Sending money home
Can remittances reduce poverty?

At least US$232 billion will be sent back home globally by around 200 million migrants to their families in 2005, three times official development aid (US$78.6 billion dollars). Moreover, migration and remittance experts argue that the unofficial transfers could be as large as formal flows. What impact is this having on poverty reduction?

Remittances are a portion of the earnings a migrant sends to relatives back home. Most migrant workers send home between US$2,000 and US$5,000 a year – or 20 to 30 percent of their earnings. In most cases, these migrants receive low incomes working in the service or agricultural industry, for example as caterers, cleaners, or farmers. They respond to a demand for foreign labour in the host country.

Understanding how remittances work
The social and productive base (such as natural resources, human resources and industry) of an economy defines the ways in which remittances function. They should be seen as foreign savings: as with aid, international trade or investment, remittances interact with the structure of the local economy in the home country.

To understand the extent to which a local economy provides opportunities for migration and the flow of remittances, we need to analyse the productive forces in an economy. For example, how efficient is the economy? How modern is it? How much diversification is there; how do entrepreneurs operate? What technology tools exist? Does the government provide an enabling environment to motivate interaction between investment and production?

If an economy is unable to produce competitively, its labour force will be reduced and eventually some workers will migrate to take care of their families. But recipient families can only do so much with the money received; they are dependent upon whether their local economy can provide an effective supply of services and products in response to demand.

Consumers’ knowledge of what they can get depends on efficient information of the marketplace and a supply-driven economy and business that reacts to remittance recipients’ interests (such as savings, credit, education and health). Women, for example, can improve their social position when the local economy offers incentives: if the local economy cannot meet that demand, goods will be imported.

How can remittances help?
Sending money home is a commitment to family needs that represents between 20 and 50 percent of a migrant’s income – which, when added together, has an enormous potential to help reduce poverty. In this issue of id21 insights, Richard Adams shows that when remittances are increased by 10 percent, the share of those in poverty declines by 3.5 percent. Ismail Ahmed’s article on Somali remittances illustrates how US$1 billion provides a lifeline to one of the poorest countries in Africa and warns of the danger of restricting the flow of remittances with tighter regulation. Approximately US$46 billion are sent back to Latin America and the Caribbean each year by 30 million migrants. As Rodolfo Garcia Zamora demonstrates, remittances have an enormous potential to contribute to poverty reduction and economic development, if invested in infrastructure and employment activities.

Sarah Mahler discusses how remittances are mostly spent on basic family welfare such as food, clothing and education. However, little research exists on the gender issues involved. These large financial transfers have the potential to generate wealth and increase savings and investment for the household and the wider economy. Marta Ruiz-Arranz’s research shows that migrants invest their savings in small businesses, real estate or other assets in their home country and that remittances increase when economic conditions back home improve.

The US Treasury Department froze the funds of Al-Barakaat, Somalia’s main bank, in November 2001 for suspected links with Al-Qaeda. For people relying on remittances from families abroad, such as Muhammad Abdi (above), this has had a devastating effect. He has nine children and the financial support he received from his sister in Sweden was critical. He has not had any money since the bank’s funds were frozen.

Photo by: Martin Adler/Panos Pictures
Remittances also have a macroeconomic impact and don’t necessarily decrease with global economic downturns. They may even offset or stabilise the ups and downs of financial cycles. Graeme Hugo describes the important economic role of remittances in Asia and shows that if they stop suddenly the impact can be dramatic. The terrorists attacks of 11th September 2001 in the USA and the war in Afghanistan caused a 17.6 percent decline in remittances to the Philippines.

The challenge for practitioners
Practitioners (such as donors, national governments, non-governmental organisations) need to create opportunities for remittances to improve and be absorbed into a local economy. Policies must allow remittances to promote development and alleviate the failures or weaknesses of the local economy.

Institutions working on economic development need to focus on three areas:
- Integrating remittances into the economy of a country: exploring the interaction between the local productive base of an economy and the cause and effect of remittance and other migrant transfers.
- The macroeconomic behaviour of remittances: specifically, that of the factors that generally influence responses of productive forces such as investment or trade. This means paying close attention to the effect that price increases, foreign exchange rate fluctuations, interest rates or unemployment have on sending remittances home.
- The impact of remittances on economic growth: this is particularly important in countries with a strong impact on national income, particularly where remittances represent more than 5 percent of a country’s Gross Domestic Product, or 30 percent of total exports.

Policy implications
The following policy options would strengthen ‘transnational’ families and the home country’s economy:

Reduce transaction costs
The average cost of sending money home is almost 10 percent of the total sent, due to market inefficiencies such as lack of competition, use of costly transfer methods and inadequate means of transferring money. Policies need to encourage a competitive environment, adopt and promote cost-effective and value-added payment technologies attractive to consumers.

Develop financial democracy
Making use of remittances to assist in providing access to financial systems and affordable financial services is an important policy tool. Senders and recipients need access to bank accounts, savings, loans, insurance services and so on; commercial and microfinance institutions can attract senders and recipients into the financial system and increase savings. They can also use remittances within the community for entrepreneurial activities. Offering women access to financial institutions is particularly important as they are often excluded from credit and savings opportunities.

Improve health and education
At least 10 percent of remittances are spent on education and health. Insurance and banking institutions can work with schools and health care systems to offer services such as health insurance and scholarship investment funds. Governments and the private sector can promote investment in educational infrastructure.

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The huge number of migrants worldwide and their engagement with the home country means that governments need to promote an outreach policy to the community living abroad. This would build confidence between the diaspora and the state, enhance and strengthen links between the two and ensure joint development strategies.

Do no harm
Remittances are first and foremost a private family affair: no one can tell other people what to do with their money. Taxation or imposing tough measures, as described by Ismail Ahmed, is harmful to individuals already facing serious constraints. Regulatory measures that are harmful to senders will reduce the impact remittances have on development.

Ismail Ahmed
Remittances and Rural Development Program, Inter-American Dialogue, 1211 Connecticut Av. NW, Suite 510, Washington, DC, 20036 USA
ahmed@the dialogue.org

Manuel Orozco
Remittances and Rural Development Program, Inter-American Dialogue, 1211 Connecticut Av. NW, Suite 510, Washington, DC, 20036 USA
morozco@thedialogue.org
www.thedialogue.org
Improving health and education

Remittances encourage investment in education and health, especially for children. New research suggests they can help families break the cycle of poverty and improve living conditions for future generations.

The Inter-American Development Bank (IADB) estimates remittance flows to Latin American and Caribbean countries at over US$45 billion in 2004. In 2005 they will have reached US$55 billion – higher than foreign direct investment and overseas development assistance to the region. The magnitude of such transfers raises important questions about their development impact and how national governments and the international community can maximise their potential.

Remittances may improve education and health as they allow families to supplement their limited incomes and invest in the future. Examining the impact of remittances separately from other effects of migration is difficult, however. The possibility of emigrating and remittance income itself, may affect parental work and schooling decisions. Migration may disrupt family life and influence children’s performance at school. Migrants may get better information about health care that they then share with their families back home. An increasing number of studies show that the overall effect of remittances on education and health is positive.

**Remittances may reduce infant mortality by improving housing conditions, or by improving access to public services such as drinking water**

Evidence indicates that children from recipient households stay in school longer:

- In El Salvador, US$100 of remittance income lowers the probability of children leaving school by 54 percent in urban areas.
- In the Philippines, a 10 percent rise in household income through remittances leads to a proportional increase in enrolment rates among children aged 17 to 21.
- Across Mexican rural municipalities, illiteracy among children aged 6 to 14 falls by three percent when the number of households receiving remittances rises by one percent.

Remittances play an important role if the public health care system is unable to provide universal health insurance or adequate treatment and preventative care. Studies in Mexico show that:

- An additional peso in remittance transfers raises households’ health care expenditure by between 6 and 9 centavos.
- Infant mortality falls and birth weight among Mexican children improves with remittances. A one percent rise in the portion of households receiving remittances reduces by 1.2 lives the number of children who die in their first year.
- Remittances may reduce infant mortality by improving housing conditions, allowing mothers to stay home and care for the newborn baby, or by improving access to public services such as drinking water.

What can the international community and national governments do to strengthen the developmental impact of remittances? The IADB and other institutions recommend:

- lowering the cost of sending remittances home by increasing competition among service providers, improving payment system infrastructure and removing regulatory barriers
- promoting financial democracy by encouraging greater use of the banking system
- promoting greater remittance flows by avoiding taxation and overregulation
- enhancing their local development impact by supporting hometown associations (groups of migrants from the same community)
- improving housing conditions by offering mortgage loans to migrants
- encouraging banks to offer new financial products to migrant families, such as health insurance policies
- working with hometown associations to improve education and health infrastructure.

A consensus is emerging among international organisations and national governments to work in these areas. Facilitating remittance flows should allow recipient families worldwide to offer their children a brighter future.

The opinions expressed in this article do not necessarily reflect the views of the IADB or its member countries.

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Richard H. Adams, Jr.
World Bank, Development Research Group (DECRG), Room MC3-303, 1818 H Street NW, Washington, DC, 20036, USA
T +1 202 473 9037
radams@worldbank.org

See also ‘Do International Migration and Remittances Reduce Poverty in Developing Countries?’ World Development 33(10), pages 1645-1669, by Richard Adams, Jr. and John Page, 2005


Ernesto López Córdova
Integration and Regional Programs Department, Inter-American Development Bank, Stop W608, Washington, DC 20577, USA
joselc@iadb.org

See also International Remittances and Development: Existing Evidence, Policies and Recommendations, paper presented by Ernesto López-Córdova and Alexandra Olmedo at the G-20 Workshop on Demographic Challenges and Migration, Sydney, Australia, August 2005

Beyond Small Change: Making Migrant Remittances Count, Inter-American Development Bank: Washington DC, edited by Donald F. Terry and Steven R. Wilson, 2005

IADB and World Bank figures in this issue of id21 insights differ because the IADB reports remittance flows from more countries in Latin America and the Caribbean than the World Bank.
Boosting economic growth

Remittances by international migrants to their countries of origin constitute the largest source of external finance for developing economies after foreign direct investment (FDI). Estimated official remittances are US$167 billion for developing countries in 2005, double total development aid.

In fifteen developing countries studied by the International Monetary Fund (IMF), remittances account for more than 10 percent of Gross Domestic Product. This is true for some islands in the Caribbean and Pacific and for several labour-exporting countries such as Albania, El Salvador, Jordan, Lesotho, Moldova, and the Philippines. Despite their increasing importance in total international capital flows, the relationship between remittances and economic growth has not been adequately studied.

This contrasts sharply with the extensive research on the relationship between growth and other sources of foreign capital, such as FDI and official aid. The accepted view seems to be that because remittances are used mostly for consumption by individual households, they have a minimal impact on long-term growth.

The biggest challenge is to understand why remittances do not seem to boost growth in countries with well-functioning credit markets, and to work out how policies could address this.

A recent IMF working paper examines how local financial sector development influences a country’s ability to take advantage of remittances. In theory, the impact of remittances on growth can work either through the financial system or parallel to it:

- Relatively developed financial systems would presumably treat remittances like any other form of savings and, by reducing transaction costs, allocate them to projects that yield the highest returns. This might be expected in some emerging Asian countries where banking sector development is high.

- In countries with less developed financial systems (most of sub-Saharan Africa and some post-Soviet central Asian states), remittances might become a significant complement for inefficient or nonexistent credit markets by helping local entrepreneurs bypass lack of collateral or high lending costs to start productive activities.

How does it work in practice?

Using data covering 100 developing countries from 1975 to 2002, the IMF study finds strong evidence that the second theory works: remittances boost growth in countries with less developed financial systems by providing an alternative way to finance investment. Remittances act as a substitute for the domestic financial system.

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There is no evidence, however, that the first channel works: even after controlling for differences in the level of income among countries, remittances do not seem to have an impact on growth in countries with well-functioning domestic financial markets.

Specifically, research findings show that:

- While more developed financial systems seem to attract more remittances (due to lower transaction costs and fewer restrictions on payments), they do not seem to increase their impact on growth.

- Remittances substitute for financial development in countries with less developed financial systems.

The study also challenges some common myths about remittances:

- Remittances are widely viewed as compensatory transfers between family members. Nevertheless, remittances respond to investment opportunities in the home country as much as to charitable or insurance motives. Many migrants invest their savings in micro businesses, real estate or other assets in their own country, probably expecting to return one day or because they know local markets better than in their host countries. In about two-thirds of developing countries, remittances are mostly profit-driven and increase when economic conditions back home improve.

Recorded remittances have grown faster than foreign direct investment or official development assistance (US$ billions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Workers’ remittances</th>
<th>Foreign direct investment</th>
<th>Official development assistance</th>
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<td>1995</td>
<td>58</td>
<td>107</td>
<td>59</td>
</tr>
<tr>
<td>2004</td>
<td>160</td>
<td>166</td>
<td>79</td>
</tr>
</tbody>
</table>

The evidence that remittances can help overcome difficulties with access to finances and undertake profitable investment in countries with less developed financial systems is encouraging.

But while policymakers stress the need to encourage remittance flows by reducing transfer costs, the biggest challenge is to understand why remittances do not seem to boost growth in countries with well-functioning credit markets, and to work out how policies could address this.

The views expressed in this article are those of the author and should not be attributed to the International Monetary Fund, its Executive Board, or its management.

Marta Ruiz-Arranz
International Monetary Fund, 700 19th Street, NW, Washington, DC 20431, USA
T +1 202 623 8564  F +1 202 623 9667
mruizarranz@imf.org
www.imf.org

www.imf.org/external/pubs/cat/longres.cfm?sk=18607.0

www.id21.org

January 2006
New regulations restrict Somali remittances

Approximately one million Somalis send US$1 billion back home every year, a crucial source of income for most of the Somali population. New regulations, however, as part of the ‘war on terror’, are restricting the flow of remittances into the country.

In 2004, remittances were about 67 percent of Gross Domestic Product and more than ten times the value of exports. The Somali economy is now more dependent on remittances than any other in the world. Migrants normally come from wealthier families who can afford to send someone abroad. But because of a strong tradition of sharing wealth they support their immediate families as well as extended family and distant relatives.

Remittances have succeeded in:
- creating employment opportunities and reducing poverty: the booming construction sector employs thousands of poor male labourers, while families receiving remittances employ similar numbers of female domestic workers from rural areas.
- boosting the rapid growth of the private sector.
- softening the predicted economic disaster following the livestock export ban imposed by Saudi Arabia since 1998.

Somali companies engaged in money transfers have developed extensive, efficient and low-priced transfer networks throughout north-east Africa. Almost every Somali district now has a remittance company branch that serves as a bank facilitating local and international trade and telecommunication links with migrants.

Recognising the reach of these networks, international agencies have now set up partnerships with the remittance companies for humanitarian purposes.

Regulations curb remittance flows

Remittance companies, however, have fallen victim to government anti-terrorism measures worldwide. In November 2001, the largest Somali money transfer company, Al-Barakaat, was shut down and its assets frozen by the US Treasury Department because of alleged links with terrorist organisations. Strict laws against money laundering and financing terrorism have led to greater scrutiny of remittance companies by regulators, banks and law enforcement agencies in Europe and North America.

Companies complying with the new regulations are struggling as US banks have closed the bank accounts of all international money transmitters (including most Somali companies) perceived as high risk.

To comply with the new regulations, transfer companies have to obtain expensive licenses, bonds, and minimum capital as well as invest in technology to ensure compliance with anti-money laundering regulations. Transfer costs have thus increased significantly: transmitter licenses in 5 of the 35 sending countries require a total investment of at least US$5 million dollars, a typical transfer of US$50 from the Netherlands now costs US$10 – four times what it used to cost.

Identifying clients

Moreover, the traditional client identification systems that worked so well in the past are no longer accepted. Transmitters now have to obtain formal identification forms and proof of receipt from recipients. This is further complicated by the expanding list of common Arabic or Muslim names on US, United Nations, European Union and other sanction lists. Up to 40 percent of common Muslim names are now blocked by standard screening software.

Remittances clearly provide a lifeline to poor families. As more countries impose complex and sometimes conflicting regulations, a better understanding of their potentially negative effects on remittance flows is crucial.

The United Nations Development Programme is supporting Somali remittance companies to set up self-regulation systems and adopt money transfer technology that is compliant with new regulations to maintain and strengthen this financial lifeline and reduce increasing transfer costs.

Ismail I. Ahmed
Governance and Financial Services Programme, United Nations Development Programme (Somalia), Springette, Spring Valley, Lower Kabete Road, P O Box 28832, 00200, Nairobi, Kenya
T +254 20 4183641/34 F +254 20 4183641
Ismail.ahmed@undp.org

Regrettably, any Somali who sends money to family members working abroad will be forced to pay a higher cost.

Remittances boost trade and savings

As the main source of foreign currency earnings, remittances finance the import of goods and services. Funds deposited by importers with agents in East Africa are paid in Dubai at no cost. Money transmitters and their agents can manage their cash flows without having to physically bring cash into the country, unless trading is disrupted by conflict.

Small-scale savings are also increasing as more migrants open savings accounts with remittance companies in their hometowns thinking that their funds are safer back home than in European or US bank accounts. Others prefer to keep their capital closer to home to invest in property, other assets or further migration. Some remittance companies are now exploring microfinance and other investment services and products.

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A better quality of life?

Remittances have an important role to play in the economic development of a country. Yet their impact is primarily seen at the regional and local level as a source of income to improve the wellbeing of thousands of households in migrant-sending countries.

More than 30 million Latin American migrants live and work abroad. Approximately 18 million live in the USA; 16 million send between US$200 and US$300 back to their families every month.

The Inter-American Development Bank (IADB) estimates that Latin American and Caribbean migrants sent home US$45.8 billion in 2004, making Latin America and the Caribbean one of the highest remittance-receiving regions in the world. Mexico alone received US$16.6 billion in 2004 – more than any other country in the world and a 25 percent increase from 2003. The second largest amounts received in the region were by Brazil (US$5.6 billion) and Colombia (US$3.9 billion).

Remittances should not be seen as a substitute for government policy and action

IADB research shows that remittances have an enormous potential to contribute to poverty reduction and economic development if invested in infrastructure and employment activities, for example, in migrants’ home communities.

Research findings include:
- In Central America approximately 90 percent of remittances are spent on basic family needs, including education and healthcare. The remaining 10 percent is saved or invested.
- Households receiving remittances tend to have better nutrition and access to health and educational services compared to households that do not. Remittances improve the wellbeing of those who receive them; they also create a form of social hierarchy between those who receive and those who do not.
- The poorest regions of Mexico are not the main regions sending migrants or receiving remittances.

Mexico provides a good success story

Zacatecas is a state with over 100 years history of migration to the USA and the highest percentage of its residents living abroad of any Mexican state. For over 15 years Zacatecan migrants have been using remittances to finance social infrastructure projects back home, such as drinking water systems, school renovations, electrification and road construction. From 1993 to 2004, Zacatecan hometown associations (groups of migrants from the same community) spent over US$164.8 million from remittances on 1,500 community projects; the Mexican government matched these investments with approximately US$483 million.

Developing countries receiving the most remittances, 2004 (US$ billions)

<table>
<thead>
<tr>
<th>Country</th>
<th>Amount (US$ billions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>21.7</td>
</tr>
<tr>
<td>China</td>
<td>21.3</td>
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<tr>
<td>Mexico</td>
<td>18.1</td>
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<tr>
<td>Philippines</td>
<td>11.6</td>
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<tr>
<td>Morocco</td>
<td>4.2</td>
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<tr>
<td>Serbia</td>
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<tr>
<td>Pakistan</td>
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<tr>
<td>Brazil</td>
<td>3.6</td>
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<tr>
<td>Bangladesh</td>
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<tr>
<td>Egypt</td>
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<tr>
<td>Vietnam</td>
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<tr>
<td>Colombia</td>
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<tr>
<td>Nigeria</td>
<td>2.8</td>
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</tbody>
</table>


Households receiving remittances tend to have better nutrition and access to health and educational services compared to households that do not

In Mexico there is a lot of literature on the social impact of remittances (such as the separation of families or the loss of young men) or on their economic impact (on family finances and the fact that 31 percent of municipalities in Mexico are experiencing significant depopulation). Few studies examine both the social and economic impacts; neither do they look at what the future holds for sending and receiving communities.

Policy implications include:
- Research carried out in the last ten years in Jalisco by the University of Guadalajara and in Zacatecas by the University of Zacatecas shows the need for new public policy that encourages proposals by migrant organisations.
- Support is needed for those most vulnerable to international migration – women, children and the elderly. This requires collaboration between government agencies, educational institutions, non-governmental and international organisations.

Remittances should not be seen as a substitute for government policy and action. Migrant organisations and the projects they finance with remittances can support regional development alongside government input in the form of training, organisation and finance.

Rodolfo García Zamora
Universidad Autónoma de Zacatecas, Doctorado en Estudios de Desarrollo, Edificio A de Posgrado, Avenida Preparatoria s/n, Colonia Hidráulica, Zacatecas, C.P. 98065, México
rgarcia@prodigy.net.mx
www.estudiosdeldesarrollo.net
www.migracionydesarrollo.org

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Forthcoming issues

Food security
Tourism
Sending money home to Asia

Half the world’s international migrants and most international labour migrants come from Asia. It is the main destination region for remittance flows from north to south, as well as within Asia from countries such as South Korea, Singapore, Hong Kong and Thailand. The scale of remittances in Asia is unknown, however, and few policies exist to maximise their developmental impact.

Remittances in Asia come from two types of migrant: permanent settlers from Asian countries now living in OECD (Organisation for Economic Co-operation and Development) countries and contract labourers working in the Middle East and other more prosperous Asian countries. Migration data is poor and movement out of Asia is undocumented. Census data from 2000 estimated that 16.8 million Asian expatriates live in OECD countries, an underestimate but an indicator of the numbers of people involved.

Establishing the scale of and trends in remittances is difficult as less than half flow through official channels. Asia accounts for the largest share of the official US$167 billion remittance flows to developing countries—and experts estimate that this figure could be double if informal channels were included. Large inflows of remittances can have a considerable economic impact. In the 1990s remittances contributed an average of 20.3 percent of the Philippines’ export earnings and 5.2 percent of Gross Domestic Product. In 2000, the Government appealed to Filipinos overseas to remit more to save its economy. If remittance flows stop, the impact on the home country can be dramatic: the terrorist attacks on 11th September 2001 in the USA and the military strikes on Afghanistan caused a 17.6 percent decline in remittances to the Philippines in late 2001.

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Relying too much on remittances can delay structural change in the domestic economy, some say. In the Philippines remittances have discouraged modernisation in the agriculture sector and diverted attention from attracting foreign investment in manufacturing while other Asian countries made these changes. Remittances can also lead to greater vulnerability to external shocks by increasing imports and reducing the incentive to develop exports.

Encouraging remittances
Remittances can contribute to national, regional and local economies. During the Asian economic crisis in the late 1990s foreign investment declined suddenly, leading to increased unemployment. Many migrant overseas and remittances became an important source of foreign exchange.

Some countries have built remittance targets into their national development plans. In Indonesia’s fifth Five Year Plan (1989 to 1994) it was estimated that US$1.8 billion was transferred through official channels. A target of US$8.4 billion was then set for the sixth plan. So too, South Korean contract workers had to remit at least 80 percent of their earnings through the national banking system. Attempts by the Philippines, Pakistan, Thailand and Bangladesh to do something similar failed: it is difficult to enforce regulations or tax remittances when much migration happens outside government influence.

Boosting development
In spite of decentralisation in many countries, the potential of remittances to invest in regional development and employment activities has been ignored. Policymakers need to:

- focus on remittances at the regional planning level, including some of the poorest areas most neglected by central planners
- understand why remittance flows often pass through unofficial channels: formal services are often unavailable in remote areas or remitters send money through trusted family and friends to avoid formal interventions or government corruption
- improve physical infrastructure, especially transport and electricity, which would assist small investors
- include recipients in planning efforts to increase investment opportunities as part of regional development
- provide training and education programmes to help returning migrants make effective investment decisions

Graeme Hugo
The National Centre for Social Applications of Geographic Information Systems, University of Adelaide SA 5005, Australia

To subscribe to id21 insights for free please send your full postal address to:

id21
Institute of Development Studies
University of Sussex
Brighton BN1 9RE, UK
email id21@ids.ac.uk

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Gender matters

Are remittances gender-neutral? Does it matter if the people involved in these transactions are male or female? Do remittances reshape gender relations?

Most studies examine how much money is sent home, how to lower transfer costs or what percentage of a country’s Gross Domestic Product remittances represent. Remittances reflect and transmit power yet very little research exists on the gender issues involved.

The few studies that do exist offer some provocative findings. Survey data from senders and receivers of both sexes report that remittances are spent on basic family welfare such as food, clothing and education. However, in Latin American and the Caribbean slightly more women than men report using welfare such as food, clothing and education.

Observational data from fieldwork offer additional insights:

- Women spend most of their remittances on their families’ basic needs while men spend more on non-necessities.
- While a common household economy is often assumed, spouses frequently send remittances independently and for different purposes.
- Government officials in highly patriarchal societies such as Mexico often exclude female migrants from decision-making roles regarding how collective remittances should be invested in local development projects.
- Remittances increasingly finance poor countries that discriminate against females. The Filipino government used to require female domestic workers to remit 50 percent of their earnings. Today these workers are disproportionately blamed for family disintegration while their non-migrant husbands, who often squander remittances, are portrayed as sacrificing for their families.
- When female migrants send remittances home they improve their social standing in their families. This is important especially when they are excluded from ‘traditional’ means of increasing status enjoyed only by males. For example, in Thailand only sons may join religious orders or perform ancestral rites.
- Receiving remittances – particularly in the absence of other income – increases recipients’ dependency upon remitters. However, in countries where males usually control household income, female recipients in particular become empowered as they control how remittances are spent. In rural El Salvador and elsewhere negotiations between remitting and recipient husbands and wives are a major strain on relationships and families in general.

Gender matters to remittances

Gender is often mistakenly seen as a synonym for women, when it should refer to the social forces that determine acceptable male/female behaviour and how men and women relate to each other. The research findings show that a truly gender-based approach to remittances is urgently needed.

- Governments and international organisations should commission studies that incorporate gender into their design and analysis and include work on how senders and recipients interact with financial institutions.
- Research should include surveys and direct observation.
- Research results must be widely disseminated particularly to policymakers who should incorporate them in planning and implementation.
- Female and male migrants and recipients should be involved in policy and decision-making.
- Gender policies must address men as well as women, a shift that is likely to motivate male policymakers to take gender more seriously.

Do financial institutions, or indeed the women themselves, know that migrant women dedicate a higher percentage of remittances than men to capital and asset-building? This finding could empower women to demand more access to finance – such as loans and insurance – and shows that incorporating gender is one of the most promising routes to improving policy.

Sarah J. Mahler
Centre for Transnational & Comparative Studies, DM 368, Florida International University, Miami, Florida 33199, USA
T +1 305 348 6561 F +1 305 348 6562
mahlers@fiu.edu

See also

Useful web links

International Monetary Fund
www.imf.org

The World Bank Research Programme on International Migration and Development
http://econ.worldbank.org/programs/migration

International Labour Migration
www.ilo.org/public/english/protection/migrant

Global Commission on International Migration
www.gcim.org

The Global Development Research Centre
www.gdrc.org

USAID Remittances and Transfers
www.microloans.org/en.php?id=5192_201&ID2=0&q=TOPI

International Organisation for Migration
www.iom.int

Migration Policy Institute
www.migrationpolicy.org

Migration Information Source
www.migrationinformation.org

UN INSTRAW Research on Remittances

Inter-American Development Bank
www.iadb.org/mif/remittances

Hearing from ‘US Committee on Financial Services’ on Remittances, October 2003

Sending Money Home
www.sendmoneyhome.org

Nextbillion.net
www.nextbillion.net/blogs/topic/remittances

Sharon Spiteri
S.Spiteri@sussex.ac.uk

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