

AN ANNOTATED BIBLIOGRAPHY OF REMITTANCES AND MIGRANT RESEARCH: FRAMEWORK OF ANALYSIS

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Executive Summary: Prepared for USAID program officers, this document is an annotated bibliography of literature pertaining to remittances. Each section of this document focuses on different approaches in analyzing remittances. Section one examines citations focusing on methodology and data; section two examines effects on labor; section three examines effects on household management; section four focuses on issues of banking and finance; and section five concludes the document by addressing remittances' effects on socio-cultural variables. Papers within each section are organized from the most to the least recent paper.

Note: The abstracts in this document are from the online paper, with a link to the paper included, from other source where cited, or written by the Knowledge Services Center (KSC) research staff. Where a journal subscription is available, a USAID Desktop Link has been provided. Where the paper is not available online, the Knowledge Services Center will attempt to request the material via the Inter-Library Loan system. Where links are broken, the staff will also attempt to assist in tracking down material on request. For assistance, please contact ksc@usaid.gov.

1) How are remittances measured, operationalized or defined in a study? (A methodology based approach)

Naiditch, Claire and Radu Vranceanu. 2007. "International Remittances and Residents' Labour Supply in a Signaling Model." ESSEC Centre de Recherche.
<http://www.essec.fr/faculty/showDeclFileRes.do?declId=6758&key=workpaper>
(Accessed August 8, 2007)

Abstract (from authors): "This paper analyzes the impact of remittances sent by altruistic migrants on the labor supply of residents. The model is cast as a two-period game with asymmetric information about the residents' real economic situation. The optimal transfer depends on wages of both the donor and the recipient. Residents subject to a good economic situation may behave as if they were in a poor economic situation only in order to manipulate remitters' expectations. The latter, being aware of this risk, reduce the transferred amount accordingly. Therefore, in the equilibrium, residents who really are victims of the bad economic outlook, are penalized as compared to the perfect information set-up. In some circumstances, they can signal their type by drastically cutting working hours, thus further enhancing their precarity"

Sule Akkoyunlu and Boriss Siliverstovs. 2007. "The Role of Remittances in Migration Decision: Evidence from Turkish Migration." Paper presented at the German Institute for Economic Research; Berlin, Germany.
<http://www.diw.de/deutsch/produkte/publikationen/diskussionspapiere/docs/papers/dp691.pdf> (accessed July 18, 2007)

Abstract (from Authors): "In this study we analyze the impact of workers' remittances on the decision to migrate by means of co-integration analysis. In traditional migration theories, especially in human capital models, the decision to migrate is based upon comparison of expected future incomes in the sending and the receiving countries adjusted for the cost of migration. By contrast, the new economics of labor migration suggests that the migration decision is made jointly by the migrant and his family. One important element of this theory is the role of remittances that is absent in traditional migration theories. In this paper we test traditional migration theories against the new economics of labor migration. The study covers the Turkish migration to Germany over the period 1964-2004. A single co-integrating relation between the migration inflows and the relative income ratio between Germany and Turkey, the unemployment rates in Germany and Turkey, the trade intensity variable, and workers' remittances (relative to Turkish GDP) is found. We find workers' remittances to be significant in explaining migration both in the short- as well as in the long-run."

McKenzie, David, John Gibson, and Steven Stillman. 2007. "A land of milk and honey with streets paved with gold: do emigrants have over-optimistic expectations about incomes abroad?" World Bank Policy Research Working Paper 4141.
http://www.wds.worldbank.org/servert/WDSContentServer/WDSP/IB/2007/02/21/000016406_20070221115649/Rendered/PDF/wps4141.pdf (accessed August 2, 2007)

Abstract (from paper): "Millions of people emigrate every year in search of better economic and social opportunities. Anecdotal evidence suggests that emigrants may have over-

optimistic expectations about the incomes they can earn abroad, resulting in excessive migration pressure, and in disappointment among those who do migrate. Yet there is almost no statistical evidence on how accurately these emigrants predict the incomes that they will earn working abroad. In this paper the authors combine a natural emigration experiment with unique survey data on would-be emigrants' probabilistic expectations about employment and incomes in the migration destination. Their procedure enables them to obtain moments and quantiles of the subjective distribution of expected earnings in the destination country. The authors find a significant underestimation of both unconditional and conditional labor earnings at all points in the distribution. This underestimation appears driven in part by potential migrants placing too much weight on the negative employment experiences of some migrants, and by inaccurate information flows from extended family, who may be trying to moderate remittance demands by understating incomes.”

McKenzie, David and Marcin J Sasin. 2007. “Migration, remittances, poverty, and human capital : conceptual and empirical challenges.” World Bank Policy Research Working Paper 4272. <http://go.worldbank.org/DU8SUOYUY0> (accessed August 13, 2007)

Abstract (from webpage): “This paper reviews common challenges faced by researchers interested in measuring the impact of migration and remittances on income, poverty, inequality, and human capital (or, in general, " welfare ") as well as difficulties confronting development practitioners in converting this research into policy advice. On the analytical side, the paper discusses the proper formulation of a research question, the choice of the analytical tools, as well as the interpretation of the results in the presence of pervasive endogeneity in all decisions surrounding migration. Particular attention is given to the use of instrumental variables in migration research. On the policy side, the paper argues that the private nature of migration and remittances implies a need to carefully spell out the rationale for interventions. It also notices the lack of good migration data and proper evaluations of migration-related government policies. The paper focuses mainly on microeconomic evidence about international migration, but much of the discussion extends to other settings as well.”

Brown, Richard P.C. & Gareth Leeves. 2007. “Impacts of International Migration and Remittances.” Discussion Papers Series 347, School of Economics, University of Queensland, Australia. <http://www.uq.edu.au/economics/abstract/347.pdf> (accessed August 7, 2007)

Abstract (modified, quoted section from authors): In order to estimate the impact of both migration and remittances on the makeup of household income; this study uses original 2005 survey data from Fiji and Tonga. “These findings suggest that the duration and intensity of remittance-driven migration, and the structure of economic activity within a community are important in understanding the influences of migration and remittances on household resource allocation and production decisions and on the community’s economic transformation.”

Glinskayai, Elena & Mikhail Bontch-Osmolovski & Michael Lokshin. 2007. Work-related migration and poverty reduction in Nepal. World Bank Policy Research Working Paper 4231.

http://econ.worldbank.org/external/default/main?pagePK=64165259&theSitePK=469372&piPK=64165421&menuPK=64166093&entityID=000016406_20070504134726

(accessed August 6, 2007)

Abridged Abstract (from online page): “Using two rounds of nationally representative household survey data in this study, the authors measure the impact on poverty in Nepal of local and international migration for work... One-fifth of the poverty reduction in Nepal occurring between 1995 and 2004 can be attributed to increased levels of work-related migration and remittances sent home... [W]hile the increase in work migration abroad was the leading cause of this poverty reduction, internal migration also played an important role...”

Lueth, Erik & Marta Ruiz-Arranz. 2007. “Are Workers' Remittances a Hedge Against Macroeconomic Shocks? The Case of Sri Lanka.” IMF Working Papers 07/22, International Monetary Fund.

<http://www.imf.org/external/pubs/ft/wp/2007/wp0722.pdf> (accessed August 6, 2007)

Abridged Abstract (from authors): “We estimate a vector error correction (VEC) model for Sri Lanka to determine the response of remittance receipts to macroeconomic shocks... We find that remittance receipts are procyclical and decline when the island's currency weakens, undermining their usefulness as shock absorber. On the other hand, remittances increase in response to oil price shocks, reflecting the fact that most overseas Sri Lankans are employed in the Gulf states. The procyclicality of remittances calls into question the notion that remittances are largely motivated by altruism.”

Davies, Simon, Joshy Easaw and Atanu Ghoshray. 2006. “Mental Accounting and Remittances: A Study of Malawian Households.” Munich Personal RePEc Archive.

http://mpa.ub.uni-muenchen.de/3603/01/MPRA_paper_3603.pdf (accessed August 10, 2007)

Abstract (from authors): “In this paper we use a behavioral approach to studying household consumption behavior in Malawi. In particular we are interested to know whether households use mental accounting when consuming different categories of good. It is useful for assessing the impact of remittances on household consumption behavior. We use 1998 cross-sectional data to find the following key results: (i) mental accounting systems are in operation. Remittance income exhibits a high marginal propensity to save, (ii) household income influences consumption habits, (iii) receipt of remittance income impacts on saving and spending habits. This is in line with the theory of remittances and corresponding mental accounting theory, and, finally, (iv) both remittances and loans are used for consumption smoothing and investment purposes.”

Sullivan, Mark P. 2006. "Cuba: U.S. Restrictions on Travel and Remittances." Congressional Research Service Report for Congress. Library of Congress: 1-31.
<http://handle.dtic.mil/100.2/ADA457484> (accessed August 7, 2007).

Abstract (from author): "Restrictions on travel to Cuba have been a key and often contentious component in U.S. efforts to isolate the communist government of Fidel Castro for much of the past 40 years. Over time, there have been numerous changes to the restrictions, and for five years, from 1977 until 1982, there were no restrictions on travel to Cuba. Under the Bush Administration, enforcement of U.S. restrictions on Cuba travel has increased, and restrictions on travel and on private remittances to Cuba have been tightened. In March 2003, the Administration eliminated travel for people-to-people educational exchanges unrelated to academic coursework. In June 2004, the Administration further restricted family and educational travel, eliminated the category of fully-hosted travel, and restricted remittances so that they could only be sent to the remitter's immediate family. In 2005, the Administration further restricted religious travel to Cuba by changing licensing guidelines for such travel. In the second session of the 109th Congress, the House rejected two amendments to the FY2007 Transportation/Treasury appropriation bill, H.R. 5576, on June 14, 2006, that would have eased Cuba travel restrictions: H. Amdt 1050 (Rangel) would have eased overall Cuba embargo restrictions, and H. Amdt. 1051 (Lee) would have eased educational travel restrictions. On June 22, 2006, the Senate Appropriations Committee reported its version of the FY2007 Agriculture appropriations bill, H.R. 5384 (S.Rept. 109-266), which contains a provision (Section 755) liberalizing travel to Cuba related to the sale of agricultural and medical goods. Several other legislative initiatives have been introduced in the 109th Congress that would ease restrictions on travel and remittances to Cuba."

Haug, Werner. 2006. "PPT: Session 3.2: Challenges to Measure Remittances and Emigration." UNECE/Eurostat Work Session on Migration statistics; November 2006. Swiss Federal Statistical Office.
<http://www.unece.org/stats/documents/ece/ces/ge.10/2006/wp.30.e.ppt#256>
(accessed July 17, 2007)

Description: The presenter is with the Swiss Federal Statistical Office. His presentation provides a detailed overview of how migration and remittances are measured, implications of different types of measurement, and proposed changes.

Government Accountability Office (GAO). 2006. "International Remittances: Different Estimation Methodologies Produce Different Results." *Report to the House Committee on Banking, Housing and Urban Affairs, U.S. Senate*. Washington DC: GAO.
<http://www.gao.gov/new.items/d06210.pdf> (accessed August 7, 2007)

Abstract (quoted section from paper): Recently, policy makers have focused their attention on remittances because they have grown dramatically. There are a range of estimates of remittance flows because organizations do not use the same methodology to estimate them. "GAO examined (1) the methodology that the Bureau of Economic Analysis (BEA) uses to develop the official U.S. estimate, (2) methodologies that other countries and multilateral organizations use to estimate remittances, and (3) international efforts to improve the collection and reporting of remittance data". The GAO does not make any policy recommendations in this paper; however, it does note that estimates of remittances from the

US are not homogenous, and increasing the accuracy of remittance estimates could help US agencies when making policy decisions.

Henoch, Bengt T. 2006. "An innovation framework for analyzing and facilitating diasporas contribution to poverty reduction in developing countries." *World Review of Science, Technology, and Sustainable Development* 3(1): 17 – 36.

(May be requested via interlibrary loan, contact KSC)

Abstract: This article focuses on the relations and links between the diaspora and their home and host countries, with a focus on trade and enterprise development. Demographic and social data is reviewed, and the paper defines certain useful methodologies and technologies that would support and strengthen the diaspora's role in the development of their home country.

Muñoz Jumilla Rosa, Alma. 2006. "Impacto macroeconómico de las remesas familiares en México, 1950-2004." PhD diss, Autonomous University of Barcelona.

http://www.tesisenxarxa.net/TESIS_UAB/AVAILABLE/TDX-1109106-133103/armj1de1.pdf (accessed August 8, 2007)

In Spanish, no abstract available.

Siddiqui, Rizwana & A. R. Kemal. 2006. "Remittances, Trade Liberalisation, and Poverty in Pakistan: The Role of Excluded Variables in Poverty Change Analysis." PIDE-Working Papers 2006:1. Pakistan Institute of Development Economics.

<http://www.pide.org.pk/pdf/Working%20Paper/Working%20Paper%20Series%202006-1.pdf> (accessed August 6, 2007)

Abridged Abstract (from author): "Tariff reduction in the absence of a decline in remittances reduces poverty, as measured by the head count, poverty gap, and severity ratios (FGT indicators) in both the rural and urban areas of Pakistan. In terms of welfare, all households appear to gain. The results show that the gain in welfare is larger for urban households than for rural households. We conclude from this that trade liberalization reduces the gap between urban and rural households... Aggregate statistics show that the negative impact of remittance decline dominates the positive impact of trade liberalization in urban areas. On the other hand, in the case of rural areas, the positive impact of trade liberalisation dominates the negative impact of a decline in remittances..."

Taylor, J. Edward and George Dyer. 2006. "Migration and the Sending Economy: A Disaggregated Rural Economy Wide Analysis." ARE Working Papers. Department of Agricultural & Resource Economics, UCD, University of California, Davis: 1-52.

<http://repositories.cdlib.org/cgi/viewcontent.cgi?article=1077&context=are> (posted by the eScholarship Repository, accessed August 13, 2007)

Abstract (from authors): "Most economic research on migration impacts in source economies focuses on the households that send migrants and receive remittances, ignoring linkages that transmit migration's influences to others in local and regional economies. This paper offers an alternative, disaggregated economy wide perspective on migration and its impacts. It presents and illustrates a methodology to understand not only migration's effects on migrant-sending households, but also the ways in which these households transmit

influences of migration to others in the source economy, via local market linkages. Data from the 2003 Mexico National Rural Household Survey are used to calibrate a series of interacting rural household models nested within a general equilibrium model of the whole rural economy. This modeling approach combines the strengths of micro models focusing on rural households with economy wide models, which highlight economic linkages among economic actors but traditionally have been implemented at an aggregate (national or multi-national) level. It explicitly takes into account the market structures that govern economic interactions and promote or retard the spread of migration effects within sending economies. Simulations reveal that the impacts of international migration and remittances on sending areas may be positive or negative and depend critically on the ways in which local markets transmit impacts among households.”

Petri, Martin and Thin Saadi-Sedik. 2006. “To Smooth or Not to Smooth - The Impact of Grants and Remittances on the Equilibrium Real Exchange Rate in Jordan.” IMF Working Papers 06/257. International Monetary Fund.
<http://www.imf.org/external/pubs/ft/wp/2006/wp06257.pdf> (accessed August 6, 2007)

Abridged Abstract (from author): “This paper estimates the effect of grants and workers' remittances on Jordan's long-term equilibrium real exchange rate... Controlling for other fundamentals, we find that both grants and workers' remittances appreciate the equilibrium real exchange rate in a statistically and economically significant way. We also find that assessing deviations of the actual real exchange rate from the estimated equilibrium real exchange rate is nontrivial because different smoothing methodologies and the non-smoothed estimates give very different results.”

Chauvet, Lisa and Sandrine Mesplé-Somps. 2006. “Impact des financements internationaux sur les inégalités des pays en développement.” Development Institute et Analyses de Long terme. http://www.dial.prd.fr/dial_publications/PDF/Doc_travail/2006-18.pdf (accessed August 8, 2007)
French language paper.

Abstract (from the authors): “We propose an econometric analysis of the distributive impact of trade flows, foreign direct investment (FDI), official aid and migrants' remittances. Results suggest that FDI increases inequality, while remittances tend to reduce inequality. Trade and aid have a non-linear relationship with income distribution: trade favors the poorest in middle income countries while aid favors the middle class in democracies. Simulations suggest that, on average, the highly adverse impact on distribution of FDI is not compensated by the other three sources of financing. Moreover, African countries show a different pattern of distributional impact of trade and aid”

Bank for International Settlements and World Bank. 2006. “General Principles for International Remittance Services.” Consultative Report. BIS/World Bank.
<http://www.bis.org/publ/cps73.pdf> (accessed August 7, 2007).

Description: This report provides an analysis of the payment system aspects of remittances. It sets out general principles designed to assist countries that want to improve the market for remittance services.

Agbegha, Vivian Ogbomienie. 2006. "Does Political Instability Affect Remittance Flows?" Masters Thesis. Vanderbilt University.
<http://etd.library.vanderbilt.edu/ETD-db/available/etd-04112006-173057/>
(accessed August 7, 2007)

Abstract (from author): "International remittances are an increasingly discussed topic for development economists; however, economists disagree about the motivations for remittance-sending. Additionally, there is divergence among economists about which variables determine remittance flows. This thesis examines the motivations of remittance senders from Latin America and the Caribbean (LAC), as well as from Sub-Saharan Africa (SSA) through the introduction of a political instability variable. This thesis, representing 47 nations, contains 2 panel estimations of the macroeconomic and political determinants of remittances to LAC, and SSA. Annual remittances from 1970 to 2003 for the nations in the two regions were regressed on per capita GDPs of the host and recipient nations, the real interest rate differential between the recipient and host nations, and a political instability index for the recipient nation. The panel estimation for LAC revealed a statistically significant 5% decrease in remittances per unit increase in the political instability index. The panel estimation for SSA showed 0 effect with a unit increase in the political instability index. This result was not statistically significant. The result for LAC indicated altruism as the motivation for remittance sending, while the result for SSA was inconclusive. The evidence asserts that political instability affects remittance flows to LAC, while it does not impact remittance flows to SSA."

Bolay, Jean-Claude. 2006. "Land use changes and transnational migration." PhD diss, University of Lauzanne.
http://biblion.epfl.ch/EPFL/theses/2007/3730/EPFL_TH3730.pdf
(accessed August 10, 2007)

Abstract (from author, abridged): "The present study focuses on the economic, political/institutional, technological, cultural, demographic and environmental drivers of land use change. It aims to understand the factors influencing land use decisions at the household level, in particular the influence of migration. The study is guided by the hypothesis that international migration is driving land use change through the investment of remittances, funds sent back by migrants to their families in the country of origin. This research is based on a political ecology approach and the conceptual framework relies on three theoretical concepts....."

Docquier, F. H., Rapoport and I-Ling Shen. 2006. "Remittances and inequality: A dynamic migration model." Discussion Paper 2007-3. Département des Sciences Économiques de l'Université Catholique de Louvain.
http://www.ires.ucl.ac.be/DP/IRES_DP/2007-3.pdf (accessed August 15, 2007)

Abstract (from paper): "We develop a model to study the effects of migration and remittances on inequality in the origin communities. While wealth inequality is shown to be monotonically reduced along the time-span, the short-and the long-run impacts on income inequality may be of opposite signs, suggesting that the dynamic relationship between migration/remittances and inequality may well be characterized by an inverse U-shaped

pattern. This is consistent with the findings of the empirical literature, yet offers a different interpretation from the usually assumed migration network effects. With no need to endogenize migration costs through the role of migration networks, we generate the same result via intergenerational wealth accumulation.”

Vargas-Silva, Carlos and Peng Huang. 2006. “Macroeconomic determinants of workers' remittances: Host versus home country's economic conditions.” *The Journal of International Trade & Economic Development* 15 (1): 81 – 99.

(May be requested via interlibrary loan, contact KSC)

Description: This study uses data from Brazil, Colombia, the Dominican Republic, El Salvador, Mexico and the U.S. are used in a vector error correction model to examine whether remittances are affected by the macroeconomic conditions of the host or home country.

Crăciun, Cristina. 2006. “Migration and Remittances in the Republic of Moldova: Empirical Evidence at Micro Level.” MA diss., National University Kyiv-Mohyla Academy.

<http://eerc.kiev.ua/research/matheses/2006/ccraciun/body.pdf> (accessed September 6, 2007)

Abstract (from author): “The main question that is under investigation in the paper is how and to what extent the fundamental characteristics of households and migrated individuals influence the amount of remittances in the Republic of Moldova. For better understanding of remittance flows, they were studied from both sides. Namely, the study analyses the size and the likelihood to remit from the migrant’s part, and the likelihood to send money or goods from the family member’s part. Another interesting aspect that is analyzed in the paper is the impact of migrant’s and household’s characteristics on the method chosen to transfer money, and on the frequency of remitting. For testing the hypothesis under which migrant’s and household characteristics affect the remittances flows two approaches were used: Tobit and Cragg’s two-part model. The obtained results appeared to be consistent with the literature studied, and led to the conclusion that migrant’s gender, age, working experience and destination country, as well as household’s income - all have an impact on the likelihood and the size of remittances.”

DeVoretz, Don J. and Florin P. Vadean. 2005. “A Model of Foreign-Born Transfers: Evidence from Canadian Micro Data.” IZA Discussion Paper 1714. Institute for the Study of Labour (IZA). <http://ssrn.com/abstract=783744>

Abstract (from paper): “This paper models financial transfers outside the household for both the Canadian-born and foreign-born Canadian populations in a traditional expenditure framework. Using survey data we estimate transfer functions as part of a larger expenditure system and calculate Engel elasticities for remittances by both the Canadian and foreign-born populations. We conclude that transfers outside the household are a normal good for recent Asian immigrants and a luxury good for all other immigrants and Canadians. Immigrant transfers upon arrival are greater than Canadian-born transfers indicating a strong entry effect. Assimilation or convergence to the Canadian-born norm over time is however very slow. We also find evidence of negative foreign-born transfers as sending country

households remit to Canadian immigrant households. Finally, all foreign-born groups generally consider remittances to charitable organizations a greater necessity than inter-household transfers.”

Gapen, Michael, Ralph Chami and Thomas F. Cosimano. 2005. “Beware of Emigrants Bearing Gifts: Optimal Fiscal and Monetary Policy in the Presence of Remittances.” IMF Working Papers 06/61. International Monetary Fund.
<http://www.imf.org/external/pubs/ft/wp/2006/wp0661.pdf> (accessed August 6, 2007)

Abstract (from authors): “This paper uses a stochastic dynamic general equilibrium model to investigate the influence of countercyclical remittances on the conduct of fiscal and monetary policy and trace their effects on real and nominal variables in a business cycle setting. We show that remittances raise disposable income and consumption, and insure against income shocks, thereby raising household welfare. However, remittances increase the correlation between labor and output, thereby producing a more volatile business cycle and increasing output and labor market risk. Optimal monetary policy in the presence of remittances deviates from the Friedman rule, highlighting the need for independent government policy instruments.”

Gupta, Poonam. 2005. “Macroeconomic Determinants of Remittances: Evidence from India.” IMF Working Papers 05/224. International Monetary Fund.
<http://www.imf.org/external/pubs/ft/wp/2005/wp05224.pdf> (accessed August 6, 2007)

Abridged Abstract (from author): “This paper analyzes the determinants of remittances to India and finds that their growth over time can be explained by the increase in migration and total earnings of the migrants. Remittances are also affected by the economic environment in source countries, and appear to be countercyclical—that is, higher during periods of low economic growth in India. None of the remaining economic or political variables considered in the paper, including political uncertainty, interest rates, or exchange rate depreciation, are found to affect remittances significantly.

World Bank. 2005. *Global economic prospects 2006: economic implications of remittances and migration*. Washington DC: The International Bank for Reconstruction and Development/ The World Bank. <http://go.worldbank.org/0ZRERMGA00> (accessed July 17, 2007)

Abstract (from online page): “The themes of the 2006 Global Economic Prospects (GEP) are international remittances and migration, their economic consequences, and how policies can increase their role in reducing poverty. The GEP explores the gains and losses from international migration from the perspective of developing countries, with special attention to the money that migrants send home. The report also considers policy initiatives that could improve the developmental impact of migration, with particular attention to remittances. The first chapter reviews recent developments in and prospects for the global economy and their implications for developing countries. Chapter 2 uses a model-based simulation to evaluate the potential global welfare gains and distributional impact from an increase in high-income countries' labor force caused by migration from developing countries. Chapter 3 surveys the economic literature on the benefits and costs of migration for migrants and their countries of origin. Chapter 4 investigates the size of remittance flows to developing

countries, the use of formal and informal channels, the role of government policies in improving the development impact of remittances, and, their macroeconomic impact. Chapter 5 addresses the impact of remittances at the household level. The last chapter investigates policy measures that could lower the cost of remittance transactions for poor households and measures to strengthen the financial infrastructure supporting remittances.”

Jumah, Adusei and Robert Kunst. 2005. “Forecasting Aggregate Demand in West African Economies. The Influence of Immigrant Remittance Flows and of Asymmetric Error Correction.” Institute for Advanced Studies, Vienna.

<http://www.ihs.ac.at/publications/eco/es-168.pdf> (accessed August 8 2007)

Abstract (from author): “In a panel of West African countries, we investigate whether data on immigrant remittance flows can be used to improve on predictive accuracy of aggregate demand in a systematic way. The results of the prediction experiments are compared to traditional significance tests of asymmetric error correction and of the exogenous remittance variable. We find that there is a considerable discrepancy between statistical hypothesis testing and the results from the forecast comparison. In particular, while remittances yield significant coefficients for at least some of the accounts aggregates, they do not contribute to improved forecasting accuracy.”

Gonzalez-Konig, Gabriel and Quentin Wodon. 2005. “Remittances and Inequality.”

Universidad de Guanajuato Working Paper EC200506.

<http://economia.ugto.org/WorkingPapers/EC200506.pdf> (accessed September 21, 2007)

Abstract (from authors): “The impact of remittances on inequality is uncertain a priori. However, at the margin, remittances are likely to be more inequality increasing (or less inequality decreasing) in poorer as opposed to richer areas. This is suggested with a simple theoretical model, and tested empirically using survey-based estimates of the Gini income elasticity of remittances in Honduras. The results are robust to alternative distribution weights used for measuring inequality.”

Freund, Caroline L. and Nikola Spatafora. 2005. “Remittances: Transaction Costs, Determinants, and Informal Flows.” World Bank Policy Research Working Paper 3704.

http://econ.worldbank.org/external/default/main?ImgPagePK=64202990&entityID=000016406_20050830164556&menuPK=64208995&pagePK=64210502&theSitePK=1572893&piPK=64210520

(accessed August 7, 2007)

Abstract (from webpage): “Remittances are being increasingly thought of as a potential tool for development; recorded workers’ remittances have increased to more than \$100 billion in 2004. However, a large share of remittances may flow through informal channels, with estimates of the contribution of the informal sector ranging from 35% to 25% of recorded remittance flows. This paper seeks to develop an empirical methodology to estimate informal remittance flows.”

Yang, Dean & HwaJung Choi. 2005. "Are Remittances Insurance? Evidence from Rainfall Shocks in the Philippines." Discussion Papers 535, Research Seminar in International Economics, University of Michigan.

<http://fordschool.umich.edu/rsic/workingpapers/Papers526-550/r535.pdf> (accessed August 6, 2007)

Abridged Abstract (from authors): "This paper examines how remittances sent by overseas migrants respond to income shocks experienced by Philippine households. Because household income and remittances are jointly determined, we exploit rainfall shocks as instrumental variables for income changes. In households with overseas migrants, we find that exogenous changes in income lead to changes in remittances of the opposite sign, consistent with an insurance motivation for remittances."

Glytsos, Nicholas. 2005. "A Model of Remittance Determination Applied to Middle East and North Africa Countries." Center of Planning and Economic Research.

<http://129.3.20.41/eps/lab/papers/0505/0505016.pdf> (accessed August 3, 2007)

Abstract (from author): "The objective is to construct and estimate a model of remittance determination which reflects individual behaviour of the migrant and his family, treating remittances as an endogenous variable in the migration system. Behind this model is found the idea of the relative bargaining power, inherent in the implicit contract theory, which determines priorities for present or future consumption of remittances. The model has two purposes: estimate the relative significance of behavioural and macroeconomic variables in remittance determination, and interpret, in a feedback manner, the results with respect to the theoretical postulates. All countries concerned are found to demonstrate unstable and volatile income expectations, with implications to remitting behaviour, and to present-future priorities."

Lachaud, Jean-Pierre. 2005. "Modélisation des déterminants de la pauvreté durable et transitoire, et capital social aux Comores." University of Bordeaux.

French language paper.

<http://ged.u-bordeaux4.fr/ceddt108.pdf> (Accessed September 18, 2007.)

Abridged Abstract: "Based on the integrated households survey of 2004, the modeling of the determinants of durable and transient poverty in the Comoros leads to two principal conclusions. First of all, the relation between the monetary deprivations and the social capital is complex. Conversely, the existence of internal transfers is correlated positively with the probability of the durable and transient poverty only in these two last islands. In addition, the validity of the assumption that the social capital is at the origin of externalities increasing the efficiency of the social exchange seems checked, independently of the insular localization, although the reduction of durable poverty, consecutively with a greater participation in an association, is really observable only in Ngazidja. Lastly, the increase of net transfers in terms of the expenditure per capita raises everywhere the probability of belonging to the poor groups, rather than rich. In second place, poverty also depends on the availability and the return of multiple physical, material and human assets, governed at the same time by the markets, and various institutions, standards and values. The probability of poverty is conversely related to the size of the household, and the sensitivity is more accentuated in Ndzouani and Mwali than in Ngazidja, in particular with regard to transient

poverty. Moreover, in all the islands, the households managed by a woman have a weaker probability of durable poverty than those directed by a man, but the advantage of the female households in terms of transient poverty is observed only in Ndzouani and Mwali. Lastly, the age of the household head is directly connected with the predicted probability of transient poverty, whereas the reverse prevails with regard to durable poverty. Fourthly, the consideration of spatial dimension shows that the households have more chance to be durable poor if they are localized in the rural areas of Ngazidja and Ndzouani, and, especially, in the cities or the fields of Mwali. In the same way, the families living in the rural areas of Ndzouani have the strongest probability of transient poverty.”

Lachaud, Jean-Pierre. 2005. “A la recherche de l’insaisissable dynamique de pauvreté au Burkina Faso.” Une nouvelle évidence empirique.” Centre d’Economie du Développement, University of Bordeaux IV.

French language paper.

<http://ged.u-bordeaux4.fr/ceddt117.pdf> (accessed September 18, 2007)

Abstract: This study examines poverty over time in Burkina Faso. Among other factors affecting poverty, the authors consider the role of remittances in

Semyonov, Moshe and Anastasia Gorodzieisky. 2005. “Labor migration, Remittances and household income: A comparison between Filipino and Filipina Overseas Workers.”

International Migration Review 39 (1): 45-68.

(May be requested via inter-library loan, contact KSC)

Abstract: This is a gendered article on the pattern difference of labor market activity as well as economic behavior and outcomes among labor migrants. The findings indicate that men and women from the Philippines are likely to migrate to different destinations and to take different jobs. Controlling for variations, women tended to be unemployed prior to migration and post migration the earnings of women were less than the men; however men tended to send more money to the home country. It is suggested that gender inequality in the global economy has an effect on economic inequality in the local economy.

Pleitez Chavez, R. 2004. “Remittances as a strategy to cope with systemic risk: panel results from rural households in El Salvador.” PhD diss, The Ohio State University.

http://www.ohiolink.edu/etd/send-pdf.cgi/Pleitez%20Chavez%20Rafael%20Antonio.pdf?acc_num=osu1085940118

(accessed August 15, 2007)

Abstract (from dissertation, abridged): “This dissertation examines the role of remittances as a strategy to mitigate risk within rural households in an environment characterized by substantial systemic shocks. To accomplish this, a four-survey panel data set is used to analyze the flows of remittances from both national and international migrants for the case of rural households in El Salvador. The period covered by the panel observations (1995-2001) was marked by significant systemic shocks, thereby offering an opportunity to test hypotheses about remittances as informal insurance. The analysis highlights key differences between national and international remittances as informal insurance mechanisms.....”

Bouhga-Hagbe, Jacques. 2004. "A Theory of Workers` Remittances With an Application to Morocco" IMF Working Paper No. 04/194. International Monetary Fund.

<http://www.imf.org/external/pubs/ft/wp/2004/wp04194.pdf>

(accessed August 7, 2007)

Abstract (from author): "This paper provides a model on how altruism, "attachment" to the home country, and portfolio diversification may act as potential motives behind workers` remittances It shows that the level of workers` remittances depends on how great are their degrees of altruism and "attachment" to their home country, and should also depend on interest rate differentials between the home country and the country of residence if portfolio diversification motives are significant in the decision to remit. The model is applied to Morocco using co-integration techniques. The paper then discusses the stability of remittances in Morocco and the policy implications in light of the empirical findings."

Eyob Fissuh and Mark Harris. 2004. "Determinants of Poverty in Eritrea: A Household level Analysis." Econometric Society 2004 Australasian Meetings, Paper 364.

<http://repec.org/esAUSM04/up.26810.1088476172.pdf> (accessed August 7, 2007)

Abstract (from paper): "This paper uses DOGEV model for modelling determinates of poverty in Eritrea by employing Eritrean Household Income and Expenditure Survey 1996/97 data. Education impacts welfare differently across poverty categories and there are pockets of poverty in the educated population sub group. Effect of household size is not the same across poverty categories. Contrary to the evidence in the literature the relationship between age and probability of being poor was found to be convex to the origin. Regional unemployment was found to be positively associated with poverty. Remittances, house ownership and access to sewage and sanitation facilities were found to be highly negatively related to poverty. This paper also finds out that there is captivity in poverty category and a significant correlation between poverty orderings which renders usage of standard multinomial/ordered logit in poverty analysis less defensible"

Adams, Richard H. and John Page. 2003. "The Impact of International Migration and Remittances on Poverty." World Bank Policy Research Working Paper Series 3179.

http://econ.worldbank.org/external/default/main?ImgPagePK=64202990&entityID=000160016_20040121175547&menuPK=64208995&pagePK=64210502&theSitePK=1572893&piPK=64210520

(accessed July 17, 2007)

Abstract (from web page): "While the level of international migration and remittances continues to grow, few studies have examined the effect of these phenomena on poverty in a broad cross-section of developing countries. This paper tries to fill this lacuna by constructing a new data set on poverty, migration and remittances for 74 low and middle-income developing countries. Several key findings emerge. Both international migration (the share of a country's population living abroad) and international remittances (the share of remittances in country GDP) have a strong, statistical impact on reducing poverty in the developing world. On average, a 10 percent increase in the share of international migrants in a country's population will lead to a 1.6 percent decline in the poverty headcount."

Kapur, Devesh. 2003. "Remittances: The New Development mantra?" Paper prepared for the G-24 Technical Group Meeting; August 24, 2003.

<http://www.g24.org/dkapugva.pdf> (Accessed September 18, 2007)

Abstract (from paper): "This paper examines this growing external resource flows to developing countries. It first highlights the severe limitations in data, a sharp contrast to other sources of external finance. It then analyzes (based on this limited data) the key trends in remittance flows. The paper then examines the many complex economic and political effects of remittances. It highlights that while the effects of remittances are greatest on transient poverty, the long-term effects on structural poverty are less clear, principally because the consequences for economic development in general are not well understood. The paper then suggests some policy options to enhance these flows and maximize the benefits. Finally, it concludes with some suggestions for future work."

International Organization for Migration. "National Survey on family remittances- Year 2003: Guatemala." Working Notebooks on Migration, No. 17.

[http://www.oim.org.gt/Cuaderno%20de%20Trabajo%20No.%2017%20\(English\).pdf](http://www.oim.org.gt/Cuaderno%20de%20Trabajo%20No.%2017%20(English).pdf)

(accessed July 18, 2007)

Abstract: This is a descriptive study of remittances to Guatemala, which relies on a survey sponsored by the International Organization for Migration (IOM).

Mooney, Margarita. 2003. "Migrants' Social Ties in the U.S. and Investment in Mexico." *Social Forces* 81: 1147-1170.

(May be requested via interlibrary loan, contact KSC)

Abstract: This paper investigates the hypothesis that migrants with social ties to other migrants in their places of settlement will have a greater risk of investing their remittances and savings on a productive activity or a home than of spending them on consumption. To analyze this, statistics from the Mexican Migration Project are used in a multinomial logit regression.

Gammeltoft, Peter. 2002. "Remittances and Other Financial Flows to Developing Countries." *International Migration* 40 (5): 181-210.

(May be requested via inter-library loan, contact KSC)

Abstract: This paper looks at the flow of remittances to developing countries in relation to other financial flows using the best available data from official statistics. In order to create policy using migrants and remittances as a development resource, it is necessary to take into account not only the allocation and size of remittances, but also the role of migrant communities throughout the remitting process. As a source of income, remittances may possibly be less volatile than other private flows to developing countries.

Kannan, K.P. and K.S. Hari. 2002. "Kerala's Gulf connection: Emigration, remittances and their macroeconomic impact 1972-2000." Centre for Development Studies, Trivendrum Working Papers 328, Centre for Development Studies, Trivendrum, India.
http://www.cds.edu/download_files/328.pdf (accessed August 6, 2007)

Abridged Abstract (from authors): "This paper attempts to construct a time series estimation of remittances from abroad to the Kerala economy for the period 1972 to 2000... The study finds that by the early nineties remittances to the Kerala economy assumed a significant share of state income... Adding the remittance income to the Net State Domestic Product, a Modified State Income series has been constructed... The significance of remittances can also be gauged by its relative magnitudes. By the end of the nineties remittances reached such levels that they were well above the total government expenditure, value added in manufacturing and even the value added in industrial sector as a whole."

McCormick, Barry and Jackline Wahba. 2000. "Overseas Employment and Remittances to a Dual Economy." *The Economic Journal* 110: 509–534.
(May be requested via interlibrary loan, contact KSC.)

Abstract: This paper uses a simple general equilibrium model to examine overseas employment, remittances and real exchange rates. Population growth, rural productivity and family altruism are also studied as an influence.

El-Sakka, M.I.T. and Robert McNabb. 1999. "The Macroeconomic Determinants of Emigrant Remittances." *World Development* 27 (8): 1493-1503.
(Print copy available at the KSC, contact KSC.)

Description: This paper uses data for Egypt to consider the macroeconomic determinations of migrant remittances to home countries. Exchange rate and interest rate differentials may have an influence on remittance flows through official channels rather than informal channels.

Liu, Qiming, and Barry Reilly. 2004. "The private income transfers of Chinese rural migrants: some evidence from Jinan." *Applied Economics* 36 (12): 1295 - 1313
(May be requested via interlibrary loan, contact KSC)

Abstract: No abstract available.

Ilahi, Nadeem and Saqib Jafarey. 1999. "Guest worker migration, remittances and the extended family: evidence from Pakistan." *Journal of Development Economics* 58: 485-512.
(Print copy available at KSC, contact KSC)

Abstract: This paper employs a standard life-cycle approach in order to place migration in the context of the extended family. Survey data from Pakistan is used to demonstrate the importance of repayments to extended family. .

Adams, Richard H., Jr. 1996. "Remittances, income distribution, and rural asset accumulation." FCND discussion papers 17, International Food Policy Research Institute (IFPRI). <http://www.ifpri.org/divs/fcnd/dp/papers/dp17.pdf> (accessed August 6, 2007)

Abridged Abstract (from author): "This paper examines the direct, first-rounds impact of two types of remittances—internal and external remittances—on income distribution and asset accumulation in rural Pakistan. The results show that remittances do have an effect on rural asset accumulation. While external remittances have a positive and significant effect on the accumulation of land, internal remittances have a positive and significant effect on the accumulation of agricultural capital."

Rodriguez, Edgard R. and Susan Horton. 1995. "International Return Migration and Remittances in the Philippines." University of Toronto Department of Economics Working Paper 95-01. (May be requested via interlibrary loan, contact KSC)

Abstract: The paper uses Philippines data to examine the decisions to migrate and then to remit, comparing the socio-economic backgrounds of migrants. The research also compares the characteristics of those: "This paper uses a rich series of data sets from the Philippines to examine the decisions to migrate and to remit for individuals. Section 1 uses existing published statistics for the aggregates for migrant stocks and flows, and for remittances. Section 2 compares the socioeconomic background of permanent migrants with that of temporary migrants, and that of non-migrants. We also compare the socio-economic background of migrants and return migrants. We then examine the characteristics of migrants who do and who do not send remittances, and the characteristics of households receiving remittances, and find that remittances tend to exacerbate inequality. Section 3 reviews domestic policy on return migration and remittances. Section 4 contains conclusions. The data sets used include the 1991 and 1992 Surveys of Overseas Workers, the 1988 National Demographic Survey, the 1991 Labour Force Survey, and the 1991 Family Income and Expenditure Survey."

Glytsos, Nicholas. 1993. "Measuring the Income Effects of Migrant Remittances: A Methodological Approach Applied to Greece." *Economic Development and Cultural Change* 42: 131. (Print copy available at KSC, contact KSC).

Abstract: No abstract available.

Hoddinott, John. 1992. Modelling Remittance Flows in Kenya. *Journal of African Economies* 1: 206-232. (May be requested through interlibrary loan, contact KSC).

Abstract : The article compares data on remittances from Central Province, Kenya.

Stark, Oded, J. Edward Taylor and Shlomo Yitzhaki. 1988. Migration, remittances and inequality: A sensitivity analysis using the extended Gini index. *Journal of Development Economics* 28: 309-322.

(Print copy available at KSC, contact KSC.)

Abstract: Utilizing the extended Gini inequality index, this paper supports earlier findings that the impacts of migration on village income vary according to the type of migration and the period in the village history.

Arana, Alejandro Rodríguez. Undated. "Endogenous Growth and Comparative Standards of Living between Mexico and the US."

http://www.ifw-kiel.de/VRCent/DEGIT/paper/degit_10/C010_035.pdf (accessed August 7, 2007)

Abstract (from paper): "This paper calibrates an AK model of growth for Mexico. Investment financing is modeled considering the domestic savings ratio as well as net factorial income and capital inflows of the balance of payments. Productivity A and the rate of depreciation of capital are found using econometric techniques. According to this model, actual parameters determining growth in Mexico are compatible with a sustained long run rate of growth of about 3.6%. At the same time, under these circumstances the ratio of the Mexican GDP to US GDP would be growing in time. The model is very sensible to the parameters and depends strongly of Mexicans living in the US and transferring remittances to Mexico, nonetheless. If remittances were eliminated, the actual rate of domestic savings would not be compatible with positive growth in the long run, which implies that relatively speaking the domestic savings rate in Mexico is very low. The paper concludes that to assure a positive growth that improves standards of living and the relative size of Mexico with respect to the US, it is necessary to implement policies oriented to increase the domestic savings rate and productivity. Otherwise there are high risks of macroeconomic crises in the future."

Suro, Roberto. Undated. "Economics, Drivers and Determinants: Remittances and Migration: a Lecture on what drives the use of remittances by migrants." Paper presented at conference.

http://www.earthinstitute.columbia.edu/cgsd/remittances/documents/Session_3_-_notes_final.pdf (accessed July 20, 2007)

Abstract: This lecture is in the form of notes, and gives an overview of important factors affecting remittances and migration.

The World Bank. Undated. *Migration and Remittances Factbook*. Washington, DC: The World Bank <http://go.worldbank.org/U1S23A9QR0> (accessed July 16 2007)

Summary from website: "This factbook provides a snapshot of migration and remittances for all countries, regions and income groups of the world, compiled from available data from various sources."

2) How do remittances affect the labor market and economic production within a host and home society? (An economic-based approach)

Docquier, Frédéric, Olivier Lohest and Abdeslam Marfouk. 2007. "Brain Drain in Developing Countries." *The World Bank Economic Review* 21(2):193-218.

(May be requested via inter-library loan, contact KSC)

Abstract: This paper uses regression analysis techniques to analyze brain drain and its determinants. The authors use a 1990 original data set on international migration by educational attainment in the regression model. Components of the model include the schooling gap and the degree of openness of sending countries.

Bussolo, Maurizio and Denis Medvedev. 2007. "Do remittances have a flip side ? A general equilibrium analysis of remittances, labor supply responses, and policy options for Jamaica." World Bank Policy Research Working Paper 4143.

http://econ.worldbank.org/external/default/main?pagePK=64165259&theSitePK=469382&piPK=64165421&menuPK=64166093&entityID=000016406_20070221120651

Abstract (from web page): "Econometric analysis has established a negative relationship between labor supply and remittances in Jamaica. The authors incorporate this ex-post evidence in a general equilibrium model to investigate economy wide effects of increased remittance inflows. In this model, remittances reduce labor force participation by increasing the reservation wages of recipients. This exacerbates the real exchange rate appreciation, hurting Jamaica 's export base and small manufacturing import-competing sector. Within the narrow margins of maneuver of a highly indebted government, the authors show that a revenue-neutral policy response of a simultaneous reduction in payroll taxes and increase in sales taxes can effectively counteract these potentially negative effects of remittances."

Mansoor, Ali. 2007. "Migration and remittances: Eastern Europe and the former Soviet Union. European Policy Center Event Report." Paper presented at the European Policy Center.

<http://www.caritas-europa.org/module/FileLib/070116EPC-Migrationandremittances.pdf>
(accessed July 16, 2007)

Summary (from paper): "Migration from Eastern Europe and Central Asia is increasing and, with it, the money migrants send back to their home countries, which can constitute as much as 20% of a country's GDP. The process should be properly managed, particularly for countries like Kosovo, and 'circular migration' could ensure a "triple win", with sending and receiving countries and migrants themselves all benefiting, speakers agree at a EPC Policy Dialogue organized with the King Baudouin Foundation and the World Bank."

Ranis, Gustav. 2007. "Migration, Trade, Capital and Development: Substitutes, Complements and Policies." Center Discussion Paper 950. Economic Growth Center; Yale University.

http://www.econ.yale.edu/growth_pdf/cdp950.pdf (accessed August 13, 2007)

Abstract (from paper): "Migration of the unskilled clearly benefits the origin country, mainly due to the flow of remittances but also if the departure of some raises the ability of others to migrate. This depends on whether trade is a complement or a substitute for migration. The impact of such flows on the destination country is more ambiguous, although most research indicates that wages and employment are not likely to be seriously affected. Migration of the skilled is ambiguous with respect to the origin country since the impact of brain drain on local development must be weighed against the signaling effect for additional education plus the contribution of remittances. With respect to the destination country, the inflow of skilled labor is generally considered an unambiguous plus as it contributes to the enhancement of productivity. The paper concludes with policy recommendations aimed at seizing the opportunities arising from the fact that international migration remains the most constrained element of globalization."

Pinger, Pia R. 2007. "Come Back or Stay? Spend Here or There? Temporary versus Permanent Migration and Remittance Patterns in the Republic of Moldova." Working Paper 438. Kiel Institute for the World Economy - Advanced Studies Program in International Economic Policy.

<http://www.uni-kiel.de/ifw/asp/aspwp/2007/aspwp438.pdf>

Abstract (from paper): "This paper examines the determinants of temporary and permanent migration and the impact of the return decision on remittances patterns. Using a new detailed household dataset on migration in the Republic of Moldova, it is shown that return is determined by the economic conditions at home and abroad as well as by the legal status in the host country. Especially economic frustration turns out to be an important push factor for permanent migration. Besides, family ties play an important role, as do respective migrant networks. Concerning remittances, the results indicate that temporary migrants remit around 30% more than their permanent counterparts even though they often reside in lower wage countries. Overall, the findings indicate that temporary migration is relatively more favorable for developing countries as it fosters higher remittances, repatriation of skills and home savings."

Spangler, Michael. 2007. "Does unearned income impact labor market activity? : analyzing the effect of remittances and social transfers on employment decisions in Bulgaria." Master's Thesis; Georgetown University School of Public Policy.

http://dspace.wrlc.org/bitstream/1961/4166/1/etd_mds53.pdf

Abstract (from thesis): "This paper explores the effects on employment outcomes of unearned income (i.e., remittances and social transfer payments) in Bulgaria. Since the late 1980's, Bulgaria has been transitioning from a socialist, command style economy to one based on democracy and free market principles. As a result, Bulgaria has been plagued by high and persistent unemployment rates, not dissimilar to the experience of other transition economies. In addition, Bulgaria's employment rate is well below the European Union average, which it joined in January 2007. While the lack of employment opportunities is

partially responsible, the empirical evidence presented in this paper shows that unearned income does create a disincentive to work. However, the disincentive effect is not driven by social transfer payments, but remittances. In addition, it is clear that there are discriminatory practices in the labor market as evidenced by the extremely low employment rates for all age groups of the Roma population. Gender inequality is also problematic, but to a lesser extent. Government intervention in the form of legislation is necessary to overcome these obstacles.”

Taylor, J. Edward and Philip L. Martin. 2007. “Human capital: Migration and rural population change.” In *Handbook of Agricultural Economics* 1, 457-511.
(May be requested via interlibrary loan, contact KSC)

Abstract: This chapter discusses the impacts of migration and remittances, both positive and negative, in rural areas. The linkages through product and factor markets are considered, and new interactions between migration and development are explored.

Brown, Richard P.C. and John Connell. 2006. “Occupation-specific analysis of migration and remittance behaviour: Pacific Island nurses in Australia and New Zealand.” *Asia Pacific Viewpoint*. 47 (1):135-150.

USAID Desktop Link:

<http://www.blackwellsynergy.com/action/showPdf?submitPDF=Full+Text+PDF+%28178+KB%29&doi=10.1111%2Fj.1467-8373.2006.00299.x>

Abstract: This study of migration and remittances focuses on occupational categories of migrants— occupational choices influenced by the perception of possible migration, career paths that are in demand internationally may be more likely to attract individuals with certain attributes and a stronger inclination towards migration. This paper argues that the remittance behavior of some of these occupational groups may differ and analysis may require disaggregated analysis by occupational category.

Faini, Riccardo. 2006. “Migration and Remittances: The impact on the countries of origin.” Paper presented at the UUDN conference on migration, November 8, 2006; Paris, France.
<http://www.eudnet.net/download/Faini.pdf> (accessed July 18, 2007 from European Development Research Network).

Abstract (from paper): “In this paper, we take a close look at the impact of international migration on source countries. We first assess its welfare impact and show how remittances play a crucial role in this respect. We also examine the link between remittances and the skill composition of emigration. Finally, we assess the contribution of remittances to growth. Our main results can be summarized as follows. First, migration is typically associated with a welfare loss in sending countries, unless remittances are sufficiently that the negative impact from the brain drain may not be compensated by a larger flow of remittances. Third, we find considerable evidence that remittances contribute positively to growth.”

Ghencea, Boris and Gudumac Igor. 2006. "Labour migration and remittances in the Republic of Moldova." Moldova Microfinance Alliance.

http://pdc.ceu.hu/archive/00002327/01/Raport_Migration_Remittances_2.pdf

(Accessed August 9, 2007)

Abstract: No abstract available.

Hannan, K. C. 2006. 'Fiji: sugar and sweatshirts, migrants and remittances', in S. Firth (eds), *Globalisation and Governance in the Pacific Islands*, ANU E Press, Canberra.

http://epress.anu.edu.au/ssgm/global_gov/html/frames.php (accessed September 21, 2007)

Abstract: This volume analyses the impact of globalization and free trade on Fiji's garment and sugar industries. Chapters 4, 5, 6, and 7 focus on trends in labor migration and remittances in Fiji, and then more broadly in the Asia Pacific region.

Murphy, Rachel. 2006. "Domestic migrant remittances in China: distribution, channels, and livelihoods." International Organization for Migration.

Abstract: No abstract available.

Prachi Mishra. 2006. "Emigration and Brain Drain: Evidence from the Caribbean." IMF Working Paper 06/25. International Monetary Foundation.

<http://www.imf.org/external/pubs/ft/wp/2006/wp0625.pdf> (accessed August 7, 2007)

Abstract (from paper): "This paper quantifies the magnitude and nature of migration flows from the Caribbean and estimates their costs and benefits. The Caribbean countries have lost 10-40 percent of their labor force due to emigration to OECD member countries. The migration rates are particularly striking for the highskilled. Many countries have lost more than 70 percent of their labor force with more than 12 years of completed schooling-among the highest emigration rates in the world. The region is also the world's largest recipient of remittances as a percent of GDP. Remittances constituted about 13 percent of the region's GDP in 2002. Simple welfare calculations suggest that the losses due to high-skill migration (*ceteris paribus*) outweigh the official remittances to the Caribbean region. The results suggest that there is indeed some evidence for brain drain from the Caribbean."

Palazuelos Manso, Antonio. 2006. "El estudio de las migraciones desde el lugar de origen: razones, significados e incidencia en el desarrollo económico y social. Papeles del Este: Transiciones poscomunistas."

<http://www.ucm.es/BUCM/revistas/cee/15766500/articulos/PAPE0606220003A.PDF>

(accessed August 7, 2007)

Spanish language paper.

Abstract (from paper): "The phenomenon of migrations is studied in a different way from the currents of thought and focuses that in recent years have studied the phenomenon by linking it to economic globalization. Here, migrations are understood as a broad topic that goes beyond economic and social spheres, making this a study of something much more

complex. The effects for the exit countries and receiving countries are studied as well as the dynamic of change in the flows. The geographical... (Ver más) and thematic range is structured around flows from Latin America towards Spain, and socio-demographic effects are analyzed, including the labor area ¿ an escape valve to lower unemployment and real salaries - and the economic factors ¿ remittances - linked to migration and its implications on the economic development of the affected countries.”

Katseli, Louka, Robert E.B. Lucas and Theodora Xenogiani. 2006. “Effects of Migration on Sending Countries: What Do We Know?” OECD Development Working Paper # 250. Organization for Economic Cooperation and Development.
http://www.un.org/esa/population/migration/turin/Symposium_Turin_files/P11_Katseli.pdf (accessed September 18, 2007)

Abstract: This report evaluates current data on migration and remittances that affects OECD member countries, and evaluates how migration might affect development in labor sending countries positively or negatively. The report concludes that significant benefits exist for sending countries, and that the EU needs to better manage policymaking in this area, to maximize these gains for sending and receiving countries.

Debapriya Bhattacharya and Kumar Uttam Deb. 2006. “Bangladesh 2020: An Analysis of Growth Prospect and External Sector Behaviour.” Center for Policy Dialogue Paper 56.
<http://www.cpd-bangladesh.org/publications/op/op56.pdf> (accessed August 6, 2007)

Abstract (from paper): “External factors such as export, import, remittances and foreign aid have always played important roles to Bangladesh’s economy, though the relative importance of various external factors has changed over time. This study has analyzed the trend, structure and changing features of the external sector of Bangladesh. Based on the past performance and changes in the global economy, the study has projected the growth prospect and likely behavior of Bangladesh’s external sector under three scenarios: (i) optimistic scenario (8% GDP growth per annum), (ii) business as usual scenario (6% GDP growth per annum), and (iii) base case scenario (4% GDP growth per annum). Under these three scenarios, the study has projected the level of total GDP and per capita GDP of Bangladesh till FY2020. Projections are made about the required level of exports, imports, remittances, foreign aid and foreign investment to attain a consistent GDP growth at the rate of 4%, 6% and 8% up to the year 2020. The paper has also put forward the implications of the findings for policies related to the external sector of Bangladesh. The paper suggests that Bangladesh needs a steady growth based on foreign investment, service income and trade. The report adds that future growth of Bangladesh will depend on promoting export, sustaining remittances, and triggering export. Bangladesh will require a breakthrough in the performance of the external sector. According to the report, the key to the breakthrough lies in effective integration of Bangladesh’s economy with the global economy which will ultimately depend on the ability of political leadership to undertake necessary policy reforms and institution building measures.”

Deshingkar, Priya and M. M. M. Aheeyar, 2006. "Remittances in Crisis: Sri Lanka after the Tsunami." Humanitarian Policy Group Background Paper. Overseas Development Institute. http://www.odi.org.uk/hpg/papers/Remittances_SriLanka.pdf (accessed July 17, 2007)

Abstract (from paper): "Migrant and Diaspora remittances flowed generously immediately after the tsunami once again demonstrating the counter cyclical nature of remittances. While some migrants hand carried money back when they returned after the Tsunami others sent money through trusted channels such as banks and other formal channels. But the damage to infrastructure as well as the loss of documents meant that many affected families could not access remittances sent through that route."

Fran Deans, Linda Lonngqvist and Kasturi Sen. 2006. "Remittances and migration: Some policy considerations for NGOs." INTRAC Policy Briefing Paper No. 8. International NGO Training and Resource Center. www.intrac.org/docs.php/2503/08Remittances%20and%20Migration.doc (accessed September 21, 2007)

Abstract (from Authors' introduction, modified): "This briefing paper is a summary of some of the main issues relating to remittances and their impact on development. It is designed to inform future areas of potential work and research for NGOs working in the field of development and in particular the role of migrants in development. The paper examines the current debates in the area of migration and remittances before touching on issues relating to the development impact of remittances and recent policy developments in this area. It concludes with implications for NGOs working in this field and makes some suggestions for future areas of research in this area. (accessed July 20, 2007)

OECD. 2006. "International migrant remittances and their role in Development" in *International Migration Outlook 2006*. Organization for Economic Cooperation and Development. <http://www.oecd.org/dataoecd/61/46/38840502.pdf> (Accessed August 21, 2007)

Abstract: No abstract available.

Alberola Ila, Enrique and Rodrigo César Salvado. 2006. "Banks, remittances and financial deepening in receiving countries- A model." Bank of Spain. <http://www.bde.es/informes/be/docs/dt0621e.pdf> (accessed August 6, 2007)

Abstract (from paper): "A remarkable fact of the mushrooming remittances market is the absence of commercial banks as relevant players. Furthermore, remittances have been identified as a potential catalyst for the financial deepening of receiving countries through higher access to banking services by migrants' families. Building upon these features, this paper sets up a two-period financial model of remittances without uncertainty. The formulation acknowledges, on the one hand, the altruism component of remittances sent by migrants to their families and, on the other hand, the dominant position of Money Transfer Operators (MTO's) due to migrants' mistrust to banks, which hinders the access of banks to the market. Altruism compounded with a non-competitive market allows MTO's to set

excessively high remittance fees and to attain monopolistic rents. The model shows that banks can challenge this position thanks to their role as providers of remunerated saving and credit, which enables them to overcome the competitive disadvantage derived by migrants' mistrust. Notwithstanding this, the main positive impact of banks' entry is attained through higher competition, not through the provision of financial services. All in all, the entry of banks reduces the fees and increases the level of remittances, allows an optimal consumption smoothing and improves the welfare of migrants and their families, although it also increases the volatility of remittances.”

Young, Helen. 2006. “Livelihoods, Migration and Remittance Flows in Times of Crisis and Conflict.” Humanitarian Policy Group background paper; Overseas Development Institute. The Feinstein International Center.

http://www.odi.org.uk/hpg/papers/BG_Remittances_Sudan.pdf (accessed July 17, 2007)

Abstract (from paper): “War and conflict have long been known to destroy livelihoods, either directly through looting and the scorched-earth tactics of war, or indirectly by limiting freedom of movement and so restricting livelihoods strategies and access to wider trade and market networks. Much less is known about the impact of conflict and displacement on labor migration and remittance transfers.”

Karpowicz, I. 2006. “Determinants of Emigrant Deposits in Cape Verde.” IMF Working Paper 06/132. International Monetary Fund.

<http://www.imf.org/external/pubs/ft/wp/2006/wp06132.pdf> (accessed August 7, 2007)

Abstract (from paper): “In the last decade Cape Verde has experienced a strong accumulation of emigrant deposits. These deposits have provided much needed foreign exchange to the country, adding support to the exchange rate peg. This paper studies the long-run determinants of emigrant deposits with respect to risk, wealth, and return variables, isolating speculative and altruistic motives underlying the accumulation of flows. The study suggests that the temporary character of recent emigration is responsible for the rise in the share of flows driven by altruism. Finally, the paper discusses policy implications in light of the empirical findings and the recent literature on this topic.”

Ávila Sánchez, María de Jesús. 2006. "New Patterns for Mexico: Observations on Remittances, Philanthropic Givings, and Equitable Development. *Migraciones Internacionales* 3: 163-165.

Spanish language paper.

http://www.colef.mx/migracionesinternacionales/Volumenes/Vol3_No3/Resena_Avila.pdf (accessed August 14, 2007)

Abstract: No abstract available.

Wu, Treena. 2006. “The Role of Remittances in Crisis: An Aceh Research Study.”

Humanitarian Policy Group Background Paper. Overseas Development Institute.

http://www.odi.org.uk/hpg/papers/BG_Remittances_Aceh.pdf (accessed July 17, 2007)

Abstract (from paper): “This paper will study the role of migrant remittances in the livelihoods of the people of Aceh, with a particular focus on the impact of the tsunami and

humanitarian aid. It will limit its scope of remittances to funds sent by Acehnese migrant workers located in Malaysia and Singapore.”

World Bank. 2006. “Global Economic Prospects 2006: Economic Implications of Remittances and Migration.”

<http://econ.worldbank.org/external/default/main?pagePK=64165259&theSitePK=469372&piPK=64165421&menuPK=64166322> (accessed September 21, 2007)

Summary (from web page): “The themes of the 2006 Global Economic Prospects (GEP) are international remittances and migration, their economic consequences, and how policies can increase their role in reducing poverty. The GEP explores the gains and losses from international migration from the perspective of developing countries, with special attention to the money that migrants send home. The report also considers policy initiatives that could improve the developmental impact of migration, with particular attention to remittances. The first chapter reviews recent developments in and prospects for the global economy and their implications for developing countries. Chapter 2 uses a model-based simulation to evaluate the potential global welfare gains and distributional impact from an increase in high-income countries' labor force caused by migration from developing countries. Chapter 3 surveys the economic literature on the benefits and costs of migration for migrants and their countries of origin. Chapter 4 investigates the size of remittance flows to developing countries, the use of formal and informal channels, the role of government policies in improving the development impact of remittances, and, their macroeconomic impact. Chapter 5 addresses the impact of remittances at the household level. The last chapter investigates policy measures that could lower the cost of remittance transactions for poor households and measures to strengthen the financial infrastructure supporting remittances.”

Boucher, Stephen R., Oded Stark and J. Edward Taylor. 2005. “A Gain with a Drain? Evidence from Rural Mexico on the New Economics of the Brain Drain.” ARE Working Paper 05-005. Department of Agricultural & Resource Economics, UCD.

<http://repositories.cdlib.org/are/arewp/05-005/> (posted on eScholarship Repository) (accessed August 2, 2007)

Abstract (from paper): “Evidence is presented in support of the “brain gain” view that the likelihood of migrating to a destination wherein the returns to human capital (schooling) are high creates incentives to acquire human capital in migrant-sending areas. In Mexico, even though internal migrants are more educated than those who stay behind, the average level of schooling in the migrant-sending villages increases with internal migration. This finding is consistent with the hypothesis that the dynamic investment effects reverse the static, depletion effects of migration on schooling. Households' access to high-skill internal migration networks significantly increases the likelihood that children will attend school beyond the compulsory level. Access to low-skill internal networks has the opposite effect. By contrast with internal migration, migration from rural Mexico to the U.S. does not select positively on schooling, nor does it significantly influence human capital formation, even though remittances from Mexican migrants in the U.S. far outweigh remittances from internal migrants.”

Schrooten, Mechthild. 2005. "Bringing Home the Money - What Determines Worker's Remittances to Transition Countries?" The Institute of Economic Research, Hitotsubashi University.
<http://www.ier.hit-u.ac.jp/Common/publication/DP/DP466.pdf> (accessed August 6, 2007)

Abstract (from paper): "Workers' remittances are a major source of external finance in many former socialist countries. While previous studies showed that remittances have a positive impact on economic development, this study focuses on the determinants of remittances. Therefore, dynamic panel-data estimation techniques are applied. Major findings are: Remittances per capita and remittances in percent of GDP are driven by similar factors. In general, remittances are highly persistent and increase with the domestic unemployment rate. A higher GDP per capita as well as a higher degree of international integration of the sending countries' real sector leads to a decrease of remittances. In addition, there seems to be evidence that remittances operate as a substitute for a well performing domestic banking sector. Institutional development seems to have no significant influence on the size of remittances. However, remittances per capita increase in times of war."

Baldwin-Edwards, Martin. 2005. "Migration policies for a Romania within the European Union: Navigating between Scylla and Charybdis." MMO Working Paper # 7. University Research Institute of Urban Environment and Human Resources, Mediterranean Migration Observatory.
http://aci.pitt.edu/5283/01/MMO_WP7.pdf (accessed August 13, 2007)

Abstract (from paper): "In this paper, first I outline Romania's recent emigration history, followed by a more detailed analysis of its contemporary characteristics. Next, I focus on what may prove to be a problem in the future – brain-drain and skill losses, along with their ameliorative counterpart of migrants' remittances. The issue of immigration into Romania is then addressed, which closely fits the Scylla and Charybdis analysis as border controls are largely EU-directed, whereas future labor market needs for immigration may seem too far in the future to worry about. Finally, I conclude with a section on policy issues: here, I try to identify what seem likely to arise as the most demanding structural issues in the management of immigration, emigration and economic development of Romania."

Arrehag, Lisa, Örjan Sjöberg and Mirja Sjöblom. 2005. "Cross-border migration and remittances in a post-communist society: return flows of money and goods in the Korçë district, Albania." *South-Eastern Europe Journal of Economics* 3: 9-40
<http://dspace.lib.uom.gr/bitstream/2159/89/1/sjoberg.pdf> (accessed August 7, 2007)

Abstract (from author): "Since the early 1990s, at least 600,000 Albanians have availed themselves of the option of temporarily or permanently emigrating. Although there is no denying that the consequences of large-scale emigration and the related return flow of money do have an impact on Albanian society, the question is, how? Drawing on the returns to a survey conducted in a border district in south-eastern Albania in late 2002, including a sample of 1,315 households, this paper assesses some of the basic features of remittances – recipients, channels, frequency, forms and use – in a society that has recently become a source of substantial flows of out-migration."

Connell, John and Richard P.C. Brown. 2005. "Remittances in the Pacific: An Overview." Pacific Studies Series. Asian Development Bank.

<http://www.adb.org/Documents/Reports/Remittances-Pacific/default.asp> (accessed August 7, 2007)

Abstract (quoted section from authors): As a response to asymmetrical economic and social development, migration and remittances have become very significant in Pacific Island states, particularly in Polynesia. "As long as serious economic challenges face island states, as population growth rates remain above world averages, and as expectations rise, the ability to migrate will be crucial where development prospects are few and where the possibilities of declining aid levels are becoming more apparent" (Connell and Brown, 2005, 1).

Van Dalen, Hendrik P., George Groenewold and Tineke Fokkema. 2005. "Remittances and their Effect on Emigration Intentions in Egypt, Morocco and Turkey," Tinbergen Institute Discussion Papers 05-030/1/. Tinbergen Institute.

<http://www.tinbergen.nl/discussionpapers/05030.pdf> (accessed August 6, 2007)

Abridged Abstract (from paper): "What determines remittances – altruism or enlightened self-interest - and do remittances trigger additional migration? A general conclusion based on a multi-country study is that the family ties and the net earnings potential of emigrants have stronger effects on receipt of remittances than net earnings potential of households in the country of origin. Second, the receipt of remittances has a positive effect on emigration intentions of household members living in the country of origin. Therefore, receipt of remittances may contribute to new flows of migration, in particular in the case of Morocco."

Sana, Mariano and Douglas S Massey. 2005. "Household Composition, Family Migration, and Community Context: Migrant Remittances in Four Countries." *Social Science Quarterly* 86 (2): 509-528.

USAID Desktop link.:

<http://web.ebscohost.com/ehost/pdf?vid=4&hid=106&sid=8de7df75-8471-407e-a044-1013805454de%40sessionmgr104> (accessed September 19, 2007)

Abstract: This paper examines remittances in Mexico, the Dominican Republic, Nicaragua and Costa Rica. Logistic regression is used on survey data from the Mexican Migration Project and the Latin American Migration Project. Among the paper's conclusions are that remittances are associated with the patriarchal traditional family in Mexico, but the opposite is true in the Dominican Republic.

Amuedo-Dorantes, Catalina and Susan Pozo. 2004. "On the Use of Differing Money Transmission Methods by Mexican Immigrants." Documento de Trabajo, Serie Economia E2004/06. Fundacion Centro de Estudios Andaluces.

<http://public.centrodeestudiosandaluces.es/pdfs/E200406.pdf> (accessed August 14, 2007)

Abstract (from paper): "Understanding the remitting practices of immigrants has taken on new urgency for banks seeking to tap the potential of this burgeoning market as well as for economists, who note that remittance inflows into developing nations often match or exceed traditional sources of foreign currency earnings. ; To gain an understanding of who remits, how much and why they remit, and what transfer mechanisms they use, the authors review

the basic trends in remittance transfers from Mexican immigrants in the United States—who account for about one-third of U.S. immigrants—to their families in Mexico. ; Using survey data from the Mexican Migration Project and the Encuesta Sobre Migración en la Frontera Norte de México, the authors examine the demographic characteristics and the remittance and banking behavior of Mexicans who have migrated to the United States. The surveys encompass nearly 11,000 documented and undocumented immigrants. ; The authors’ analysis indicates that immigrants’ motives for remitting to their home communities are at least as varied as their reasons for migrating. Altruism, investment, and mitigating risk appear to play important roles in explaining immigrants’ remitting behavior. The propensity to remit seems to be greater among immigrants who are undocumented, those who have left dependents in Mexico, those with lower levels of education and English skills, and the unbanked, the authors conclude. Over the 1993–2000 period, the use of money transfer firms to make remittance payments declined from 77 percent to 66 percent of all transfers while banks’ market share increased from 4 percent to 17 percent.”

Gedeshi, Ilir. 2004. “Role of Remittances from Albanian Emigrants and Their Influence in the Country’s Economy.” *Eastern European Economics* 5: 49 – 72.
(May be requested via interlibrary loan, contact KSC)

Abstract: This article analyzes characteristics of emigrants and their motivations in order to draw conclusions on the role of emigration in the Albanian economy.

Horst, C.M.A. 2004. “Money and mobility: transnational livelihood strategies of the Somali Diaspora.” *Global Migration Perspectives* No. 9: 1-20. Global Commission on International Migration.
<http://dare.uva.nl/document/11802> (accessed August 13, 2007)

Abstract: no abstract available.

Coronado, Roberto. 2004. “Workers' Remittances to Mexico.” Business Frontier Archive. Federal Reserve Bank of Dallas; El Paso Branch.
<http://www.dallasfed.org/research/busfront/bus0401.pdf> (accessed August 6, 2007)

Abstract: no abstract available.

Maphosa, France. 2004. “The Impact of remittances from Zimbabweans Working in South Africa on Rural Livelihoods in the Southern Districts of Zimbabwe.” The Council for the Development of Social Science Research in Africa. (CODESRIA).
http://www.gdrc.org/icm/remittance/Maphosa_Report.doc (accessed September 21, 2007)

Abstract: No abstract available

Cohen, Jeffrey H and Leila Rodriguez. 2004. “Remittance Outcomes in Rural Oaxaca, Mexico: Challenges, Options, and Opportunities for Migrant Households.” Center for Comparative Immigration Studies Working Paper 102. Center for Comparative Immigration Studies, University of California, San Diego.
<http://repositories.cdlib.org/cgi/viewcontent.cgi?article=1032&context=ccis>
(accessed August 14, 2007, eScholarship Repository)

Abstract (from paper): “In this paper, we investigate the ways in which migrant households in rural Oaxaca, Mexico use remittances. We use data from a survey and ethnographic research in 12 rural communities in the central valleys of the state to examine three investment strategies: those made in the local (village) commercial economy, those made in the agricultural/dairy sector, and those made in Oaxaca's tourism industry. In our discussion, we examine the challenges that surround such local efforts and ask whether such patterns increase dependency, or create opportunities. Finally, we ask, can the investment of remittances mitigate future migration?”

Harrison, Anne. 2004. “Working Abroad – the benefits flowing from nationals working in other economies.” United Nations Department of Economic and Social Affairs Statistics Division. Organization for Economic Cooperation and Development. (accessed August 21, 2007)

<http://unstats.un.org/unsd/tradeserv/TSG%2009-04-Paris/tsg0409-16.pdf>

(Accessed September 21, 2007)

Description (from report): “This document describes the methodology behind one of the data sets presented in ‘Sustaining Whose Development - Analysing the international effects of national policies’ presented to the Round Table.”

León-Ledesma, Miguel and Matloob Piracha. 2004. “International Migration and the Role of Remittances in Eastern Europe.” *International Migration* 42 (4): 65-83.

USAID Desktop link.:

<http://www.swetswise.com/swetsfo/swproxy?url=http%3A%2F%2Fwww.blackwell-synergy.com%2Fdoi%2Fpdf%2F10.1111%2Fj.0020-7985.2004.00295.x&ts=1190151286406&cs=4084074771>

(accessed September 21, 2007)

Abstract: This paper analyzes the effect of the economic flows derived from migration in the CEE countries. A productivity equation is used, and the results support a positive impact on productivity and employment.

Cliggett, Lisa. 2003. "Gift Remitting and Alliance Building in Zambian Modernity: Old Answers to Modern Problems." *American Anthropologist* 105 (3): 543-552.

(May be requested via interlibrary loan, contact KSC.)

Abstract: Drawing on fieldwork conducted from 1994-2001 in Zambia, this article concludes that gift remitting develops strategic alliances that translate into insurance policies for the future. The argument focuses on the strategic nature of remittances in Zambia, and the importance of remittances in the development of strategic alliances

Sana, Mariano. 2003. “International monetary transfers: Three essays on migrant decision-making.” PhD diss, University of Pennsylvania.

(May be requested via interlibrary loan, contact KSC.)

Abstract (Scholarly Commons@Penn web page): “This dissertation consists of three essays on migrant transfers. In the first essay, based on the theoretical rationale of new economics

of labor migration, I show that family structure and degree of market development play important roles in explaining remitting behavior among Mexican, Dominican and Puerto Rican migrants. These factors shape international migration in a way that determine a specific profile of the heavy remitter: a male laborer of low educational attainment, who is in the United States for a short term and who typically works long hours in a seasonal job in order to accumulate extra-savings to send home. The same factors, however, do not help to understand remittances among presumably settled migrants. Hence, in the second essay I elaborate a remittance narrative for presumably settled migrants based on the transnational migration paradigm. I postulate that a male migrant's remitting behavior will be positively associated with the fall in social status that he experiences in the United States. An empirical test, however, provided little support for this idea. A fall in occupational prestige and a decline in patriarchal authority do not motivate remitting behavior among male migrants from the three countries understudy. Instead, I find that structural conditions in the communities of origin of the migrants influence their remitting behavior, irrespective of their situation in the United States, consistent with predictions from the new economics of labor migration. My third essay draws a parallel with an idea developed by fertility theorists that postulates an old-age security incentive for high fertility in developing countries. Similarly, I propose that migration may operate as a strategy to secure retirement. My empirical analysis on Mexican migrants to the United States gives strong support to this idea: those who hold informal jobs are much more likely to migrate than those whose jobs are covered by the Mexican social security system. In addition, among the Mexican elderly, those with migration experience are more likely to hold a pension. Longer US experience systematically increases this likelihood. Since social security is one more type of insurance my contribution readily aligns with the new economics of labor migration, adding one more market to the list previously developed by migration theorists.”

Preston, David. 2003. “Globalization and mobility of capital and labour in rural Latin America .” Papers presented at the 3rd European Congress of Latinamericanists, Amsterdam, July 2002.
<http://citeseer.ist.psu.edu/cache/papers/cs/28793/http%3A%2F%2Fwww.geog.leeds.ac.uk%2Fgro%2Fand%2Fcapital.pdf/la-globalizacin-y-la.pdf>
(accessed August 9, 2007). Some English language material, some Spanish language material, some French language material.

Abstract: This conference session presented several papers that examine the impact of globalization, migration and remittances on rural communities in Latin America.

Addy, David, Boris Wijkstrom, and Colleen Thouez. 2003. “Migrant remittances - country of origin experience.” Paper tabled at the Conference on International Migration Policy: London, October 9-10 2003.
(May be requested via inter-library loan, contact KSC)

Abstract: These discussions focus on the potential contributions of migrant workers to their home countries, and suggest a policy framework for the future.

Cos Edwards, Alejandra and Manuelita Ureta. 2003. "International migration, schooling and remittances: The evidence from El Salvador." NBER Working Paper 9766. National Bureau of Economic Research. <http://www.nber.org/papers/W9766>

Abstract (from paper): "We examine the effect of remittances from abroad on households' schooling decisions using data for El Salvador. Following the massive war-related emigration of the 1980's, remittances became a significant source of household income throughout the 1990's. We use the Cox proportional hazard model to examine the determinants of school attendance. Measuring income from a source that is uncorrelated with parental schooling remittances, we find that remittances have a large, significant effect on school retention. We estimate that while household income net of remittances has a small, though significant, impact on the hazard of leaving school in rural and urban areas, remittances have a much larger impact on the hazard of leaving school. In urban areas, the effect of remittances is, at its smallest, 10 times the size of the effect of other income. In rural areas, the effect of remittances is about 2.6 times that of other income. Our finding is of interest in that it suggests that subsidizing school attendance, particularly in poor areas, may have a large impact on school attendance and retention, even if parents have low levels of schooling."

Adams, Richard H., 2002. "Precautionary saving from different sources of income - evidence from rural Pakistan." The World Bank Policy Research Working Paper Series 2761. http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2002/02/16/000094946_02020604053250/Rendered/PDF/multi0page.pdf (accessed August 6, 2007)

Abridged Abstract (from Author): "The author uses five-year panel data to examine how households in rural Pakistan save from ... seven separate sources of income. The author finds that households save from different sources of income at significantly different marginal rates. Faced with incomplete capital, and credit markets, households in rural Pakistan save for a 'rainy day' by putting away mainly those sources of income that are more variable and uncertain."

Burman, Jenny. 2002. "Remittance; Or, Diasporic Economies of Yearning." *Small Axe* 6, (2); 49-71.

(May be requested via Interlibrary Loan, contact KSC.)

Abstract: no abstract available.

Faini, Ricardo. 2002. "Migration, Remittances and growth". <http://www.wider.unu.edu/conference/conference-2002-3/conference%20papers/faini.pdf> (accessed July 20, 2007)

Abstract (from author's introduction): "The purpose of this paper is to take a further look at the empirical evidence on the link between skilled migration, education, and remittances. We find little if no support for the revisionist approach. On the contrary, our results suggest that the concerns in sending countries about the economic impact of skilled migration are fully warranted. First, a higher skilled content of migration is found to be associated with a lower flow of remittances. As noted earlier, we interpret this result as indicating that skilled migrants tend to loosen their links with their home country, are more likely to bring their

family to the host country and, therefore, have a lower propensity to remit. Second, we find little evidence suggesting that raising the skill composition of migration has a positive effect on the educational achievements in the home country. On the contrary, the tertiary enrollment ratio in sending countries is negatively associated with the skilled content of migration. Together with the estimate of a simple growth equation that highlight the positive contribution of both migration and education to growth, our results indicated that by and large the bias toward skilled migration tends to depress growth prospects in sending countries.”

Zachariah, KC, E.T. Mathew and S. Irudaya Rajan. 1999. “Impact of migration on Kerala's economy and society. Working Paper 297.” Centre for Development Studies; Thiruvananthapuram.

http://www.cds.edu/download_files/wp297.pdf (accessed August 8, 2007)

Abstract (abridged from paper): “This research is first of its kind for Kerala, being the first migration study that covers the entire state and encompasses both measurement as well as analysis of the various types and facets of migration. Migration has been the single-most dynamic factor in the otherwise dreary development scenario of Kerala in the last quarter of the twentieth century. Kerala is approaching the end of the millennium with a little cheer in many people's homes, a major contributing factor for which has been migration. Migration has contributed more to poverty alleviation in Kerala than any other factor, including agrarian reforms, trade union activities and social welfare legislation. The study shows that nearly 1.5 million Keralites now live outside India. They send home more than Rs.4,000 million a year by way of remittances. Three-quarters of a million former emigrants have come back. They live mostly on savings, work experience, and skills brought with them from abroad. More than a million families depend on internal migrants'earnings for subsistence, children's education and other economic requirements.....”

Korovilas, James P. 1999. “The Albanian Economy in Transition: The Role of Remittances and Pyramid Investment Schemes.” *Post-Communist Economies*,11 (3): 399 – 415.

(May be requested via interlibrary loan, contact KSC.)

Abstract: This paper concludes that Albanian economic success in the mid 1990s was largely due to remittances from abroad. It links these remittances and economic growth. with the rise in pyramid investment schemes during that time.

Rodriguez, Edgard R. 1996. “International migrants' remittances in the Philippines.” *The Canadian Journal of Economics, Revue Canadienne D'économique*. (2):S427.

(May be requested via interlibrary loan, contact KSC)

Abstract: No abstract available.

Adams, Richard H. Jr., 1991. "The effects of international remittances on poverty, inequality, and development in rural Egypt". Research reports 86, International Food Policy Research Institute (IFPRI).

(May be requested via interlibrary loan, contact KSC)

Abridged Abstract (from RePEc): "Despite their importance, there has been little analysis and even less agreement about the effects of international remittances on the economies of labor-exporting countries. In this report, the author examines these issues from the standpoint of a small area of rural Egypt. Adams uses income data from households with and without migrants to determine the effects of remittances on poverty, income distribution, and rural development."

Federal Deposit Insurance Corporation Report. Undated. "Supervisory Insights: Linking International Remittance Flows to Financial Services: Tapping the Latino Immigrant Market." FDIC.

http://www.fdic.gov/regulations/examinations/supervisory/insights/siwin04/latino_mkt.html (accessed July 17, 2007)

Summary (from site): "The flow of immigrants from a number of countries continues to shape the economic and demographic makeup of communities across the United States. Recent rapid growth and the overall size of the immigrant population from Latin American countries, in particular, have increased this group's political and economic influence. As a result, the U.S. banking industry is becoming keenly aware of the significant business potential that the Latino market represents."

El-Sakka Mit.T. Undated. "Migration Remittances: Policy Options for host and country of origin." Dept. of Economics, Kuwait University

<http://www.cba.edu.kw/elsakka/REMITT3.DOC> (accessed September 16, 2007)

Abstract: No abstract available.

3) How do remittances affect product consumption, investment and household management? (An economic-based approach)

Poprzenovic, A. 2007. "Remittances and Income Inequality in Croatia." MA thesis, Lunds Universitet. <http://biblioteket.ehl.lu.se/olle/papers/0002354.pdf> (accessed August 14, 2007)

Abstract (from thesis): "The objective of this case study is to analyze the impacts of remittances on income distribution in Croatia. The thesis is based on the balance of payments data and the data from national household surveys. The results suggest that remittances have contributed to an equalized income distribution in the country over time. Moreover, the remittance flows have had a small effect on the level of poverty, but a larger impact on the depth and severity of poverty. The main form of remittances to Croatia has been investments in real estate and human capital. Accordingly, the money flows represent an important and stable source of income for the domestic economy, which has caused GDP growth through means of the multiplier effect and a more developed financial market."

Fajnzylber, Pablo and J. Humberto López. 2007. "Close to Home: The Development Impact of Remittances in Latin America. Conference Edition." World Bank for Reconstruction and Development. <http://go.worldbank.org/OFJHFPCYT0> (accessed July 17, 2007)

Abstract (from web page): "Despite the importance of remittances for Latin America and the Caribbean, a new World Bank study finds that their impact on the region has in some cases been overestimated. According to *Close to Home: The Development Impact of Remittances in Latin America*, the money that migrant workers send contributes positively to development in the region. Remittances are associated with lower poverty levels and higher growth and investment rates, but their impact varies across countries."

Miller, Douglas L. and Anna Paulson, 2007. "Risk taking and the quality of informal insurance: gambling and remittances in Thailand." Working Paper Series WP-07-01, Federal Reserve Bank of Chicago. http://www.chicagofed.org/publications/workingpapers/wp2007_01.pdf (accessed August 6, 2007)

Abstract (from paper): "More than 35% of Thai households either give or receive remittances, and remittances account for about one-third of the income of the receiving households. Remittance relationships may be an important source of protection against adverse events for the individuals involved. This paper provides evidence that remittances behave in a way that is consistent with insurance: they are sensitive to shocks to regional rainfall and they respond to household level events. The paper goes on to consider how the quality of insurance that is offered through remittances affects household risk taking behavior. Specifically, we show that the likelihood and the amount of gambling increase with the quality of informal insurance. The findings suggest that households who are more insured shift their portfolios toward riskier investments."

Rosen, Jeffrey Scott. 2007. "Remittances, investment, and portfolio allocations an analysis of remittance usage and risk-tolerance." PhD Dissertation. The Ohio State University. http://www.ohiolink.edu/etd/view.cgi?acc_num=osu1172936345 (accessed August 8, 2007)

Abridged Abstract (from OhioLink web page): "This dissertation shows how remittances affect household investment decisions... The first section of this dissertation attempts to isolate remittance effects by evaluating a household's budget allocation when composed of aggregate consumption and investment bundles versus single goods... The receipt of remittances shows a direct effect on the allocation of total expenditures to investment goods. The estimates show households without remittances value investments as non-essential goods, the opposite of how remittance receiving households value investments.... The second section of the study evaluates risk-aversion levels of the three types of households ... The results suggest remittances have little effect on a household's portfolio selection. Remittances do not affect a household's risk-aversion level."

Ratha, Dilip. 2007. "Leveraging Remittances for Development." Policy Brief; Migration Policy Institute. http://www.migrationpolicy.org/pubs/MigDevPB_062507.pdf (accessed September 21, 2007)

Abstract: This policy brief presents current statistics on flows of remittances, as well as the results of current research on the impact of remittance flows on countries on origin. The article concludes by presenting the international remittances agenda.

Dalen, H.P. van. 2007. "Global Aging and Economic Convergence: A Real Option or Still a Case of Science Fiction?" Tinbergen Institute Discussion Paper: 1-42. Tinbergen Institute. <https://ep.eur.nl/bitstream/1765/10438/1/20070511.pdf> (accessed August 8, 2007)

Abstract (from paper): "How does global aging affect the convergence in global economic development? Both the developing and developed world will be characterized for the coming decades by aging populations. Changes in the age distribution of a population are an important determinant of economic performance as they affect wealth accumulation and dependency burdens, yielding a demographic dividend of extra growth. During the twenty years from 1975 to 2005 Europe and the US have benefited from a strong demographic dividend. However, in the decades to come this effect will be reversed and the driving force behind the wealth of nations has to be sought elsewhere. Africa and, to some extent, India might benefit from the demographic dividend. However, this potential growth phase may well disappear if supporting conditions for growth are absent. Large-scale migration is not expected to be a sustainable solution to unbalanced global economic developments. Remittances, Foreign Direct Investment (FDI) and Official Development Assistance (ODA) will remain necessary capital flows for the developing world in the near future. Remittances offer no structural solution to reduction of poverty as these funds flow to a selective group of families and are allocated generally to consumption rather than to investment purposes. Migration of a temporary nature in conjunction with offshore outsourcing of services and production may offer a solution for the dilemmas of population and development, which OECD donors face in offering development assistance and designing immigration policy."

Castaldo, Adriana and Barry Reilly. 2007. "Do Migrant Remittances Affect the Consumption Patterns of Albanian Households?" *South-Eastern Europe Journal of Economics* 1: 25-54. <http://www.asecu.gr/Seetje/issue08/castaldo.pdf> (accessed August 9, 2007)

Abstract (from paper): "This paper investigates the extent to which consumption patterns of Albanian households are affected by the receipt of migrant remittances. Domestic and international remittances are considered and differences in their impacts on household consumption patterns assessed. The study finds that the consumption pattern for households in receipt of internal remittances is not statistically different from those that do not receive such transfers. On the other hand, households who receive remittances from abroad spend, on average and *ceteris paribus*, a lower share of their expenditure on food and a higher share on consumer durables compared to households who do not receive any type of migrant remittances. However, in terms of the impact of remittances on marginal spending behavior, even international remittances do not seem to play a substantial role, in contrast to the evidence reported in other recent studies in this area of research. This may be due to the fact that the remittance variable that we use is failing to capture all households who are receiving remittances, or may reflect that in Albania both domestic and international remittances only have a modest effect on consumption patterns of households."

Suarez, Juan Carlos and Zenide Avellaneda. 2007. "Juanita's Money Order: Income Effects on Human Capital Investment in Mexico." Paper presented at *Spotlight on Immigration: Interdisciplinary Perspectives on Newcomers and Their Children*, March 2, 2007. Institute for Research on Labor and Employment. <http://repositories.cdlib.org/iir/imm06/200703/> (accessed August 9, eScholarship Repository)

Abstract (from web page): "In this paper we investigate income effects on education expenditures in Mexico. We use the Encuesta Nacional de Ingresos y Gastos de Hogares (ENIGH) from 1984 until 2004. Specifically, we conduct a test of Friedman's Permanent Income Hypothesis by exploring the difference in the effects of remittances and other types of income on human capital investment in Mexico. In order to identify the permanent and transitory elements in the income of remittance-receiving households, we divide our analysis into four cases. We first divide households according to whether or not their regular income is primarily from agricultural activities, in which case we assume that their regular income has higher variance (and hence less permanence) than income to non-agricultural households. We then subdivide these two cases into households that receive more than half their total income from remittances and those that do not. In this study, remittance is considered to be permanent if it makes up more than half of the household's total income. We find that permanent income, whether in the form of remittances or non-remittance income, has a greater effect on human capital investment decisions than does transitory income in either form. Therefore, we confirm the applicability of Friedman's theory to Mexican data. Furthermore, we show that, for many remittance receivers, remittances are a significant determining factor in the education spending decisions of the Mexican household. Specifically, when remittances function as permanent income, they have a strong positive relationship with education spending per school-age child. This brings new light to the

debate on how remittances are spent in Mexico and whether policymakers should encourage remittances and the ease of transfer.”

SECO. “Development Financing and the Remittance Market in Serbia and Switzerland.”

2007. State Secretariat for Economic Affairs SECO, Switzerland.

<http://www.seco-cooperation.admin.ch/shop/00008/02002/index.html?lang=en> (accessed September 21, 2007)

Abstract: This study is the result of a survey commissioned by SECO to examine the remittance corridor between Serbia and Switzerland, the aim of which is to strengthen the development impact of remittances from Switzerland.

Asian Development Bank. 2006. “Workers’ Remittance Flows in Southeast Asia.” Asian

Development Bank. <http://www.adb.org/Documents/Reports/workers-remittance/workers-remittance.pdf> (accessed August 7, 2007)

Abridged Abstract (from Author’s forward): “This report examines remittance fund flow from a regional perspective to understand its trends, as well as to identify policies that can leverage remittance. To understand these trends, the study looked into a range of issues relevant to donors and development players: (i) migration trends as well as their social and economic features; (ii) remittance flows; official and estimated figures; (iii) regulatory framework that oversees international worker transfers; (iv) marketplace of remittance flows-channels and competition; (v) role of financial intermediation; and (vi) transnational landscape among remittance senders.”

“Cutting the Lifeline: Migration, Families and the Future of Kosovo.” 2006. European

Stability Initiative. http://www.esiweb.org/pdf/esi_document_id_80.pdf (accessed July 18, 2007)

Abstract (from Executive Summary): “If there is one universal conviction about post-war Kosovo, it is that its economy is fuelled by remittances from the Diaspora. Policymakers make the comfortable assumption that the Diaspora and its fabled generosity will continue not only to plug a major gap in Kosovo’s balance of payments, but also to provide an informal social safety net for poor households, making up for the lack of a welfare state. This paper argues that times are changing. Remittances have fallen significantly from their post-war high when they funded the reconstruction of homes across Kosovo. The reason is clear. Since NATO intervention in 1999, migration has swung into reverse, as more than 100,000 Kosovo Albanian refugees have been obliged to return from Germany in particular. Furthermore, the door to continuing migration is now shut, with only the lucky few with close family in the Diaspora still able to go abroad through family reunification schemes. As a direct consequence, fewer than 15 percent of Kosovo families now receive regular remittances and all the signs are that this is decreasing. The lifeline that kept rural Kosovo afloat for the past generation is being cut. This is the legacy facing a post-status Kosovo.”

Osili, Una Okonkwo. 2007. "Remittances and savings from international migration: Theory and evidence using a matched sample." *Journal of Development Economics* 83: 446–465.

USAID Desktop Link

<http://www.sciencedirect.com/science/article/B6VBV-4KRY92N-3/2/a7ff72fbd7ed82db497dae3651784ea5> (accessed August 15, 2007)

Abstract: This paper addresses the implications of remittance flows for migrants and their families and households in the country of origin. Both transfer to the home family and savings in the country of origin are investigated.

Bouhga-Hagbe, Jaques. 2006. "Altruism and Workers' Remittances: Evidence from Selected Countries in the Middle East and Central Asia," IMF Working Papers 06/130. International Monetary Fund. <http://www.imf.org/external/pubs/ft/wp/2006/wp06130.pdf> (accessed August 3, 2007)

Abstract (from paper): "Workers' remittances have been playing an increasingly important role in the balance of payments of many countries and can significantly contribute to the strength of their external positions. Assessing the likely stability of remittance flows could be a valuable input to the analysis of their external vulnerabilities. This paper argues that "altruism," as a motive to send money home, would contribute to the stability of these flows. Using a simple framework that relates workers' remittances to agricultural GDP, which is used as an indicator of economic "hardship" in the home country, evidence suggests that altruism could have played an important role in the flow of remittances to Egypt, Jordan, Morocco, Pakistan, and Tunisia in recent years."

Kugler, Maurice. 2006. "Migrant Remittances, Human Capital Formation and Job Creation Externalities in Colombia." <http://www.banrep.gov.co/docum/ftp/borra370.pdf> (accessed August 13, 2007, posted on the Banco de Republica de Colombia site)

Abstract (from paper): "In this paper we model the effect of migrant remittances on job creation and human capital formation, given migration prospects. Model calibration of deep parameters was performed with data from the AMCO survey on migration and remittances. The simulations based on the model show that remittances can have offsetting effects on equilibrium human capital and labor market outcomes in the country of origin of migrants. First, remittances enhance schooling opportunities for recipient households, and human capital formation can be augmented. Second, an increase in human capital supply by recipient households induces job creation as labor demand increases in the origin country. If a sufficiently large share of remittance recipients do not migrate, then the net effect is brain gain rather than brain drain ensuing remittances. The job creation spillover in local labor markets increases the rate of return to schooling for nonrecipient households, whose members are less likely to migrate. As a result, there are more incentives to substitute consumption for human capital investment. At the same time, the rise in expected income due to the spillover induces higher desired consumption. If the "substitution effect" outweighs the "income effect", then remittances will increase overall human capital and reduce the unemployment rate. The calibration and simulation analyses suggest that the net effect of remittances depends upon the accessibility of education and the degree and labor market frictions in the origin country as well as the immigration policy in the destination country of migrants."

Kugler, Maurice. 2006. "Migrant remittances, human capital formation and job creation externalities in central America." In *Migrant Remittances in Latin America*, .ed. Gordon Hanson and Jose Lopez, New York: Inter-American Development Bank.
(May be requested via interlibrary loan, contact KSC)

Abstract: No abstract available.

Page, John and Sonia Plaza. 2006. "Migration Remittances and Development: A Review of Global Evidence." *Journal of African Economies* 15(Supplement 2):245-336.
(May be requested via interlibrary loan, contact KSC)

Abstract: A review of evidence on how migrants contribute to the development of countries of origin, including money, knowledge and skills flows.

Halliday, Timothy. 2006. "Migration, Risk and Liquidity Constraints in El Salvador." *Economic Development and Cultural Change* 54: 893–925.
(Print version available at KSC, contact KSC)

Abstract: Using panel data from El Salvador, this study analyzes migration as an ex post risk management factor.

Sayan, Serdar. 2006. Business Cycles and Workers' Remittances: How Do Migrant Workers Respond to Cyclical Movements of GDP at Home? IMF Working Papers 06/52. International Monetary Fund.
<http://www.imf.org/external/pubs/ft/wp/2006/wp0652.pdf> (accessed August 6, 2007)

Abstract (from paper): "Workers' remittances are often argued to have a tendency to move countercyclically with the GDP in recipient countries since migrant workers are expected to remit more during down cycles of economic activity back home. Yet, how much to remit is a complex decision involving other factors, and different variables driving remittance behavior are differently affected by the state of economic activity over the business cycle. This paper investigates the behavior of workers' remittances flows into 12 developing countries over their respective business cycles during 1976-2003 and finds that countercyclicality of receipts is not commonly observed across these countries."

Kireyev, Alexei. 2006. "The Macroeconomics of Remittances: The Case of Tajikistan." IMF Working Papers 06/2. International Monetary Fund.
<http://www.imf.org/external/pubs/ft/wp/2006/wp0602.pdf> (accessed August 7, 2007)

Abstract: The paper seeks to assess the macroeconomic implications of large-scale inward remittances for a small open economy. By including remittances in several standard models, the paper concludes that the overall macroeconomic impact of remittances is likely to be ambiguous. The impact depends on the structural characteristics of the receiving country, in particular its consumption and investment patterns, and its capacity to manage large financial inflows. As data deficiencies and methodological problems associated with remittances preclude crosscountry empirical investigation, the paper illustrates these findings with data on Tajikistan, where remittances as a share of GDP are among the highest in the world. The paper also evaluates the pros and cons of remittances in a broader political economy context.

Anderloni, Luisa and Daniela Vandone. 2006. "New market segments: migrants and financial innovation." *Research Papers in Economics, Business and Statistics*: 1-32.

<http://services.bepress.com/cgi/viewcontent.cgi?article=1043&context=unimi&login=913069&cc=tsMYcbSe> (accessed August 14, 2007)

Note: In order to access this paper, users must register on the university website (this is free).

Abstract (from Econ Papers, part of RePEC): "This paper analyses migrants' financial behavior and financial services demand and investigates supply policies that banks can adopt in order to satisfy their specific financial needs. On the demand side we draw a theoretical framework about migrants' life cycle and financial needs to identify the sequence of temporal phases that usually characterize migrants' demand for financial products and services. Adopting this perspective, we consider the relationship among phases and goals of migratory project, priority of basic needs and resulting prioritization of intervention by social and governmental institutions, structure of banking markets and "bancarisation" of the native population. On the supply side, we identify which features the supply of financial services and products should have in order to satisfy migrants' financial needs during their life cycle; banks should consider the "life value" of these new citizens and start up relationships in the expectation that they will become profitable customers in the medium-long run. In particular, we focus on three main groups of financial services, remittances, mortgages and pension schemes, because at present they are the most significant drivers for financial innovation. We also focus on banking experiences from different countries to identify the best practices to address migrants' financial needs."

Poirine, Bernard. 2006. "Remittances sent by a growing Altruistic Diaspora: How do they grow over time?" *Asia Pacific Viewpoint* 47 (1): 93-108.

USAID Desktop link.

<http://www.blackwell-synergy.com/action/showPdf?submitPDF=Full+Text+PDF+%28421+KB%29&doi=10.1111%2Fj.1467-8373.2006.00304.x>

(accessed September 21, 2007)

Abstract: Using both scenarios and statistical tests, this paper analyzes self interest and altruism as remittance motivations.

Holmvall, Peter. 2006. "Migration and Remittances - A Case Study of the Philippines."

Bachelor's thesis, Lund University.

<http://biblioteket.eh.lu.se/olle/papers/0002161.pdf> (accessed August 13, 2007)

Abstract (from paper): "Capital movement in the world has great impact on economies. Remittances to developing countries are today seen as an important channel for economic growth in less developed countries (LDCs). The purpose of this thesis is to examine migration and remittances to and from the Philippines. Questions of particular interest are whether there are any patterns in migration or remittances in the Philippines and whether these possible trends can be explained by theory. Firstly, migration and remittance theory are presented to give an understanding of migration and remittances in general. The latter part discusses migration and remittances to the Philippines. This thesis is an empirical study of migration and remittances. The thesis is based on a review of the literature on migration and remittances. It also compares statistics about migration from and remittances to the

Philippines. In this thesis it is found that, during 20th century, a large permanent migration from the Philippines to mostly highly developed countries and a large temporary migration to mostly nearby Asia and Middle East been recorded. Most remittances comes from the USA for two reasons; the high number of Filipinos living in USA and because some remittances from other countries are recorded through U.S. Banks. Countries with a large share of temporary migration from the Philippines, such as Saudi Arabia, have increased their share of remittances sent to the Philippines and with that increased their importance as a partner country in business. The receivers of remittances usually have it as their main household income and the money is usually spent on basic expenditures for the household.”

OECD. 2006. “Motivating Migrants for Social and Economic Development in Mali and Senegal” in *The Development Dimension, Migration, Remittances and Development* SourceOECD Development 19: 358-391.

USAID Desktop link, OECD password required, contact KSC.

<https://www.oecd.int/olis/portal/Views/PubDescriptionIncludeFile.jsp?pdfName=8105201E.PDF&getPdf=1> (accessed September 21, 2007)

Excerpt (from paper): “Most West Africans who migrate to the OECD area are economic immigrants, from countries where development is such that the majority of the population cannot live decently and where key workers and technicians, in particular, are largely sufficient in number to ensure development but unable to find established jobs in line with their qualifications.”

OECD. 2006. “Migration, Remittances and Economic Initiatives in Sub-Saharan Africa.” In *The Development Dimension, Migration, Remittances and Development*. SourceOECD Development 19: 300-316.

USAID Desktop Link; OECD password required, contact KSC.

<https://www.oecd.int/olis/portal/Views/PubDescriptionIncludeFile.jsp?pdfName=8105201E.PDF&getPdf=1> (accessed September 21, 2007)

Abstract (from paper): “Migrants from sub-Saharan Africa began to contribute to the development of their home countries as a result of two developments: the cycle of droughts in the 1970s that seriously affected these countries' domestic economies, which are primarily based on agriculture, and the structural adjustment measures initiated in 1981, prescribed by the International Monetary Fund (IMF) and the World Bank, requiring countries to disengage from the agricultural sector and thereby depriving a significant portion of farmers of subsidies and technical support.”

OECD. 2006. “Migrant Remittances and their Impact on Development in the Home Economies: The Case of Africa.” In *The Development Dimension, Migration, Remittances and Development*. SourceOECD Development 19: 43-72.

USAID Desktop Link; OECD password required, contact KSC.

<https://www.oecd.int/olis/portal/Views/PubDescriptionIncludeFile.jsp?pdfName=8105201E.PDF&getPdf=1> (accessed September 21, 2007)

Abstract (from paper): “According to the latest figures from the United Nations,¹ the number of migrants throughout the world has more than doubled since 1975. At the turn of this new century it is reported to stand at around 175 million persons (including refugees), or

2.9% of the global population. Still largely from Europe in the 1950s, migration flows have undergone radical change and are now predominantly from the developing world.”

Holst, Elke. 2006. “Migration and Money - What Determines Remittances?: Evidence from Germany”. German Institute for Economic Research Discussion Papers: 566. German Institute for Economic Research.

<http://www.diw.de/deutsch/produkte/publikationen/diskussionspapiere/docs/papers/dp566.pdf> (accessed August 13, 2007)

Abstract (from paper): “The determinants of migrants' remittances are the subject of this study based on German SOEP data. For our analysis of the probability and amount of remittances, we do not restrict ourselves on immigrants with a foreign citizenship, but focus on all individuals with a migration background. Major findings are: first, the degree of integration into German society matters. Second, the probability to remit is not dominated by income. Third, foreigners living in Germany are not a homogenous group concerning their remittance behavior: people with Turkish and former Yugoslavian citizenship, who are facing a comparable strong pressure for return migration, remit significantly more than others. The study points to potentially interesting directions for future research: (a) deeper investigations of the extent to which the legal status of the migrant influences cross-border transfer behavior and (b) reconsidering the theoretical arguments since the motive for remittances might have changed during the ongoing globalization process.”

Brown, Stuart S. 2006. “Can Remittances Spur Development? A Critical Survey.” *International Studies Review* 8 (1): 55–76.

(May be requested via interlibrary loan, contact KSC.)

Abstract: Through a critical literature review, this paper makes the argument that good macroeconomic policy can enhance the positive development impact of remittances.

Márquez, Abad and Luis Vicente. 2006. “Las migraciones internacionales, ¿una oportunidad para el desarrollo?” *Circunstancia: revista de ciencias sociales del Instituto Universitario de Investigación Ortega y Gasset* 10.

<http://www.fog.es/circunstancia/numero10/art7.pdf> (accessed August 10, 2007)

Spanish language paper.

Abstract: This paper examines the connection between and possible benefits to migration and development.

Wescott, Clay G. 2006. “Harnessing Knowledge Exchange Among Overseas Professionals of Afghanistan, People's Republic of China, and Philippines.” Prepared for the Labour Migration Workshop, UNITAR, UNFPA, IOM and ILO, March 15, 2006.

<http://ssrn.com/abstract=893246>

(accessed August 7, 2007 via the SSRN site).

Abstract: Using anecdotal evidence and empirical data, this paper takes three case studies; China, the Phillipines and Afghanistan, and analyzes potential diaspora contributions to development in terms of skills transfers.

Potot, Swanie. 2006. "Migrants transnationaux -acteurs de la transition post-communiste." In *Modernisation, démocratisation, Européanisation : la Bulgarie et la Roumanie comparées*, ed. Nouvelle Université Bulgare: 259-269.

<http://halshs.archives-ouvertes.fr/docs/00/06/44/25/PDF/NUBArt.pdf> (accessed August 13, 2007) French language paper.

Abstract: "Tandis que l'intégration à l'Union Européenne semble se négocier au niveau politique et macro-économique, les migrations économiques temporaires des Roumains de classe moyenne, qui s'opèrent souvent, en Occident, en marge de la légalité, apparaissent comme un obstacle que la Roumanie doit parvenir à maîtriser pour figurer parmi les « bons élèves » de l'UE. Pourtant, au-delà du rôle perturbateur souvent perçu par les décideurs, on postule ici que, à travers leur expérience transnationale, ces migrants-circulants jettent des ponts entre l'Est et l'Ouest de l'Europe et contribuent, à leur niveau, à l'évolution de la Roumanie vers un nouveau modèle socio-économique."

Giuliano, Paola and Marta Ruiz-Arranz. 2006. "Remittances, Financial Development, and Growth." Institute for the Study of Labor (IZA) DP No. 2160. Institute for the Study of Labour.

http://www.economics.harvard.edu/faculty/giuliano/papers/IZA_dp2160.pdf (accessed August 6, 2007)

Abstract (from paper): "Despite the increasing importance of remittances in total international capital flows, the relationship between remittances and growth has not been adequately studied. This paper studies one of the links between remittances and growth, in particular how local financial sector development influences a country's capacity to take advantage of remittances Using a newly-constructed dataset for remittances covering about 100 developing countries, we find that remittances boost growth in countries with less developed financial systems by providing an alternative way to finance investment and helping overcome liquidity constraints. The study also explores some common myths about remittances and suggests that they are predominantly profit-driven and mostly pro-cyclical."

Lopez Cordova, J. Ernesto. 2005. "Globalization, Migration, and Development: The Role of Mexican Migrant Remittances." *Economía* 6: 217-256.

(May be requested via interlibrary loan, contact KSC)

Abstract: This paper examines the contributions of migration to development, with particular focus on remittances.

Yang, Dean. 2005. "Coping With Disaster: The Impact of Hurricanes on International Financial Flows, 1970-2001." Ford School Of Public Policy Discussion Papers 534. Gerald Ford School of Public Policy; University of Michigan.

<http://fordschool.umich.edu/rsie/workingpapers/Papers526-550/r534.pdf> (accessed August 7, 2007)

Abstract (from paper): "How well do countries cope with the aftermath of natural disasters? In particular, how well do international financial flows buffer economic losses from disasters? This paper focuses on hurricanes (one of the most common and destructive types of disasters), and examines the impact of hurricane damages on resource flows to affected

countries. Due to the potential endogeneity of disaster damage, I exploit instrumental variables constructed from meteorological data on hurricanes. Instrumental variables estimates indicate that disaster damages lead to increases in national-level net inflows of migrants' remittances, foreign lending, and foreign direct investment. These types of flows respond rapidly, within the first year after damages. Official development assistance (ODA) also responds positively to hurricane damage, but with a lag of roughly two years. On average, total inflows from these sources within the following four years amount to roughly four-fifths of estimated damages. The null hypothesis of full insurance of hurricane disaster damages cannot be rejected. By contrast, ordinary least squares estimates find essentially no response of international flows to disaster damages, highlighting the importance of an instrumental variables approach in this context.”

Azam, Jean-Paul and Flore Gubert. 2005. “Migrant Remittances and Economic Development in Africa: A Review of Evidence.” Prepared for AERC Plenary Session, Nairobi, May 29, 2005.

<http://idei.fr/doc/wp/2005/remit.pdf> (accessed August 10, 2007)

Abstract (from paper): “This paper reviews some of the evidence on the role of migration and remittances in African development. After a brief survey of the literature, it draws some lessons from two surveys performed among people from the Senegal River valley, in Mali and in Senegal. The paper makes two points: a) migration cannot be understood as an individual decision, and must instead be regarded as a collective decision made by the extended family or the village. It involves the strategic choice of sending its best offspring away with a view to diversify its risks and to build a social network. Then, remittances are to a large extent a contingent flow, aimed at buttressing the family’s consumption in case of adverse shock. However, b) this insurance system involves some moral hazard, as those remaining behind tend to exert less effort to take care of themselves, knowing that the migrants will compensate any consumption shortfall, with a high probability. These results undermine a very popular view about migration based on relative deprivation, and solve a puzzle that bugged this literature for nearly three decades: the rich families are more likely to send some migrants away, and thus get more remittances, while they earn less income in the village, because of moral hazard. Wealth makes them lazy while low income does not make them poor!”

Bruyn, Tom de, and Umbareen Kuddus. 2005. *Dynamics of remittance utilization in Bangladesh*. International Organization for Migration Research Series.

<http://www.hiva.be/docs/rapport/R1065.pdf> (accessed September 11, 2007)

Abridged Abstract (quoted from Eldis): This report, taking Bangladesh as a case study, looks at the importance of remittances in economic development in migrant’s home countries. “The report answers the following three questions: what is the impact of remittances on households and the broader community in Bangladesh? What are the initiatives taken by the government or other actors to enhance the impact of remittances? What are the major hindrances, opportunities and possible avenues for the enhancement of the impact of remittances on society as a whole?”

Burgess, Robert and V. Haksar. 2005. "Migration and Foreign Remittances in the Philippines," IMF Working Papers 05/111, International Monetary Fund.
<http://www.imf.org/external/pubs/ft/wp/2005/wp05111.pdf> (accessed August 6, 2007)

Abstract (from authors): "International migration and large remittance flows have been prominent features of the Philippine economy for many decades. This paper describes the evolving pattern of migration and remittance flows and analyzes some of the channels through which remittances affect economic activity. The empirical evidence does not clearly support the purported short-term stabilizing effect on consumption of remittance flows. Furthermore, as in other countries, the longer term economic effect of such flows is ambiguous."

Salisu, Mohammed. 2005. "The Role of Capital Flight and Remittances in Current Account Sustainability in Africa." *African Development Review* 17 (3): 382-404.
(May be requested via interlibrary loan, contact KSC)

Abstract: This paper analyzes the size of capital flights from Africa as well as remittance inflows to Africa, and the current account sustainability of this inflow and outflow. Policy options are also analyzed.

Unger, Kurt. 2005. "Regional Economic Development and Mexican Out-Migration." NBER Working Paper Series 11432. National Bureau of Economic Research.
<http://www.nber.org/papers/w11432.pdf> (accessed August 14, 2007)

Abstract (from paper): "This paper shows evidence of positive effects in the economic development of sending communities in Mexico due to migration. The principal hypothesis of this study is that remittances, knowledge and experience acquired by migrants during their migratory cycle, can be translated into larger economic growth in the out migration municipalities. This result presupposes that Government could create complementary incentives to take advantage of profitable activities. Economic and migration data for each municipality is used which allows to associate characteristics of communities, migratory flows and the effects in profitable activities. There are three sections. A first section describes the sending municipalities according to migratory intensity and their urban /rural nature. The second section analyzes the relation between remittances and socioeconomic conditions of the communities. In a third section the effect over time is estimated, relating per capita income growth and migratory flows intensity. The most relevant results are the existence of income convergence over time between high and low migration municipalities in the North and South of Mexico. As well, we find a positive and significant relation between per capita income growth and the percentage of households that receive remittances across communities, both at the country level and for the northern and southern regions separately."

World Bank. *International Migration, Remittances, and Brain Drain* (World Bank Trade and Development Series). 2005. World Bank Publications.
(Print copy available at KSC, contact KSC.)

Abstract: This World Bank publication examines a range of issues surrounding migration, including remittances, brain drain, brain gain and brain waste.

Rajat, A and S. Kar. 2004. "Trade Liberalization, Migration, and Poverty: Analysing the relationship between migrant's remittances and the state of income poverty in Asia." Project Funded by the Global Development Network.
http://www.gdnet.org/pdf2/gdn_library/global_research_projects/macro_low_income/Acharyya.pdf (accessed August 6, 2007)

Abstract (Abridged from executive summary): "For a large number of developing countries, migrants' remittances provide a significant amount of support to domestic consumption, predominantly through private transfers in the form of family maintenance expenditures and repatriation of foreign savings. This study looks at the relationship between migrants' remittances and the state of income poverty both at the all-India level and for Kerala."

Sander, Cerstin. 2003. "Capturing a market share? Migrant remittance transfers and commercialization of microfinance in Africa." Paper prepared for the Conference on Current Issues in Microfinance; August 12-14, 2003.
http://www.dai.com/pdf/Capturing_a_Market_Share.pdf
(accessed July 18, 2007)

Abstract (from paper): "In maturing microfinance markets with increasing competition, professionalization and commercialization of microfinance are key to sustainably serving the microfinance clientele. In this context, the common uniformity of services and products of microfinance institutions (MFIs) in the same market can be a significant disadvantage. This paper looks at migrant remittances to and in Africa and the link with the microfinance industry as a provider of money transfer or ancillary financial services to remittances. It explores what transfer services microfinance institutions currently do or could provide and discusses the opportunities and challenges of such services for MFIs. Such a financial service perspective is a relatively new angle in remittance studies compared to the more traditional migrational, anthropological or economic analyses. A focus on Africa in this context is similarly a contribution to an otherwise strongly Latin American centered interest and documentation on remittances."

Bhattacharya, Debapriya, Mustafizur Rahman and Ananya Raihan. 2003. "Impact of Iraq War on Bangladesh Economy," Occasional Papers 29. Centre for Policy Dialogue (CPD).
<http://www.cpd-bangladesh.org/publications/op/op29.pdf> (accessed August 6, 2007).

Abstract: The paper is aimed at providing an early assessment of the anticipated consequences of Iraq war and its possible impacts on Bangladesh economy, including impacts on remittances and migration flows. It presents analysis and information on changes in several sectors that may change the country's economic situation in the post-war era.

Ratha, Dilip. 2003. "Workers' Remittances: An Important and Stable Source of External Development Finance." In *Global Development Finance 2003*, 157-175. World Bank.
<http://siteresources.worldbank.org/INTRGDF/Resources/GDF2003-Chapter7.pdf>
(accessed August 6, 2007)

Abstract: no abstract available.

Glystos, Nicholas. 2002. "The Role of Migrant Remittances in Development: Evidence from Mediterranean Countries." *International Migration* 40 (1): 5–26

USAID Desktop link:

<http://www.swetswise.com/swetsfo/swproxy?url=http%3A%2F%2Fwww.blackwell-synergy.com%2Fdoi%2Fpdf%2F10.1111%2F1468-2435.00183&ts=1190218120042&cs=3108077771>

Abstract: This paper analyzes remittances within the framework of development economics. Focusing on the mechanisms that are used to transmit them and how they affect developing economies in the region.

Horst, C.M.A and N. van Hear. 2002. "Counting the cost: refugees, remittances and the 'war against terrorism'." *Forced Migration Review*. 32-34.

<http://dare.uva.nl/document/11805> (accessed August 7, 2007)

Abstract: This article focuses on the hawilaad system of transferring remittances, which has been under scrutiny as a possible source of terrorist financing.

Leinbach, Thomas R, and John F Watkins. 1998. "Remittances and Circulation Behavior in the Livelihood Process: Transmigrant Families in South Sumatra, Indonesia." *Economic Geography*. 74 (1):45.

(May be requested via interlibrary loan, contact KSC)

Abstract: No abstract available.

Elbadawi, Ibrahim and Robert de Rezende Rocha. 1992. "Determinants of expatriate workers' remittances in North Africa and Europe." The World Bank Policy Research Working Paper Series 1038. http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/1992/11/01/000009265_3961003170048/Rendered/PDF/multi_page.pdf

(accessed August 6, 2007)

Abridged Abstract (from authors): "[The authors] review the theoretical literature on the determinants of international workers' remittances and then posit an empirical model that accounts for demographic, portfolio, and macroeconomic factors that - together with special incentive policies - determine official remittances... The econometric results strongly corroborate the model's predictions and reveal interesting policy implications... The authors' results show that remittances are significantly affected by economic policies in the home (labor-exporting) countries. Special incentive schemes cannot substitute for a stable, credible macroeconomic policy".

Lima, Cardona Sosa and Carlos Medina. Undated. "Migration as a Safety Net and Effects of Remittances on Household Consumption: The Case of Colombia."

<http://www.banrep.gov.co/docum/ftp/borra414.pdf> (accessed August 13, 2007)

Abstract (from paper): "We assess whether international remittances affect Colombian household's expenditure composition and demand of education. We exploit the migratory

wave that took place on late 90s due to one of the deepest crises in Colombian history, along with institutional barriers to migration, to identify the effect of remittances on expenditure composition. The empirical exercises find a positive effect over education, beneficiary households expending about 10% of total expenditure more in education than non beneficiaries. In addition although no effect was found on enrollment rates, we found an important effect on the probability of attending a private, rather than a public, educational institution. Such effect is on average 24% for individuals 5-30 years old, 50% for those attending secondary education, and 40% for those attending higher education. On the other hand, effects over consumption, investment and health expenditure, are nil. Finally, we find important effects of remittances on living standards of beneficiary households.”

4) *How do remittances affect currency transactions and exchange, financial and banking practices within a host or home society (An economic-based approach?)*

Mansoor, Ali and Bryce Quillin, ed. 2007. "Migration and Remittances- Eastern Europe and the former Soviet Union." International Bank for Reconstruction and Development.

http://siteresources.worldbank.org/INTECA/Resources/257896-1167856389505/Migration_FullReport.pdf

(accessed July 17, 2007)

Forward (from report): "Migration in Eastern Europe and Central Asia is unique and significant: ECA accounts for one-third of all developing country emigration, and Russia is the second largest immigration country worldwide. Migrants' remittances, as a portion of gross domestic product, are also large by world standards in many of the net emigration countries of the region. Economic motivations and expectations regarding improvements in the quality of life at home currently drive short-term, long-term, and circular migration flows within ECA and between ECA and Western Europe. This report traces the trends of international migration and remittances in the region since the transition and their determinants. The report also looks at international migration policy in the region and how current bilateral migration schemes can be improved."

Bussolo, Maurizio, Luis Molina and Humberto Lopez. 2007. "Remittances and the real exchange rate." World Bank Policy Research Working Paper 4213

<http://go.worldbank.org/CWO6LBUYLO>

(accessed August 15, 2007)

Abstract (from web page): "Existing empirical evidence indicates that remittances have a positive impact on a good number of development indicators of recipient countries. Yet when flows are too large relative to the size of the recipient economies, as those observed in a number of Latin American countries, they may also bring a number of undesired problems. Among those probably the most feared in this context is the Dutch Disease. This paper explores the empirical evidence regarding the impact of remittances on the real exchange rate. The findings suggest that remittances indeed appear to lead to a significant real exchange rate appreciation. The paper also explores policy options that may somewhat offset the observed effect."

Hernandez-Cuss, Raul and Chinese Iguacu Bun. 2007. "UK-Nigeria Remittance Corridor: Challenges of Embracing Formal Transfer Systems in a Dual Financial Environment".

World Bank Working Paper No. 92.

http://siteresources.worldbank.org/EXTAML/Resources/396511-1146581427871/UK-Nigeria_Remittance_Corridor.pdf (accessed September 21, 2007)

Abstract (from web page): This study provides an overview of remittance flows from the United Kingdom to Nigeria and presents a series of specific recommendations to facilitate the transfer of remittance flows through financial institutions, reduce remittance fees, improve data collection practices, strengthen the regulation and supervision of the money transfer industry, and prevent money laundering. "

Reinert, Kenneth A. 2007. "Ethiopia in the World Economy: Trade, Private Capital Flows, and Migration." *Africa Today* 53, no. 3: 66-89.

USAID Desktop link.

<http://web.ebscohost.com/ehost/pdf?vid=3&hid=101&sid=38bd28a6-803e-4ba4-9e03-c3d3d3b1dbfa%40sessionmgr107> (accessed September 21, 2007)

Abstract: This paper examines globalization in Ethiopia with reference to three dimensions; private capital flows, trade and migration. The paper concludes that policy support could enhance the role of globalization in poverty alleviation.

Agénor, Pierre-Richard, Mustapha K. Nabli, Tarik Yousef, and Henning Tarp Jensen. 2007. "Labor market reforms, growth, and unemployment in labor-exporting countries in the Middle East and North Africa." *Journal of Policy Modeling* 29, no. 2: 277-309.

(May be requested via interlibrary loan, contact KSC.)

Abstract: This paper utilizes a general equilibrium model to evaluate the impact of labor market policies on growth, employment, urban inequality and rural welfare with a focus on the Middle East and North Africa.

Kangasniemi, Mari, L. Alan Winters and Simon Commander. 2007. "Is the medical brain drain beneficial? Evidence from overseas doctors in the UK." *Social Science & Medicine* 65, no. 5: 915-923.

(Print copy available at KSC, contact KSC.)

Abstract: This paper uses a 2002 survey of overseas doctors in the UK to analyze the 'beneficial brain drain' hypothesis. The analysis also looks at other potential benefits of migration such as remittances.

Kabbucho, Kamau, Cerstin Sander and Peter Mukwana. 2007. "Passing the buck: Money transfers systems- The practice and potential for products in Kenya." *Microsave Africa*.

http://www.dai.com/pdf/Passing_the_Buck.pdf

(accessed July 18, 2007)

Abstract (from paper): "This study aimed to identify the range of money transfer services operating in Kenya and how businesses and individuals, especially low-income earners use them. These include formal, semi-formal and informal services to send or receive payments or remittances domestically, within the East African region, or internationally. The study analyses service features and gaps so as to gauge the opportunities and also the criteria for developing money transfer products and services in the microfinance industry."

Temesgen, Kifle. 2007. "Do Remittances Encourage Investment in Education? Evidence from Eritrea." *GEFAME Journal of African Studies* 4.

<http://quod.lib.umich.edu/cgi/t/text/text-index?c=gefame;cc=gefame;idno=4761563.0004.101;view=text;rgn=main>

(accessed August 7, 2007)

Abstract (from paper): "The purpose of this study is to estimate the impact of remittances on child education in Eritrea using sample data from remittance-receiving households that

have school-age children. Key findings from the regression analysis show that households' education ratio (the ratio of remittances spent on child education to the total amount of remittances received by households) decreases with the increase in remittances received; however, there is still a positive relationship between remittances and expenditure on child education out of remittances received. The remittance elasticity for investment in child education and the marginal remittances share to child education confirm that remittance-receiving households spend a higher proportion of remittances on child education. Unlike the conventional view that household income from remittances is used exclusively for consumption purposes, the paper argues that, in Eritrea, remittance-receiving households with school-age children spend a significant portion of the remittances on child education.”

Ketkar, Suhas L and Dilip Ratha. 2007. “Development finance via Diaspora bonds- Track record and potential.” Presented at the Migration and Development Conference, May 23, 2007. World Bank.

<http://siteresources.worldbank.org/INTPROSPECTS/Resources/334934-1100792545130/Diasporabonds.pdf> (accessed July 18, 2007)

Abstract (from paper): “A Diaspora bond is a debt instrument issued by a country – or potentially, a sub-sovereign entity or a private corporation – to raise financing from its overseas Diaspora. Israel and India have raised \$35-40 million using these bonds. Drawing on their experiences, this paper discusses the rationale, methodology and factors affecting the issuance of Diaspora bonds for raising external development finance. The rationale behind the Government of Israel’s issuance of Diaspora bonds has been different from the Government of India’s. The Government of Israel has offered a flexible menu of Diaspora bonds since 1951 to keep the Jewish Diaspora engaged. The Indian authorities, in contrast, have used this instrument for balance of payments support, to raise financing during times when they had difficulty in accessing international capital markets.”

Savage, Kevin and Paul Harvey. 2007. “Remittances during crises: implications for humanitarian response.” HPG report, 25. Humanitarian Policy Group. Overseas Development Institute.

<http://www.odi.org.uk/HPG/papers/hpgreport25.pdf> (accessed September 11, 2007)

Abstract (from paper): “Remittances, unlike other financial flows, directly and immediately affect the livelihoods and family incomes of the recipients. Chapter two summarizes definitions and concepts of remittances, and chapter three describes existing literature on the role of remittances in crises. Chapter four highlights six case studies: Darfur, Sudan; Pakistan; Somalia; Aceh, Indonesia; Sri Lanka; and Haiti. Chapter five discusses the implications of remittances on humanitarian actors.”

Brown, Richard and Eliana Jiminez. 2007. “Estimating the net effects on migration and remittances on poverty and inequality: a comparison of Fiji and Tonga.” Research paper no. 2007/23. United Nations University.

<http://www.wider.unu.edu/publications/rps/rps2007/rp2007-23.pdf> (accessed July 20, 2007)

Abstract (from paper): “We use original 2005 household survey data from Fiji and Tonga to estimate the impact of migration and remittances on income distribution and measures of

poverty, after controlling for selectivity in migration and endogeneity in the relationship between remittances and income. Measures of inequality and poverty based on actual, with-migration income and remittances are then compared with those based on a no-migration scenario. Counterfactual household incomes are estimated, taking account of what the migrant members would have earned had they not migrated. The results are compared with alternative income estimates in which remittances are treated simplistically as exogenous transfers. The positive effects of migration and remittances on poverty alleviation and income distribution are found to be stronger when the more rigorous, counterfactual income estimates are used.”

De Ferranti, David and Anthony Ody. 2007. “What can remittances and other migrant flows do for equitable development?” in *Diasporas and Development*. Barbara J. Merz, Lincoln C. Chen, Peter F. Geithner, ed. Cambridge: Harvard University Press.
(Book available in KSC print collection, contact KSC.)

Abstract: This chapter examines remittances through the lens of equitable development, including an analysis of innovative types of financial transfers from migrants. Key policy issues in this area are mentioned as well at the conclusion.

Gupta, Sanjeev, Catherine Pattillo, and Smita Wagh. 2007. “Making Remittances Work for Africa.” *Finance and Development* 2.
<http://www.imf.org/external/pubs/ft/fandd/2007/06/gupta.htm> (accessed September 21, 2007)

Abstract (from paper): “Remittances flowing into developing countries are attracting increasing attention because of their rising volume and their impact on recipient countries. In 2005, they totaled \$188 billion—twice the amount of official assistance developing countries received. Moreover, there is evidence that such flows are underreported. Indeed, remittances through informal channels could add at least 50 percent to global recorded flows. Most of the reported flows go to regions other than sub-Saharan Africa (SSA), but SSA has still been part of the overall rising global trend. Between 2000 and 2005, remittances to the region increased by more than 55 percent, to nearly \$7 billion, whereas they increased for developing countries as a group by 81 percent.”

Wescott, Clay Goodloe, and Jennifer M. Brinkerhoff. 2006. “Converting migration drains into gains: harnessing the resources of overseas professionals.” Manila, Philippines: Asian Development Bank. <http://www.adb.org/Documents/Books/Converting-Migration-Drains-Gains/Converting-Migration.pdf> (accessed August 8, 2007).

Excerpt (from forward): “Although this study does not separate out skilled migrants, many of these return migrants were educated in the US; indeed, an estimated more than 20% of high-skill immigrants in the US obtained some schooling in the US. To the extent that this education is subsidized with public funds, it represents a transfer to the immigrants and their source country when they return. Rosenzweig (2005) estimates that in the case of four out of six Caribbean countries, at least 70% of migrants educated in the US returned to their countries, and in the case of two out of three African countries, 45% of such migrants returned. In all these cases, the “brain gain” was significantly more than the adjusted brain drain. The countries studied that had a net “brain drain”—Sierra Leone and Haiti—each

suffered severe political problems, a probable contributing cause to the net loss of skilled labor.”

Delgado Wise, Raúl, Humberto Márquez Covarrubias and Miguel Moctezuma Longoria. 2006. “Dimensiones críticas de la problemática de la migración y el desarrollo en México.” *Society, Nature and Development Studies*: 1-17.

<http://revista-theomai.unq.edu.ar/NUMERO14/ArtLongoria.pdf>

(accessed August 7, 2007)

Spanish language paper.

Abstract: No abstract available.

Bugamelli, Matteo and Francesco Paternò. 2006. “Do Workers Remittances Reduce the Probability of Current Account Reversals?” CEP Discussion Paper No 714. Centre for Economic Performance.

<http://cep.lse.ac.uk/pubs/download/dp0714.pdf> (accessed August 7, 2007)

Abstract (from paper): “The paper combines the literature on financial crises in emerging markets and developing economies with that on international migrations by investigating whether the increasingly large flows of workers' remittances can help reduce the probability of current account reversals. The rationale for this stands in the great stability and low cyclical nature of remittances as compared to other private capital flows: these properties, combined with the fact that remittances are cheap inflows of foreign currencies, might reduce the probability that foreign investors suddenly flee out of emerging markets and developing economies and trigger a dramatic current account adjustment. We find that remittances can indeed have such a beneficial effect. In particular, we show that a high level of remittances, as a ratio of GDP, makes the relationship between a decreasing stock of international reserves (over GDP) and a higher probability of current account crises less stringent. The same occurs, though less neatly, for the positive relationship between an increasing stock of external debt (over GDP) and the probability of current account reversals. Our results point also to a threshold effect of remittances: the mechanisms just described are, in fact, much stronger when remittances are above 3 percent of GDP.”

Akokpari, John. 2006. “Globalization, Migration and the Challenges of Development in Africa.” *Perspectives on Global Development and Technology*, 5 (3): 125-153.

<http://web.ebscohost.com/ehost/pdf?vid=3&hid=105&sid=7927d1e9-1f8e-4ebb-8a8c-b1568bd210c5%40sessionmgr109> (accessed September 21, 2007)

USAID Desktop link.

Abstract: This paper takes up the question of whether the benefits of remittances outweigh the drawbacks of migration such as brain drain, and concludes that ‘brain drain’ outweighs the benefits of remittances.

Stenberg, Sofia. 2006. "Den eritreanska transnationalismen. En studie av den eritreanska diasporans engagemang i Eritreas utveckling." Masters thesis, Lund University.
<http://theses.lub.lu.se/archive/2006/01/29/1138569642-29589-305/c-uppsats.pdf>
(accessed August 7, 2007)
Foreign language paper.

Abstract (from paper): "The ability of emigrants to contribute to their homelands through the sending of remittances has been intensely recognized in recent years. This is especially true for developing countries for which this money is seen to be an important source of funds from abroad. Eritrea is often mentioned in terms of success in the way they have mobilized the capacities of their Diaspora. Since the Eritrean independence in 1993 adults in the Diaspora have been asked to contribute two per cent of their income to the Eritrean state. They have also been asked to make other donations at times of need. Although the Eritrean Diaspora is deeply divided between advocates of the opposition and the Eritrean regime, many Eritreans have shown a strong propensity to contribute to their state. This thesis explores this remarkable tendency among the Eritrean Diaspora members. Using theories of transnationalism their abilities and willingness to contribute are investigated. The explanations are found in the characteristics of the Diaspora and above all in the strong sense of nationality due to the long fight for independence. There seems to be a tradition to contribute and it is also interesting to note the rhetoric of the Eritrean state that is emphasizing the revolution and that involves the Diaspora in the development of Eritrea. There are also indications of pressure on the Eritrean migrants both from the state and between the members of the Diaspora.

Sikod, Fondo and Gerard Tchouassi. 2006. "Diaspora Remittances and the Financing of Basic Social Services and Infrastructure in Francophone Africa South of the Sahara." *Perspectives on Global Development and Technology* 5 (3): 239-255.
USAID Desktop link:
<http://web.ebscohost.com/ehost/pdf?vid=3&hid=105&sid=9da978a2-e5a1-4763-95cf-4a48bfe351c8%40sessionmgr102> (accessed September 21, 2007)

Abstract: This paper links diaspora remittances to social services in Francophone Africa south of the Sahara. It uses a descriptive approach to demonstrate that, in the absence of official sources, remittances are financing social services.

Catrinescu, Natalia, Miguel Leon-Ledesma, Matloob Piracha and Bryce Quillin. 2006. "Remittances, Institutions and Economic Growth." Discussion Paper No. 2139. The Institute for the Study of Labour (IZA).
<http://ftp.iza.org/dp2139.pdf> (accessed August 6, 2007)

Abstract (from authors): "There is considerable debate regarding the relative contribution of international migrants' remittances to sustainable economic development. While the rates and levels of officially recorded remittances to developing countries has increased enormously over the last decade, academic and policy-oriented research has not come to a consensus over whether remittances contribute to longer-term growth by building human and financial capital or degrade long-run growth by creating labor substitution and 'Dutch disease' effects. This paper suggests that contradictory findings have emerged when looking at the remittances growth link because of an omitted variable bias: specifically, remittances

will be more likely to contribute to longer-term growth when the receiving countries' political and economic policies and institutions create the incentives for financial and business investment and savings from remittances. Policies must favor savings and investment so that, at the margin, household income that exceeds the needs of basic subsistence can be saved or invested."

"Remittances - a bridge between migration and development." 2006. Focus Migration Policy Brief 5. Hamburg Institute of International Economics.
http://www.migration-research.org/dokumente/focus-migration/PB05_Remit.pdf
(accessed July 18, 2007)

Abstract (from paper): "For decades the migration debate has focused on the impact of immigration on destination countries. Very recently, however, attention has increasingly turned to the situation in the countries of origin, developing countries in particular, with a focus on the interplay between migration and development. Three compensatory mechanisms offer migrants' countries of origin a possibility for avoiding the permanent loss of knowledge and qualified labor due to migration (i.e. brain drain) as well as a means for escaping the poverty trap."

Yang, Dean. 2006. "International migration, remittances and household investment: Evidence from Philippine Migrants' exchange rate shocks." NBER Working Paper 12325. National Bureau of Economic Research. <http://www.nber.org/papers/w12325> (accessed July 20, 2007)

Abstract (from paper): "Millions of households in developing countries receive financial support from family members working overseas. How do migrant earnings affect origin-household investments? This paper examines Philippine households' responses to overseas members' economic shocks. Overseas Filipinos work in dozens of foreign countries, which experienced sudden (and heterogeneous) changes in exchange rates due to the 1997 Asian financial crisis. Appreciation of a migrant's currency against the Philippine peso leads to increases in household remittances received from overseas. The estimated elasticity of Philippine-peso remittances with respect to the Philippine/foreign exchange rate is 0.60. These positive income shocks lead to enhanced human capital accumulation and entrepreneurship in migrants' origin households. Child schooling and educational expenditure rise, while child labor falls. In the area of entrepreneurship, households raise hours worked in self-employment, and become more likely to start relatively capital-intensive household enterprises."

"Migrant Associations' Role in Assisting Members with Remittances." 2006. *Migrant Remittances* 3 (1). USAID Microenterprise Development Office and DFID.
http://www.sendmoneyhome.org/resources/Press/Migrant_Remittances_May06.pdf
(accessed July 17, 2007)

Abstract (from paper): "We summarize our interviews with migrant associations in Europe and the United States. We also introduce three development-oriented migrant associations that have taken innovative steps to support their remittance-sending members: the Economic Resource Center for Overseas Filipinos; its Dutch partner organization, the Economic Resource Center for Migrants and Overseas Employees; and Nuevos Horizontes,

a hometown association working on behalf of Honduran immigrants living and working in the US.”

Özden, Çağlar, and Maurice W. Schiff. 2006. “International migration, remittances, and brain drain.” Trade and development series. Washington, DC: World Bank.
<http://go.worldbank.org/9RNL2VF9F0> (accessed September 19, 2007)

World Bank Description: “This volume contains four country case studies on the impact of remittances on poverty and expenditure patterns, and four chapters on the brain drain, including the largest existing data base on the brain drain, and analyses of the brain gain, brain waste, and the impact on productivity in destination countries.”

Barberis, Corrado, Isaku Endo and José De Luna Martínez. 2006. “The Germany-Serbia Remittance Corridor: Challenges of Establishing a Formal Money Transfer System.” The World Bank Working Paper 80.
<http://siteresources.worldbank.org/EXTAML/Resources/Germany-SerbiaRemittanceCorridor.pdf> (accessed September 19, 2007)

Abstract (from introduction): “This report analyzes the Germany-Serbia remittance corridor. It examines why remittance flows take place outside the financial system and presents a series of practical recommendations to promote the use of financial institutions to transfer money home, reduce fees, and encourage greater competition which will enhance the developmental impact of remittances, and improve the regulation and integrity of the money transfer industry.”

Silva, Jon. 2006. “Engaging Diaspora communities in development: An investigation of Filipino hometown associations in Canada.” Master’s Thesis, Simon Fraser University.
<http://ir.lib.sfu.ca/retrieve/2869/etd2177.pdf> (accessed September 19, 2007)

Abstract (from thesis): “The study examines the potential role that donor agencies may have in facilitating the flow of group donations called collective remittances among migrant organizations, which fund development projects in their home communities. It focuses on Filipino hometown associations (HTAs) in Canada and the barriers that prevent them from sending resources to the Philippines regularly. The study draws information from three sources: a literature review of Diaspora philanthropy, a survey of Filipino HTAs and interviews of stakeholders. The analysis reveals that high transaction costs are the major factor contributing to the sporadic exchanges of resources. Transaction costs occur due to limited exchanges of information, which leads to greater risk and uncertainty for stakeholders at both the 'giving' and 'receiving' ends of the transaction. The study recommends that donor assistance should focus on capacity building to give stakeholders in the Philippines the opportunity to improve their communication and outreach strategies.”

Lopez- Cordova, Ernesto and Alexandra Olmedo. 2006. "International Remittances and Development; Existing Evidence, Policies and Recommendations." Intal-ITD Occasional Paper 41. Inter American Development Bank.
http://www.iadb.org/intal/detalle_publicacion.asp?idioma_pub=eng&tid=8&idioma=eng&pid=337&cid=234 (accessed September 21, 2007)

Abstract (from web page): "In this paper we survey the recent literature assessing the development impact of international migrant remittances. We begin by arguing that international migration should be fully incorporated in ongoing debates on the impact of globalization. We show that, despite methodological challenges, there is an emerging body of evidence suggesting that migrant remittances can have an important impact on development and household welfare. Remittances appear to help in poverty reduction, accumulation of human capital, investment and saving. Finally we offer an account of existing policies and recommendations to facilitate remittance flows and to take advantage of their developmental potential."

Maimbo, Samuel Munzele, and Dilip Ratha. 2006. *Remittances development impact and future prospects*. Washington, DC: World Bank.
(May be requested via interlibrary loan, contact KSC)

Description: This World Bank Publication discusses concerns about increasing of migration and inequality but also looks at policy options to augment the poverty alleviation impact of remittance money in developing countries. This publication also examines new technologies which open new channels and reduce transaction costs; this makes money transactions easier and more convenient for remitters as well as increasing accountability and transparency for policy makers as well as regulators.

Lindley, Anna. 2006. "Migrant Remittances in the Context of Crisis in Somali Society: A Case Study of Hargeisa." Humanitarian Policy Group. Overseas Development Institute.
http://www.odi.org.uk/hpg/papers/BG_Somalia_remittances.pdf (accessed July 16, 2007)

Abstract (from paper): "This paper is divided into two parts. The first part amalgamates available information on remittances, reviewing the role of migration and remittances in Somali society historically and since the collapse of Somalia in 1991, and assessing the scale of, and the significance given in the literature to, remittance flows. The second part is a case study of Hargeisa, establishing the demographic characteristics and socio-economic situation of people receiving remittances, examining remittance patterns, relationships and geography, and exploring the role of remittances in the lives of recipients and the uses to which this money is put. Lastly, evidence on the role of remittances among people with crises is explored."

Bertoli, Simone. 2006. "Remittances and the dynamics of human capital in the recipient country." Working Paper 07/2006. Universita de Torino.
http://www.de.unito.it/web/member/segreteria/WP/2006/7_WP_Bertoli.pdf (accessed August 15, 2007)

Abstract (from paper): "This paper provides an analysis of the impact of migration and remittances on the inter-generational evolution of human capital in an economy that is

characterized by the existence of a poverty trap at a low level of human capital. The analysis is conducted within an overlapping generation model, where parental investment in education are driven by weakly altruistic motivations. Remittances boost educational expenditure in recipient households, and they can determine a decisive impact on the long-term dynamics of human capital under favorable assumptions on the wage differential and on migration costs. Under these assumptions, an exogenous probability to migrate represents an equal probability of moving out of the poverty trap, that fades away in the long run, as remittances lead all households to converge towards the equilibrium at a high level of human capital. Although this model does not analyze the general equilibrium effects of remittances - as it is grounded on the independence of households' dynamics - it provides a framework that is open to such an extension, that is called for by the literature on the Dutch Disease effects of remittances.”

Isern, Jennifer, Rani Deshpande and Judith van Doorn. 2005. “Crafting a money transfers Strategy: Guidance for pro-poor financial service providers.” CGAP Occasional Papers 10. Consultative Group to Assist the Poor.

http://www.cgap.org/docs/OccasionalPaper_10.pdf (accessed August 7, 2007)

Abstract: This paper addresses the logistics of entering the money transfer market, and the bolster that remittances gives this market, in particular smaller FSPs.

Hernández-Coss, Raúl. 2005. “The Canada-Vietnam remittance corridor: lessons on shifting from informal to formal transfer systems.” World Bank Working Paper 48.

[http://www.apgml.org/frameworks/docs/8/Canada-Vietnam%20Remittance%20Corridor%20-%20World%20Bank%20\(Hern%C3%A1ndez-Coss\)%202005.pdf](http://www.apgml.org/frameworks/docs/8/Canada-Vietnam%20Remittance%20Corridor%20-%20World%20Bank%20(Hern%C3%A1ndez-Coss)%202005.pdf)

(accessed September 21, 2007)

Abstract: This paper analyzes the Canada-Vietnam remittance corridor by breaking it into three stages, the First Mile, the Intermediary Stage and the Last Mile.

Cruz-Taura, Ana et al. 2005. “Banking on remittances: increasing market efficiencies for consumers and financial institutions.” Federal Reserve System Community Affairs Research Conference; July 11, 2005.

http://www.chicagofed.org/cedric/files/2005_conf_paper_session3_hogarth.pdf (accessed August 6, 2007)

Abstract (from the Introduction): “The remittance market is increasingly rapidly in volume and international importance. Worldwide in 2004, immigrants sent over \$100 billion back to their home countries via formal channels, over \$30 billion of which originated from the US to Latin America. Most of these remittances are made without the involvement of banks or credit unions but rather through money transfer companies. It has been suggested that some remitters avoid financial institutions simply because they are “unbanked” or lack access to a transaction account at a mainstream financial institution. Yet research shows that even those immigrant families with bank accounts do not use banks to send money home. For instance, in a survey of low-to-moderate-income households in Los Angeles and New York City, less than one quarter (21 percent) of those who were banked and who sent money to their

families abroad used banks for these transactions. By far, a greater proportion used alternative service providers to send funds to their home country.”

Adams, Richard Jr. and John Page. 2005. “Do international migration and remittances reduce poverty in developing countries?” *World Development* 33: 1645-1669.
USAID Desktop link: <http://www.sciencedirect.com/science/article/B6VC6-4GX0CN2-4/2/97724d02d6d9dfd9d4bde3c44765d56f> (accessed August 7, 2007)

Abstract: This paper utilizes a new data set to examine the impact of migration and remittances on poverty in 71 developing countries. The paper finds international remittances and migration have positive effect on development.

Aggarwal, Reena, Asli Demirgüç-Kunt and Maria Soledad Martinez Peria. 2005. “Do Workers’ Remittances Promote Financial Development?” World Bank Policy Research Working Paper 3957.
<http://go.worldbank.org/I04TYI9KV0>
(accessed August 6, 2007)

Abstract (from web page): “Workers’ remittances, funds received from migrants working abroad, to developing countries have grown steadily in recent years, becoming the second largest source of external finance after foreign direct investment. This paper uses balance of payments data on remittance flows to 99 developing countries over the period 1970-2002 to study the impact of remittances on financial sector development. We specifically examine whether remittances help develop this sector by increasing the aggregate level of deposits and/or the credit intermediated by the local banking sector. This is an important question given the increasing interest on the part of banks to enter the remittance business and considering the extensive literature that has documented the growth-enhancing and poverty-reducing effects of financial development. Our findings provide strong support for the notion that remittances promote financial development measured by the ratio of deposits to GDP.”

Lasagabaster, Esperanza, Samuel Munzele Maimbo and Sriyani Hulugalle. 2005. "Sri Lanka's migrant labor remittances: enhancing the quality and outreach of the rural remittance infrastructure," World Bank Policy Research Working Paper 3789.
http://papers.ssrn.com/sol3/papers.cfm?abstract_id=873898#PaperDownload
(accessed August 6, 2007 from SSRN)

Abridged Abstract (from RePEc): This article examines remittances in the Sri Lankan context, in particular key policy issues that the Sri Lankan Central bank is debating. The developmental impact of remittances, transaction costs and transparency and accountability issues are all considered.

Maimbo, Samuel Munzele et al. 2005. *Migrant Labour Remittances in South Asia*. Washington DC: World Bank for International Development.
http://papers.ssrn.com/sol3/papers.cfm?abstract_id=873930#PaperDownload (accessed August 7, 2007 from SSRN)

Abstract: This book, intended for financial sector policymakers, addresses key issues surrounding remittances in South Asia, including Bangladesh, India, Pakistan and Sri Lanka. It addresses policy issues surrounding financial infrastructure, and processes.

OECD. 2005. "The Development Dimension. Migration, remittances and development." Paris: Organisation for Economic Co-operation and Development.
USAID Desktop link; password for OECD required for e-access, contact KSC
<https://www.oecd.int/olis/portal/Views/PubDescriptionIncludeFile.jsp?pdfName=8105201E.PDF&getPdf=1>
(accessed September 21, 2007)

Abstract: This OECD publication, chapters of which have been cited elsewhere in this bibliography, highlights several issues surrounding remittances, including modes to collect funds, the role of financial institutions, new technologies, and methods of reducing transaction costs.

Neyapti, Bilin, Kivilcim Metin-Ozcan and Osman Tuncay Aydas. 2005. Determinants of Workers Remittances : The Case of Turkey. *Emerging Markets Finance and Trade* 41 (3): 53 – 69.
(May be requested via interlibrary loan, contact KSC)

Undated version available below
http://www.bilkent.edu.tr/~economics/papers/0405%20DP_Neyapti_Kivilcim_Aydas.pdf
(accessed August 7, 2007)

Abstract: This paper examines the factors behind remittance flows to Turkey, including the black market premium, interest rate differential, inflation rate, growth and others.

Tokman, Andrea and Eric Verhoogan. 2005. Comments and Discussion. *Economía*. 249-254.
(May be requested via inter-library loan, contact KSC)

Abstract: This report focuses on Mexico, and finds net positive effects of remittance flows in several areas, including health, education and poverty outcomes.

Pieke, Frank N, Nicholas Van Hear and Anna Lindley. 2005. "Synthesis Study: A part of the report on Informal Remittance Systems in Africa, Caribbean and Pacific (ACP) countries." ESRC Centre on Migration, Policy and Society (COMPAS).
<http://www.compas.ox.ac.uk/publications/papers/Synthesis%20050115.pdf> (accessed July 17, 2007)

Abridged Summary (from report): "It has become a commonplace observation that remittances – financial transfers by migrants to their country of origin – between the developed and developing world are larger than aid transfers. It is also often noted that the sums remitted through formal channels represent only a fraction of total remittances: a large though unknown amount of funds finds its way to families in migrants' areas of origin through informal channels. This study offers a synthesis of what is known about informal remittances to African, Caribbean and Pacific countries and their influence on development in those countries...."

La, John. 2004. "Forced Remittances in Canada's Tamil Enclaves." *Peace Review* 16 (3): 379-85. USAID Desktop link.

<http://web.ebscohost.com/ehost/pdf?vid=2&hid=107&sid=dce7362a-18db-4d84-baf2-7d2080e70726%40sessionmgr107>

(accessed August 8, 2007)

Abstract: This paper examines the phenomenon of forced remittances among the Tamil refugees in Canada, where Tamil Tiger groups threaten family or property in Sri Lanka in order to obtain remittance funds.

Wimanaldharma, Jan, Douglas Pearce and David Stanton. 2004. "Remittances: The new development finance?" *Small Enterprise Development* (15) 1: 12-19.

USAID Desktop link:

<http://docserver.ingentaconnect.com/deliver/connect/itpub/09571329/v15n1/s5.pdf?expires=1190235365&id=39536982&titleid=481&accname=U.S.+Agency+for+International+Development+Library+-+PPC%2FCDIE%2FDIO&checksum=0038E09DB1CC4A8DE758FDBF462C91A0>

(accessed July 18, 2007)

Abstract: This article emphasizes the importance of remittances as a source of development finance.

Grace, David C. 2004. "Using remittances to build financial relationships with credit unions." *Small Enterprise Development* 15 (1): 35-43.

<http://docserver.ingentaconnect.com/deliver/connect/itpub/09571329/v15n1/s7.pdf?expires=1190235519&id=39537012&titleid=481&accname=U.S.+Agency+for+International+Development+Library+-+PPC%2FCDIE%2FDIO&checksum=1F1FF3F43B13234977E00BEBF34135BE>

USAID Desktop link.

Abstract: This article looks at how remittance transfers build relationships between unbanked people and formal financial institutions, with particular emphasis on the example of the World Council of Credit Union's member credit unions in Central America.

Zarate-Hoyos, German A. 2004. "Consumption and Remittances in Migrant Households: Toward a Productive Use of Remittances." *Contemporary Economic Policy* 22 (4): 555-565.

(May be requested via interlibrary loan, contact KSC)

Abstract: This article reviews the consumption and remittance receiving pattern of remittance receiving households in Mexico, with the aim of better informing policymakers on the most productive ways to channel remittance inflows.

Maimbo, Samuel Munzele and Nikos Passas. 2004. "The regulation and supervision of informal remittance systems." *Small Enterprise Development* 15 (1): 53-61.

USAID Desktop link.

<http://www.ingentaconnect.com/content/itpub/sedv/2004/00000015/00000001/art00009>

(accessed September 21, 2007)

Abstract: This paper examines the regulation and supervision of informal monetary transfer systems, and the effect of such supervision and regulation on remittance transfers. The paper recommends avoiding an overly excessive level of regulation that would dampen remittance transfers.

Nicholson, Beryl. 2004. "Migrants as Agents of Development: Albanian return migrants and micro-enterprise" in *New Patterns of Labour Migration in Central and Eastern Europe*, ed. D. Pop, 94-110. Cluj Napoca: AMM Editura.

<http://www.cenpo.ro/files/07%20Migration.pdf> (accessed July 17, 2007)

Abstract (from paper): "The West assumes that most East European immigrants intend to settle, but many aim to return to their home country and invest what they have earned. Many Albanian emigrants have already done so. They save a high proportion of their earnings and use their savings to establish micro- and small businesses. In the 1990s repatriated savings and informal credit (some from migrants) each provided more investment in small businesses than banks. Migrants return with new skills and ideas, and contacts with future suppliers. Typically, they establish one- or two person businesses that employ family or other relatives and draw on resources in their kin network. Returned migrants deliver cost-effective development and protect themselves from corruption better than aid agencies or foreign investors. Their potential should be utilized by integrating policies on migration and development, and channeling foreign aid thru returning migrants."

Gibson, John, David McKenzie and Halahingano Rohorua. 2004. "How Cost Elastic are Remittances? Estimates from Tongan Migrants in New Zealand."

<http://siteresources.worldbank.org/DEC/Resources/PEBGibsonMcKenzieRohorua.pdf>

(accessed September 21, 2007)

Abstract (from paper): "Pacific Island economies are some of the most remittance-dependent in the world. Proposals to lower the costs of sending money across borders are a core recommendation of recent international studies that aim to enhance the development impact of remittances. The potential increase in remittances that recipient countries can expect from such policies depends critically on the sensitivity of remittance transfers to the costs of remitting. This paper provides the first estimates of the cost-elasticity of remittances, using data from a survey of Tongan migrants in New Zealand. The costs of remitting to Tonga are high by international standards and remittances are found to have a negative cost-elasticity with respect to the fixed fee component of money transfer costs. These findings suggest that Pacific Island countries can expect a more than proportionate increase in remittances from a reduction in costs."

Seddon, David. 2004. "South Asian remittances: implications for development." *Contemporary South Asia* 13 (4): 403-420.

<http://web.ebscohost.com/ehost/pdf?vid=2&hid=103&sid=b0384110-8dc0-4d13-9657-6b61672cbc33%40sessionmgr102> (accessed August 7, 2007).

USAID Desktop link.

Abstract: This paper focuses on remittances from South Asia, and the procedures surrounding such remittances.

Cox, Donald, Bruce E. Hansen and Emmanuel Jimenez. 2004. "How Responsive are Private Transfers to Income? Evidence from a Laissez-Faire Economy." *Journal of Public Economics* 88 (9-10): 2193-2219.

USAID Desktop link

http://www.sciencedirect.com/science?_ob=ArticleURL&_udi=B6V76-4991T9C-2&_user=1887540&_coverDate=08%2F312F2004&_rdoc=1&_fmt=&_orig=search&_sort=d&_view=c&_acct=C000055192&_version=1&_urlVersion=0&_userid=1887540&md5=364d59c45901bec789872f51655c01a1 (accessed September 21, 2007)

Earlier version (1999) available at link below.

<http://fmwww.bc.edu/EC-P/WP341.pdf> (accessed August 8, 2007)

Abstract (abridged, from earlier 1999 version): "...In this paper we focus on a country with extremely limited public income redistribution, the Philippines. We examine a model that nests the Becker-Barro model of altruism and predicts that the relationship between private transfers and pre-private-transfer income will be non-linear, taking the form of a spine. We estimate this model by non-linear least squares, treating the threshold (knot point) as an unknown parameter, using recently developed econometric techniques. This allows a rigorous econometric test of the altruism hypothesis. We find that private transfers are widespread, highly responsive to household economic status and conform to patterns implied by altruistic utility interdependence. In particular, among the poorest households, we estimate that decreases in pre-private-transfer income would prompt large increases in private transfers. Our findings have significant policy implications, because they imply that attempts to improve the status of the poor could be thwarted by private responses. Some of the gains from public transfers would be shared with richer households whose burden of support for their less fortunate kin is eased. So the problems that altruistic preferences create for public income redistribution, first pointed out by Becker and Barro over 20 years ago, do indeed matter empirically."

Cadena Ordóñez, Ximena and Mauricio Cárdenas Santa. 2004. "Las Remesas en Colombia: costos de transacción y lavado de dinero." Working Paper 26, October 2004 version.

<http://buho.economia.unam.mx/link2005/May-20/d-XimenaCadena-MauricioCardenas.pdf> (accessed September 21, 2007)

Spanish language paper.

Abstract (from paper): "In line with migration flows, workers remittances have increased substantially in recent years in Colombia. Although remittances have improved living standards of recipient households, the possibility of use as a vehicle for money laundering is a major risk. Colombia heavily regulates these transfers, which do not seem to be more

costly than in other Latin American countries due to competition between intermediaries. Controls on money laundering should focus on 'cambistas profesionales', which are numerous and weakly regulated and supervised. Keywords: International Migration, Financial Regulation, Financial Institutions and Services, Market Structure and Prices.”

“Monetary Lifeline”. 2004. *The Economist* 372 (8386): 66-66.

USAID desktop link:

<http://web.ebscohost.com/ehost/detail?vid=4&hid=9&sid=0833ed73-c947-4d99-bfca-10bd3802fda6%40sessionmgr9>

(accessed August 7, 2007)

Abstract: This article highlights remittance as an important part of the monetary flow to developing countries. Because remittances are typically small amounts, governmental and financial institutions have not paid them much attention in the past. However, focus is shifting back to remittances because although individual remittances are small, the aggregated remittances are huge; remittances play an important role in the economies of many migrant's home countries; and remittances may possibly be used as a means to finance terrorism or launder money.

Masciandaro, Donato and Giovanni Ferri. 2003. “Migration and Finance: Remittances, Banking and informal networks in the Italian case.” Paolo Baffi Centre Bocconi University Working Paper No. 157.

(Available via inter-library loan, contact KSC)

Abstract: In this paper the authors analyze the components of legal demand for remittances, and the illegal uses of remittances, using data from Italy. They also examine both the legal and the underground channels that transmit remittances, and offer policy recommendations.

Sander, Cerstin. 2003. “Migrant remittances to developing countries: A scoping study: Overview and Introduction for Pro Poor Financial Services.” UK Department for International Development (DFID) paper.

<http://microfinancegateway.org/content/article/detail/26617>

(accessed July 18, 2007)

Abstract (from paper): “Official statistics recorded US\$ 80 billion in migrant remittances to developing countries in 2002. Taking into account informal flows and underreporting of official data, estimates put the value much higher, at between US\$ 100 and 200 billion. Global flows of migrant remittances and transfer channels have recently become highly publicized topics. Many aspects which contribute to a better understanding of remittance flows or their role, however, are less well known, partly because they are somewhat buried in a rich but fragmented body of work or are not yet as well researched. This study aims to contribute to filling this gap by offering an introduction to remittances, their developmental contributions and especially by focusing on issues related to financial services. It thus complements recent work on remittances emphasizing macro-economic aspects; a body of work on flows and issues with geographic focus on Latin America, the Caribbean and the US; extensive work on informal transfer systems; and an extensive body of work in the migration literature. The study draws on secondary material along with input from key informants on developmental and commercial initiatives around remittances as well as on

related primary research by the author. It looks at remittance flows, channels and transaction costs, related regulations and policies, use and developmental effects of remittances, and current trends as well as donor interests. This summary highlights the main findings. For the reader who is interested in further depth of discussion, detailed data, and illustrative examples, the full report offers a wealth of information and analysis.”

Sander, Cerstin and Samuel Munzele Maimbo. 2003. “Migrant Labor Remittances in Africa: Reducing obstacles to development contributions.” Africa Region Working Paper Series No. 64. <http://www.worldbank.org/afr/wps/wp64.pdf> (accessed July 19, 2007)

Abstract: The study examines barriers to the flow of remittances and their effective investment in the African context, and recommends removing some of these obstacles

Mellyn, Kevin. 2003. “Worker Remittances as a Development Tool: Opportunity for the Philippines.” Asian Development Bank.
http://www.adb.org/documents/reports/consultant/worker_remittances_phi.pdf
(accessed August 7, 2007)

Description: This document describes the use of remittances as a development tool. It contains information on many regions, but in the end explains how remittances can help the Philippines.

Sander, Cerstin. 2003. PPT presentation: “Migrant labor remittances in Africa: Reducing obstacles to development contributions.” The International Conference on Migrant Remittances; London, UK; October 2003.
http://www.livelihoods.org/hot_topics/docs/RemitObstacles.ppt#259
(accessed July 16, 2007)

Sriskandarajah, Dhananjayan. 2002. “The Migration-Development Nexus: Sri Lanka Case Study.” *International Migration* 40 (5): 283-300.
USAID Desktop link.
<http://www.swetswise.com/swetsfo/swproxy?url=http%3A%2F%2Fwww.blackwell-synergy.com%2Fdoi%2Fpdf%2F10.1111%2F1468-2435.00220&ts=1190235388550&cs=2600929674> (accessed August 7, 2007)

Abstract: This paper looks at the extent and nature of the relationship between migration flows and development assistance. As a case-study, this document looks at the reasons, size, and aspects of flows of migration from Sri Lanka in recent history as well as discussing how the remittances and the activities of the diaspora affect Sri Lanka. Prospects of peace and reconstruction in Sri Lanka may be enhanced by the interactions between development assistance, remittances, conflict and migration.

Seddon, David, Jagannath Adhikari, and Ganesh Gurung. 2002. “Foreign Labor Migration and the Remittance Economy of Nepal.” *Critical Asian Studies* 34 (1): 19-40.
(May be requested via interlibrary loan, contact KSC)

Abstract: This paper suggests that official statistics miscalculate not only the value and volume of remittances from abroad, but also the number of Nepali migrant workers. The

authors highlight the likelihood that many remittances flow back into Nepal through informal and illegal channels and are the product of illegal or unofficial migrant work. The authors describe how the flow of remittances from abroad to Nepal is not even; this could be a factor in growing regional and social inequalities.

Middle East International. 2002. "Morocco - Emigres return en masse for the summer holidays. While their remittances are the country's main source of foreign currency, there are too many barriers to investment." *Middle East International*. (682):19.
(Available in KSC print collection, contact KSC.)

Abstract: No abstract available.

Seddon, David, Jagannath Adhikari, and Gaṇeśamāna Gurūṅga. 2001. *The new labours: foreign employment and remittance economy of Nepal*. Kathmandu: Nepal Institute of Development Studies.
(May be requested via interlibrary loan, contact KSC.)

Abstract: No abstract available.

Daianu, Daniel, Liviu Voinea and Mugur Tolici. 2001. "Balance of payments financing in Romania. The role of remittances." Romanian Center for Economic Policies.
http://pdc.ceu.hu/archive/00002165/01/role_of_remittances.pdf
(accessed September 21, 2007)

Abstract (from authors' introduction): "The main goal of this paper is to illustrate and analyze the sources of financing the balance of payment deficits in Romania. Within this context, it is provided - for the first time, at the best of our knowledge - an assessment on the rising role and significance of foreign remittances in the Romanian economy; an attempt is also made to understand what lies behind the high level of errors and omissions."

Nicholson, Beryl. 2001. "From migrant to micro-entrepreneur: do-it-yourself development in Albania." *Southeast Europe Review*: 39-41.
http://www.boeckler.de/pdf/South-East_Europe_Review-2001-03-p039.pdf
(accessed July 18, 2007)

Abstract (from paper): "Labour Migration and micro-enterprise are rarely considered as being interrelated but recent experience in southern Albania shows that they often are. Specifically, labor migration is used to accumulate savings, which are then invested in some form of economic activity, typically a one person or family enterprise in Albania. The evidence suggests that a great deal may be gained by recognizing the potential of this interrelationship and using it to boost economic development, at the same time solving some of the problems associated with migration."

Miller, Douglas and Anna Paulson. 2000. "Informal Insurance and Moral Hazard: Gambling and Remittances in Thailand."

<http://www.econ.ucdavis.edu/faculty/dlmiller/workingpapers/infinmh.pdf>

(accessed August 8, 2007)

Abstract (from paper): "More than 35% of Thai households either give or receive remittances, and remittances account for about one-third of the income of the receiving households. Remittances may be an important source of protection against adverse events for the receiving household. This paper provides evidence that remittances behave in a way that is consistent with insurance: they are sensitive to shocks to regional rainfall and they respond to household level events. The paper goes on to examine whether there is evidence of moral hazard in the informal insurance contracts that link households who send and receive remittances. Specifically, we examine how the quality of insurance that is offered through remittances affects the probability and the amount of gambling done by households that either send or receive remittances. The evidence is consistent with moral hazard: households who remit are more likely to gamble and gamble more the higher the potential quality of insurance between the sending and the receiving province. Alternatively, the results can be interpreted to indicate that households who are more insured shift their portfolios toward riskier investments."

Siddiqui, Tasneem and Chowdhury R. Abrar. 2001. *Migrant worker remittances and micro-finance in Bangladesh*. Dhaka: Refugee and Migratory Movement Research Unit. International Labour Organization.

<http://www.ilo.org/public/english/employment/finance/download/wp38.pdf> (accessed September 19, 2007)

Abstract: No abstract available.

Haderi, Sulo, Harry Papapanagos, Peter Sanfey and Mirela Talka. 1999. "Inflation and Stabilization in Albania." *Post-Communist Economies* 11: 127 – 141.

(May be requested via interlibrary loan, contact KSC).

Abstract: This paper examines Albania's experience reducing inflation, with an emphasis on the role of remittance flows to Albania. Vector autoregression analysis is used to demonstrate the effect of remittances and growth shocks on inflation and the exchange rate.

Carroll, Lisa Crystin. 1999. *Alternative remittance systems: distinguishing sub-systems of traditional money laundering in Interpol member countries on the Asian continent*. INTERPOL.

<http://www.interpol.int/Public/FinancialCrime/MoneyLaundering/EthnicMoney/default.asp>

(Accessed September 21, 2007)

Abstract (from website, abridged): "Traditional methods of money movement on the Asian continent, called alternative remittance systems, have been discovered as efficient methods of laundering criminal proceeds in the wake of international legislative efforts aimed at laundering in the conventional banking system. A lack of information and understanding regarding the structure and operation of these systems has thus far precluded the criminal justice community from responding to their laundering activities...A study of 31

INTERPOL member countries in the Asia/Pacific is conducted by questionnaire and telephone interview to test the hypothesis that two dominant and distinct alternative remittance systems prevail in the region; the first encompassing the Asian-oriental countries and the second covering the Indian sub-continent. The data set is comprised of the 21 INTERPOL countries reporting the presence of ethnic banking inside their borders.”

Cororaton, Caesar B. 1997. "Nontrade Financial Inflows to the Philippines: Recent Trends and Policy Responses." Discussion Papers DP 1997-08, Philippine Institute for Development Studies. <http://dirp4.pids.gov.ph/ris/dps/pidsdps9708.pdf> (accessed August 6, 2007)

Abstract (from author’s introduction): “The paper will look into the patterns and movements of non-trade financial (NTF) inflows to the Philippines. NTF inflows in the paper refer to the following items in the balance of payments (BOP) accounts: (1) remittances of personal income; (2) peso conversion of foreign currency deposits; (3) net foreign investments; (4) net short-term capital flows; (5) net medium and long term capital flows; (6) net changes of commercial banks' net foreign assets, which is a new item in the revised BOP accounts; and (7) errors and omissions. The first two are major non-merchandise trade inflows in the current account of the BOP, while the others are the major items in the capital account.”

Curson, P. 1981. “Remittances and migration--the commerce of movement.” *Popular Geography* 3(1-2): 77-95.
(May be requested via interlibrary loan, contact KSC).

Abstract: This paper examines the role of remittances in many different emigration situations, including the phenomenon of ‘remittance societies’, cycles of interdependence, and the changes in remittance patterns over time.

Orozco, Manuel. Undated. Ppt presentation: “Migration and development: integration to the global economy and policy opportunities for donors.” *Inter American Dialogue*.
http://www.earthinstitute.columbia.edu/cgsd/advising/documents/remittances_analysis_orozco.pdf (accessed July 17, 2007)

Asian Development Bank. Undated. “Enhancing the Efficiency of Overseas Workers’ Remittances: Technical Assistance Report.” *Philippines: Asian Development Bank*.
<http://www.adb.org/documents/TARs/PHI/tar-phi-4185.asp> (accessed August 7, 2007)

Excerpt (from executive summary): “Migrant remittances represent the most direct, immediate and far reaching benefit to migrants and their countries of origin. They are a more constant source of income to developing countries including the Philippines. This study takes the perspective of remittances as a critical source of capital and resources that have impacted, and will probably continue to impact on the development of millions of households in the Philippines.”

McKenzie, Scott. Undated. Ppt presentation “Socioeconomic effects of remittances and migration.” World Bank.

<http://siteresources.worldbank.org/INTMIGDEV/Resources/2838212-1160686302996/BBLmigrationandHD.ppt#280>

(accessed July 20, 2007)

5) How do remittances affect cultural and behavioral norms (including gender, religious, civic, and political roles and those roles beyond purely economic behavior in a host or home society? (A social/cultural-based approach)

González Ferreras, Carmen. 2007. "Remesas, desarrollo y género." *Entelequia*. <http://www.eumed.net/entelequia/pdf/e04a18.pdf> (accessed August 14, 2007)
Spanish language paper.

Abstract (from paper): "Remittances are the amounts of money that the immigrants send to their families back in their home countries. Those remittances imply more than twice the amount of money that, through "Ayuda Oficial al Desarrollo", rich countries send to those needing. These incoming amounts manage to get many homes from southern countries out of the lowest misery. However, in certain sectors there are some disagreements about whether that money is really having a direct effect to the development of those lands or if it is only helping those homes which are actually receiving it. In addition, the number of women who are immigrating by themselves is currently increasing. When these women move to another country, not only they get a new role as head of the family, but they also assimilate new ideas, behaviors, rules, etc. that they are going to transfer to their home countries; This is called Social remittances. This kind of remittances is going to stimulate in the recipient countries the socio-economic development and a higher equality between men and women."

Kohnert, Dirk. 2007. "Crisis Region Western Africa: The cradle of African migration to Europe." MPRA Paper 2258. Munich Personal RePEc archive. http://mpra.ub.uni-muenchen.de/2258/01/MPRA_paper_2258.pdf (accessed August 7, 2007)

Abstract (from paper): "In the last decades the number of refugees from conflict regions in Africa increased dramatically. West Africa is the cradle of migration from Sub-Saharan Africa to Europe, where most African migrants with overseas destinations live. The European Union shares dual responsibility for the continuing migration pressure: First, because they fostered over decades corrupt and autocratic regimes with dire disregard to principles of 'good governance'. The aftermath of these regimes is still to be felt today, and constitutes one of the underlying factors for politically motivated migration. Secondly, the EU contributed to Africa's growing economic misery, due to the damaging effects of European selfish external trade policy. Nevertheless, the prevailing perspective of the EU concerning African immigration remains to be focused on security, the foreclosure of its external borders and prevention. Current EU programs to combat African migration by development orientated instead of adequate immigration policies is bound to fail, according to available evidence and literature. The drain of human capital from Africa is most pronounced in the employment sector for highly qualified personnel. Another remarkable trend is the 'feminization' of the brain drain in recent years, caused by the growing number of highly skilled African women looking for employment abroad. However, migration is not necessarily a zero-sum game. There are also positive – although often neglected - economic and socio-cultural effects of the brain drain. Remittances of African migrants contribute considerably not just to the wellbeing of their extended families at home, but to poverty

reduction and development on a national level in general. They constitute the second largest source of external private finance, besides foreign direct investment. In addition, a counteracting 'brain gain', i.e. new value systems, political and spiritual orientations, acquired by migrants in Europe, results in a transfer of knowledge and of innovations."

Browne, Christopher and Mineshima, Aiko, 2007. "Remittances in the Pacific Region" IMF Working Paper 07/35. International Monetary Fund.
<http://www.imf.org/external/pubs/ft/wp/2007/wp0735.pdf>
(accessed August 7, 2007).

Abstract (from Author): "Remittances are large and have grown substantially over the past decade in the Pacific region. This primarily reflects the impact of emigration due to low growth and limited employment prospects at home. Many Pacific emigrants settle abroad with their families for long periods, but maintain close links with their relatives, villages and churches. The paper finds that the altruistic motive for remittances remains much stronger in the Pacific region than in the rest of Asia, where investment considerations increasingly appear to predominate, especially for the large share of single citizens working abroad for limited periods."

Horst, Cindy. 2006. "Buufis amongst Somalis in Dadaab: the Transnational and Historical Logics behind Resettlement Dreams." *Journal of Refugee Studies* 19 (2):143-157.
(accessed August 6, 2007)
(May be requested via interlibrary loan, contact KSC)

Abstract: This article analyzes the 'resettlement dreams' in the Kenyan refugee camps of Dadaab, including the influence of remittance flows.

McKenzie, David and Hillel Rapoport. 2006. "Can migration reduce educational attainments? Depressing evidence from Mexico." Centre for Research and Analysis of Migration Discussion Paper Series CDP 01/06. Centre for Research and Analysis of Migration.
http://www.econ.ucl.ac.uk/cream/pages/CDP/CDP_01_06.pdf (accessed August 6, 2007)

Abstract (from paper): "This paper examines the impact of migration on educational attainments in rural Mexico. Using historical migration rates by state to instrument for current migration, we find evidence of a significant negative effect of migration on schooling attendance and attainments of 12 to 18 year-old boys and of 16 to 18 year-old girls. IV-Censored Ordered Probit results show that living in a migrant household lowers the chances of boys completing junior high-school and of boys and girls completing high-school. The negative effect of migration on schooling is somewhat mitigated for younger girls with low educated mothers, which is consistent with remittances relaxing credit constraints on education investment for the very poor. However, for the majority of rural Mexican children, family migration depresses educational attainment. Comparison of the marginal effects of migration on school attendance and on participation to other activities shows that the observed decrease in schooling of 16 to 18 year olds is accounted for by current migration of boys and increases in housework for girls."

Barry, Kim. 2006. "Home and Away: The Construction of Citizenship in an Emigration Context." New York University Public Law and Legal Theory Working Papers 23. <http://lsr.nellco.org/cgi/viewcontent.cgi?article=1022&context=nyu/plltwp> (accessed August 8, 2007)

Abstract (from paper): "Scholarly discourse on immigration is abundant, but little attention has been paid to emigration as such, and particularly to citizenship within the emigration context. This Article examines the ways in which citizenship has been reconfigured by emigrants and emigration states, and begins to construct a broadened conception of citizenship based on these actual practices. Citizenship as experienced by emigrants, or "external citizenship," has two dimensions: formal legal status and the lived experience of participation in national life. The Article highlights the strong economic incentives for emigration states to strengthen ties with their absent citizens. It also emphasizes emigrants' active stance in shaping their new role in the national life of their home countries. As emigrant states and emigrants negotiate the terms of their relationship, a new set of citizenship constructs has begun to emerge. States have newly styled emigrants as heroic citizens, as they seek to encourage emigrants to direct financial resources homeward, in the form of remittances, direct contributions styled as taxes, and investment. In approving dual nationality, states have allowed emigrants to retain legal membership at home, even as they acquire citizenship abroad. Emigrants themselves have begun to assert political claims in their home states, and in a number of states, emigrants have acquired the right to vote in national elections while abroad. Emigrants also continue to influence politics in their home states in other ways, including running for office, making contributions to candidates, and traveling home to vote there. The Article concludes by offering some initial thoughts on the ways in which emigrant citizenship might evolve in the future."

Cabegin, Emily. 2006. "The Effect of Filipino Overseas Migration on the Non-Migrant Spouse's Market Participation and Labor Supply Behavior". IZA Discussion Paper No. 2240. Institute for the Study of Labour (IZA). <http://ssrn.com/abstract=924567> (accessed August 7, 2007 from SSRN)

Abridged Abstract (from author): "The study uses merged 2003 data sets from the nationally representative Labor Force Survey, the Family Income and Expenditures Survey and the Survey of Overseas Filipinos. Employing alternative empirical specifications of the labor supply function, the study examines the income remittance and the conjugal home-time effects of overseas migration. Addressing the potential endogeneity of income and migration, estimates establish stronger conjugal home time effects of migration for married women and larger remittance income effects for married men."

Mansuri, Ghazala, 2006. "Migration, school attainment, and child labor : evidence from rural Pakistan." The World Bank Policy Research Working Paper Series 3945. <http://go.worldbank.org/GKWY02ME80> (accessed August 6, 2007)

Abridged Abstract (from paper): "[M]igration can also transform expectations of future employment and induce changes in household structure that can exert an independent effect on the private returns to investment in human capital. The author explores the relationship

between temporary economic migration and investment in child schooling. ... [T]he gains are much greater for girls, yielding a very substantial reduction in gender inequalities in access to education. Significantly, though, the gains appear to arise almost entirely from the greater resource flows to migrant households. The author cannot detect any effect of future migration prospects on schooling decisions. More significantly, she does not find any protective effect of migration-induced female headship on schooling outcomes for girls. Rather, female headship appears to protect boys at the cost of girls.”

Mansuri, Ghazala, 2006. "Migration, sex bias, and child growth in rural Pakistan." The World Bank Policy Research Working Paper Series 3946. http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2006/06/21/000016406_20060621141753/Rendered/PDF/wps3946.pdf (accessed August 6, 2007)

Abridged Abstract (from paper): “In this paper the author ... [asks] whether economic migration allows households to avoid costly risk coping strategies. After accounting for selection into migration, the results indicate that migration has a substantially larger positive impact on growth outcomes for young girls. And the growth advantage is sustained among older girls, suggesting potential intergenerational benefits of averting nutritional and other health shocks for girls in early childhood. These results are further validated by restricting the sample to migrant households and comparing the growth outcomes of siblings before and after migration.”

Kurosaki, Takashi. 2006. “Consumption vulnerability to risk in rural Pakistan.” *Journal of Development Studies* 42 (1): 70 – 89.

USAID Desktop link:

<http://www.informaworld.com/smpp/content~content=a727553742> (accessed August 6, 2007)

Abstract: This paper applies a variable coefficient regression model to two-period household panel dataset from Pakistan in order to analyze rural dwellers’ ability to cope with negative income shocks. The conclusions are that those households that, among other variables, do not receive remittances are more vulnerable.

de Haas, Hein and Roald Plug. 2006. “Cherishing the Goose with the Golden Eggs: Trends in Migrant Remittances from Europe to Morocco 1970-2004.” *International Migration Review*, 40 (3): 603-34.

(May be requested via interlibrary loan, contact KSC.)

Abstract: This paper analyzes remittances in the case of Morocco, and its relative success in channeling remittances through official mechanisms.

de Haas, Hein. 2006. “Migration, remittances and regional development in Southern Morocco.” *Geoforum*. 37 (4): 565.

(May be requested via interlibrary loan, contact KSC)

Abstract: This paper uses a survey of 507 households in Morocco to analyze the connection between migration, remittances and regional development. The paper also offers analyses of the motivation behind both internal and international migration.

Kollmair, Michael, Siddhi Manandar, Bhim Subedi and Susan Thieme. 2006. "New figures for old stories: Migration and remittances in Nepal." *Migration Letters* 3: 1-12.
http://migrationletters.com/200602/20060205_kollmair_etal.pdf (accessed August 13, 2007)

Abstract (from paper): "Labour migration and remittances are major economic main-stays for Nepal's economy. However, there is still insufficient documentation on scale and significance of this process. Estimations of migration figures suggest that real numbers are several times higher than official statistics show. Therefore this article contributes to the emerging debate of the last years comparing latest national statistics with own empirical data. The paper concludes that the total numbers of migrants calculated by the authors closely corresponds with official statistics, while amount of remittances seems to be higher indeed, highlighting once more that labor migration and remittances are an important mainstay of Nepal's economy."

Piotrowski, Martin. 2006. "The Effect of Social Networks at Origin Communities on Migrant Remittances: Evidence from Nang Rong District." *European Journal of Population* 22 (1); 67-94. May be requested via interlibrary loan, contact KSC.
Note: Link below to 2004 version presented at the Population Association of America 2004 Annual Meeting Program, April 1-3, 2004; Boston, Massachusetts.
<http://paa2004.princeton.edu/download.asp?submissionId=40631> (accessed September 12, 2007)

Abstract: This paper analyzes the relationship between a household's embeddedness in social networks in the origin community and remittances. Data is used from Nang Rong district in Thailand.

Catalina Amuedo-Dorantes and Susan Pozo. 2006. "Migration, Remittances and Male and female employment patterns." *The American Economic Review* 96 (2); 222-226.
USAID Desktop link.
<http://www.ingentaconnect.com/content/aea/aer/2006/00000096/00000002/art00043>
(accessed September 21, 2007)
Conference version available below.
http://www.aeaweb.org/annual_mtg_papers/2006/0106_1430_0801.pdf (accessed July 18, 2007)

Abstract: This paper examines the effect of remittances on male and female labour flows. Data from Mexico is used to analyze how remittance flows affect men and women's work patterns differently.

Acosta, Pablo. 2006. "Labor Supply, School Attendance and Remittances from International Migration: The Case of El Salvador." World Bank Policy Research Working Paper 3903.
http://papers.ssrn.com/sol3/papers.cfm?abstract_id=923241 (accessed September 23, 2007, via SSRN)

Abstract (from paper): "The objective of this paper is to present microeconomic evidence on the economic effects of international remittances on households' spending decisions.

Remittances can increase the household budget and reduce liquidity constraint problems, allowing more consumption and investment. In particular, remittances can enable investing in the human capital of children, a key outcome from the perspective of growth in a developing country. Robust estimates that take into account both selection and endogeneity problems in estimating an average impact of remittances are substantially different from least squares (OLS) estimates presented in previous studies. After controlling for household wealth and using selection correction techniques, such as propensity score matching as well as village and household networks as instruments for remittance receipts, average estimates suggest that girls and young boys (under 15 years old) from recipient households are more likely to be enrolled in school than those from non-recipient households. Remittances are also negatively related to child labor and adult female labor supply, while on average adult male labor force participation remains unaffected. That additional income derived from migration increases girls' education and reduces women's labor supply, with no major impact on activity choice for males 15 years or older, suggests the presence of gender differences in the use of remittances across (and possibly within) households."

Ramírez, Carlota Mar, García Domínguez and Julia Míguez Morais. 2005. "Crossing Borders; Remittances, Gender and Development." INSTRAW: United Nations International Research and Training Institute for the Advancement of Women.

http://www.un-instraw.org/en/images/stories/remmitances/documents/crossing_borders.pdf

(accessed August 7, 2007)

Abstract (from paper): "This paper is INSTRAW's contribution to the current debate on the link between remittances and development. Its purpose is to present key elements for the development of a preliminary framework that will strengthen the understanding of the interrelationships between migration, gender, remittances and development, and also serve as an entry point for future research and project proposals. The framework aims to establish the basis for formulating a more adequate response to questions such as: how does growing feminizations of migration affect remittance flows?, how can remittances contribute to the achievement of gender equality?, and how can we mobilize remittances to achieve sustainable development that includes women? To this end, the paper reviews the main elements that are in play and that cannot be overlooked in a gender analysis of the sending, use and impact of remittances."

Dahlberg, Elisabet. 2005. "Working paper: Insights into migration and spending patterns based on a small-scale study of garment workers in Phnom Penh."

<http://swopec.hhs.se/eijswp/papers/eijswp0220.pdf> (accessed August 8, 2007)

Abstract (from paper): "The Cambodian garment industry in Phnom Penh; employing as many as a quarter of a million people could be seen as a success story. Workers are in domestic terms paid at decent rates and their employments have had an important impact on their but also their rural families' standards of living. Against the background of the phasing out of the MFA, income linkages from the garment industry have recently received much attention. One of the most important of the studies undertaken is a major survey carried out under the auspices of the Asian Development Bank (ADB), which considers the income and expenditure patterns of garment workers as well as the effect on rural livelihoods of remittances. This working paper has been carried out with a view to adding to the extensive

study initiated by the ADB by the help of a much smaller survey intended to shed light on some of the underlying mechanisms only indirectly addressed by the larger survey. The most important insights from this study include that any research into migration and spending patterns must recognize the fact that migration requires some kind of financial resources. It has been shown that the migrant sending households have access to resources and credit markets and consequently are not among the poorest ones. The study has also shown that although the garment workers' salaries at first glance may appear relatively high their living expenses and remittance obligations do not leave them with much more than a subsistence living. Additionally the study has pointed out that one must be cautious in trusting one-sided data as mirroring data showed that there are large discrepancies in between both quantitative and qualitative answers from garment workers and the remittance-receiving households. Finally the study has indicated that the motivation for migration and the use of remittance money is likely to be very different depending on work activities and natural conditions of the migrant-sending destination.”

Thieme, Susan and Simone Wyss. 2005. “Migration Patterns and Remittance Transfer in Nepal: A case study of Sainik Basti in Western Nepal. *International Migration* 43 (5): 59-98. USAID Desktop link:

<http://www.swetswise.com/swetsfo/swproxy?url=http%3A%2F%2Fwww.blackwell-synergy.com%2Fdoi%2Fpdf%2F10.1111%2Fj.1468-2435.2005.00342.x&ts=1190320549422&cs=4004780850>

(accessed August 7, 2007)

Abstract: This article examines the institutional regulations that shape migration and remittances from the perspective of Nepalese migrants and non-migrating members of the household. Increased social and financial capital, migration-specific knowledge, and education seem to be the main outcomes of migration. The article argues that each act of migration makes subsequent migration more likely because the increased assets from remittance and migration increase potential net return and lower investment costs and risks.

Vanwey, Leah Karin, Tucker, Catherine and McConnell, Eileen Diaz. 2005. “Community Organization, Migration, and Remittances in Oaxaca.” *Latin American Research Review*. 83-107. (May be requested via inter-library loan, contact KSC)

Abstract: The authors use evidence from four Zapotec communities in rural Oaxaca. Their findings implicate strong forms of traditional governance and community organization can help migration contribute to development.

Vanwey, Leah K. 2004. “Altruistic and Contractual Remittances Between male and Female Migrants and Households in Rural Thailand.” *Demography* 41 (4): 739-56. (May be requested via inter-library loan, contact KSC)

No abstract available.

Yang, Dean. 2004. “How Remittances Help Migrant Families.” Migration Information Source. <http://www.migrationinformation.org/Feature/display.cfm?ID=270> (accessed July 17, 2007)

Abstract (from site): “Millions of households in developing countries receive financial support from family members who work in wealthy countries in North America, Europe, Asia, and the Middle East. Yet, until recently, there has been surprisingly little hard evidence that shows how households benefit from such help. New research, which focuses on households in the Philippines with relatives working overseas, has found that when migrants' economic prospects improve, they send more money home. In turn, the recipient households use these resources to make crucial investments for the future, leading to increased child schooling, reduced child labor, and greater entrepreneurial activity in migrants' source households. These findings are described in detail in Yang (2004a).”

Dostie, Benoit and Désiré Vencatachellum, 2004. "Compulsory and Voluntary Remittances: Evidence from Child Domestic Workers in Tunisia," Cahiers de recherche 04-04, HEC Montréal, Institut d'économie appliquée.

http://www.hec.ca/iea/cahiers/2004/iea0404_bd.pdf (accessed August 6, 2007)

Abstract (from paper): “Based on a survey we conducted among domestic workers in Tunisia, we find that slightly more than half are younger than 18 years old. Most live with their employer and have their wages remitted directly to their parents. We define such remittances as compulsory as opposed to voluntary, and establish that having more young sisters means a higher likelihood of observing compulsory remittances, but that voluntary remittances increase with the number of young brothers. Parents who own some farm assets, or their house, can extract more compulsory remittances from their daughters than other parents. Older domestic workers face lower compulsory remittances, and voluntarily remit less. Finally, we reject the standard tobit model in favour of a type-2 tobit or Gragg's specification.”

Riak Akuei, Stephanie. 2004. “Remittances as Unforeseen Burdens: Considering Displacement, Family and Resettlement Contexts in Refugee Livelihood and Well Being.” Department of Anthropology, University College London.

<http://www.unhcr.org/research/RESEARCH/40b1ea8a4.pdf>

(accessed July 17, 2004)

Abstract (from paper): “Remittances have become an important topic in the literature on migrant populations. Much of this work has focused on remittance patterns among immigrants and the consequences of these transactions on local, community and national development in home countries. While there is a comparative paucity of studies on the remittance behavior of refugees, the rise in asylum seeking from conflicts and a corresponding increase in the application of UNHCR's durable solution strategy of resettlement to Western 'third' countries, has led to an active remittance phenomenon in refugee populations. Much less is known however, about the personal side of remittances, in particular, how remittances to kin and community members are experienced and managed. This paper seeks to open the discussion on this recent transformation affecting refugee livelihoods, asking whether there is anything that states or organizations can do to mitigate what have become unforeseen burdens for resettled refugees seeking to restart their lives following prolonged displaced and hardship.”

Gamburd, Michele Ruth. 2004. "Money that Burns Like Oil: A Sri Lankan Cultural Logic of Morality and Agency." *Ethnology* 43 (2): 167-84.

USAID Desktop link:

<http://search.ebscohost.com/login.aspx?direct=true&db=afh&AN=13991551&site=ehost-live> (accessed August 7, 2007)

Abstract: Sri Lankan women have been drawn to the Middle East as domestic servants because of new opportunities. The article discusses remittances that "burn like oil," disappearing without a trace. It examines gendered discourse that both draws on and contradicts older cultural systems. The article concludes that remittances are allowing women to focus on the nuclear rather than the extended family to a greater extent.

Devesh Kapur. 2004. "Remittances: The New Development mantra?" G24 Discussion Paper Series no 29. United Nations.

http://www.unctad.org/en/docs/gdsmdpbg2420045_en.pdf (accessed July 17, 2004)

Abstract (from paper): "This paper examines this growing external resource flows to developing countries. It first highlights the severe limitations in data, a sharp contrast to other sources of external finance. It then analyzes (based on this limited data) the key trends in remittance flows. The paper then examines the many complex economic and political effects of remittances. It highlights that while the effects of remittances are greatest on transient poverty, the long-term effects on structural poverty are less clear, principally because the consequences for economic development in general are not well understood. The paper then suggests some policy options to enhance these flows and maximize the benefits. Finally, it concludes with some suggestions for future work."

Osaki, Keiko. 2003. "Migrant Remittances in Thailand: Economic Necessity or Social Norm?" *Journal of Population Research* 20: 1-20.

http://www.jpr.org.au/upload/20-2_203-222.pdf (accessed August 13, 2007)

Abstract (from paper): "The remittances of internal migrants contribute in various ways to the wellbeing of their households of origin. This study examines the significance of selected socio-economic and demographic factors associated with remittance behavior in Thailand as characterized by the propensity to remit and amount remitted. The extent to which remittances affect the living standard of households left behind is also appraised. The analyses suggest that in Thailand sending remittances is a practice rooted in altruism which enables outmigrants to retain personal contact with their households of origin for an extended time. Thus, it is widely exercised regardless of the economic needs of the household. At the same time, out-migration is an effective means for low-income households to quickly overcome shortages of income. The sustenance of poor households might have been difficult without remittances. From a macro-perspective, remittances contribute to the equalization of the income distribution among households having out-migrants."

Pallikadavath, Saseendran and William Stones. 2003. "Health Impact of Lifestyle Changes in Kerala." Paper presented at the Population Association of America Annual Meeting, Minneapolis, USA. <http://paa2003.princeton.edu/a...onId=61970> (accessed August 8, 2007)

Abstract (from paper): "Although overall health status of Kerala has improved, morbidity remains high. Tertiary diseases in the state are on the rise. There have been important changes in the socio-economic life of Kerala in the last few decades due to large-scale migration to the Middle-east As a result of remittances into the state, people's habits and practice of daily life have significantly changed. The extent to which these changes have impacted on health has not yet been the subject of systematic study. It is important to identify population sub-groups most affected by these changes. If tertiary diseases and morbidity remain high, there is a risk that the achievements of public health may not translate into real health benefits. Also, for a relatively poor state like Kerala public funding to address tertiary disease care would be a major task. The study would help inform policy makers about potential measures to address this problem.

Adger, W. Neil , P. Mick Kelly, Alexandra Winkels, Luong Quang Huy, and Catherine Locke. 2002. "Migration, Remittances, Livelihood Trajectories, and Social Resilience." *AMBIO: A Journal of the Human Environment*. 358–366
(May be requested via interlibrary loan, contact KSC)

Abstract: This study examines the effects of remittances and migration on resource dependent communities in Vietnam. Longitudinal data on livelihood sources is used to test this relationship.

Mohan, Giles and A.B. Zack-Williams. 2002. "Globalization from below: conceptualizing the role of the African diasporas in Africa's development." *Review of African Political Economy* 29: 211-236. <http://oro.open.ac.uk/4142/01/DIASART1.pdf> (accessed August 8, 2007)

Abstract This article examines remittances from the perspective of a "globalised and racialised capitalism", arguing that the relationship between human agency and structural forces explains the complex history and structure of the African Diaspora. The authors address key issues affecting the Diaspora, including remittances.

Sofranko, A.J. and Khan Idris. 1999. "Use of Overseas migrants' Remittances to the Extended Family for Business Investment: A research note." *Rural Sociology* 64 (3): 464-81.
(May be requested via interlibrary loan, contact KSC)

Abstract: This paper looks at the relationship between extended families and business investments, and the importance of family in determining business investments. The results indicate that business investments made up a relatively small percentage of remittance income; the best predictors of investment was if the family had some manner of experience or exposure in business investment opportunities. The conclusion ponders the need to re-think the influence of the family beyond the formal scope of the extended family.

Ilahi, Nadeem and Saqib Jafarey. 1999. "Guestworker migration, remittances and the extended family: evidence from Pakistan." *Journal of Development Economics* 58: 485-512. (Print copy available, contact KSC)

Amery, Hussein A. and William P. Anderson. 1995. "International Migration and remittances to a Lebanese Village." *Canadian Geographer* 39 (1): 46-59. (May be requested via interlibrary loan, contact KSC)

Description: This article focuses on the village of Lala in the Biq'a Valley in Lebanon and explores both the scale and timeline of remittances from overseas. This article also discusses characteristics of migrant sons, residual families, the motivating mechanisms behind remittances, land categories and changes in land use in the village.

Lakshmanasamy T. 1993. "Intrafamily relations, migration and remittances." *Artha Vijnana* 35(1): 8694.
http://www.ncbi.nlm.nih.gov/sites/entrez?cmd=Retrieve&db=PubMed&list_uids=12319310&dopt=Abstract (accessed July 20, 2007)

Abstract: This study models interdependent decisionmaking within the context of the family with regard to migration and remittances.

Farah, Ivonne and Carmen Sanchez. Undated. "Bolivia: An Assessment of the international labor migration situation: the case of female labor rights." GENROM Working Paper No. 1. Gender Promotion Program; International Labour Office.
<http://www.ilo.org/public/english/employment/gems/download/swmbol.pdf>
(Accessed July 16, 2007)

Abstract (from Foreward): "This working paper is based on one of the country case studies. The countries covered included Bolivia, Costa Rica, Italy, Japan, Nicaragua, Ethiopia, Nigeria, the Philippines, Sri Lanka and the United Arab Emirates. The focus was on the situation of the women migrant workers in their families, workplaces, communities and societies in sending and receiving countries and also on the initiatives, policies and programmes, "good" and "bad" practices implemented by government, private recruitment and employment agencies and a wide range of social actors to assist and protect women migrants against exploitation and abuse and to prevent them from being trafficked."

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