

ANNOTATED BIBLIOGRAPHY OF REMITTANCES AND MIGRATION RESEARCH: REGION AND COUNTRY STUDIES

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RESEARCHERS:

MICHAEL ARDOVINO, PH.D., REBECCA GROSS,
MARCIA BROWN, LILI VIVANCO, AND CHRISTINA BLUMEL, PH.D.
USAID KNOWLEDGE SERVICES CENTER

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Executive Summary

Prepared for USAID program officers, this document is an annotated bibliography of literature pertaining to remittances. It is organized according to USAID regional categorization including Europe and Eurasia (E&E), Latin America and the Caribbean (LAC), Asia and the Near East (ANE) and Sub-Saharan Africa (SSA). A fifth section pertains to studies using a large number or macro-level, multiregional approach or studies relating purely methodological issues describing remittances.

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.

EUROPE AND EURASIA

Castaldo, Adriana and Reilly, Barry. 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>

Abstract (from author): "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 behaviour, 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."

Mansoor, Ali and Bryce Quillin. 2007. *Migration and Remittances- Eastern Europe and the former Soviet Union*. Washington DC: World Bank.

<http://go.worldbank.org/E3DJ4L4R00> (Accessed July 17, 2007)

Forward excerpt (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."

SECO.2007 *Development Financing and the Remittance Market in Serbia and Switzerland*. Geneva: State Secretariat for Economic Affairs (SECO).

<http://www.seco-cooperation.admin.ch/shop/00008/02002/index.html?lang=en>

(Accessed September 18, 2007)

Forward Excerpt (from report): "The present study on the remittance corridor between Switzerland and Serbia and Montenegro was commissioned to provide a basis for developing concrete projects and to gather data on remittances from Switzerland. The deciding factor in the choice of Serbia and Montenegro was the size and level of organization of the diaspora in Switzerland. The study was conducted by the Swiss Forum for Migration and Population

Studies (SFM) of the University of Neuchâtel, the International Organization for Migration (IOM) and the European Bank for Reconstruction and Development (EBRD) and is intended to shed light on the volume of money transfers from Switzerland to Serbia, the costs and risks of money transfers and the channels used.”

Poprzenovic, A. 2007. “Remittances and Income Inequality in Croatia.” MA thesis, School of Economics and Management, Lund University.
<http://biblioteket.eh1.lu.se/olle/papers/0002354.pdf> (Accessed August 14, 2007)

Abstract (from author): “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.”

Spangler, Michael. 2007. “Does Unearned Income Impact Labor Market Activity? Analyzing the Effect of Remittances and Social Transfers on Employment Decisions in Bulgaria.” MA Thesis, Georgetown University.
<http://hdl.handle.net/1961/4166>

Abstract (from author): “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.”

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 author): “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.”

Mansoor, Ali. 2007. “Migration and remittances: Eastern Europe and the former Soviet Union.” Event Report S01/07.

<http://www.caritas-europa.org/module/FileLib/070116EPC-Migrationandremittances.pdf>

(Accessed July 16, 2007)

Summary (from report): “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.”

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

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

(Accessed August 9, 2007)

Abstract: No abstract available.

Barberis, Corrado, Isaku Endo and José De Luna Martínez. 2006. “The Germany-Serbia Remittance Corridor: Challenges of Establishing a Formal Money Transfer System.” World Bank Working Paper 80.

<http://siteresources.worldbank.org/EXTAML/Resources/Germany-SerbiaRemittanceCorridor.pdf> (accessed September 24, 2007).

Abstract (abbreviated, taken 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, encourage greater competition which will enhance the developmental impact of remittances, and improve the regulation and integrity of the money transfer industry.”

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>

Abstract: This thesis focuses on how migrant and household characteristics affect the likelihood to remit in the Republic of Moldova, using Tobit and Cragg's two part model. The remittance method chosen is also examined.

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)

Abstract (from the author): "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."

ESI. 2006. *Cutting the Lifeline: Migration, Families and the Future of Kosovo*. Berlin: European Stability Initiative.
http://www.esiweb.org/pdf/esi_document_id_80.pdf
(Accessed July 18, 2007)

Abstract (from report): "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."

Holst, Elke. 2006. "Migration and Money - What Determines Remittances? Evidence from Germany." German Institute for Economic Research, Discussion Paper No. 566: 1-28
<http://www.diw.de/deutsch/produkte/publikationen/diskussionspapiere/docs/papers/dp566.pdf> (Accessed August 13, 2007)

Abstract (from the 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.

Kireyev, Alexei. 2006. "The Macroeconomics of Remittances: The Case of Tajikistan." IMF Working Paper 602.

<http://www.imf.org/external/pubs/ft/wp/2006/wp0602.pdf> (Accessed August 7, 2007)

Abstract (from the paper): 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 cross-country 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.

Schrooten, Mechthild. 2005. "Bringing Home the Money - What Determines Worker's Remittances to Transition Countries?" Hitotsubashi University Institute of Economic Research. Discussion Papers Series A 466. <http://www.ier.hit-u.ac.jp/Common/publication/DP/DP466.pdf> (Accessed August 6, 2007)

Abstract (from the 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." Mediterranean Migration Observatory Working Paper 7.

http://aci.pitt.edu/5283/01/MMO_WP7.pdf (Accessed August 13, 2007)

Abstract (from the author): "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."

Aretha, Lisa, Organ Solberg and Mira Snobol. 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 the paper): "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."

Gedeshi, Ilir. 2004. "Role of Remittances from Albanian Emigrants and Their Influence in the Country's Economy." *Eastern European Economics* 5: 49 – 72.

(Available via inter-library loan, contact KSC)

Abstract: This article examines the role of remittances as a source of income in Albania. Using surveys and other data, the article describes emigrant characteristics, and reasons for remitting money. The author concludes that the levels of remittance growth will level off.

Nicholson, Beryl. 2004. "Migrants as Agents of Development: Albanian return migrants and micro-enterprise." in *D. Pop, Ed. New Patterns of Labour Migration in Central and Eastern Europe*. 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.”

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 157.

(Available via inter-library loan, contact KSC)

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

Daianu, Daniel, Liviu Voinea and Mugur Tolici. 2001. “Balance of payments financing in Romania. The role of remittances.” Romanian Center for Economic Policies Working Paper 28. http://pdc.ceu.hu/archive/00002165/01/role_of_remittances.pdf

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* 3: 39-41.

http://www.boeckler.de/pdf/South-East_Europe_Review-2001-03-p039.pdf

(Accessed July 18, 2007)

Abstract (from the 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.”

Elbadawi, Ibrahim and Robert de Rezende Rocha. 1992. “Determinants of expatriate workers' remittances in North Africa and Europe.” World Bank Policy Research Working Paper Series 1038.

http://econ.worldbank.org/external/default/main?pagePK=64165259&theSitePK=469372&piPK=64165421&menuPK=64166093&entityID=000009265_3961003170048 (accessed September 21, 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." (Elbadawi and Rezende, 1992, i).

Haderi, Sulo, Harry Papapanagos, Peter Sanfey and Mirela Talka. 1999. "Inflation and Stabilization in Albania." *Post-Communist Economies*, Volume 11: 127 – 141.
(Available via inter-library loan, contact KSC)

Abstract: The authors employ vector autoregression analysis to examine the factors affecting inflation during the transition period. They demonstrate that remittances from Albanian immigrants aided the Albanian anti-inflation program.

Glytsos, Nicholas. 1993. "Measuring the Income Effects of Migrant Remittances: A Methodological Approach Applied to Greece." *Economic Development and Cultural Change*. 42: 131
(Available via inter-library loan, contact KSC)

Abstract: No abstract available.

Korovilas, James P. Undated. "The Albanian Economy in Transition: The Role of Remittances and Pyramid Investment Schemes." University of the West of England Paper. http://www.livelihoods.org/hot_topics/docs/RemitAlbania.doc (Accessed July 18, 2007)

Abstract (from the paper): "The Albanian economy in the 1990s experienced a rapid recovery from its near collapse in 1992. The rapid economic growth between 1993 and 1996 was exceptional by East European standards, and represented the highest rate of sustained economic growth of all transition economies. This investigation indicates that the standard explanations for recovery and growth in transition economies, such as the pace of economic reform or the levels of domestic and foreign investment, do not adequately explain the rapid growth of the Albanian economy. Factors specific to Albania also need to be considered. The main conclusion drawn here is that the success of the Albanian economy in the mid-1990s rests largely upon the inflow of remittances from Albanians working abroad. These remittances are shown to have been much greater in value than was previously assumed by the IMF: in the region of \$700 million per annum rather than \$400 million. Remittances are also found to have played a much greater role in Albania's economic recovery than was previously recognized. It is demonstrated that the rise of pyramid investment schemes in 1996 was closely linked to the inflow of remittances. Such schemes are also found to have played a part in fuelling the rapid economic growth in the Albanian economy, before their collapse in 1997."

LATIN AMERICA AND THE CARIBBEAN

González Ferreras, Carmen. 2007. "Remesas, desarrollo y género." *Entelequia Revista Interdisciplinar: Monográfico*: 1-15.

<http://www.eumed.net/entelequia/pdf/e04a18.pdf> (Accessed August 14, 2007)

Note: Paper in Spanish

Abstract: This paper discusses the concept of remittances, as well as the trend towards the migration of increasing numbers of women. As a result of migration, women adopt new roles, ideas, and behaviors and return with these to their origin countries. These "social remittances" are seen as a mechanism to stimulate economic development and greater gender equality.

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://go.worldbank.org/4CFRI8HPB0> (Accessed September 24, 2007)

Abstract (from the 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."

Fajnzylber, Pablo and J. Humberto López. 2007. "Close to Home: The Development Impact of Remittances in Latin America." World Bank Conference Edition.

http://siteresources.worldbank.org/INTLACOFFICEOFCE/Resources/ClosetoHome_FINAL.pdf (Accessed July 17, 2007)

Abstract (from the paper): "Workers' remittances have become a major source of financing for developing countries and are especially important in Latin America and the Caribbean (LAC), which tops the ranking of remittance-receiving regions in the world. Remittances in LAC represent about 70 percent of foreign direct investment (FDI) and are five times larger than Official Development Assistance. To a large extent this is a recent phenomenon, which is reflected in the scarcity of standardized data both at the aggregate and the microeconomic level. In fact, two decades ago, remittances to LAC represented only one tenth of their current value in real terms. Not surprisingly, during recent years development practitioners in the region have grown increasingly interested in understanding the nature, potential development impact, and policy implications of remittances flows."

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.’” Friday, March 2 Institute for Research on Labor and Employment.

<http://repositories.cdlib.org/cgi/viewcontent.cgi?article=1149&context=iir>

(Accessed August 9, 2007)

Abstract: The authors use the Encuesta Nacional de Ingresos y Gastos de Hogares (ENIGH) to test Friedman’s Permanent Income Hypothesis by focusing on the differences between remittances and other types of human capital investment. “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. They find that permanent income has a greater effect on human capital investments than transitory income. The findings inform the debate on the effect of remittances and how to formalize them in Mexico.

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

<http://www->

wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2007/04/17/000016406_20070417121536/Rendered/PDF/wps4213.pdf (Accessed August 15, 2007)

Abridged Abstract (from authors): “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.”

McKenzie, David and Hillel Rapoport. 2006. “Can migration reduce educational attainments? Depressing evidence from Mexico.” CReAM Discussion Paper Series 0601.

http://www.econ.ucl.ac.uk/cream/pages/CDP/CDP_01_06.pdf (Accessed August 6, 2007)

Abridged Abstract (from authors): “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. 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.”

Kugler, Maurice. 2006. “Migrant Remittances, Human Capital Formation and Job Creation Externalities in Colombia.” Banco de la Republica de Colombia Borradores de Economia 370 <http://www.banrep.gov.co/docum/ftp/borra370.pdf> (Accessed August 13, 2007)

Abridged Abstract (from paper): “In this paper we model the effect of migrant remittances on job creation and human capital formation, given migration prospects. 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. The job creation spillover in local labor markets increases the rate of return to schooling for non-recipient households, whose members are less likely to migrate. 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 his 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.
(Available via inter-library loan, contact KSC.)

Abstract: No abstract available.

Delgado Wise, Raúl, Humberto Márquez Covarrubias and Miguel Moctezuma Longoria. 2006. “Dimensiones críticas de la problemática de la migración y el desarrollo en México.” *Theomai Journal* 14: 121-37.
<http://revista-theomai.unq.edu.ar/NUMERO14/ArtLongoria.pdf> Accessed August 7)
Note: Article is in Spanish language.

Abridged Abstract (from and translated by author): “This article analyzes the migration and development policy recently postulated by the international organisms. It focuses on the Mexican case, at present the world’s top exporter of migrant labor. Our central concept is the development model based on remittances. This concept explains the role assigned to migrants in the socioeconomic stability of the major labor exportation countries. We conclude that remittances do not constitute an instrument or a motor for local or regional development in Mexico, and that the aforesaid model is rather a by-product of the North American economic integration process based on the exportation of workforce.”

Sullivan, Mark P. 2007. “Cuba: U.S. Restrictions on Travel and Remittances.” CRS Reports for Congress.
<http://www.fas.org/sgp/crs/row/RL31139.pdf> (Accessed August 7, 2007)

Description: This is a report about Cuba for congress discussing policy on US restrictions on travel and remittances.

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)
(Note: Spanish language only)

Abstract: “Esta tesis tiene como objetivo estudiar la migración internacional entre México y los Estados Unidos, de manera particular se centra en las remesas familiares que envían los

emigrantes mexicanos desde el vecino país del norte, derivado en buena medida de la gran importancia que han adquirido éstas en los últimos años.”

Taylor, J. Edward and George Dyer. 2006. “Migration and the Sending Economy: A Disaggregated Rural Economy Wide Analysis.” Department of Agricultural & Resource Economics, UCD, ARE Working Papers 06-002.

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

Abridged Abstract (from author): “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. 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.”

Bolay, Jean-Claude. 2006. “Land use changes and transnational migration.” PhD diss, University of Lauzanne.

<http://infoscience.epfl.ch/search.py?recid=95942> (Accessed August 10, 2007)

Abridged Abstract (from author): “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. Underlying driving forces of these changes were examined based on land use change data collected by survey as well as data available from municipal, state and federal agencies. Results of the present study confirm the hypothesis that global factors, especially international trade agreements such as NAFTA (North American Free Trade Agreement) increasingly influence land use change. Migration can drive land use change by encouraging a shift to low-labor land use systems, but these land use changes that require less labor can also drive migration. The concept of remittance landscape developed by the researcher has proved useful for analyzing the impact of remittances on land use changes.”

Halliday, Timothy. 2006. “Migration, Risk and Liquidity Constraints in El Salvador.” University of Hawaii at Minoa Department of Economics Working Papers 200511.

http://www.economics.hawaii.edu/research/workingpapers/WP_05-11.pdf (Accessed August 13, 2007)

Abridged Abstract (from author): “This paper utilizes panel data from El Salvador to investigate the use of trans-national migration as an ex post risk management strategy. We show that adverse agricultural conditions in El Salvador increase both migration to the US and remittances sent back to El Salvador. The evidence suggests that the effects of the earthquakes had more to do with households retaining labor at home to cope with the effects of the disaster rather than the earthquakes disrupting migration financing.”

Vargas-Silva, Carlos and Peng Huang. 2006. "Macroeconomic determinants of workers' remittances: Host versus home country's economic conditions." *The Journal of International Trade and Economic Development* 15 (1): 81-99.
(Available on request from the KSC).

Note: The 2005 working paper version is available at this link:

<http://129.3.20.41/eps/if/papers/0507/0507007.pdf>

Abstract (from author): "This study examines the determinants of worker's remittances. Variance decompositions, impulse response functions and Granger causality tests derived from a vector error correction model are used to test if remittances are affected by the macroeconomic conditions of the host (remittance sending) or home (remittance receiving) country. Data from Brazil, Colombia, the Dominican Republic, El Salvador, Mexico and the US are used. The results indicate that remittances respond more to changes in the macroeconomic conditions of the host country, than to changes in the macroeconomic conditions of the home country."

Márquez, Abad and Luis Vicente. 2006. "Las migraciones internacionales, ¿una oportunidad para el desarrollo?" *Circunstancia* 10: 1-23.

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

Note: Spanish language only

Abridged Abstract (from and translated by author): "The paper examines the potential role that migration may play in the development of countries of origin. In a particular way, we analyze the role that remittances may come to play in financing the processes of economic growth and development in those countries."

Amuedo-Dorantes, Catalina and Susan Pozo. 2006. "Migration, Remittances and Male and female employment patterns." Paper presented at the AEA conference, January 6-8 2006, Boston, MA.

http://www.aeaweb.org/annual_mtg_papers/2006/0106_1430_0801.pdf (Accessed July 18, 2007)

Abstract (from Introduction): We "lack rigorous male and female labor supplies respond to increases in remittance income to either support or refute these anecdotal observations. According to the neoclassical model of labor-leisure choice (Killingworth 1983), remittances – a source of non-labor income may lift budget constraints, raise reservation wages and through an income effect, reduce the employment likelihood and hours worked by remittance-receiving individuals."

Mishra, Prachi. 2006. "Emigration and Brain Drain: Evidence from the Caribbean." IMF Working Papers 06/25. <http://www.imf.org/external/pubs/ft/wp/2006/wp0625.pdf> (Accessed August 7, 2007)

Abridged Abstract (from author): "This paper quantifies the magnitude and nature of migration flows from the Caribbean and estimates their costs and benefits. 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 12. Transiciones poscomunistas.

<http://www.ucm.es/BUCM/revistas/cee/15766500/articulos/PAPE0606220003A.PDF>
(Accessed August 7, 2007)

Note: Article is in Spanish language.

Abridged Abstract (from and translated by Author): “The effects for the exit countries and receiving countries are studied as well as the dynamic of change in the flows. The geographical... 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.”

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://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2006/05/17/000016406_20060517115015/Rendered/PDF/wps3903.pdf (Accessed September 21, 2007)

Abridged Abstract (from author). “The objective of this paper is to present microeconomic evidence on the economic effects of international remittances on households’ spending decisions. 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.” UN-ISTRRAW Working Paper.

http://www.un-instraw.org/en/images/stories/remmitances/documents/crossing_borders.pdf
(Accessed August 7, 2007)

Abstract (From authors, modified): “...This paper is INSTRRAW’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....”

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.” Department of Agricultural & Resource Economics, UCD, Working Paper 05-005.

<http://repositories.cdlib.org/cgi/viewcontent.cgi?article=1070&context=are> (Accessed August 2, 2007, eScholarship Repository)

Abridged Abstract (from authors): “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.”

Cruz-Taura, Ana et al. 2005. “Banking on remittances: increasing market efficiencies for consumers and financial institutions.” Paper Presented at the 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)

Abridged Abstract (from introduction): “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. By far, a greater proportion used alternative service providers to send funds to their home country.”

Unger, Kurt. 2005. “Regional Economic Development and Mexican Out-Migration.” National Bureau of Economic Research Working Paper 11432.

<http://www.nber.org/papers/w11432.pdf> (Accessed August 14, 2007)

Abridged Abstract (from author): “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. 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.”

Vanwey, Leah Karin, Tucker, Catherine and McConnell, Eileen Diaz. 2005. “Community Organization, Migration, and Remittances in Oaxaca.” *Latin American Research Review*: 83-107. (Available 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.

Lopez Cordova, J. Ernesto. 2005. Globalization, Migration, and Development: The Role of Mexican Migrant Remittances. *Economía* 6 (1): 217-256.
(Available via-interlibrary loan, contact KSC)

Abstract: Focusing on remittances to home countries in particular, this paper explores whether migration and remittances foster development in the same way as capital and trade flows.

Tokman, Andrea. 2005. "Comments and Discussion." *Economía* 6 (1): 249-254.
(Available via-interlibrary loan, contact KSC)

Abstract: This article details the importance of studying the impacts of remittances in the developing world.

Gonzalez-Konig, Gabriel and Quentin Wodon. 2005. "Remittances and Inequality." Universidad de Guanajuato School of Economics Working Papers EC200506.
<http://economia.ugto.org/WorkingPapers/EC200506.pdf> (Accessed August 15, 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."

Cohen, Jeffrey H and Leila Rodriguez. 2004. "Remittance Outcomes in Rural Oaxaca Mexico: Challenges, Options, and Opportunities for Migrant Households." Center for Comparative Immigration Working paper 102.
<http://repositories.cdlib.org/cgi/viewcontent.cgi?article=1032&context=ccis>
(Accessed August 14, 2007, eScholarship Repository)

Abstract (from authors): "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."

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

USAID desktop link:

<http://www.ingentaconnect.com/content/itpub/sedv/2004/00000015/00000001/art00007>

Abstract: This paper focuses on the role remittance transfers have in developing relationships between formal financial institutions and unbanked people. It uses the World Council of Credit Unions in Central America as an example, and analyses its impact on both the originating and distributing site of the remittance transaction.

Amuedo-Dorantes, Catalina and Susan Pozo. 2004. "On the use of Differing Money Transmission methods by Mexican Immigrants." Economic Working Papers at Centro de Estudios Andaluces E2004/06.

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

Abridged Abstract (from authors): "This paper uses data from Mexican immigrants who have resided in the United States to examine the various factors that shape migrants' use of the various methods to remit earnings to Mexico. The analysis reveals that accessibility factors and migrants' awareness of alternative remitting methods play a key role in explaining their use of the various money transfer mechanisms."

Federal Deposit Insurance Corporation. 2004. "Linking International Remittance Flows to Financial Services: Tapping the Latino Immigrant Market." *Supervisory Insights* Vol. 1, 2 (Winter): 17-24.

<http://www.fdic.gov/regulations/examinations/supervisory/insights/siwin04/siwin04.pdf> (Accessed September 18, 2007)

Abstract (from the Introduction): "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."

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%20C%20Rafael%20Antonio.pdf?acc_num=osu1085940118

(Accessed August 15, 2007)

Abridged Abstract (from author): "This dissertation examines the role of remittances as a strategy to mitigate risk within rural households in an environment characterized by substantial systemic shocks. The empirical results further provide evidence that there is a positive relationship between the amount of remittances and the relative magnitude of negative income shocks. Given a risky rural environment and the limitations of formal credit and insurances markets, it appears that some rural households have followed a strategy of using international migration-cum-remittances as an insurance mechanism capable of

protecting them even from systemic shocks. In contrast, national migration cannot generate this important outcome.”

Zarate-Hoyos, German A. 2004. “Consumption and Remittances in Migrant Households: Toward a Productive Use of Remittances.” *Contemporary Economic Policy*, vol. 22 (4):555-565. (Available via inter-library loan, contact KSC)

Abstract: Reviewing the magnitude of remittance flows into Mexican households, this paper also examines the consumption patterns of remittance receiving households in order to understand the dynamics of remittances and consumption.

Maimbo, Samuel Munzele and Nikos Passas. 2004. “The regulation and supervision of informal remittance systems.” *Small Enterprise Development* 15 (1).
USAID desktop link:
<http://www.ingentaconnect.com/content/itpub/sedv/2004/00000015/00000001/art00009>

Abstract: This paper focuses on informal money transfer systems and attempts to regulate those systems. The authors argue against an overly excessive level of regulation, which they believe may stifle a potentially innovative and transparent sector.

Coronado, Roberto. 2004 “Workers' Remittances to Mexico.” *El Paso Business Frontier* 1.
<http://www.dallasfed.org/research/busfront/bus0401.pdf> (Accessed August 6, 2007)

Abstract: No abstract available.

OIM. 2003. “National Survey on family remittances.” Working notebooks on Migration 17.
http://www.livelihoods.org/hot_topics/docs/SurveyRemitEnglish.pdf (Accessed July 18, 2007)

Abstract (from presentation): “This publication addresses the issue of family remittances that Guatemalan households receive, but under an integral approach that goes from their quantification, the transfer services utilized, the remittance companies, up to the manner in which the families spend and invest the family remittances. In that sense, the present working notebook has novel and supplementary information to better understand the Guatemalan migration phenomenon.”

Sana, Mariano. 2003. “International monetary transfers: Three essays on migrant decision-making.” PhD diss, University of Pennsylvania.
<http://repository.upenn.edu/dissertations/AAI3087463/>
(Available via inter-library loan, contact KSC)

Abstract (from author): “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. 2002. "Globalization and Mobility of Capital and Labor in Rural Latin America." Papers presented at the 3rd European Congress of Latinamericanists, July 2002, in Amsterdam, Netherlands.
<http://citeseer.ist.psu.edu/cache/papers/cs/28793/http%3A%2F%2Fwww.geog.leeds.ac.uk%2Fgroups%2Fand%2Fcapital.pdf/la-globalizacin-y-la.pdf>
(Accessed September 18, 2007)

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

Cos Edwards, Alejandra and Manuelita Ureta. 2003. "International migration, schooling and remittances: The evidence from El Salvador." *Journal of Development Economics* 2: 429-461.
<http://www.nber.org/papers/W9766>

Abstract (from authors): "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.”

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

(Available via inter-library loan, contact KSC)

Abstract (from publisher site): “Using a sample of 1,112 heads of household from the Mexican Migration Project (MMP), I develop a multinomial logit regression to test the hypothesis that migrants with social ties to other migrants in their place 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. I find that migrants who live with family members or townspeople during their last migration trip have a higher risk of investing their savings on a productive activity or a home relative to spending them on consumption. Migrants who belong to a social club with other migrants have a higher risk of investing their remittances on production or housing than of using them for consumption.

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

(Print only, request from KSC)

Abstract: This article uses the Gini inequality index to test the impact on the distribution of household income to remittances. The authors find that the impact of remittances varies according to the historical period in the history of a village, and the type of migration.

Arana, Alejandro Rodríguez. Undated. “Endogenous Growth and Comparative Standards of Living between Mexico and the US.” Universidad Iberoamericana, Ciudad de México.

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

Abstract (from the 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.”

Farah, Ivonne and Carmen Sanchez. Undated. "Bolivia: An Assessment of the international labor migration situation: the case of female labor rights." International Labor Organization GENROM Working Paper No. 1.

<http://www.ilo.org/public/english/employment/gems/download/swmbol.pdf>

(Accessed July 16, 2007)

Abstract: This paper is a case study of migration from Bolivia that focuses on women migrants. In addition to an overview of migration and trafficking issues, the paper also presents information on government legislation programs and policies in relation to female migrants.

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

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

Abstract: These are notes from a lecture presented by the author that focuses on the main determinants of remittances, their impact, and trends observed in remittances.

Cadena Ordóñez, Ximena and Mauricio Cárdenas Santa María. Undated. "Las Remesas en Colombia: costos de transacción y lavado de dinero." Fedesarrollo Working Paper Series 26.

<ftp://ftp.fedesarrollo.org.co/pub/wp/WP26.pdf>

(Accessed August 10, 2007)

Abstract: This paper examines remittances to Columbia, which have increased in recent years. The transfers are heavily regulated by Columbia; however, the authors recommend that "cambistas profesionales" should be the focal point for controls on money laundering.

Sosa, Lina Cardona and Carlos Medina. Undated. "Migration as a Safety Net and Effects of Remittances on Household Consumption: The Case of Colombia." Banco de la Republica de Colombia: 1-44.

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

Abstract: "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."

ASIA AND THE NEAR EAST

Browne, Christopher and Akko Minutia. 2007. "Remittances in the Pacific Region." IMF Working Paper No. 07/35. <http://www.imf.org/external/pubs/ft/wp/2007/wp0735.pdf> (Accessed August 7, 2007).

Abstract (from paper): "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."

Brown, Richard P.C. and Gareth Leaves. "Impacts of International Migration and Remittances." School of Economics, The University of Queensland, Australia Discussion paper No. 347, <http://www.uq.edu.au/economics/abstract/347.pdf> (accessed September 18, 2007).

Abstract (from the paper): "We use original 2005 survey data from Fiji and Tonga on remittances and household income to estimate the combined impact of migration and remittances on the composition of household income. A two-stage methodology is followed. A variable for the predicted number of migrants in each household is generated to control for selectivity in migration. This variable is then used in a 3SLS remittances and income equation system. In neither country do we observe significant impacts on agricultural cash income, but, in relation to other income sources, including subsistence agriculture, wages and non-agricultural business activities, some significant and different effects are found, both positive and negative. 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."

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

Abstract (from authors): "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.”

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

<http://siteresources.worldbank.org/INTPROSPECTS/Resources/334934-1100792545130/Diasporabonds.pdf> (Accessed September 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.”

Rosen, Jeffrey Scott. 2007. “Remittances, investment, and portfolio allocations an analysis of remittance usage and risk-tolerance.” Ph.D. diss., Ohio State University.

<http://www.ohiolink.edu/etd/send-pdf.cgi/Rosen%2C%20Jeffrey%20Scott.pdf?acc%5Fnum=osu1172936345> (accessed August 8, 2007).

Abridged Abstract (from author): “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.”

Akkoyunlu, Sule and Boriss Siliverstovs. 2007. “The Role of Remittances in Migration Decision : Evidence from Turkish Migration.” German Institute for Economic Research Discussion Paper 691.

<http://www.diw.de/deutsch/produkte/publikationen/diskussionspapiere/docs/papers/dp691.pdf> (Accessed July 18, 2007)

Abstract (from the paper): “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 cointegrating 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”

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(2): 277-309. (Available via inter-library loan, contact KSC)

Abstract: Using a general equilibrium model to study the impact of labor market policies on growth, employment, urban inequality and rural warfare in labor-exporting countries in the Middle East and North Africa indicates that overseas employment possibly can take the place of domestic informal sector employment as a buffer in labor market adjustment. Reforms of the labor market need to take into account general equilibrium effects in order to encourage broad-based employment creation in the region.

Lueth, Erik and Marta Ruiz-Arranz. 2007. "Are Workers' Remittances a Hedge Against Macroeconomic Shocks? The Case of Sri Lanka." IMF Working Paper 07/22. <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."

Brown, Richard and Eliana Jimenez. 2007. "Estimating the net effects on migration and remittances on poverty and inequality: a comparison of Fiji and Tonga." WIDER Research paper 2007/23. <http://www.wider.unu.edu/publications/rps/rps2007/rp2007-23.pdf> (Accessed July 20, 2007)

Abstract (from the 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.”

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

http://econ.worldbank.org/external/default/main?pagePK=64165259&piPK=64165421&theSitePK=469382&menuPK=64216926&entityID=000016406_20070504134726

(accessed September 18, 2007)

Abridged Abstract (from authors): “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...”

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.

(Available 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.

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

<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 liberalisation reduces the gap between urban and rural households... Aggregate statistics show that the negative impact of remittance decline dominates the positive impact of trade liberalisation 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...”

Holmval, Peter. 2006. “Migration and Remittances - A Case Study of the Philippines.”

MA thesis, School of Economics and Management, University of Lund.
<http://biblioteket.ehl.lu.se/olle/papers/0002161.pdf> (Accessed August 13, 2007)

Abstract: “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.

Cabegin, Emily. 2006. “The Effect of Filipino Overseas Migration on the Non-Migrant Spouse's Market Participation and Labor Supply Behavior.” IZA Discussion Paper 2240.
<http://ftp.iza.org/dp2240.pdf> (accessed September 18, 2007).

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.”

Mansur, Gualala. 2006. “Migration, school attainment, and child labor: evidence from rural Pakistan.” The World Bank Policy Research Working Paper Series 3945.
http://econ.worldbank.org/external/default/main?pagePK=64165259&theSitePK=469382&piPK=64165421&menuPK=64166093&entityID=000016406_20060621141318
(accessed August 6, 2007).

Abridged Abstract (from Author): “[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.”

Mansur, Gualala. 2006. “Migration, sex bias, and child growth in rural Pakistan.” The World Bank Policy Research Working Paper Series 3946.

http://econ.worldbank.org/external/default/main?pagePK=64165259&theSitePK=469382&piPK=64165421&menuPK=64166093&entityID=000016406_20060621141753

(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.”

Takashi Kurosaki. 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 article investigates the ability of rural households to cope with income shocks. The authors find that households that do not receive remittances are less able to cope with shocks.

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.

(Available via inter-library loan, contact KSC)

Abstract: The authors describe the importance of remittances to Morocco as a source of stable foreign capital. They demonstrate that the “structural solidity of remittances” is a result of continuing migration to Europe, and the persistent links between migrants and those who stay. The authors also credit factors such as the policy environment for the fact that many remittances go through official channels.

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

(Available via inter-library loan, contact KSC)

Abstract: No abstract available.

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. (Available via inter-library loan, contact KSC)

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.

Yang, Dean. 2006. "International migration, remittances and household investment: Evidence from Philippine Migrants' exchange rate shocks." National Bureau of Economic Research Working Paper 12325. <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."

Brown, Richard P.C., and John Connell. 2006. "Occupation-specific analysis of migration and remittance behavior: Pacific Island nurses in Australia and New Zealand." *Asia Pacific Viewpoint* 47 (1):135-150. (Available via inter-library loan, contact KSC)

Abstract: No abstract available.

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//handle/1892/2699> (Accessed August 7, 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.”

Poirine, Bernard. 2006. “Remittances sent by a growing Altruistic Diaspora: How do they grow over time?” *Asia Pacific Viewpoint* 47 (1): 93-108.
(Available via inter-library loan, contact KSC)

Abstract: This paper examines the time line and relationship between remittances based on altruism rather than self interest. Remittance effort depends on the ration of per capita income and income growth rates between the home and host country. A lower percentage of remittance amounts per migrant may not indicate remittance fatigue; rather, it may indicate a relative growth in the diaspora to the home country population. This paper examines scenarios as well as statistical tests to arbitrate between self-interest and altruism as a reason to send remittances.

Wescott, Clay G. 2006. “ Harnessing Knowledge Exchange Among Overseas Professionals of Afghanistan, People's Republic of China, and Philippines.” Prepared for the Labor Migration Workshop, March 15, 2006 in New York, New York.
http://papers.ssrn.com/sol3/Delivery.cfm/SSRN_ID893246_code500550.pdf?abstractid=893246&mirid=1
(Accessed August 7, 2007).

Abstract: This paper examines the diaspora contribution to development in three case studies of China, the Philippines, and Afghanistan. Instead of focusing specifically on financial remittances, the author focuses on social remittances, knowledge exchange and skills transfer.

Hannan, K. C. 2006. “Fiji: sugar and sweatshirts, migrants and remittances.” in *Globalisation and Governance in the Pacific Islands* ed. S. Firth, Canberra: ANU E Press.
http://epress.anu.edu.au/ssgm/global_gov/html/frames.php (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.

Wu, Treena. 2006. “The Role of Remittances in Crisis: An Aceh Research Study.” Humanitarian Policy Group Background Paper.
http://www.odi.org.uk/hpg/papers/BG_Remittances_Aceh.pdf (Accessed July 17, 2007)

Abstract (from Introduction): “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.”

Petri, Martin and Tahsin 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 Paper 06/257. <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."

Murphy, Rachel. 2006. *Domestic migrant remittances in China: distribution, channels, and livelihoods*. IOM migration research series 24. Geneva: International Organization for Migration. <http://www.iom.int/jahia/Jahia/cache/offonce/pid/1674?entryId=11164> (Accessed September 21, 2007)

Abstract: This International Organization for Migration report focuses on the regional distribution of remittances in China, how the money is spent and used, and the policy implications that stem from these patterns.

Debapriya Bhattacharya and Kumar Uttam Deb. 2006. "Bangladesh 2020: An Analysis of Growth Prospect and External Sector Behaviour." Center for Policy Dialogue Paper 56: 1-26. <http://www.cpd-bangladesh.org/publications/op/op56.pdf> (Accessed August 6, 2007)

Abstract: "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."

Diesinker, Praia and M. M. M. Yahya. 2006. "Remittances in Crisis: Sri Lanka after the Tsunami." Humanitarian Policy Group Background Paper.

http://www.odi.org.uk/hpg/papers/Remittances_SriLanka.pdf

(Accessed July 17, 2007)

Abstract (from the 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."

Bouhga-Hagbe, Jaques. 2006. "Altruism and Workers' Remittances: Evidence from Selected Countries in the Middle East and Central Asia." IMF Working Paper WP/06/130.

<http://www.imf.org/external/pubs/ft/wp/2006/wp06130.pdf> (accessed August 3, 2007).

Abstract (from author): "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."

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-wds.worldbank.org/external/default/main?pagePK=64193027&piPK=64187937&theSitePK=523679&menuPK=64187510&searchMenuPK=64187283&theSitePK=523679&entityID=000090341_20061110112220&searchMenuPK=64187283&theSitePK=523679

(accessed September 21, 2007)

Abstract (from site): Examining the experience of the Canada-Vietnam remittances corridor over the past several years, this title is a first step towards identifying the main features and pointing out some of the areas and issues that researchers and authorities should examine more closely. In contrast to the large size and advanced level of development of the U.S.-Mexico remittances corridor, examined in the first case study, the Canada-Vietnam corridor is small in absolute terms and still at a nascent stage of shifting from informal to formal systems. For purposes of discussion, The Canada-Vietnam Remittance Corridor breaks down the remittance process into three stages: the First Mile, when decisions are in the hands of the remittance sender; the Intermediary Stage, comprising the systems that facilitate the cross-border transfer of funds, and; the Last Mile, where the funds reach the hands of the remittance recipient. By analyzing the objectives, obstacles, incentives, and changes occurring at each of these stages in the Canada-Vietnam corridor, lessons are drawn for

other remittance sending and receiving countries that seek to encourage formalization of the flows.

Bouhga-Hagbe, Jacques. 2004. "A Theory of Workers' Remittances with an Application to Morocco." IMF Working Paper 04/194.

<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."

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." Washington DC: 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."

Gupta, Poonam. 2005. "Macroeconomic Determinants of Remittances: Evidence from India." IMF Working Papers 05/224.

<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.

Connell, John and Richard P.C. Brown. 2005. *Remittances in the Pacific: An Overview*. Manila: Asian Development Bank. <http://www.adb.org/Documents/Reports/Remittances-Pacific/default.asp> (accessed August 7, 2007).

Abstract (Abridged from Executive Summary): “Migration is very significant in Pacific island states, especially in Polynesia, primarily as a response to uneven economic and social development. In many Pacific island countries, the remittances that flow from internal and international migrants to family members at home have been of growing importance, again especially in Polynesia where they often represent the single most prominent component of national incomes. They reach levels rarely found elsewhere in the world.....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. In fact, many island governments actually promote international labor migration.”

Lasagabaster, Esperanza, Samuel 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 Series 3789. http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2005/12/07/000016406_20051207105243/Rendered/PDF/wps3789.pdf (accessed August 6, 2007).

Abridged Abstract (from paper): “Migrants' remittances have grown dramatically in recent years and are now estimated at US\$1.5 billion annually. This national phenomenon is consistent with remittance trends in neighboring countries where remittance flows are growing as rapidly. The Sri Lankan Central Bank is now debating the following key issues: the developmental impact of remittances; the high transaction costs associated with remittances; and the level of transparency and accountability in the remittance industry, especially the informal remittance sector. This paper highlights the key policy issues associated with each of these aspects of remittances with the objective of improving the public and private infrastructure for current and future flows.”

Maimbo, Samuel Munzele et al. 2005. *Migrant Labour Remittances in South Asia*. Washington DC: The World Bank. http://publications.worldbank.org/ecommerce/catalog/product?item_id=4742861 (Accessed September 21, 2007) (Available via inter-library loan, contact KSC)

Abridged Abstract (from the World Bank: “According to recent World Bank research, Bangladesh, India, Pakistan, and Sri Lanka are all among the world's top 20 receivers of remittances, with estimated receipts of US\$3.2 billion, US\$17.4 million, US\$4.0 billion, and US\$1.3 billion, respectively. The book discusses key issues regarding the development and implementation of remittance industry policies, processes, and infrastructure in South Asia to foster development-oriented transfer of financial resources between migrants in developed economies and their families in the region. It will be of special use to financial sector policymakers and legislators, particularly those responsible for ensuring compliance with international money-transfer codes and standards, as well as to researchers and providers of remittance services.”

Dahlberg , Elisabet. 2005. “Insights into migration and spending patterns based on a small-scale study of garment workers in Phnom Penh.” Scandinavian Working Papers in Economics, European Institute of Japanese Studies Paper 220.

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

Abstract (from author): “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/eAccess/viewTitleIssues.do?titleID=494945>

(Accessed September 21, 2007)

Abstract: This article presents the findings of a case study of migrants and non-migrating household members in Sainik Basti in Western Nepal. The main findings include that migration does result in sustainable livelihoods, including increased education of children, financial capital and social capital. These returns lower investment costs and risks, increase net returns, and as a result facilitate future migration.

Organization for Economic Co-operation and Development. 2005. *Migration, remittances and development: The development dimension*. Paris: Organization for Economic Co-operation and development.

(Available via inter-library loan, contact KSC)

Abstract (from OECD site): “This publication presents the current situation with regard to the magnitude and economic impact of migrants remittances to their countries of origin. In 2004, remittances exceeded official development aid in several emigration countries: they totaled USD 126 billion according to IMF estimates. The book surveys the channels used to collect these funds; the role of banking systems and other financial institutions; the

introduction of new technologies and their impact on fund collection; how the funds are transferred; and how to reduce the costs. Focus is also placed on the different ways in which migrants themselves participate -- together with non-governmental organizations, host countries and sending countries -- to open up new avenues for policies on development aid and co-development. The direct role that migrants can play at the local level is highlighted. Several countries and regions are illustrated: Southern European countries, Mexico, Turkey, North African and sub-Saharan African countries, the Philippines and some Latin American countries.”

Yang, Dean and HwaJung Choi. 2005. “Are Remittances Insurance? Evidence from Rainfall Shocks in the Philippines.” Research Seminar in International Economics, University of Michigan Working Papers 535.

<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.”

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

<http://www.hiva.be/docs/rapport/R1065.pdf> (accessed September 21, 2007)

Abstract: This report details the impact of remittances in Bangladesh. It examines both the impact of remittances on households, as well as the initiatives taken by the government to enhance their impact on society as a whole.

Burgess, Robert and V. Hawser. 2005. “Migration and Foreign Remittances in the Philippines.” IMF Working Papers 05/111.

<http://www.imf.org/external/pubs/ft/wp/2005/wp05111.pdf> (accessed August 6, 2007).

Abstract (from paper): “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.”

Glytsos, Nicholas. 2005. “A Model of Remittance Determination Applied to Middle East and North Africa Countries.” Centre of Planning and Economic Policy Paper 73.

<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.”

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

Abridged Abstract (from author): “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.”

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.
(Available via inter-library loan, contact KSC)

Abstract: The article investigates the differences between male and female migrants, both in terms of their employment prior to migration and the types of jobs they take as migrants. The authors conclude that their findings suggest that gender inequality in the global economy impacts the local economy of sending countries.

Van Dalen, Hendrik P. George Groenewold and Tineki Fokkema. 2005. “Remittances and their effect on emigration intentions in Egypt, Morocco and Turkey.” Tinbergen Institute Discussion Paper 2005-03/1.
<https://ep.eur.nl/bitstream/1765/6591/1/2005-0301.pdf>
(Accessed September 21, 2007)

Abstract (from paper): “What determines remittances – altruism or enlightened self-interest - and do remittances trigger additional migration? These two questions are examined empirically in Egypt, Turkey and Morocco for households with family members living abroad. Results show, first, that one cannot clearly pinpoint altruistic or motives of self-interest since each country tells a different story and within a country both motives can be defended as driving forces behind remittance behaviour. 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.”

Bouhga-Hagbe, Jacques. 2004. “A Theory of Workers' Remittances with an Application to Morocco.” IMF Working Paper 04/194.

<http://www.imf.org/external/pubs/ft/wp/2004/wp04194.pdf> (Accessed August 3, 2007)

Abstract (from the paper): “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.”

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://web.ebscohost.com/ehost/detail?vid=1&hid=108&sid=d373cddd-b366-4fa3-ba9e-c0aa94dd4987%40sessionmgr107> . (Accessed August 7, 2007).

Abstract: This article examines the gendered discourse surrounding remittances from Sri Lankan women who work as domestic servants in the Middle East. The author discusses the emergence of new logic that provides a way for Sri Lankan women to spend their remittances on the nuclear family, rather than the extended family.

La, John. 2004. “Forced Remittances in Canada’s Tamil Enclaves.” *Peace Review* 16 (3): 379-85.

USAID Desktop Link:

<http://search.ebscohost.com/login.aspx?direct=true&db=afh&AN=14622405&site=ehost-live> (accessed August 8, 2007).

Abstract: This article examines the characteristics of the ethnic Tamil diaspora that resides in Canada. In order to gain funds, the Sri Lankan Liberation Tamil Tigers or Eelam (LTTE) has established a presence in the Sri Lankan diaspora, which it exploits by threatening the safety of relatives and property in Sri Lanka. This has resulted in a flow of funds from the diaspora community to the LTTE.

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

USAID Desktop Link:

<http://search.ebscohost.com/login.aspx?direct=true&db=afh&AN=17108303&site=ehost-live> (accessed August 7, 2007).

Abstract: Remittances to South Asia total approximately US \$40-50 billion from out of the global value of remittances (\$US 150-200 billion.) This paper focuses on the procedures attached to informal remittance transfers in South Asia. One of the main arguments in the

paper is that to best serve development goals, remittances must be differentiated from other types of international financial transfers; if regulations are too strong, it may risk destroying the transnational links that send remittances back to the home country.

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

Abstract: Using a gendered approach, this article examines the contractual and altruistic patterns of remittance in Rural Thailand. Migrants from less financially secure households and women seemed to behave more altruistically, while on the other hand, male migrants and migrants from richer households appeared to behave more contractually. The article calls for theory development and research to explain the differences in migrant remittance behavior.

Piotrowski, Martin. 2004. "The Effect of Social Networks at Origin Communities on Migrant Remittances: Evidence from Nang Rong District." Paper presented at the Population Association of America 2004 Annual Meeting Program, April 1-3, in Boston, Massachusetts. <http://paa2004.princeton.edu/download.asp?submissionId=40631> (accessed September 12, 2007).

León-Ledesma, Miguel and Matloob Piracha. 2004 "International Migration and the Role of Remittances in Eastern Europe." *International Migration* 42 (4).
(Available via interlibrary loan, contact KSC)

Abstract: This paper analyses remittances' effect on employment performance with a specific focus on Central and Eastern Europe. It uses a productivity equation to empirically analyze the relationship in 11 countries between the years 1990-1999.

Abstract (from Author): "The literature on the effect of social networks on migrant remittances has ignored the influence of a household's embeddedness in social networks in the origin community. This paper, using multilevel statistical modeling and social survey data from Nang Rong district in Thailand examines how remittances between migrants and origin households are associated with social networks. Social network measures come from data on sibling and rice harvest network ties. Rice harvesting is very important to the rural economy, and households participating in the network are privy to vital sources of news and information that spread through the network. Results support the notion that migrants remit less to households that is isolated in the rice-harvesting network, which is theorized to be associated with access to information about employment options."

Neyapti, Bilin, Kivilcim Metin-Ozcan and Osman Tuncay Aydas. 2004. "Determinants of Workers Remittances : The Case of Turkey." Bilkent University, Department of Economics Departmental Working Papers 0405.
http://www.bilkent.edu.tr/~economics/papers/0405%20DP_Neyapti_Kivilcim_Aydas.pdf
(Accessed August 7, 2007)

Abstract: “Workers remittance flows in Turkey have been increasing since 1960s, remaining to be a significant proportion of imports. The empirical evidence in this paper indicates that the black market premium, interest rate differential, inflation rate, growth, both home and host country incomes and periods of military regime have significantly affected remittance flows in Turkey. Among them, the negatively significant effects of black market premium, inflation and military regime dummy point at the importance of sound exchange rate policies and economic and political stability in attracting remittance flows. Besides, both consumption smoothing and investment motives are observed while the second of which appears more prevalent after the 1980s.”

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 article): “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.” HEC Montréal Institut d'économie appliquée Cahiers de recherche 04-04. http://www.hec.ca/iea/cahiers/2004/iea0404_bd.pdf (accessed August 6, 2007).

Abstract: The authors conduct a survey of domestic workers in Tunisia. The article presents information on the characteristics of domestic workers (age, living conditions, and factors that affect their patterns of remitting wages). In their analysis, the authors use a type-2 tobit or Gragg's specification model.

Osaki, Keiko. 2003. “Migrant Remittances in Thailand: Economic Necessity or Social Norm?” *Journal of Population Research* 20(2): 1-20. http://www.jpr.org.au/upload/20-2_203-222.pdf (Accessed August 13, 2007)

Abstract (from paper online): “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 out migrants 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.

Conference site link: <http://paa2003.princeton.edu/a...onId=61970> (Accessed August 8, 2007)

(Available via inter-library loan, contact KSC)

Abstract (conference site description): “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.”

Mellyn, Kevin. 2003. *Worker Remittances as a Development Tool: Opportunity for the Philippines*. Manila: 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.

Bhattacharya, Debapriya, Mustafizur Rahman and Ananya Raihan. 2003. “Impact of Iraq War on Bangladesh Economy.” Center for Policy Dialogue Occasional Papers 29.

<http://www.cpd-bangladesh.org/publications/op/op29.pdf> (accessed August 6, 2007).

Abstract: The paper provides an early assessment of the anticipated consequences of Iraq war and its possible impacts on Bangladesh economy. Critical insights and fact-based information on possible changes in several areas including oil price, flow of remittance, volume of export and import, migration of labor force etc., and how these will reshape the country's economic settings in the post-war era, have been presented in the paper.

Regmi, Gopal and Clem Tisdell. 2002. “Remitting behaviour of Nepalese rural-to-urban migrants: implications for theory and policy.” *The Journal of Development Studies* 38(3): 76-94.

USAID Desktop Link:

<http://taylorandfrancis.metapress.com/link.asp?target=contribution&id=T8K5JVC490X0XL97> (accessed August 6, 2007).

Abstract: The article tests hypotheses about remitting behavior. Using data from Nepal, the authors examine the motives of rural-to-urban migrants, including the level of family attachment, investment in education, and likelihood of return. The authors find these factors to be significant, but also do not find remittances resulting in long-term rural capital investment.

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
(Available via inter-library loan, contact KSC)

Abstract: Using coastal Vietnam as a case study, the authors examine the relationship between social resilience, demographic change and sustainable development through looking at the effects of remittances on resource dependent communities. Using longitudinal data, the authors find that emigration does not drive unsustainable coastal aquaculture, and that increasing economic inequality undermines social resilience. However, increasing diversification and rising income levels benefit social resilience.

Sriskandarajah, Dhananjayan. 2002. "The Migration-Development Nexus: Sri Lanka Case Study." *International Migration* 40 (5): 283-300.
(Available via inter-library loan, contact KSC)

Abstract: The paper describes the salient features of migration flows from Sri Lanka, distinguishing between labor migration and political migration. The authors find that in both types, protracted conflict has continued to drive migration. In addition, they find that remittances continue to be significant for the Sri Lankan economy, and suggest the diaspora will be a key element in the post-conflict development of Sri Lanka.

Seddon, David, Jagannath Adhikari, and Ganesh Gurung. 2002. "Foreign Labor Migration and the Remittance Economy of Nepal." *Critical Asian Studies* 34 (1): 19-40.
(Available via inter-library loan, contact KSC)

Abstract: no abstract available.

Middle East International. 2002. "Morocco - Émigrés 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.
(May be requested inter-library loan, contact KSC)

Abstract: no abstract available.

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.”

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. 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.”

Seddon, David, Jagannath Adhikari, and Gaṇeśamāna Gurunga. 2001. *The new labures: foreign employment and remittance economy of Nepal*. Kathmandu: Nepal Institute of Development Studies.
(Available via inter-library loan, contact KSC)

Abstract: no abstract available.

Miller, Douglas and Anna Paulson. 2000. “Informal Insurance and Moral Hazard: Gambling and Remittances in Thailand.” UC Davis Working Papers.
<http://www.econ.ucdavis.edu/faculty/dlmiller/workingpapers/infinmh.pdf>
(Accessed August 8, 2007)

Abstract (from author): “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. 2001. *Migrant worker remittances and micro-finance in Bangladesh*. Dhaka: Refugee and Migratory Movement Research Unit.
(May be requested inter-library loan, contact KSC)

Abstract: no abstract available.

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 inter-library loan, contact KSC)

Abstract: no abstract available.

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

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

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. 1999. *The private income transfers of Chinese rural migrants: some evidence from Jinan*. Brighton: University of Sussex.
(Available via inter-library loan, contact KSC)

Abstract: no abstract available.

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

Carroll, Lisa Crystin. 1999. "Alternative remittance systems: distinguishing sub-systems of traditional money laundering in Interpol member countries on the Asian continent." MA Thesis Sam Houston State University
(Available via inter-library loan, contact KSC)

Abstract: no abstract available.

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

Abstract: The research models informal loans between migrant and extended families that finance the cost of international labor migration. The authors use a standard life-cycle approach, performing tests on survey data from Pakistan. The prediction that demand for extended family financing rises with migration costs and falls with pre-migration wealth is confirmed.

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.
(Available via inter-library loan, contact KSC)

Abstract: no abstract available.

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

Abstract: The authors use regression experiments to look at the remittances of personal income from Philippine migrants. Their results provide information on the impact of flows and the sequencing of economic reform. They find that real sector reform has not kept up with financial sector reform.

Adams, Richard H., Jr. 1996. "Remittances, income distribution, and rural asset accumulation." International Food Policy Research Institute FCND Discussion Paper 17. <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."

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

Abstract: The article examines both the amount and timing of remittances from migrants from Lala village in Lebanon's Biqa'a Valley, and discusses significant factors that motivate the sending of remittances.

Rodriguez, Edgard R. and Susan Horton. 1995. "International Return Migration and Remittances in the Philippines." University of Toronto, Department of Economics. Working Paper horton-95-01, <http://repec.economics.utoronto.ca/files/UT-ECIPA-HORTON-95-01.ps> (accessed August 6, 2007).

Abstract: Using data from the Philippines, the paper presents research that examines the decision to migrate and to send remittances. In addition to presenting published statistics, the authors compare the socio-economic background of different types of migrants and non-migrants, and the characteristics of migrants who choose to send remittances, and those who do not. Finally, the authors also look at household characteristics of those receiving remittances, and review the domestic policy on return migration and remittances.

Adams, Richard H. Jr., 1991. "The effects of international remittances on poverty, inequality, and development in rural Egypt." International Food Policy Research Institute Research reports 86. <http://ideas.repec.org/p/fpr/resrep/86.html> (accessed August 6, 2007).

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."

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."

SUB-SAHARAN AFRICA

Kohnert, Dirk. 2007. "Crisis Region Western Africa: The cradle of African migration to Europe." MPRA Paper 2258.
http://mpra.ub.unimuenchen.de/2258/01/MPRA_paper_2258.pdf (Accessed August 7, 2007)

Abridged Abstract (from author): "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'. 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."

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

Abstract: This article examines the interaction between poverty and globalization in Ethiopia. Ethiopia's place on the global economy is characterized by its dependence on exports of goods, importation of armaments, exclusion from global FDI flows, and benefits strongly from an influx of remittances. However, Ethiopia does not receive many benefits from the increasingly prominent global regime of intellectual property. There is room for small-win policies that may use globalization to support the alleviation of poverty even though there are a number of negative trends regarding globalization and poverty.

Temesgen, Kifle. 2007. "Do Remittances Encourage Investment in Education? Evidence from Eritrea." *GEFAME Journal of African Studies* 4(1):
<http://quod.lib.umich.edu/cgi/t/text/text-id?c=gefame;cc=gefame;idno=4761563.0004.101;view=text;rgn=main>
(Accessed August 7, 2007)

Abridged 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 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.”

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

Abstract: There are two main schools of thought on the impact of international migration to African development: migrant remittances are a tangible, positive benefit from migration and the paper’s view that international migration affects Africa negatively through brain-drain. The paper argues that the emigration of trained professionals from Africa far outweighs the benefits of migrant remittances. The author suggests policy measures by the African Union which include addressing the factors that cause trained professionals to leave Africa in the first place.

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. (Available on request from the KSC.)

Abstract: This paper hypothesizes that remittances flowing into Francophone Africa south of the Sahara not only finance infrastructure but also basic social services. Using a literature review augmented with secondary data, this study shows how the contributions of remittances from the diaspora help to provide social services that official sources are unable to fill.

Bloch, Alice. 2006. “Emigration from Zimbabwe: Migrant Perspectives.” *Social Policy and Administration* 40(1): 67-87. (Available via inter-library loan, contact KSC)

Abstract: This article focuses on the effects of immigration status of migrants from Zimbabwe in relation to remittance and employment due to the exclusion of asylum-seekers in the UK and the presence of illegal immigration in both the UK and South Africa. Alleviating global poverty by migrant host country should re-examine barriers to employment, use of skills, and education; these barriers have short term impacts on remittances to the home country and fiscal capacity to contribute to the host country, however, it can also impact longer-term development when migrants return to their home country.

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

Abstract (from Introduction): “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.”

Eastwood, R., J. Kirsten and M. Lipton. 2006. “Premature deagriculturalisation? Land inequality and rural dependency in Limpopo Province, South Africa.” *Journal of Development Studies*, 42 (8): 1325-1349.

(Available on request from the KSC.)

Abstract: This paper indicates that a large amount not only rural households but also working age people in South Africa are dependent on remittances and pensions as the majority of their income. A separate group, with less poverty and unemployment, relied more on local and personal farm income; this group was heavily over-represented in the region where more households had significant land.

Eloundou-Enyegue, Parfait M., and Anne Emmanuèle Calvès. 2006. “Till Marriage Do Us Part: Education and Remittances from Married Women in Africa.” *Comparative Education Review* 50 (1): 1-20.

(Available on request from the KSC.)

Abstract: This article examines the relationship between remittance and education from married African women. The paper concludes that women’s control of financial resources varies between countries; even though education is lower in West Africa, women there have more control over resources than in East Africa. It suggests that the elimination of gender gap in education will not solve disparities in resource allocation between women in East and West Africa.

Davies, Simon, Joshy Easaw and Atanu Ghoshray. 2006. “Mental Accounting and Remittances: A Study of Malawian Households.” *MPRA Paper no 3603*.

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

Abstract (from paper): “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.”

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*, 43-72. Paris: OECD.
(Available via inter-library loan, contact KSC)

Abstract (from OECD web page): "This publication presents the current situation with regard to the magnitude and economic impact of migrants' remittances to their countries of origin...The book surveys the channels used to collect these funds; the role of banking systems and other financial institutions; the introduction of new technologies and their impact on fund collection; how the funds are transferred; and how to reduce the costs."

OECD. 2006. "Migration, Remittances, and Economic Initiatives in Sub-Saharan Africa." In *The Development Dimension: Migration, Remittances and Development*: 300-316. Paris: OECD.
(Available via inter-library loan, contact KSC)

Abstract: Sub Saharan migrants started to contribute to developing home countries as a result of economic affecting cycles of droughts in the 1970s and structural adjustment measures from the IMF and World Bank started in 1981.

OECD. 2006. "Motivating Migrants for Social and Economic Development in Mali and Senegal." In *The Development Dimension: Migration, Remittances and Development*: 358-391.
(Available via inter-library loan, contact KSC)

Abstract: The majority of West African migrants to the OECD emigrate for economic reasons, leaving countries where the majority of the population cannot live decently and key workers and technicians, while sufficient in number for development, are unable to find employment in their home countries to match their qualifications.

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. 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."

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

Abstract: This paper estimates the magnitude of remittance inflow into Africa and capital flight from Africa in order to determine their influence on current account sustainability. In

order to create a more conducive environment for private sector participation and foreign capital investment (including capital flight reversal) more innovative policy thinking and an increase in reforms should be initiated. National development strategies may benefit from mainstreaming remittances.

Bowles, S., and D. Posel. 2005. "Genetic relatedness predicts South African migrant workers' remittances to their families." *Nature* 434(7031): 380-383.
(Available via inter-library loan, contact KSC)

Abstract: Data on remittances from South African migrant workers to their households allows a test of whether individuals favor relatives to the same extent that kin-altruism models predict. The paper concludes that less than a third of the observed level of remittances can be explained by the model.

Azam, Jean-Paul and Flore Gubert. 2005. "Migrant Remittances and Economic Development in Africa: A Review of Evidence." Paper prepared for the AERC Plenary Session, 29 May 2005, in Nairobi. <http://idei.fr/doc/wp/2005/remit.pdf> (Accessed August 10, 2007)

Abridged Abstract (from author): "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, [and] 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."

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)

Abstract (from Summary): "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."

Maphosa, France. 2004. *The Impact of remittances from Zimbabweans Working in South Africa on Rural Livelihoods in the Southern Districts of Zimbabwe*. Harare: The Council for the Development of Social Science Research in Africa.

http://www.livelihoods.org/hot_topics/docs/Maphosa_Report.doc (Accessed July 17, 2007)

Abstract (from Introduction): “Labor migration to South Africa from neighboring countries including Zimbabwe dates back to the 19th century when gold and diamond mines were established in South Africa. At independence in 1980, the government of Zimbabwe discontinued the contract labor system as a protest against apartheid the apartheid government in South Africa. Despite the discontinuation of the contract labor system, Zimbabwe has remained a major source of migrant labor to South Africa, although labor migration has become more informal, unregulated and illegal.”

Jumah, Adusei and Robert Kunst. 2005. “Forecasting Aggregate Demand in West African Economies. The Influence of Immigrant Remittance Flows and of Asymmetric Error Correction.” *Reihe Ökonomie no. 1681-27*.

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

Abstract (from authors): “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.”

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

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

Abridged Abstract (from authors): “This paper uses DOGEV model for modeling 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. . Contrary to the evidence in the literature the relationship between age and probability of being poor was found to be convex to the origin. [One of the findings of this paper is] that there is captivity in poverty category and a significant correlation between poverty orderings which renders usage of standard multinomial/ordered logic in poverty analysis less defensible”

Cliggett, Lisa. 2003. “Gift Remitting and Alliance Building in Zambian Modernity: Old Answers to Modern Problems.” *American Anthropologist* 105, no. 3: 543-552.

(Available via inter-library loan, contact KSC)

Abstract: Zambian migrants, instead of large sums of money or goods, usually send small gifts to relatives at home. The author argues that the gift-giving is a way of developing

strategic alliances that may develop into insurance policies in the future; allowing Zambian migrants to feel as if they are averting some risks in a volatile socioeconomic time.

Kabbucho, Kamau, Cerstin Sander and Peter Mukwana. 2003. "Passing the buck: Money transfers systems- The practice and potential for products in Kenya." *Micro-Save Africa*. http://www.livelihoods.org/hot_topics/docs/RemitKenya.pdf (Accessed July 18, 2007)

Abstract (from Executive Summary): "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."

Sander, Cerstin. 2003. "Migrant labor remittances in Africa: Reducing obstacles to development contributions." Presented at the International Conference on Migrant Remittances, October 2003, in London, UK. http://www.livelihoods.org/hot_topics/docs/RemitObstacles.ppt#259 (Accessed July 16, 2007)

Description: This is a power point discussing migrant labor remittances in Africa, including charts and comparisons.

Lachaud, Jean-Pierre 2005. "A la recherche de l'insaisissable dynamique de pauvreté au Burkina Faso. Une nouvelle évidence empirique." *Working paper, Centre d'économie du développement, DT/117/2005*. <http://ged.u-bordeaux4.fr/ceddt117.pdf> (accessed September 20, 2007). (In French and English)

Abstract: "The debate relating to poverty dynamics suggests several questions: (i) the legitimacy of a macro-economic approach of poverty compared to a micro-economic investigation is theoretically and empirically unjustified; (ii) the robustness of comparisons of welfare between surveys remains ambivalent, and the possibility of compensation of the effects owing to the changes in methodology of questionnaires – time of the investigations, recall period and variation of products – on the welfare indicator is uncertain; (iii) the revision of poverty lines is a risked process, insofar as information available is insufficient to build poverty lines rigorously based on the cost-of- basic-needs method, and new approaches show at the same time a reduction and an increase in monetary poverty between 1994 and 2003; (iv) the recourse to partial non-monetary indicators to justify the dynamics of monetary poverty is a dubious option, and can even be counter-productive."

Lachaud, Jean-Pierre. 2005. "Modélisation des déterminants de la pauvreté durable et transitoire, et capital social aux Comores." *Working paper, Centre d'économie du développement, DT/108/2005*. <http://ged.u-bordeaux4.fr/ceddt108.pdf> (in French and English)

Abridged Abstract (from author): "Poverty 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."

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, 12-14 August 2003, in Johannesburg, South Africa. http://www.livelihoods.org/hot_topics/docs/RemitMarket.pdf (Accessed July 18, 2007)

Abridged Abstract (from author): "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."

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)

Abridged Abstract (from authors): "The study finds that throughout Africa, financial and monetary policies and regulations have created barriers to the flow of remittances and their effective investment. Restrictive licensing of money transfer services, for example, limits access to remittances and restricts the potential impact of remittances in many areas. Other regulations and policies create unattractive environments for investment and block improvements in financial services. Removing those obstacles- and broadening and adapting relevant financial products and services, such as savings and investment options- would boost remittance flows and raise their impact on development."

Gundel, Joakim. 2002. "The Migration-Development Nexus: Somalia Case Study." *International Migration* 40, no. 5: 255.
(Available on request from the KSC.)

Description: This article examines how Somalis use remittances to support family members in Somalia.

Gubert, Flore. 2002. "Do Migrants Insure Those who Stay Behind? Evidence from the Kayes Area (Western Mali)." *Oxford Development Studies* 30 (3): 267-287.
(Available via inter-library loan, contact KSC)

Abstract: Using recent household survey data from the Kayes area in western Mali, this paper analyses the determination of remittances from both internal and international migration. Regression results bring some indication that remittances play the part of an insurance contract between migrant and family, and this should be taken into account by policy makers.

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.

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 extrapolates on the negative affects of cutting off money transfers to Somalia by shutting down remittance agencies.

Hoddinott, John. 1992. "Modelling Remittance Flows in Kenya." *Journal of African Economies* 1: 206-232.
(Available via inter-library loan, contact KSC)

Abstract: This paper draws on data from the Central Province of Kenya, comparing four econometric specifications of the remittance function. The paper finds that failing to account for sample selection, identification, and truncation, can create estimates of the remittance-income relationship that are inaccurate.

VARIOUS

van Dalen, Hendrik P. 2007. "Global Aging and Economic Convergence: A Real Option or Still a Case of Science Fiction?" Tinbergen Institute Discussion Paper TI 2007-051/1. <https://ep.eur.nl/bitstream/1765/10438/1/20070511.pdf> (Accessed August 8, 2007)

Abridged Abstract (from paper): "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. 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."

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(5): 915-923.

(Available on request from the KSC.)

Abstract: The authors explore the beneficial brain drain hypothesis, which implies that skilled migration can benefit the home country as it increases incentives for obtaining training which in turn should increase the country's totally supply of skilled labor. In order for beneficial brain drain to function, migrants shouldn't be strongly screened by the host country and the possibility of migration must affect the decision to have medical training. A survey conducted by the authors among overseas UK doctors in 2002 suggested that neither condition was likely to be fulfilled. The survey did find more information on the motives and backgrounds of migrant doctors and shows that there are possibly other benefits, such as remittances and return migration.

de Ferranti, David and Anthony J. Ody. 2007 "What Can Remittances and Other Migrant Flows Do for Equitable Development?" In *Diasporas and Development (Studies in Global Equity)*. Ed. Barbara J. Merz, Lincoln C. Chen, Peter F. Geithner. Cambridge, Mass.: Harvard University Press.

(Available on request from the KSC.)

Abstract: This chapter examines the importance of remittances in both absolute and relative to other flows, then looking at the contribution of remittances to equitable development. Then, innovative types of financial transfers are explored and finally, the chapter discusses key policy issues with considerations for remittance receiving states.

Savage, Kevin and Paul Harvey, ed. 2007. "Remittances during crises: implications for humanitarian response." Overseas Development Institute Human Policy Group Report 25. <http://www.odi.org.uk/HPG/papers/hpgreport25.pdf>

Abstract (from ODI): "This paper is the final product of a two-year study into the role that remittances play in crises. The work explores how affected people use remittance income to survive and recover from crises, the effect that crises can have on remittance flows and the way that humanitarian responses consider the role of remittances. The study is based on a review of relevant literature, as well as detailed case studies in Haiti, Pakistan, Somaliland, Sudan, Indonesia and Sri Lanka. The study concludes that, while remittances should not be seen as a panacea or substitute for humanitarian action, there is clear potential for humanitarian actors to do more to explore the complementarities between emergency relief and people's own efforts to support friends and family in times of crisis."

Ranis, Gustav. 2007. "Migration, Trade, Capital and Development: Substitutes, Complements and Policies." Economic Growth Center Discussion Paper 950. http://www.econ.yale.edu/growth_pdf/cdp950.pdf (Accessed August 13, 2007)

Abridged 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. 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."

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

Abstract: This article measures international migration by educational attainment for 1990 and 2000 in order to examine determinates of brain drain from developed to developing countries. The study finds that small countries close that share historical or geographical links to OECD countries have the largest incidents of brain drain.

Naiditch, Claire and Radu Vranceanu. 2007. "International Remittances and Residents' Labour Supply in a Signaling Model." ESSEC Research Center Working Papers DR 07001. <http://www.essec.fr/faculty/showDeclFileRes.do?declId=6758&key=workpaper> (Accessed August 8, 2007)

Abridged Abstract (from authors): "This paper analyzes the impact of remittances sent by altruistic migrants on the labor supply of residents. 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.”

McKenzie, David and Marcin J. Sasin. 2007. “Migration, remittances, poverty, and human capital: conceptual and empirical challenges.” The World Bank Policy Research Working Paper Series 4272.

http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2007/07/06/000016406_20070706153903/Rendered/PDF/wps4272.pdf (Accessed August 13, 2007)

Abridged Abstract (from paper): “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 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.”

Katseli, Louka, Robert E.B. Lucas and Theodora Xenogiani. 2006. “Effects of Migration on Sending Countries: What Do We Know?” OECD Development Centre Working Papers 250.

http://www.un.org/esa/population/migration/turin/Symposium_Turin_files/P11_Katseli.pdf

(Accessed August 7, 2007)

Abridged Abstract (from Summary): “The analysis of recent OECD data of foreign-born nationals into Europe documents the presence of multiple migration patterns and reveals that the EU lags significantly behind the United States in attracting highly-skilled migrants who originate mostly from Africa. Reviewing the analytical and empirical evidence on the economic and social costs and benefits of migration and remittances for sending countries reveals that migration can generate substantial direct and indirect gains for sending countries via employment generation, human capital accumulation, remittances, Diaspora networks and return migration Major challenges for EU policymaking to maximize the gains from migration for both sending and receiving countries could include better management of migration and human resources, smart visa policies to facilitate circular migration and greater synergies between migration and development assistance programmes in the context of poverty reduction strategy initiatives.”

Hertlein, Stefanie and Florin Vadean. 2006. “Remittances—a bridge between migration and development?” Focus Migration Policy Brief 5.

http://www.migration-research.org/dokumente/focus-migration/PB05_Remit.pdf

(Accessed July 18, 2007)

Abridged Abstract (from Introduction): “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.”

Lopez-Cordova, Ernesto and Alexandra Olmedo. 2006. "International Remittances and Development; Existing Evidence, Policies and Recommendations." *Occasional Paper 41*, Inter American Development Bank.

<http://www.observatoriomigrantes.org/ocim/publicaciones/INFORME%20SOBRE%20REMESAS.pdf> (accessed September 20, 2007).

Abstract (from paper): "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."

Wolf, Anke (ed). 2006. "Migrant Associations: Information and services." *Migrant Remittances* 3 (1). http://www.livelihoods.org/hot_topics/docs/Migrant_Remittances_May06.pdf (Accessed July 17, 2007)

Abridged Abstract (from Editorial): "[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."

Catrinescu, Natalia, Miguel Leon-Ledesma, Matloob Piracha and Bryce Quillin. 2006. "Remittances, Institutions and Economic Growth." IZA Discussion Paper 2139. <http://ftp.iza.org/dp2139.pdf> (Accessed August 6, 2007).

Abridged Abstract (from authors): "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."

Osili, Una Okonkwo. 2006. "Remittances and savings from international migration: Theory and evidence using a matched sample." *Journal of Development Economics* 83(2): 446-65. (Available on request from the KSC.)

Abstract: This paper discusses transfers to home families and savings as an attempt to present a disaggregated view of international remittance flows. This paper supports the altruistic model of transfer behavior; lower transfers tend to be received by wealthier origin

family. Other evidence indicates that remittances sent to finance investments are associated positively with the wealth of the origin household.

Özden, Çağlar, and Maurice W. Schiff. 2006. *International migration, remittances, and brain drain*. Washington, DC: World Bank.

(Available on request from the KSC.)

Description (from publisher): “International migration, the movement of people across international boundaries, has enormous economic, social and cultural implications in both origin and destination countries. Using original research, this title examines the determinants of migration, the impact of remittances and migration on poverty, welfare, and investment decisions, and the consequences of brain drain, brain gain, and brain waste.”

Sayan, Serdar. 2006. “Business Cycles and Workers' Remittances: How Do Migrant Workers Respond to Cyclical Movements of GDP at Home?” *IMF Working Papers WP/06/52*.

<http://www.imf.org/external/pubs/ft/wp/2006/wp0652.pdf> (Accessed August 6, 2007)

Abridged Abstract (from author): “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.”

Barry, Kim. 2006. “Home and Away: The Construction of Citizenship in an Emigration Context.” New York University Public Law and Legal Theory Working Paper 23.

<http://lsr.nellco.org/cgi/viewcontent.cgi?article=1022&context=nyu/plltwp> (Accessed August 8, 2007)

Abridged Abstract (from author): “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. 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. The Article concludes by offering some initial thoughts on the ways in which emigrant citizenship might evolve in the future.”

Faini, Riccardo. 2006. “Migration and Remittances: The impact on the countries of origin.” Paper presented at the UUDN conference on migration, November 8, Paris, France.

<http://www.eudnet.net/download/Faini.pdf> (Accessed July 18, 2007)

Abstract (from Introduction): “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.”

Alberola Ila, Enrique and Rodrigo César Salvado. 2006. "Banks, remittances and financial deepening in receiving countries- A model." Documentos de trabajo del Banco España 21. <http://www.bde.es/informes/be/docs/dt0621e.pdf> (Accessed August 6, 2007)

Abridged Abstract (from author) "[T]he 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."

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

(Available via inter-library loan, contact KSC)

Abstract: This article argues that the developmental impacts of remittances can be enhanced through appropriate macroeconomic policies. The paper also includes a critical survey of the theoretical and empirical literature on the welfare impact of remittances.

Bugamelli, Matteo and Francesco Paternò. 2006. "Do Workers Remittances Reduce the Probability of Current Account Reversals?" LSE CEP Discussion papers 714.

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

Abridged Abstract (from authors): "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. 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."

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: 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" (GAO, 2006, 2). 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 analysing and facilitating diasporas contribution to poverty reduction in developing countries." *World Review of Science, Technology, and Sustainable Development* 3(1); 17 - 36
(Available via inter-library loan, contact KSC.)

Description: The focus of this paper is on the role of the diaspora in creating wealth and developing their home country from trade and enterprise development.

Anderloni, Luisa and Daniela Vandone. 2006. "New market segments: migrants and financial innovation." UNIMI 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."

Chauvet, Lisa and Sandrine Mesplé-Somps. 2006. "Impact des financements internationaux sur les inégalités des pays en développement." *Working Papers DT/2006/18, DLAL (Développement, Institutions & Analyses de Long terme)*.
http://www.dial.prd.fr/dial_publications/PDF/Doc_travail/2006-18.pdf (Accessed August 8, 2007)

Abstract (from 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*. Geneva: BIS. <http://www.bis.org/publ/cpss73.pdf> (accessed August 7, 2007).

Description (from Forward): “This report provides an analysis of the payment system aspects of remittances, on the basis of which 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. http://etd.library.vanderbilt.edu/ETD-db/available/etd-04112006-173057/unrestricted/VivianA_Thesis2006.pdf (Accessed August 7, 2007)

Abridged Abstract (from author): “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. 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.”

Giuliano, Paola and Marta Ruiz-Arranz. 2006. “Remittances, Financial Development, and Growth.” IZA Development Paper 2160. http://www.economics.harvard.edu/faculty/giuliano/papers/IZA_dp2160.pdf (Accessed August 6, 2007)

Abridged Abstract (from author): “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.”

OECD. “2006 International migrant remittances and their role in Development.” In *International Migration Outlook 2006*. Paris: OECD. <http://www.oecd.org/dataoecd/61/46/38840502.pdf> (Accessed August 21, 2007)

Abridged abstract (from Introduction): “A wide range of issues related to remittances became the subject of political debate, as well as of more in-depth research. These topics

include the determinants of remittances, the transfer channels used and their economic impact on the remittance receiving countries.”

Docqueir, Frédéric, Hillel Rapoport and I-Leng Shen. 2006. “Remittances and inequality: A dynamic migration model.” *CReAM Discussion Paper Series 0614*, Centre for Research and Analysis of Migration (CReAM), Department of Economics, University College London. http://www.ires.ucl.ac.be/DP/IRES_DP/2007-3.pdf (Accessed August 15, 2007)

Abstract (from authors): “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.”

Maimbo, Samuel Munzele and Dilip Ratha. 2006. *Remittances development impact and future prospects*. Washington, DC: World Bank.
(Available via inter-library 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.

Bertoli, Simone. 2006. “Remittances and the dynamics of human capital in the recipient country.” University of Turin Department of Economics Working Papers 200607. http://www.de.unito.it/web/member/segreteria/WP/2006/7_WP_Bertoli.pdf (Accessed August 15, 2007)

Abridged Abstract (from author): “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. 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 ail households to converge towards the equilibrium at a high level of human capital.”

Özden, Çağlar, and Maurice W. Schiff. 2006. *International migration, remittances, and brain drain*. Washington, DC: World Bank.
(Available on request from the KSC.)

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.”

Isern, Jennifer, Rani Deshpande and Judith van Doorn. 2005. “Crafting a money transfers Strategy: Guidance for pro-poor financial service providers.” CGAP Occasional Paper, no. 10. http://www.cgap.org/docs/OccasionalPaper_10.pdf (accessed August 7, 2007).

Abstract: Cross-border remittances are attracting more and more attention from development agencies, governments, and the private sector as more data becomes available. Formal remittances are ahead of capital market flows and official development assistance as a source of external funding for developing countries. Remittances bolster the financial service provider (FSP) industry; money transfer allows them to reach financial goals, and generate revenues. Additionally, money transfers allow smaller FSPs to provide an additional product in demand by poorer customers, possibly at a lower cost than mainstream providers. This paper explores the strategy and operational logistics of entering the money-transfer market.

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)

Description (from summary): “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.”

Adams, Richard Jr. and John Page. 2005. “Do international migration and remittances reduce poverty in developing countries?” *World Development* 33: 1645-1669.
(Available on request from the KSC.)

Abstract: This paper focuses on examining the impact of international migration and remittances on poverty in the developing world. Results indicate that both remittances and migration have a positive affect in the reduction of the level, depth and severity of poverty in the developing world.

Aggarwal, Reena, Asli Demirguc-Kunt and Maria Soledad Martinez Peria. 2006. "Do workers' remittances promote financial development?" The World Bank Policy Research Working Paper Series 3957. http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2006/06/28/000016406_20060628102507/Rendered/PDF/wps3957.pdf (accessed September 24, 2007)

Abridged Abstract (from authors): "The authors use data on workers' remittance flows to 99 developing countries from 1975-2003 to study the impact of remittances on financial sector development. In particular, they examine whether remittances contribute to increasing the aggregate level of deposits and credit intermediated by the local banking sector. The findings provide strong support for the notion that remittances promote financial development in developing countries."

DeVoretz, Don J. and Florin P. Vadean. 2005. "A Model of Foreign-Born Transfers: Evidence from Canadian Micro Data." IZA Discussion Papers 1714. <ftp://repec.iza.org/RePEc/Discussionpaper/dp1714.pdf> (Accessed September 24, 2007)

Abstract (from author): "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. <http://www.imf.org/external/pubs/ft/wp/2006/wp0661.pdf> (Accessed August 6, 2007)

Abridged Abstract (from author): "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."

Fran Deans, Linda Lonnqvist and Kasturi Sen. 2006. "Remittances and migration: Some policy considerations for NGOs." INTRAC Policy Briefing Paper 8. www.intrac.org/docs.php/2503/08Remittances%20and%20Migration.doc (Accessed July 20, 2007)

Abridged Abstract (from Introduction): “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.”

World Bank. 2005. *Global economic prospects 2006: economic implications of remittances and migration*. Washington DC: International Bank for Reconstruction and Development/ The World Bank.

http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2005/11/14/000112742_20051114174928/Rendered/PDF/343200GEP02006.pdf (Accessed July 17, 2007)

Abridged Abstract: “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.”

Yang, Dean. 2005. “Coping with Disaster: The Impact of Hurricanes on International Financial Flows, 1970-2001.” Research Seminar in International Economics, University of Michigan Working Papers 534.

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

Abridged Abstract (from author): “This paper focuses on hurricanes, and examines the impact of hurricane damages on resource flows to affected countries. 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.”

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

<http://ssrn.com/abstract=803667> (accessed August 7, 2007 from SSRN).

Abstract: 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.

The Economist. 2004 "Monetary Lifeline", *The Economist* 372 (8386), 66.

USAID Desktop Link:

<http://search.ebscohost.com/login.aspx?direct=true&db=afh&AN=13970244&site=ehost-live> (accessed August 7, 2007).

Abstract: The article discusses the importance of remittances to developing countries.

Harrison, Anne. 2004. "Working Abroad: the benefits flowing from nationals working in other economies." Presented at the Meeting of the Technical Subgroup of the Task Force on International Trade in Services, Movement of Natural Persons—Mode 4, 15-6 September 2004, in Paris, France.

<http://unstats.un.org/unsd/tradeserv/TSG%2009-04-Paris/tsg0409-16.pdf> (Accessed August 21, 2007)

Abstract: "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"

Devesh Kapur. 2004. "Remittances: The New Development mantra?" United Nations G24 Paper Discussion Series 24.

http://www.unctad.org/en/docs/gdsmdpbg2420045_en.pdf

(Accessed July 17, 2004)

Abridged Abstract (from author): "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. 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."

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

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

(Accessed July 17, 2004)

Abstract (from Introduction): "Much less is known 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 displacement and hardship."

Wimanaldharma, Jan, Douglas Pearce and David Stanton. 2004. "Remittances: The new development finance?" *Small Enterprise Development Journal*.
http://www.livelihoods.org/hot_topics/docs/remittance.pdf (Accessed July 18, 2007)

Abstract (from Introduction): "Remittances are now second only to foreign direct investment as a capital flow into developing countries and substantially exceed development aid."

Sander, Cerstin. 2003. "Migrant remittances to developing countries: A Scoping Study." UK Department of International Development paper 26617.
<http://microfinancegateway.org/content/article/detail/26617>
(Accessed July 18, 2007)

Abstract (from Executive Summary): "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."

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

Description (from Introduction): "This chapter examines the relative importance of workers' remittances as a source of development finance and discusses measures that industrial and developing countries could take to increase remittances."

Addy, David, Boris Wijkstrom, and Colleen Thouez. 2003. "Migrant remittances - country of origin experience." Paper presented at the Conference on International Migration Policy: 9-10 October, London UK.
http://www.livelihoods.org/hot_topics/docs/REMITPAPER.doc (Accessed July 17, 2007)

Description (from introduction): "This paper will highlight country of origin experiences with remittances as expressed by participants at IMP events and explore and contextualize the outcomes of these discussions in light of contemporary research findings."

Adams, Richard H. and John Page. 2003. "The Impact of International Migration and Remittances on Poverty." Paper presented for the DFID/World Bank Conference on Migrant Remittances, London.
http://www.livelihoods.org/hot_topics/docs/RemitImpact.doc (accessed July 17, 2007)

Description (from introduction): "The purpose of this paper is to examine the impact of international migration and remittances on poverty in a broad cross-section of developing countries."

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

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

Abstract (from 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. 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."

Glystos, Nicholas. 2002. "The Role of Migrant Remittances in Development: Evidence from Mediterranean Countries." *International Migration* 40(1): 5-26.
(Available on request from the KSC.)

Abstract: Remittances affect development in complex positive and negative ways as market flows of foreign exchange. This paper discusses the role of migrant remittances as related to foreign exchange in the framework of developmental economics.

Burman, Jenny. 2002. "Remittance or Diasporic Economies of Yearning." *Small Axe: A Caribbean Journal of Criticism* 6 (2): 49-71.
(Available via inter-library loan, contact KSC.)

Abstract: No abstract available.

Taylor, J. Edward and Philip L. Martin. 2001. "Human capital: Migration and rural population change." *Handbook of Agricultural Economics* 1: 457-511.
(Available via inter-library loan, contact KSC)

Abstract: This article examines the interplay between migration determinants and impacts in rural economies, pointing to new areas for policy intervention.

McCormick, Barry and Jackline Wahba. 2000. "Overseas Employment and Remittances to a Dual Economy." *The Economic Journal* 110: 509–534.
(Available via inter-library loan, contact KSC.)

Abstract: This paper studies overseas employment, domestic underemployment and remittances with a general equilibrium model with a non-traded good and minimum wage.

Cox, Donald, Bruce E. Hansen and Emmanuel Jimenez. 1999. "How Responsive are Private Transfers to Income? Evidence from a Laissez-Faire Economy." Boston College Working Papers in Economics 341. <http://fmwww.bc.edu/EC-P/WP341.pdf> (Accessed August 8, 2007)

Abridged Abstract (from authors): "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. We find that private transfers are widespread, highly responsive to household economic status and conform to patterns implied by altruistic utility interdependence."

Arcand, J.L., G. Boulila, and C. Tritten. 1995. "Intergenerational Contracts, Remittances, and Growth." Centre inter-universitaire de recherche en économie quantitative Cahiers de recherche 9543. <http://www.sceco.umontreal.ca/publications/etext/9543.pdf> (Accessed August 8, 2007)

Abridged Abstract (from authors): "In this paper, we develop a two sector general equilibrium overlapping generations model to study migration and remittances between the countryside and the city, the links between migration and growth, as well as the conditions under which intersectoral migration begins and ends. The migration process in our model is mediated through optimal intergenerational/intrafamily contracts, introduced by Stark and Lucas, which result in remittances."

Lakeshmanasamy, T. 1993. "Intrafamily relations, migration and remittances." *Artha Vijnana* 35(1):86-94.
(Available via inter-library loan, contact KSC)

Description: This paper looks to develop a model of interdependent decision making within the family unit regarding migration and remittances.

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

Description: 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. Note: Latest statistic source is dated 2006.

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 21, 2007)

Abstract: no abstract available.

Manuel Orozco. Undated. "Migration and development: integration to the global economy and policy opportunities for donors." Inter-American Dialogue powerpoint.
http://www.livelihoods.org/hot_topics/docs/RemitPolicy.ppt#466,
(Accessed July 17, 2007)

Description: Power Point presentation on migration, remittances and development.

McKenzie, Scott. Undated. Socioeconomic effects of remittances and migration. World Bank.
<http://siteresources.worldbank.org/INTMIGDEV/Resources/2838212-1160686302996/BBLmigrationandHD.ppt#280>
(Accessed July 20, 2007)

Description: Power Point presentation on the socioeconomic effects of remittances and migration.

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