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**THE IMPACT OF INTERNATIONAL MIGRATION ON THE  
ECONOMIC DEVELOPMENT OF COUNTRIES IN  
THE MEDITERRANEAN BASIN\***

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\*The views expressed in the paper do not imply the expression of any opinion on the part of the United Nations Secretariat.

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## **A. INTRODUCTION**

November 1995 marked the starting point of the Euro-Mediterranean Partnership (the Barcelona Process), a wide framework of political, economic and cultural cooperation between the Member States of the European Union and the Southern and Eastern Mediterranean countries.



## **B. THE REMITTANCES - LOCAL DEVELOPMENT NEXUS**

### *1. Motivation behind remittances*

In the literature is possible to distinguish among four different approaches for the analysis of the determinants of remittances: the *endogenous migration approach*; the *portfolio approach*; the *co-sharing of risks and insurance approach*; the *social capital approach*. All

c. *A co-sharing of risks and insurance approach*

For this, migration and hence remittances are the result of a collective decision made by the family to improve its socioeconomic condition (financial-economic capital). On the one hand, remitter sends money to maintain the ties with the family and hence guaranteeing the possibility of return in case of failure of the migration project. On the other hand, the family invests the money to send the best member of the household abroad to guarantee a better future. This approach explains the motivation to remit as an insurance for which remittances to the family from the migrant worker are the premium. This approach has not the individual but the family as the unit of analysis. It can take both the form of a family contract (implicit) in which the family invests in the education and migration costs, i.e. providing a loan to the migrant that starts to pay back once settled and earning enough in the host country (Solimano, 2003). Therefore, the quicker the insertion of the migrant in the labor market, the faster the remittance flow will start. This depends upon the income level but especially on the saving capacity. It can take also the form of a co-insurance where the family sends away one of its best educated family member to diversify economic risks. The migrant will help the family and conversely the family represents a form of insurance in case the situation in the host country is not good. Remittances play the role of insurance claim, assuming that both parties respect the contract (which usually occurs more in these cases than in legally enforced contracts). Agarwal and Horowitz formulate the hypothesis that the altruism or risk sharing motivations depend also on the number of migrants in the household: given other factors stable, a higher number would reduce the altruism-based remittances but would not reduce the risk-sharing remittance (Agarwal and Horowitz, 2002). However, though the data set of their study is little, they find that per-migrant remittances are significantly and negatively related to the number of migrants in the households. According to this approach remittances should not decrease during a given (contract) period, but a sharp decline after the repayment has been completed and or when the contract 'expires' should be expected (van Dalen *et al.*, 2005).

For the analysis of the gender dimension in remittances Ramirez









be taken into account in the analysis. Changing labor migration, stricter migration policies and an unstable performance of MPCs economies are determining factors in shaping the future trends of remittances and their type of utilization. The future role of migrants as agents of development is to be viewed in this perspective.

Remittances flow to this region is two to three times higher than FDI flows and peaking at \$15 billions they were about four times larger than total overseas development aid in 2004. Both remittances and FDI peak in 2001 (figure V). The peak in remittances can be explained by the appreciation of the euro against the USD in 2001, which has pushed many people to send money home, or by the need to repatriate money that otherwise should have been declared to banks upon the conversion. However, when corrected for the exchange rate the peak disappears and a stable, slightly increasing flow of remittances remains. After exchange rate correction the FDI flow is still fluctuating and the peak in 2001 is still present. An explanation for this trend can be the privatization process in telecom and other utilities in Morocco and Turkey (EIB, 2005). Nonetheless, countries such as Egypt, Jordan and Turkey have experienced a “boom and bust” cycle, deriving from volatility in the revenue coming from oil prices and the changing migration opportunity in the Persian Gulf. In the case of Turkey, the economic and financial instability have contributed to the volatility of remittances (Sayan, 2004).

In Lebanon and Jordan remittances as share of GDP are larger compared to the other MPCs, but only a small portion is coming from Europe (5% or less) (table 1). For Morocco and Tunisia remittances are an important part of their GDP and most of the remittances come from Europe (85–90%). It must be stressed that formal flows of remittances are only the tip of the iceberg. It is estimated that informal remittances, in the Mediterranean region can double the official figures (EIB, 2005).

The importance of remittances in the Mediterranean Basin countries can also be viewed comparing it with other financial flows. During the first five years of implementation of the Euro-Mediterranean Partnership the EU has allocated 3.4 billions euros in development assistance (ca. 680 million euros per year) and the European Investment Bank (EIB) another 4.8 billion for loans (about 900 million euros per year). In the second period, 2000-2006, the Mediterranean development funds (MEDA Program) increased to 5.3 billion and the EIB 6.4 billions in loans and 1 billion for transnational projects. European FDI were generally scarce compared with other regions in the world and mainly linked to the acquisition of existing companies (privatizations). During the last five years, on average EU aid transfers were equivalent to about €8 per capita, while FDI were about €22 per capita and remittances €57 per capita (figure VI).

In the new seven-year budgetary period 2007-2013 the EU has allocated through the European Neighborhood Policy Instrument an amount of 14.9 billion euros, i.e. 2.1 billion a year to be shared among the ten MPCs and the seven new neighbor countries, i.e. \$5.3 per capita.<sup>2</sup>

### *3. Development & Remittances in the Mediterranean: Capital Rich Underdevelopment*

The role of international migration in alleviating the local unemployment rates and the role of remittances in alleviating households from poverty are undisputed. According to the study by Page and Adams on a panel of 74 countries, a 10% increase in the share of remittances in a country GDP will contribute to a decline of 1.6% of the population living under the international poverty line of \$1 per day. Similarly, the study found that a 10% increase of the migrant population would lead to a decline of 1.9% of people living under the international poverty line (Page and Adams, 2003, pp. 20-22). If this conclusion can be applied to the Mediterranean countries, then remittances and migration would be a blessing given that many countries in the region still have between a tenth and a fifth of the population living below the national poverty line.

In the Mediterranean countries migration has been used as a development strategy for many years (Nyberg Sørensen, 2005). The accelerated rate of migration from MPCs has surely helped overcoming

some of the contingent difficulties in the labor market and in the migrants' households, but its correlation with an improvement in the development of the countries is an unqualified one.

Furthermore, during the last decade, the economies of the Mediterranean partner countries have faced several difficulties due to the process of liberalization of trade in manufacturing sector, especially in textile and clothing, which can have outweighed the benefits from migration (Federico Caffè Centre, 2005). The Southern Mediterranean Basin manufacturing sector is still largely characterized by micro and family enterprises (95% of the total), a large informal sector (sometimes accounting for about 30% of the GDP), and with about half of the population on agriculture. The GDP growth rate up and downs reflect the dependency from oil prices and the agricultural performance.

The effects of remittances can be indirectly seen from the performance in the UNDP Human development indicators (HDI). In the MPCs, the HDI have registered a positive trend in the last 25 years. The index shows a constant growth between 1 to 3 percent annually. Nonetheless, MPCs are found in the medium lower end of the HDI rank, between nr. 81 (Lebanon) and nr.124 (Morocco). Other indicators such as rate of illiteracy and access to water have registered over the region a positive improvement in the last decade. Anyhow, even if caution is needed in making a direct connection of the performances in the indicators of human development with the migratory phenomenon, the fact that remittances are mainly

on bilateral Action Plans requires new tools for analyzing how to improve efficiency of workers' remittances such as that proposed by the migration/remittances corridor approach.

In the following section, an attempt to apply the remittance-corridor methodological approach is carried out in two different corridors: Spain-Morocco and Germany-Turkey.

#### **D. THE REMITTANCES CORRIDOR APPROACH**

The introduction of the concept of remittances corridor by the World Bank (Herandez Coss, 2005 and 2005b) has shown the importance of a country-to-country analysis for both theory and policy. The application to the EU-Mediterranean region of the corridor approach can help to overcome the substantial differences in coverage and circumstances that complicate the interpretation of the surveys on remittances available for many countries, while at the same time contributing to an innovative methodology.

The remittances-corridor approach is a methodology that attempts to explain the relationship between the remittances flow (frequency and amount) with a set of variables that ranges from the socio-economic characteristics of the migrant groups in the destination country, the families left-behind, the socio-economic and political conditions in the remittances receiving areas, and the macroeconomic situation in both sending and receiving countries (table 2).

Unfortunately, at present the lack of comprehensive surveys in Europe, the main destination region for most of the MPCs migrant workers, makes the task of using this methodology quite complex. In the Mediterranean countries, but also elsewhere, the analysis is so far based on anecdotal evidences from case studies or surveys in the migrants sending countries, but it lacks the needed pairing with the socio-economic dynamics of the migrant workers' groups in destination countries. To optimize remittances in capital-rich but underdeveloped regions is necessary to have a clear picture on the direction, use and intensity of the remittances flows.

The importance given to the socio-economic factors and the phase of the migratory project is due to the presence of parallel and diversified migratory strategies and processes. Migration, as development, is a multidimensional phenomenon. The emergence of Spain and Italy on the Mediterranean scenario as new immigration countries, the tightening of migration policies, the tendency to migrate to stay in the host country, and the tendency of migrants to establish migratory chains from the area of provenience to the area of destination are just some of the factors that demand for a new methodological and analytical approach. In the EU, most MPC migrants live in Germany, France, the Netherlands, Spain and Italy, with Turkey, Algeria, Tunisia and Morocco as the most important countries of origin. Within each of these countries it is possible to identify the corridors within the corridors, i.e. migrants from certain areas tend to concentrate in areas where the same ethnic or kinfolk groups are found.

For example, in the France-Algeria corridor immigrants are concentrated in Ile0.051rm 0.0201 Tw [((e F  
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in Germany. Lebanese are mainly concentrated in three areas: Nordrhein-Westfalen with 30% and in Berlin and Niedersachsen with 19% in each of them.

The number of migrants in an EU country correlates with the remittance flows to the home country. The top-5 remittance flows represents approximately 60% of all remittances sent from the EU to the MPCs (EIB, 2005). Table 3 presents the flows registered by the European Central Banks, which does not include the remittances sent through informal channels.





the form of small services or manufacturing firms and with little multiplier effect (Icduygu, 1998 in Koc and Onan, 2004). The study by Barisik *et al.* (1990 in Koc and Onan, 2004) reported that about a fifth of the transfer was used for personal consumption, while about 30% in improving the housing conditions.

The 1996 Turkish International Migration Survey also stated that about 12% of the households are beneficiaries of some kind of remittances and that the remittances are used for both consumption and



growing fast, the corridor Spain-Morocco is chosen as example of a “new migration/remittances corridor”.

Similarly than in Turkey, in the early 1960s migration flows from Morocco were administrated through recruitment agreements with receiving countries (West Germany, France, Belgium, and the Netherlands). Migration was mainly directed towards France (de Haas, 2005). However, administrative difficulties, corruption and long waiting lists pushed migrants to adopt a more spontaneous approach and migrate as tourist with the help of family and relatives (de Haas, 2005). Following restrictive immigration policies in Europe and political turmoil in Morocco in the early 1970s, migrants opted for family reunification (instead of return), family formation with Moroccans living in Europe (preferably kin from the same region of origin) and Europeans, and travels to countries (such as Spain and Italy) where visa was not requested until 1990-91. Then, they overstay and become undocumented migrants. The large informal economy of Spain and Italy, the high demand

migration to Spain has increased during the last 12 years at a rate of 13% annually, while remittances from Spain during the last 7 years have increased at an annual rate of 62%. Moroccan in Spain show altruistic and insurance sharing attitudes: Each Moroccan has sent on average 838 euros in 2002 and 924 euros in 2004.

These figures do not include informal remittances. The Spanish Central Bank has made attempts to estimate the actual flow of remittances including informal transfers. After adjustments for number of immigrants, average salaries, level of income of different migrant groups and social security contributions, the total remittances sent out of Spain, including informal, were estimated at € 6 billion in 2003 (Banco de España, in EIB, 2005).

*c. Characteristics of the Spain-Morocco corridor transfer mechanisms*

Moroccan immigrants in Spain use mainly two transfer methods: the MTOs (Money Transfer Operators) and informal channels. Considering the large group of undocumented migrants, it can be assumed that for the corridor Spain-Morocco the volume of informal remittances might surpass the flows through formal channels. The market shares of Money Gram, Western Union and the post office are relatively small. The MTOs have a small market share. According to the Central Bank of Spain the number of licensed MTOs in Spain currently is 43. MTOs report to the Central Bank, which is the supervising authority. In Spain Western Union and Money Gram operate through various agents, including the post offices (Western Union). In the home country they have a good distribution network: Western Union has 1.700 agents in Morocco and Money Gram 600 agents, mainly located in the Banque Populaire agencies (EIB, 2005).

Banque Populaire has the major share in the formal remittance market, though declining. The bank has an extensive network of branches in Morocco. Banque Populaire offers several money transfer services: joint checking accounts (with family in the home country), wire of money to an account, or wire money to a private person. The accounts can be held in Dirham or in foreign currency. In Spain the bank has no own branches, but operates through a cooperation agreement with la Caixa.

*d. Characteristics of the utilization of remittances in Morocco*

The changing pattern of migration that is challenging policy makers in their task to channel workers' remittances for local development is also confirmed by Mr. El Gourhani, marketing director of the Banque Populaire of Morocco: "Traditional receiving countries are reducing the transfer of money, while new migration countries are increasing it. This is quite normal since the first generation of immigrants still feels attached to the country of origin and invests money in different ways (real estate, support to the family). For the second and the third generation, born abroad, the attachment is still strong but they are mainly concerned with the life in Europe and not with a hypothetical life in Morocco" (Gallina, 2006).

A study by Bouchachen (2000) reported that remittances have helped to keep four percent of the Moroccan population, i.e. almost one million people out of poverty, reducing the portion of the population living in poverty from 23 to 19% during the period 1984-1999. Studies carried out in Morocco in the last 35 years, present similar findings concerning the usage of remittances: the money is predominantly used to sustain the household, to build a house or to improve an existing one (Kachani, 2005).

Other studies on a micro-level have demonstrated how areas with strong traditions of migration, such as the Rif region in Morocco, have seen a genuine boom in the construction sector. 71% of migrant households in this region have managed to buy land, build a house or carry out considerable repair work on their old homes (Nyberg Sørensen, 2005). Several professions and occupations attached to construction have benefited from migration and repatriated wages. The housing boom that has been fuelled by migrant spending has probably saved many of the smaller cities. Communities in the Nador Province, an important emigration region, suffered a loss of population after independence and might have disappeared completely if the remittances had not helped them to sustain.

The survey by INSEA showed that Moroccan residents abroad increasingly invest in their home country, especially in real estate (84% of all direct investments), agriculture (7.5%) and in other sectors as

tourism, industry and the retail sector (Kachani, 2005). Another more recent study confirmed these findings and noticed the growing interest of residents abroad with a higher level of education in investing in stocks listed on the Moroccan stock exchange and in information and communication technology (Kachani, 2005).

The same survey as quoted above also noticed that the investment flows could

What emerged in the analysis of Moroccans remittances patterns and their utilizations is that Moroccan migrants has shown a strong attachment to their country and developed mechanisms of insurance during the early stage of migration.

Generally, the existing surveys show that remittances are very high at the early stage of the migration project, they tend to decline when the families settled down in the host countries, but then peak again when households' heads are close to retirement age. In these cases money are sent to invest mainly in housing for a future return (Federico Caffè Centre, 2004; Lahlou 2000). Lahlou's study has also demonstrated that there is a relationship between remittances and marital stage, the engaged couples send money less often than the widows, and that remittances are fewer by migrants with higher educational levels, due to higher rate of consumption and saving in the hosting country.

Thus, at the national level, the raise of a "second and third generation" in the older migration



relying on remittances can be quite high giving the changing patterns of migration and migration policies in the receiving countries. This may led to a reconsideration of development through migration strategies, while it remains a central aspect in the current debate on the relationship between remittances and co-development policies aiming to increase their multiplier and accelerator effects. For this purpose, this paper has attempted to develop a remittances-corridor approach that can favor the identification of the factors, trends and implications behind different remittances behaviors.

If there is a link between the flow of remittances and the stages of the migratory project, then new instruments to design macroeconomic policies and development policies aiming to foster local economic development and to recompose the migrants' population aspirations of return with the available

## NOTES

<sup>1</sup> The term Mediterranean Partner Countries indicates the 10 countries signatories of the Barcelona Agreement in 1995 with the EU launching the Euro-Mediterranean Partnership: Morocco, Algeria, Tunisia, Egypt, Palestinian Authority, Israel, Lebanon, Jordan, Syria and Turkey. I am grateful to Diana Sainz for the research and editorial assistance in the preparation of this paper.

<sup>2</sup> The ENPI is the instrument to implement the European Neighborhood Policy which involves the 10 Mediterranean partner countries and Moldavia, Russia, Georgia, Armenia, Azerbaijan, Armenia, Belarus and Ukraine, with the exception of Turkey which is pursuing its relationship with the EU in a pre-accession framework.

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*Table 1 - Remittances as share of GDP (range constructed on data 1998-2003)*

<b>Countries</b>	<b>Total remittances as% of GDP</b>	<b>% EU of total remittances</b>	<b>Migrants as % of total population</b>	<b>% of migrants in the EU</b>	<b>% of migrants in the Arab countries</b>
Turkey	1 – 2%	85%	5%	86%	3%
Morocco	6 – 9%	90%	10%	96%	9%



*Table 2 - Remittances corridor methodology*

<b>Independent variables</b>	<b>Indicators</b>
Migrants population stock and flows	<ul style="list-style-type: none"><li>- demographic trends</li><li>- gender composition</li></ul>

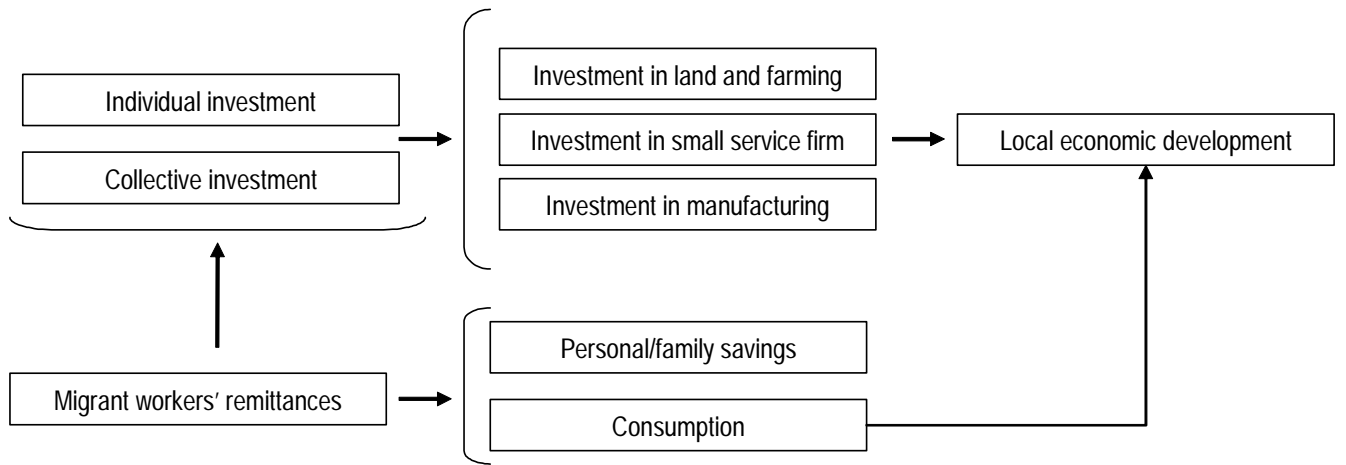
*Table 3 - Top EU-Mediterranean countries remittances corridors, in million Euros, based on data from EIB Report 2005, Years 2001-2004*

<b>Rank</b>	<b>Corridor</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
<i>1</i>	<i>Germany – Turkey</i>	<i>1200</i>	<i>1200</i>	<i>1000</i>	<i>879</i>
2	France – Morocco	538	569	558	
3	France – Algeria	287	282	282	283
4	Netherlands – Turkey			227	
<i>7</i>	<i>Spain-Morocco</i>	<i>187</i>	<i>187</i>	<i>293</i>	<i>392</i>

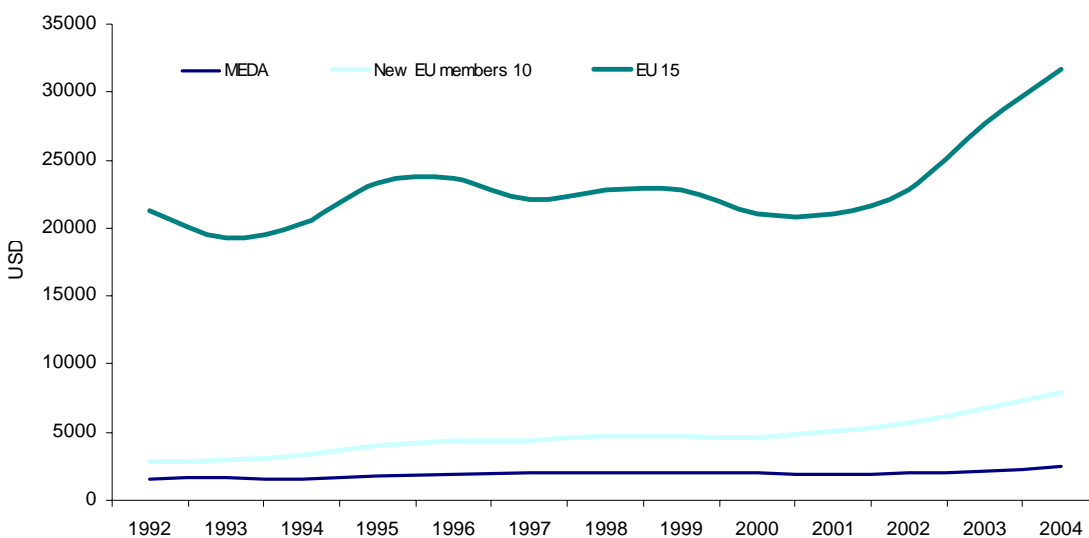
Source: EIB, 2005 and author's elaboration, in italics the corridors selected for this study.



**Figure II Model of Remittances Use and Development Impact**

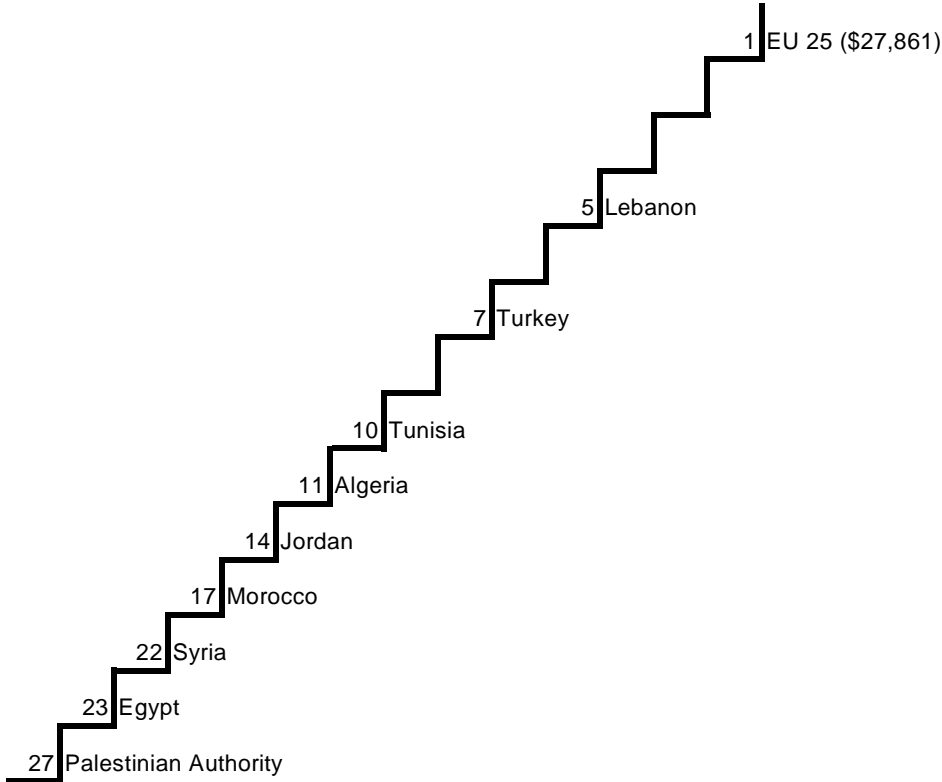


**Figure III Evolution of GDP per capita, MEDA, New EU members and EU 1, US dollars, 1992-2004.**



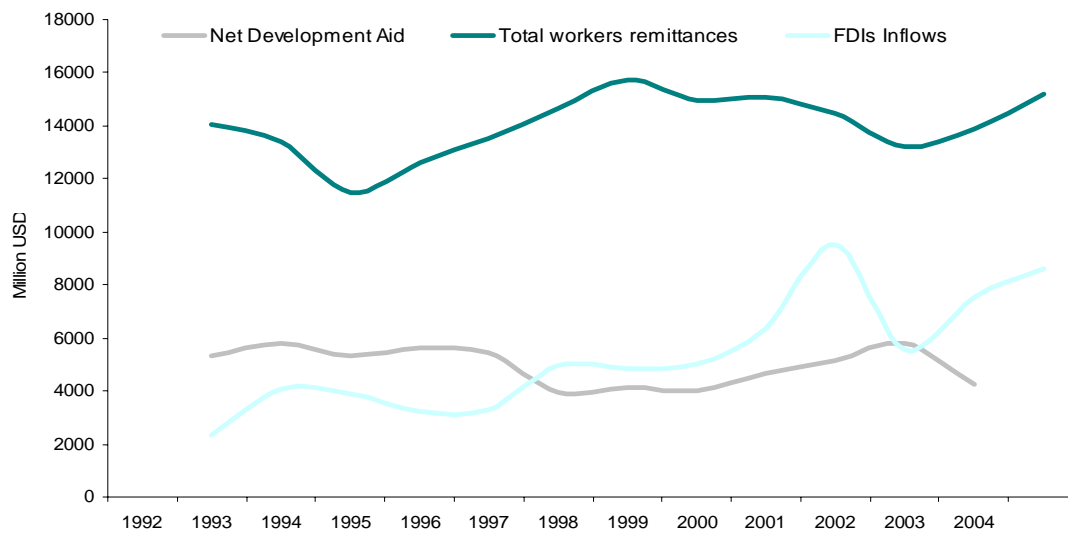
Source: author's elaboration on UNCTAD Handbook Statistics Online at <http://stats.unctad.org/Handbook/ReportFolders/ReportFolders.aspx>, accessed on the 21 April 2006. Data are for Algeria, Egypt, Morocco, Tunisia, Jordan, PA, Syria, Turkey. Data for Lebanon not available.

**Figure IV Economic Step between EU 25 and MPCs, GDP per capita current \$, 2004.**



Source: author's elaboration on UNCTAD statistics Yearbook 2005, Accessed on the 22 April 2006.

**Figure V Financial Flows in the Mediterranean Region**



Source: author's elaboration on UNCTAD Handbook Statistics Online available at: <http://stats.unctad.org/Handbook/ReportFolders/ReportFolders.aspx>, accessed on the 21 April 2006. Data are for Egypt, Morocco, Tunisia, Jordan, PA, Syria and Turkey. Net development aid do data not include Algeria.





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