Dilip Ratha

INTERNATIONAL MIGRATION, REMITTANCES AND DEVELOPMENT

Valedictory Speech
SAMReN Training Workshop on
Migration, Globalisation,
Security and Development
Kathmandu, Nepal,
9-16 March, 2008

SAMReN

SOUTH ASIA MIGRATION
RESOURCE NETWORK

Dilip Ratha

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International Migration, Remittances and Development

Dilip Ratha

I thank the South Asia Migration Resource Network (SAMReN) for giving me the opportunity to speak to you about migration, remittances, and development – a topic of great importance to all who are concerned about poverty and peace in the world. Dr. Tasneem Siddiqui asked me to speak about remittances, which I will do. I will also take this opportunity to share some new research – thoughts really, at this stage – on international migration policies as well.

Let me start with you a "joke" that I often tell to motivate my presentation on remittances. A certain poor man once wrote a letter to God, post office Heaven, "Dear God! You are very kind. I am very poor. My family badly needs money during the upcoming festival and holidays. Would you kindly send me 5,000 rupees." The letter went to the post master general of the country who took pity on this poor, ignorant, naive person, and money ordered 2,000 rupees. A month later, he received another letter addressed to God, post office Heaven. It read, "Dear God, thank you very much for sending 2,000 rupees. I knew you would be kind and help me out. You must have sent the whole 5,000 rupees I requested. The post master must have kept the rest!"

As in this story, remittances are needed by very poor, desperate folks. They are sent by benevolent people who mean well for their beneficiaries. They often come in times of need and in small quantities, but they have a great impact on people's lives.

Development implications of migration and remittances

The main messages of my presentation are: First, migration and developing countries' remittance receipts have increased substantially over the past few decades, and will continue to increase in future.

Development implications of migration and remittances

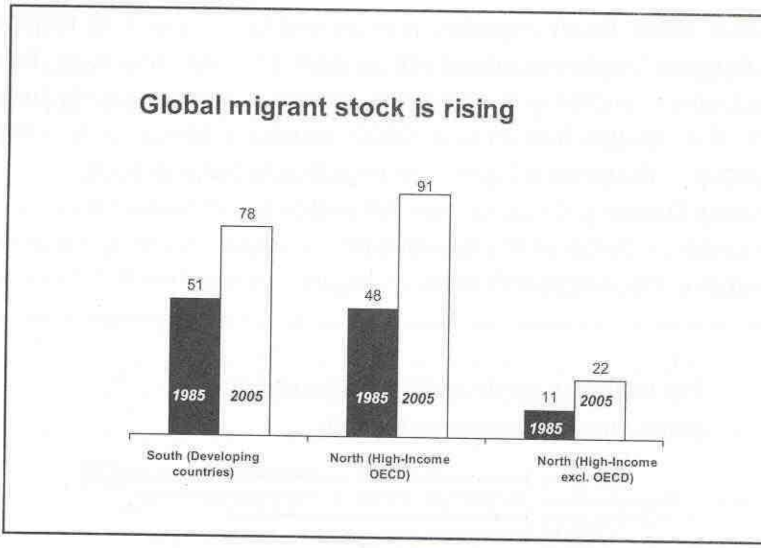
- Migration and remittances continue to increase. South-South migration may be as large as South-North migration
- Migration generates substantial welfare gains and reduces poverty. Benefits to countries of origin are mostly through remittances
- Migration and remittances can be leveraged for the development of poor countries, but they are not a substitute for development at home

Migration is not only a South-North phenomenon as commonly believed – South-South migration may be as large as South-North migration. Second, migration generates substantial welfare gains for migrants, as well as countries of origin and destination, and reduces poverty. The benefits to origin countries come mostly through remittances, money sent home by migrants. And finally, there is considerable scope for leveraging remittances and other diaspora resources for the benefit of developing countries. Migration, however, should not be considered a substitute for growth and employment generation at home.

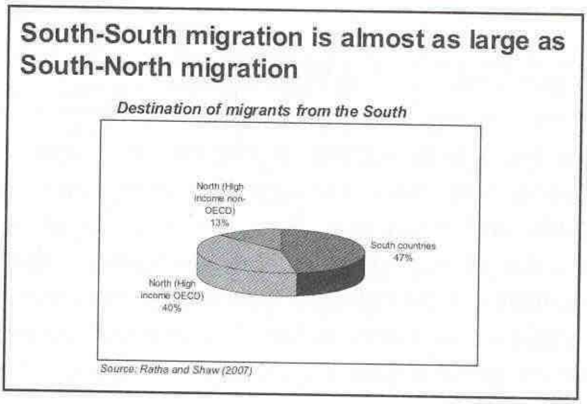
Migration also has costs, including economic and social costs for the migrants, for their families and others left behind in the countries of origin, and for destination countries. I will, however, focus on the strictly economic implications of migration, from the perspective of developing countries, an area where there is still some gap in our understanding.

The global migrant stock is increasing, with an estimated $191 million migrants in 2005. Migration is expected to continue to grow as income and demographic differences between sending and receiving countries persist.

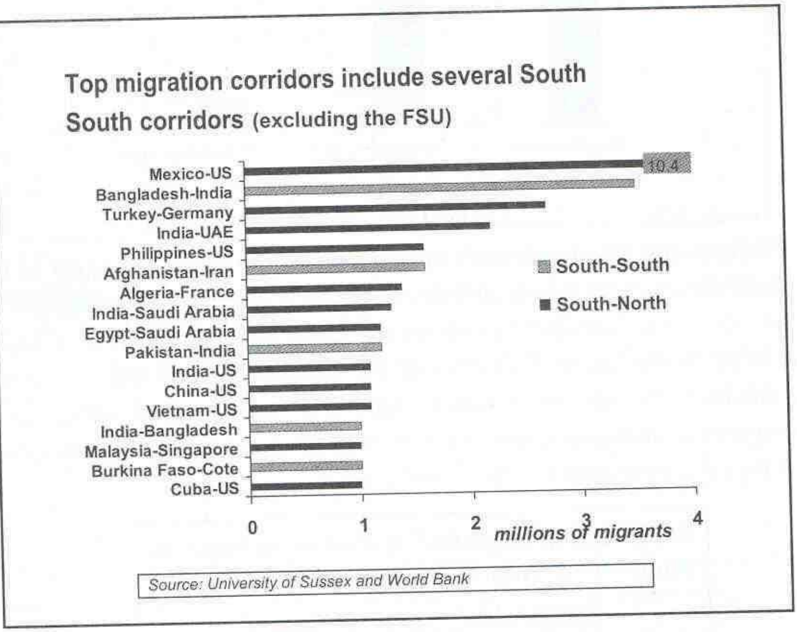
Conventionally migration has been thought of as a South-North phenomenon, but migration to the South used to be larger than to the North in 1965 and in 1985. Only in the last 20 years South-North migration has outpaced South-South migration. Even then, South-South migration has also increased in recent years, although at a slower pace.



However, these estimates of migrants to the South are likely to be under reported. 37 developing countries have no censuses, compared to only 6 in the high-income countries. Collecting census data is more difficult in the South. Estimates of the number of migrants are under estimated for several reasons: reporting problems, missing data, definitional ambiguous definition of migrant (foreign born vs foreigner, seasonal vs permanent), irregular migration.



In 2005, South-South migration is estimated to be almost as large as South-North migration, about 47 percent of total. Migration from developing countries to the other developing countries is actually larger than that to the high-income OECD countries! Migration to other countries in the South is larger than migration to North in South Asia (50 percent); Europe and Central Asia (64 percent), and Sub-Saharan Africa (69 percent). Some of the top migration corridors in the world are in South Asia, e.g., Bangladesh-India, or they involve countries in South Asia.



South Asia has a large number of migrants, both within and to outside the region. Note that in the context of South Asia the data on migration stocks and remittance flows are both believed to be underreported, due to widespread of use of informal migration and remittance channels. For example, it is believed that Nepalese migrants may number about 1.2-1.5 million in East Asia and Gulf countries, but there may be 2-4 million Nepalese migrants in India alone. The true size

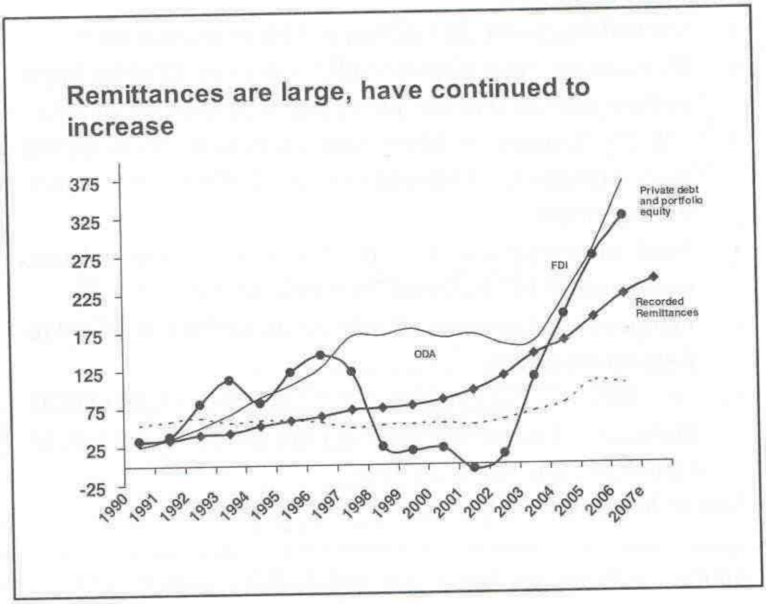
South Asia has a large number of migrants within the region and to other regions

- Stock of emigrants: 22.1 million or 1.5% of population
- Destinations: high-income OECD countries (20.3%), high-income non-OECD countries (25.3%), intra-regional (34.5%),
- Top 5 migration corridors: Bangladesh-India, India-United Arab Emirates, Afghanistan-Iran, India-Saudi Arabia, Pakistan-India.
- Stock of immigrants: 11.2 million or 0.8% of population (compared to 191 million or 3% for the world)
- Refugees as percentage of immigrants: 10.7% (compared to 7.1% for the world)
- Remittance receipts in 2007: $43.8 bn or about 3.5% of GDP, India ($27.0 bn), Bangladesh ($6.4 bn), Pakistan ($6.1 bn), Sri Lanka ($2.7 bn), Nepal ($1.6 bn).

Source: Migration and Remittances Factbook 2008

of remittance flows to Nepal are believed to exceed $2.5 billion. Remittances in Nepal as in the other countries in South Asia are the largest source of foreign exchange, far exceeding the revenue from exports and from tourism. In Sri Lanka, remittances are larger than tea exports.

That brings us to the second message of my presentation: migration generates substantial welfare gains for migrants, as well as countries of origin and destination. The benefits to origin countries come mostly through remittances, money sent home by migrants. And finally, there is considerable scope for leveraging remittances and other diaspora resources for the benefit of developing countries. Migration, however, should not be considered a substitute for growth and employment generation at home. Migration also has costs, including economic and social costs for the migrants, for their families and others left behind in the countries of origin, and for destination countries. I will, however, is to focus on the strictly economic implications of migration, from the perspective of developing countries, an area where there is still some gap in our understanding.

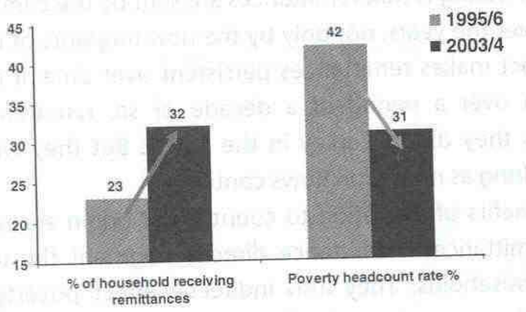


Over the past decade, remittances have become increasingly prominent. Remittance flows to developing countries are estimated to have reached \$240 billion in 2007. This amount, however, reflects only transfers through official channels. The true size of remittances received by developing countries is believed to be in excess of \$300 billion. Compare that with the size official development assistance of about \$100 billion a year. Remittances are the largest source of external financing in many developing countries. Note also that in the 1990s, remittances were one of the less volatile sources of foreign exchange earnings for developing countries. Remittances have more than doubled over the past five years as a result of (a) increased scrutiny of flows since the terrorist attacks of September 2001, (b) reduction in remittance costs and expanding networks in the remittance industry, (c) the depreciation of the U.S. dollar (which raises the value of remittances denominated in other currencies, and encourages higher remittances to compensate for the loss of purchasing power vis-à-vis appreciating local currencies and rising costs of living), and (d) growth in the migrant stock and incomes. A point worth noting is that remittances are sent by the cumulated flows of migrants over the years, not only by the new migrants of the last year or two. This fact makes remittances persistent over time. If new migration stops, then over a period of a decade or so, remittances may stop growing, as they did in Turkey in the 1980s. But they will continue to increase as long as migration flows continue.

The benefits of migration to countries of origin are realized mostly through remittances. Remittance directly augment the income of the recipient households. They also indirectly affect poverty and welfare through their macroeconomic effects. Evidence from household surveys shows that remittances may have reduced the share of poor people in the population by 11 percentage points in Uganda, 6 percentage points in Bangladesh and 5 percentage points in Ghana. Cross-country analysis also show significant poverty reduction effects of remittances: a 10% increase in per capita official remittances may lead to a 3.5% decline in the share of poor people.

Remittances are associated with increased household investments in education, entrepreneurship, and health—all of which have a high social return in most circumstances. Studies based on household surveys in El Salvador and Sri Lanka find that children of remittance recipient households have a lower school drop-out ratio and that these households spend more on private tuition for their children. In Sri Lanka, the children in remittance receiving households have higher birth weight, reflecting that remittances enable households to afford better health care. Several studies also show that remittances provide capital to small, credit-constrained entrepreneurs. A striking example of the effects of remittances on poverty reduction comes from Nepal where the poverty headcount ratio has declined by 11 percentage points between 1995 and 2004 – a time of great economic and political difficulties. Between one-third to one-half of this poverty reduction may be attributed to remittances. Indeed, a large part of this decline may be remittances from India, another poor country.

Remittances have reduced poverty in Nepal

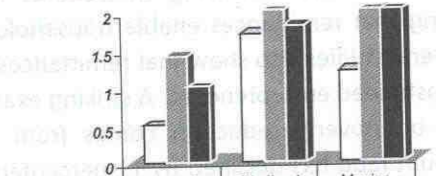


Source: World Bank, DFID, ADB Study 2006, Glinskaya and others 2006

While capital flows tend to rise during favorable economic cycles and decline in bad times, remittances tend to be counter-cyclical relative to recipient countries' economic cycles. They are likely to rise when the recipient country suffers an economic downturn following a financial crisis, natural disaster, or political conflict as migrants transfer more funds during hard times to help their families and friends. They rose during the

Remittances tend to rise following crisis, natural disaster, or conflict

Remittances as % of private consumption



	Indonesia	Thailand	Mexico
year before	0.5	1.7	1.2
year of crisis	1.4	2	2
year after	1	1.8	2

financial crisis in 1995 in Mexico, and in 1998 in Indonesia and Thailand. They also increased following hurricanes in Central America. In Somalia and Haiti, they have provided a lifeline for the poor. In addition to bringing the direct benefit of higher wages earned abroad, migration, therefore, helps households diversify their sources of income and thus reduce their vulnerability to risks.

Downside of remittances

- Large remittance flows may lead to currency appreciation and adverse effects on exports; but sterilization of inflows may not be an appropriate policy response
- Remittances may create dependency
- Remittance channels may be misused for money laundering and financing of terror

There are some downsides to remittances, however. At a macroeconomic level, large and sustained remittance flows may lead to currency appreciation with adverse consequences for exports. This outcome, however, may be less severe than it is in the case of natural resource earnings, because remittances are distributed more widely and may avoid deleterious effects on institutional capacity that are associated with natural resource windfalls.

Households receiving large amounts of remittances may become dependent on this source of income, and may prefer to reduce work efforts. Some authors have argued that such outcomes may dampen growth. Evidence on the growth impact of remittances, however, is inconclusive. Empirical evaluation of effects on growth is difficult because of the counter-cyclical behavior of remittances, and because the effects on human capital take root over a very long time period. On the other hand, to the extent that they finance education and health, and alleviate credit constraints for small entrepreneurs, remittances may even increase growth. To the extent that they increase consumption, remittances may increase individual income *levels* and reduce poverty, even if they do not directly impact growth.

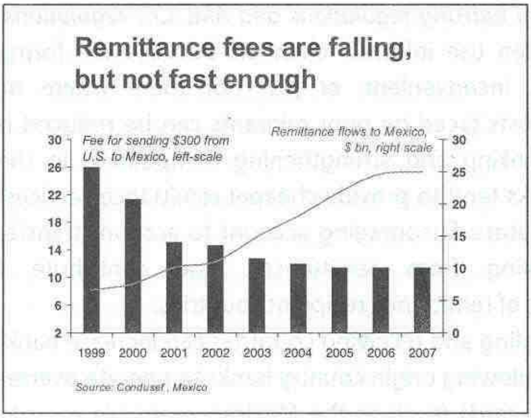
Finally, remittance channels, particularly the so-called hawala and other informal channels, may be misused for money laundering and the financing of terrorism. The evidence of such misuse, however, is scarce relative to the size of transactions that are believed to be flowing through these channels. Besides, remitters often use informal channels because the formal channel is often costly, inconvenient, or just not there in certain corridors.

In addition to remittances, migration also increases trade and investment flows to the country of origin. Diaspora networks play a large role not only in stimulating "nostalgic trade", but also in establishing trade networks. Also the diaspora can be a great source of investment, skill and technology transfer for the country of origin.

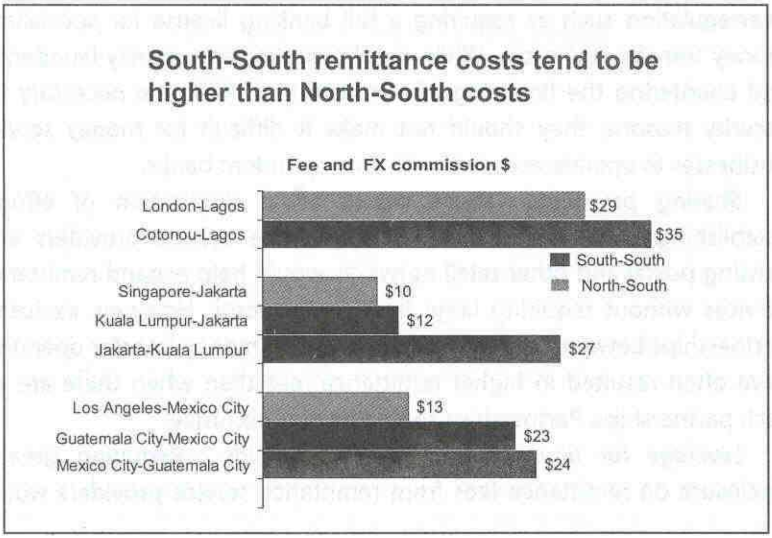
That brings me to the third message of my presentation: there is considerable scope for leveraging remittances and other diaspora resources for the benefit of developing countries. Migration, however, should not be considered a substitute for growth and employment generation at home.

Policy Implications

Reducing Cost of Migration : One of the most important policy challenges in the area of remittances addresses the issue of high cost of sending money from one country to another. A typical poor migrant sends about \$200 or less per transaction. For sending \$100, he would typically have to pay \$16, and to send \$200, he would have to pay \$18 in most of the remittance corridors. To send money transfers, for example, in India costs 5 percent. These costs are unnecessarily high. Reducing remittance fees would increase the disposable income of poor migrants, as well as their incentives to send more money home. Reducing remittance costs would also encourage the use of formal remittance channels. In this chart, the fee for sending remittances from the US to Mexico is seen to have dropped nearly 60 percent between 1999 and 2003. But since then, remittance fees have not declined much. There are major regulatory barriers in the remittance market, especially those relating to fighting money laundering, that are keeping remittance costs high for poor migrants.



If North-South remittance costs are high, South-South remittance costs are often significantly higher, if remittances are allowed at all. Many developing countries – many in South Asia as well – ban outward remittances. In most countries, the local currency has to be first converted to US dollar (or euro) and then converted back to the currency of the destination country, adding 10 percent or more to remittance fees that are already in double-digits.



Prudential banking regulations and AML/CFT regulations rebalancing: Remitters often use informal channels because the formal channel is often costly, inconvenient, or just not there where needed. High remittance costs faced by poor migrants can be reduced by increasing access to banking and strengthening competition in the remittance industry. Banks tend to provide cheaper remittance services than money transfer operators. Encouraging account to account transfers is likely to increase saving from remittances, and contribute to financial development of remittance recipient countries.

Both sending and receiving countries can increase banking access of migrants by allowing origin country banks to operate overseas, providing identification cards (such as the Mexican *matricula consular)* which are accepted by banks to open accounts, and facilitating participation of microfinance institutions and credit unions in the remittance market. These institutions can deliver remittance services in poorer communities and in remote areas. They can in turn benefit as the availability of remittance services may attract customers for their loan products.

Costs could be cut by strengthening competition in the remittance industry. Entry of new market players can be facilitated by harmonizing and lowering bond and capital requirements, and avoiding overregulation such as requiring a full banking license for specialized money transfer operators. While regulations for anti money-laundering and countering the financing of terrorism (AML/CFT) are necessary for security reasons, they should not make it difficult for money service businesses to operate accounts with correspondent banks.

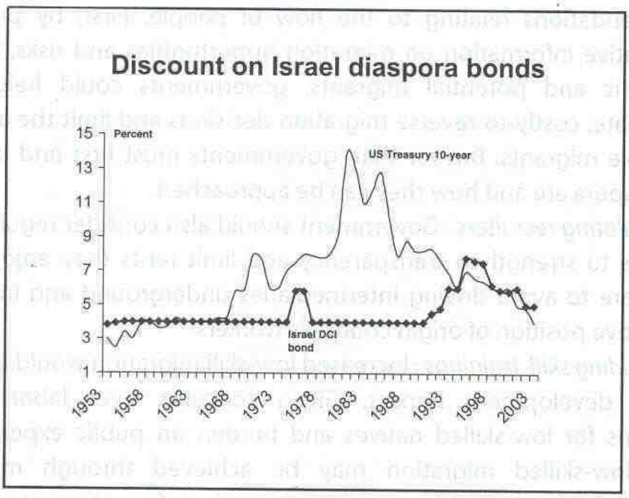
Sharing payment systems would avoid duplication of efforts. Establishing partnerships between remittance service providers and existing postal and other retail networks would help expand remittance services without requiring large fixed investments. However, exclusive partnerships between post office networks and money transfer operators have often resulted in higher remittance fees than when there are no such partnerships. Partnerships should be non-exclusive.

Leverage for financial access of households : Requiring greater disclosure on remittance fees from remittance service providers would help remitters make informed choices. Poor migrants would also benefit from financial education.

Leverage for foreign borrowing and reducing country risk: Remittances intermediated by banks have been used in many countries – for example, in Turkey, Brazil, Mexico and El Salvador – as collateral for foreign borrowing. Since remittances generate foreign exchange, and since they tend to be stable or counter-cyclical, they can mitigate several components of sovereign risks associated with currency devaluation or expropriation, thereby reducing the costs of foreign borrowing.

Policy recommendations

Diaspora bonds can potentially raise development financing: If remittances provide a way of tapping into the incomes of the migrants, diaspora bonds can be used for tapping into the wealth of the diaspora. Members of the diaspora are interested in investing in the country of origin not only for patriotic reasons, but also they may be more willing to take on the risks associated with currency devaluation and sovereign default. Israel and India, between them, have raised nearly $40 billion using diaspora bonds. There is often a significant discount associated



with diaspora bonds, as seen in this chart. The interest rate on the bonds issued by the Development Corporation of Israel tended to be a low 4%

until the early 1990s, and even now, the rates are not that much higher than US treasury rates, implying significantly low country risk premia.

Government should not tax remittances : Finally, incentives offered by origin countries to either increase flows or to channel them to "productive" uses may produce unwanted effects. Tax incentives to attract remittances may encourage tax evasion. Matching-fund programs (such as Mexico's 3-for-1) to attract remittances from migrant associations may divert funds from other local funding priorities. Efforts to channel remittances to investment have met with little success. Instead, efforts should be made to improve the overall investment climate in the origin countries.

Some governments have been toying with the idea of taxing remittances. Taxation of remittances would be hard to enforce as flows would likely go underground. That would also be inconsistent with the efforts to lower remittance costs.

Remittances not for funding public projects : Fundamentally, remittances are private money that should not be expected to fund public projects. They should never be viewed as a substitute for official development aid.

Knowing the diaspora : Let me now turn to a few policy recommendations relating to the flow of people. First, by providing authoritative information on migration opportunities and risks, both to the public and potential migrants, governments could help avoid unfortunate, costly-to-reverse migration decisions and limit the abuse of vulnerable migrants. But for that, governments must first find out who their diaspora are and how they can be approached.

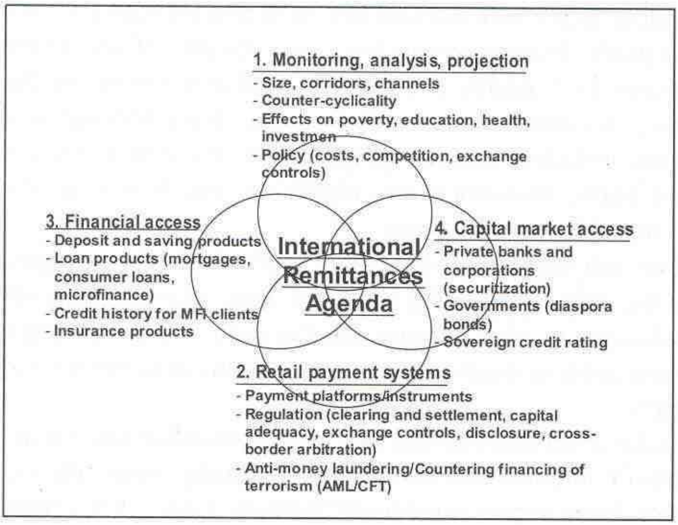
Regulating recruiters : Government should also consider regulation of recruiters to strengthen transparency and limit rents they enjoy, while taking care to avoid driving intermediaries underground and impairing competitive position of origin country's workers.

Providing skill trainings : Increased low-skill migration would have the greatest development impact. Given concerns over labor market conditions for low-skilled natives and burden on public expenditures, higher low-skilled migration may be achieved through managed, temporary migration programs with incentives for return, negotiated through bilateral agreements.

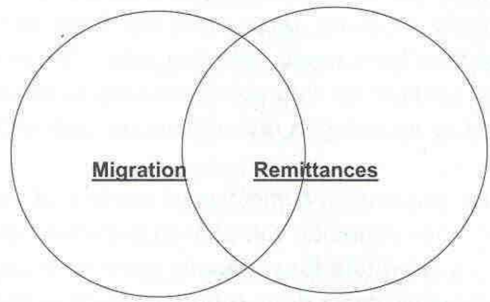
Improving working conditions at home for high- skill workforce : There are no easy policy solutions to countries affected by high-skill emigration. Mandatory service requirements for those who benefited from publicly financed education are difficult to enforce. So are efforts to tax the diaspora. Proposals to share taxes collected from the diaspora by destination countries have made little progress. Origin countries can help retain key workers by improving working conditions in public employment and by investing in research and development (e.g., Korea and China).

Migration not substitute for employment creation at home : It should be stressed that while migration can play an important role in reducing poverty, it is not a substitute for economic progress in origin countries. Development ultimately depends on sound domestic economic policies.

To summarize the remittances part of my presentation so far, the International Remittances Agenda would, in my view, have four elements as shown in the illustration below. It has been taken from one of my papers, "Leveraging Remittances for Development."



Before I conclude, let me make a remark about some gaps in our current thinking on migration. Migration must precede remittances. There is a great deal of overlap between migration issues and remittance issues. But the overlap is not complete - there are issues that relate to migration but not to remittances, and vice versa.



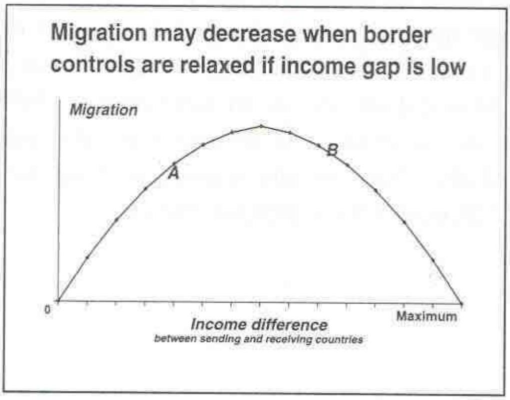
Remittances are the most tangible-and non-controversial-link between migration and development

In the receiving countries, the main migration issues are the competition that native workers face from migrant workers, the burden on the public finances arising from the provision of social services to immigrants, and security and integration of immigrants. In the origin countries, migration issues include brain drain, mobilizing diapora resources including remittances and diaspora bonds, protection of migrant rights, monitoring and regulating recruitment agencies, and prevention of human trafficking.

Note that migration is not only a South-North phenomenon. Nearly half of the migrants from the South are believed to be living within the South, in other developing countries. The issues facing receiving nations, therefore, apply as much to developing nations as to the rich nations in the North.

Finally, a fact that has not been publicized sufficiently is that over 90 percent of international migrants are actually voluntary, economic migrants. These migrants undertook the painful journey to a foreign land not because they were thrilled to leave home, but because they were forced to leave home in search of livelihood opportunities elsewhere. These migrants would gladly return home, or potential migrants would hesitate to emigrate, if there are employment opportunities at home. Note that income levels do not have to equalize between origin and destination countries before migrants return or migration pressures ease off. Thailand was a net emigration country in the 1980s, but became a net immigration country in the 1990s, as its economy grew. And this turn around happened at per capita income levels around $2,000.

This observation has implications for border control and development aid policies: The fear of mass migration if border controls are eased may be ill-founded in many migration corridors. Will migration from Mexico to the United States increase if border controls were to be relaxed? The answer may be yes, or may be no, depending on whether Mexico is on the left or the right side – i.e., point A or B – of the migration-income curve.



We are currently researching this question. We hope that in the least, we will find that the relationship between migration and income differences (between sending and receiving countries) is not linear, that it reaches a maximum long before income differences become zero, and therefore, in some major migration corridors, less border controls might mean less migration; because freer mobility of labor also means smaller income differences and hence weaker migration pressures. And if we recognize that less border controls may imply smaller income differences, we might argue that redirecting spending from border control to development aid may be a more effective way of reducing migration pressures.

Thank you for patiently listening to this long-distance presentation.

About the Speaker

DILIP RATHA

Dr. Ratha currently works as an economist at the World Bank. His research reflects a deep interest in financing development in the poor countries: leveraging remittances and migration for development; improving country risk ratings; innovative financing mechanisms; future-flow securitization and diaspora bonds; the rise of South-South foreign direct investment; and the catalyzing effects of official flows on private flows to developing countries. Prior to joining the World Bank, he worked as a regional economist for Asia at Credit Agricole Indosuez; as an assistant professor of economics at the Indian Institute of Management, Ahmedabad; and as an economist at the Policy Group, New Delhi. He has a Ph.D. in economics from the Indian Statistical Institute, New Delhi where he also worked as a visiting lecturer and helped build a CGE model of the Indian economy.

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