Remittances: Eight analytical perspectives

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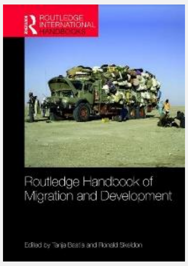

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Abstract: Remittances are overwhelmingly important to the relationship between migration and development. Yet, they are sometimes perceived as an over-researched and increasingly lacklustre topic on the migration and development agenda. This chapter shows that there is much more to be said, explored, and challenged, with an open analytical vantage point. Because they are specific and concrete, remittances can illustrate connections across thematic, disciplinary, and methodological aspects of migration and development. This chapter takes such a diversity-driven approach and presents eight complementary perspectives on remittances: remittances as a pivot in the migration–development nexus, remittances as development finance, remittances as a research topic, remittances as a transnational practice, remittances as scripted transactions, remittances as a methodological challenge, remittances as a driver of development, and remittances as unforeseen burdens. Drawing on research from across the social sciences, the chapter shows how remittances matter to the people who receive them, to the people who send them, and to many others with stakes in the field of migration and development. It ends by asking whether recent research has contributed to the refinement of the concept of remittances, or rather to its implosion. [The abstract is not included in the printed book]

Introduction

The billions of dollars that migrants send to their countries of origin every year might be the most obvious and direct link between migration and development. Remittances represent a major shift of wealth from rich to poor countries, nearly three times as large as official development assistance.

Countless papers have been written with introductions akin to this one, heralding the global value of remittances. In fact, remittances have come to be seen as an over-researched and increasingly lacklustre aspect of the migration and development agenda. Yet, there is much more to be said, explored, and challenged. Remittances not only remain overwhelmingly important to migration–development connections; they are also specific and concrete. Therefore, remittances serve as a unifying focal point for thematic, disciplinary, and methodological perspectives that differ and complement each other.

This chapter takes such a diversity-driven approach and addresses the many roles that remittances play in the migration–development nexus. The sections that follow provide

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eight complementary perspectives on the significance of remittances in research and policy on migration and development.

Remittances as a pivot in the migration–development nexus

The literature on migration and development took a new turn with the term 'migration–development nexus' (Sørensen et al. 2002). And the underlying ideas have implications for how we should understand remittances. No explicit definition was offered when the migration–development nexus was introduced, but I would define it as *the totality of mechanisms through which migration and development dynamics affect each other*. In other words, the nexus does not give primacy to either migration or development, but emphasises the multiple two-way relationships.

Seeing remittances as a pivot in the migration–development nexus means regarding them not only as a conduit for development impacts once migration occurs, but also as potential influences on migration dynamics. The *prospect of remitting* can be a powerful driver of migration aspirations. Working abroad can be seen as the best way of providing for one's [page 115▸] children or elderly parents, for instance, or for financing investments such as constructing a house or establishing a business in the community of origin. *Receiving remittances* could potentially affect migration aspirations in contradictory ways. On the one hand, the money illustrates the potential benefits of migration and the prospect of becoming someone who gives, rather than someone who receives. On the other hand, remittances can make it possible, and desirable, to stay. Remittances can even be a form of compensation for not migrating, as when emigrants remit to a sibling who stays to care for their elderly parents (Carling 2014). Remittances can also *finance migration*, be it by covering the cost of travel, agency fees, permits, or smuggling.

The interaction of remittances and migration decision-making was central to the so-called new economics of labour migration (NELM) that emerged in the 1980s and 1990s (Taylor 1999). This approach took the household as the primary unit of analysis and demonstrated that migration and remittances serve to reduce risk. Many of the insights from NELM remain valid, but the approach incorporated a somewhat naïve notion of 'household decisions'. Thinking about migration and remittances at the household level should raise questions about gendered and generational power dynamics. It is not given that the prospective remitter simply makes a selfless decision to leave and provide for those who stay. Yet, it might not be as simple as a powerful patriarch deploying family members to work elsewhere. These micro-level power dynamics of migration and remittances have been examined in more recent research (Dannecker 2005; Vullnetari and King 2011). What shuttled remittances to prominence on the international development agenda, however, was observations of financial flows at the macro level.

Remittances as development finance

At some point around the turn of the millennium, interest in remittances among policy-makers, practitioners, and academics surged. Part of the explanation was an eye-opening statistic: the comparison of migrant remittances to official development assistance (ODA). Why did this comparison have such a dramatic impact?

Pedagogically, such comparisons are useful because big numbers are hard to fathom. A 100 billion dollars is clearly a lot of money, but how important is that amount in the big scheme of things? The comparison with official development assistance provides a heuristically useful anchor for the significance of remittances.

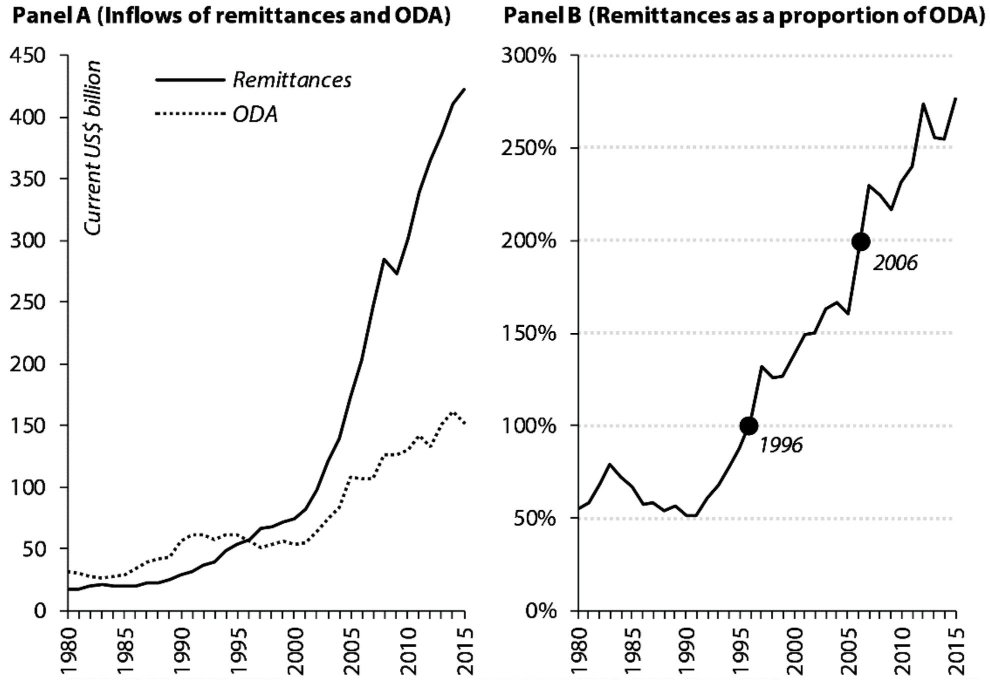

Figure 10.1. Remittances and official development assistance (ODA) to low and middle-income countries 1980–2015

Data source: World Development Indicators. Remittances are 'personal remittances'; figures for official development assistance include transfers classified as aid.

Empirically, the comparison captured a striking trend, illustrated in Figure 10.1. During the 1990s, the value of ODA remained roughly constant while the value of recorded remittances increased steadily and surpassed ODA in 1996. Since the turn of the Millennium, ODA too has risen, but remittance amounts have skyrocketed, reaching 200 per cent of ODA in 2006 and quickly approaching 300 per cent. A key question, which we will return to, is whether these numbers can be trusted.

Thematically, the comparison with ODA represented a particular framing of remittances *as development finance*. Seen in this way remittances were not simply transfers between family members, but rather a form of crowdfunding for national development. The World Bank, the Inter-American Development Bank (IDB), and the International Fund for Agricultural Development (IFAD), for instance, increasingly saw remittances as part of their agenda.

Politically, the idea of remittances as development finance had broad appeal. Since these were private funds with a strong grassroots foundation, they were viewed favourably by sceptics of big government as well as by sceptics of big business. The implication of seeing remittances as development finance was not that the state should retreat, but rather that it [page 116▸] should facilitate and leverage remittances-led development. A prominent example was Mexico's *tres-por-uno* programme, under which remittance-funded development projects received triply matched funding from the government.

The 'remittance euphoria' was not without its critics, though. As one report poignantly warned, 'remittances do not automatically generate development and there is a real danger that they may be seen as a substitute for policies that do' (Mitchell 2006, 3). Moreover, is it fair that low-income migrants in the Global North should have to shoulder the cost of reducing global inequality? Or that government funds boost the development of villages that receive remittances while the neighbouring village gets neither?

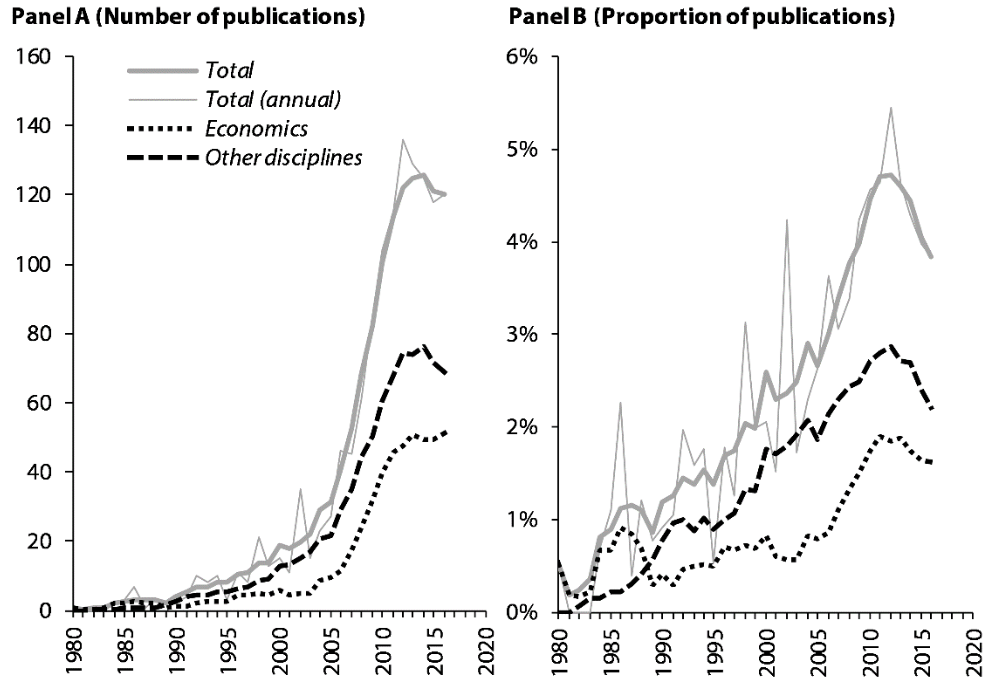

Figure 10.2 Articles on remittances in international peer-reviewed journals 1980–2016, 5-year sliding averages

Data source: Web of Science. See footnote 1 for details.

Such questions stimulated critical research, which proliferated alongside mainstream studies on the determinants and impacts of remittances (de Haas 2005; Kapur 2004; Kunz 2011). In fact, since the 1980s, the number of academic publications on remittances has risen three times as fast as the value of the transfers.

Remittances as a research topic

The number of journal articles about remittances increased ten-fold from the late 1990s to 2012 (Figure 10.2, Panel A).[1] Since the number of journal articles in general has risen, it is also worth asking whether a larger *proportion* of migration-related articles now address remittances. Indeed, the proportion has risen from less than 1 per cent in the early 1980s to about 5 per cent in the early 2010s (Panel B).

Yet, the graphs in Figure 10.1 suggest a rise *and fall* of interest in remittances. What happened in the early 2010s that turned the trend? Part of the explanation, I believe, is remittance fatigue. There had simply been such a wealth of studies on remittances that many scholars felt it was time to move on. This sentiment was exemplified by a special issue of the journal *World Development* in 2014, that opened with an introduction entitled 'Migration [page 117▶] and development research is moving far beyond remittances' (Clemens et al. 2014). Perhaps the peak also reflects a broader turnaround in sentiments about migration and development, with pessimistic views gaining greater influence (Gamlen 2014).

[1] The analysis covers migration-related articles within anthropology, area studies, demography, economics, ethnic studies, geography, history, international relations, law, planning development, political science, sociology, or urban studies. The disciplinary limitation minimises the number of instances where words derived from 'migrate' or 'remit' are used in irrelevant ways (e.g. 'relapsing–remitting multiple sclerosis', or 'tumor cell migration'). 'Migration-related' is defined by having any of the word stems migrat*, migrant*, emigra*, immigra*, or refuge* in the title, abstract, or keywords. Articles 'about remittances' are those with the word stem remit* in the title, abstract, or keywords.

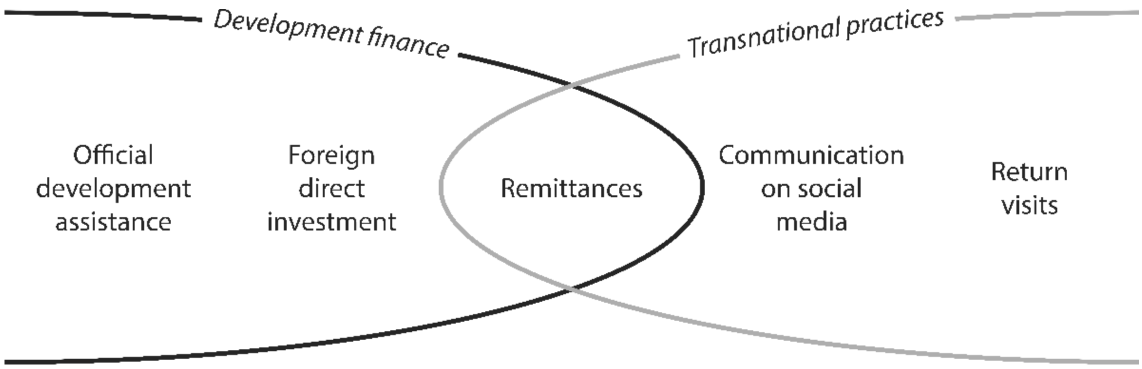

Figure10.3 Two contexts of remittances in the research literature.

Alongside the variation in the volume of research on remittances, changes in composition have been observed. The discipline of economics dominated the study of remittances until the late 1980s, as Figure 10.2, Panel B, shows, but the expansion of research over the subsequent two decades took place in other disciplines. When sociologists, anthropologists and other social scientists increasingly became interested in remittances, it was intertwined with the rise of transnational perspectives on migration.

Remittances as a transnational practice

The concept of transnationalism provided a new and different frame for the study of remittances. Transnationalism was initially defined as 'the processes by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement' (Basch et al. 1994, 7). Remittance-sending was an obvious part of these processes, which were often referred to as transnational practices. In the research literature, remittances have thus led a dual existence: partly as a form of development finance alongside foreign direct investment and development assistance, and partly as a transnational practice alongside activities such as return visits and cross-border communication (Figure 10.3).

The notion of transnational practices offers different answers to the question 'what do remittances do?' Remittances transfer wealth, but they also forge and sustain relationships. Remittance-sending, like return visits and social media communication, are practices that a large proportion of migrants engage in, at least occasionally. They thus represent one end of a spectrum, with the other end being the more intensive and institutionalised transnational practices of a small minority, such as transnational entrepreneurs and political activists. [page 118▶]

Remittances as scripted transactions

Much of the research on transnationalism has drawn on ethnographic methods, which focus on building relationships with informants and examining processes and experiences that were unknown before fieldwork began. Since the 1990s, many such studies have broached remittances, even if remittances have rarely been the focus of analysis. More recently, however, researchers in anthropology, geography, and sociology have also used ethnographic methods to explore the specific social dynamics of remittance-sending (Åkesson 2011; Paerregaard 2015; Page and Mercer 2012; Thai 2014).

The ethnographic literature has yielded new insights on remittances, but they have been fragmented and faint amidst other lines of research. In Carling (2014), I sought to consolidate findings from a large body of ethnographic studies in a coherent theoretical framework with three key elements. First, *remittances are the core of composite transactions*. In other words, the money that is transferred by migrants is merely the most visible and quantifiable element in a multi-faceted exchange. For instance, remittance transactions can confirm the migrant's continued social membership, challenge hierarchical relations between the transactors, or alter the social status of both the sender and the recipient. They can induce feelings of gratification or humiliation and generate social debt. Remittance transactions thus always have other intended or unintended effects than the transfer of purchasing power.

Second, *remittance transactions reflect and encompass two-sided agency*. In other words, remittance recipients are not passively receiving, but actively participating in the transaction. They can make *requests* for remittances, for instance, which is a central but often overlooked part of remittance dynamics. Such requests reflect choices about when to ask, whom to ask, and how to ask. In addition, recipients exercise agency through all the ways in which remittances are reciprocated.

Third, *remittance transactions reflect a combination of pre-existing and migration-induced aspects of relationships*. On the one hand, remittances can reflect pre-existing social obligations between individuals, such as an adult child's responsibility to support elderly parents. In this case, transfers would have taken place regardless of migration; they simply become transnational and perhaps change in size. On the other hand, remittances can reflect new asymmetries between people that arise as a result of migration (Carling 2008b). In some cases, the same disparities in wealth, opportunities, or security that motivated migration in the first place translate into a privileged situation for migrants relative to those who stay behind. These inequalities can produce obligations or expectations of remittances.

These three premises are valuable entry points for understanding remittance transactions, but enormous variation occurs in how the actual transactions play out. Remittance [page 119▸] transactions typically relate to specific *scripts,* or structures of expectations for specific types of situations, which facilitate social interaction (Carling 2014). For instance, remittances are in some cases conceived as 'help' that the sender extends to the recipient. In other cases, this interpretation would be entirely inappropriate. The difference is not simply about the sender's motivations; when remittances are understood as 'help', it concerns perceptions of needs and worthiness, defines the relationship between the sender and recipient, elicits particular feelings surrounding the transaction, carries implications for appropriate uses of the money, and embodies expectations for behaviour, such as the expression of gratitude. I identify 12 such scripts, including allowance, investment, repayment, and sacrifice.

Remittances as a methodological challenge

Ethnographic studies are not so dependent on systematically quantifying the volume or frequency of remittances. But such quantification is obviously central to other methodologies, as well as for development planning and policy development. Quantitative data on remittances come primarily from two sources: balance of payments statistics and sample surveys. Both encompass significant challenges.

The spectacular rise in remittances, illustrated in Figure 10.1, reflects officially recorded flows and leave out unregistered remittances such as hand-carried cash and *hawala* transfers.[2] Such transfers remain significant in many countries but have become less important over time. Official figures therefore provide a more accurate picture today than they did in the past. But this shift suggests that the officially recorded *increase* over time is an overstatement. Over the past couple of decades, regular transfers, too, are increasingly likely to be recorded as remittances in official statistics, partly because intensified efforts to combat

[2] Hawala refers to a diversity of more or less informal value transfer systems that operate alongside regular banks and money transfer operators.

money laundering and terrorist financing have tightened reporting requirements. Against this background, Clemens and McKenzie (in press) recently asked how much of the rise in remittances might be attributed to changes in measurement. Based on a diversity of evidence for the 1990–2010 period they surprisingly conclude that as much as 80 per cent of the rise in remittances probably results from changes in measurement. If this is the case, comparisons between countries, too, should be interpreted with caution.

Part of the reason why remittances may be overstated or understated in official records is that they can be difficult to distinguish from other transfers, or that such distinctions are not made consistently. Remittances are generally understood as money transferred by migrants to their families in the country of origin, but the diversity of actual transfers quickly raise questions about how 'remittances' should be understood.[3] In fact, money that we think of as remittances might be transferred from senders who are *not migrants* (but descendants of migrants, or collective institutions such as hometown associations) to recipients who are *not relatives* (but friends, or charitable organisations, for instance), to communities that are *not in the country of origin* (but, for instance, in the near diaspora such as Somali communities in Kenya or Afghan communities in Pakistan). A sizeable share of 'remittances' are *not even transfers* from one person to another, but rather money that remains the migrant's but is sent to the country of origin, for instance for the purpose of constructing a house.

All these considerations complicate the official accounting of remittances, and they also present challenges to researchers, analysts, and others who relate to 'remittances' as a concept. The familiar model from the economics literature, based on a dyadic relationship between households of origin and migrants who remit a share of their income, might account for a shrinking proportion of global remittance-like transfers. This is especially the case in contexts where family reunification is possible and migrants and their descendants have diverse forms of financial engagement with their country of origin. [page 120▸]

Survey research has the advantage of not being bound by existing systems for accounting and reporting. It can therefore more flexibly capture the transfers of interest. But how are questions about remittances to be asked in a survey? Despite the multitude of survey data on remittances, little methodological reflection on this challenge has been made. In Brown et al. (2014) two overarching dilemmas were identified that must be tackled on a case-by-case basis: the complexity dilemma and the diversity dilemma.

Remittance-related transfers can be dauntingly complex. How much of that complexity should a questionnaire aim to capture? Within a given budget for the survey, every additional question has an impact on the sample size and must be justified. But shortcuts based on misleading assumptions can reduce the value of the data. For example, most surveys in communities of origin would only ask about *receiving* remittances, but there are situations in which money is rather sent *to* the migrant *from* the family at home – for instance in the case of international student migration, or when irregular migrants are trapped in transit or struggle to survive after arrival. In order to decide whether the survey questions should also address so-called reverse remittances, researchers must be knowledgeable about the context at hand and balance different priorities.

The second overarching dilemma results from variability across contexts. One key issue that is known to vary is the relationship between individuals and households (cf. Brown et al. 2014; Erdal 2012). Are remittances in practice sent to and from households or individuals within them? How is information about remittance transfers to or from the household shared between household members? And how should this affect the selection of respondents and the phrasing of questions? The best questionnaire in a given context will reflect the specifics of that setting and the remittance transactions within it. Yet, when the questions

[3] There are detailed instructions for compiling balance of payments statistics, which clarify some distinctions. However, the question of what to include in 'remittances' is of broader relevance.

are heavily adapted to local conditions, the results can be difficult to compare with findings from surveys elsewhere.

Remittances as a driver of development

Survey data has been essential for understanding the impacts of remittances on development. A widespread, but misguided, approach is to ask recipients how remittance income is spent, and to assess the development-enhancing potential of the spending pattern. This is flawed because income is fungible; there might not be any direct link between specific income sources and specific expenditures. Moreover, the impact of remittances can only be measured by comparing with an imaginary counterfactual situation. In cases where individual migrants are working elsewhere and remitting money to their household of origin, the counterfactual situation is one in which they are living in the household, contributing from a local salary, and consuming household resources. Estimating what this situation would have been like is challenging, but doable with the right type of data (Adams 2011; Brown and Jimenez 2008; Jimenez-Soto and Brown 2012).

The most extensive review to date concluded that international remittances consistently reduce poverty in the developing world (Adams 2011). Remittances are usually also found to improve child health and reduce infant mortality. At the same time, however, they tend to reduce the labour supply because people who receive remittances choose to work less. The effects on inequality are less conclusive, and may even be divergent at national versus local levels (Jones 1998; Skeldon 2008).

The specific impact of remittances will vary across contexts and over time. But a conceptual issue always lingers in the background: where do we set the threshold for saying that remittances drive development? We could simply focus on typical development indicators, such as levels of poverty and income, and estimate the effect of remittance [page 121▸] inflows. But if progress in those areas remains directly funded by remittances, the development gains would be dependent on continued migration and remittance-sending. If this is the case, one might argue, remittances are just a temporary band-aid. An alternative view, therefore, is that remittance-driven 'development' only occurs if there is progress that would survive the elimination of remittance inflows. This conceptual issue translates into a strategic question: can remittance-led growth be a development strategy?

A decade before remittances attained prominence on the global development agenda their strategic potential was already hotly debated in the Pacific, where remittances and aid appeared to be the cornerstones of the *de facto* development strategy of many small island states. Economist Geoffrey Bertram (1986) suggested that this is a perfectly 'sustainable' development strategy as long as the transfers can be maintained over time. However, much of the international development community in the region saw it as invalid and unsustainable, fostering dependency and undermining productive investment. In a review of the debate, Poirine (1998) argued that that the negative views fail to recognise that aid and remittances are not just handouts, but also represent exchanges with the rest of the world. These exchanges might represent pragmatic ways of making the most of a small and remote country's few comparative advantages.

Also, at the micro-level of household spending, one might ask what it takes for remittances to generate development. One scenario, which has fuelled pessimistic views on remittances in the past, is that the increased purchasing power is spent on imported luxury goods that have no meaningful impact on local or national development. The experience of Yemen in the 1980s, for instance, corroborated this fear (Carling 1996). Also, the direct investment of remittances in productive assets often fell short of expectations (cf. de Haas 2010).

Yet, remittances might be driving development in more subtle ways. They have often been found to increase expenditure on health and education, for instance. Even the construction of lavish houses, which has often been dismissed as unproductive vanity projects, may deliver indirect development benefits. The construction process provides employment for local workers and thereby diffuses remittance income across socio-economic strata, and the houses, once finished, may anchor transnational ties that persist across generations.

Another subtle but widely appreciated effect of remittances is as a driver of financial inclusion. In low-income countries, remittances often induce recipients' first interactions with financial institutions and may pave the way towards use of financial services such as credit, savings, and insurance. In this way, remittances support social transformations that are essential to the development process and likely to survive a decline in remittance income.

Remittances as unforeseen burdens

Research and policy on remittances have traditionally focused on the receiving end, where development impacts may materialise. Remittance senders have primarily figured in the part of the literature that examines determinants of remittances (Carling 2008a). These studies aiming to model variations in remittance flows across time and across groups, which are important to understand also from a development perspective.

More recently, and partly under the influence of the transnational turn, researchers have explored the broader roles of remittances within migrants' lives. Some of this work has examined the experiences of migrants who clearly did not migrate in order to remit but eventually found remittance-sending to be a big part of life as a migrant. In a seminal publication based on research among Sudanese refugees, Akuei (2005) described remittances as 'unforeseen burdens'. Within 2 years of settling in the in the US, one of Akuei's informants [page 122▸] became directly responsible for supporting 24 adult relatives and 38 children across north-eastern Africa (Figure 10.4).

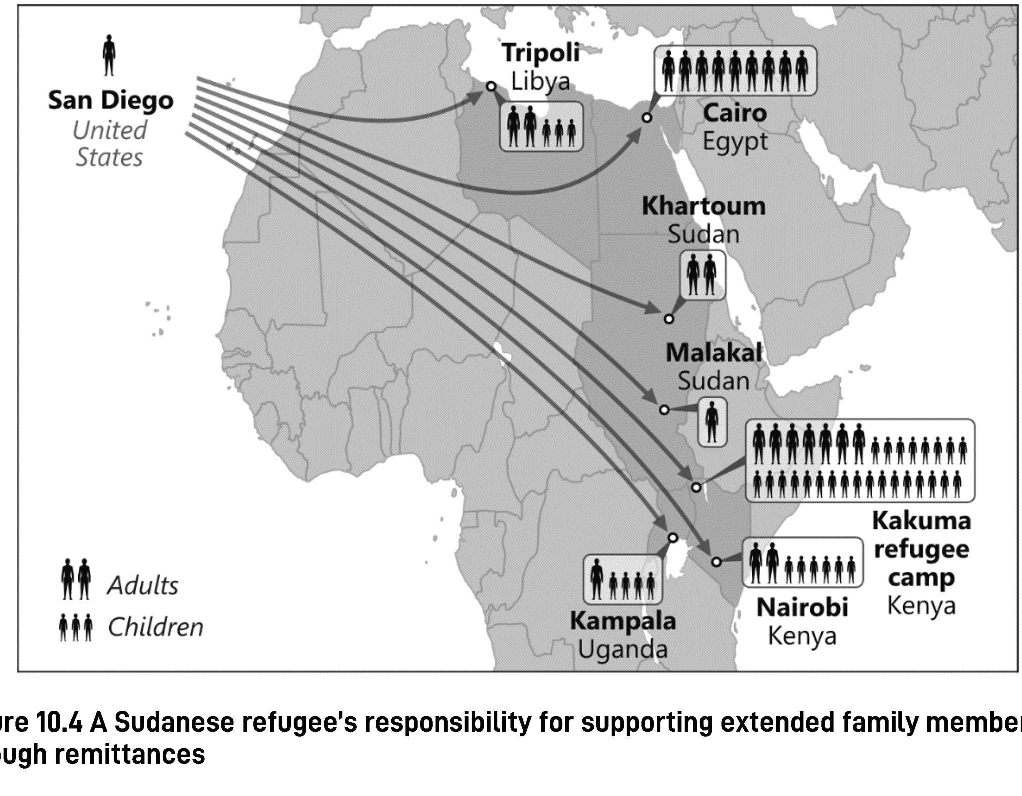

Figure 10.4 A Sudanese refugee's responsibility for supporting extended family members through remittances

Data source: Akuei (2005).

Three factors combine to produce powerful remittance obligations, also for low-income migrants who struggle to make ends meet (Carling 2014; Carling et al. 2012; Hernández-Carretero 2015; Lindley 2010). First, the contrasts in well-being among transnational family members can be stark. Beyond a general situation of poverty, relatives in poor or conflict-affected countries may face urgent crises that result in remittance requests that are impossible to resist. Second, many migrants come from societies with powerful norms of kinship-based redistribution. The expectation of sharing one's (relative) wealth does not cease with migration. Third, increasing possibilities for long-distance communication allow migrants' relatives in the Global South to request remittances.

Conclusion: refining or imploding the concept of remittances?

Research on remittances has swelled in volume and scope. New perspectives, methodologies, and thematic foci have been introduced and revived remittance research at a time when it appeared to be falling out of fashion. Perhaps we will see a smaller volume of research in years to come, but even greater theoretical inventiveness.

However, another development has swept into the field with potentially disruptive consequences: the rise of 'social remittances' as a label for the migration-driven forms of cultural diffusion (Levitt 1998). Levitt's seminal article employed 'remittances' in a metaphorical fashion to describe the non-economic impacts of migration. It was highly successful in this regard and gave rise to new research on changing norms, values and behaviours in the context of migrant transnationalism. But it also spawned a mushrooming of alternative 'remittances' that essentially implode the concept's meaning.

If migrants' monetary transfers become known as 'financial remittances' alongside social remittances, political remittances, professional remittances, artistic remittances, [page 123▸] emotional remittances, and so on, the meaning of 'remittances' inadvertently changes. In a rare attempt to pin down this new and abstract meaning of remittances, Page and Mercer (2012, 4) state that they use it 'as a basket category that includes far more than just sending money'. Their usage includes 'those contacts such as conversations on the phone that convey ideas, information, and values, those journeys that move skills and knowledge around the world and the plethora of activities by which national and international connections are maintained'. I am not convinced that remittances in the conventional sense are a good metaphor for all such interactions, and I believe it would be a loss if 'remittances' were bereaved of its meaning as one distinct form of transnational practice among many others.

Remittances in the traditional sense of money transfers are interesting not least because the financial transaction is simply the crux of multi-faceted exchanges, experiences, and social consequences that reach far beyond the economic realm. Their significance is aptly summarised in the old marketing slogan of the world's leading remittance company, Western Union: 'sending so much more than money'.

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