

Role of Remittances in the Social Economic Development of the Country

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Aristide Zolberg, a well-known researcher of international migration, wrote in 1989 that if all the world countries were constituted of Albania on one hand and Japan on the other, there would be no need to study international migration¹. Almost one year later, as for irony, consecutive massive streams of international migration, frequently illegal and chaotic, would make Albania one of the world countries mostly affected by this phenomenon, so much that Russell King defines it as “a type of laboratory on studying new migrating processes”.² This phenomenon, present in all the territory of the country, has accompanied all the stages of Albanian transition, with different intensity. Almost 10 years after the start of transition, about 1/5 of Albanians or over 600.000 persons, mainly young ones,³ have migrated abroad, especially in Greece and Italy, whereas the domestic migration has involved hundreds and thousands of others. Two of the most important aspects of this phenomenon having a large socio-economic impact are “brain migration”⁴ and remittances⁵.

This paper is a result of a research on remittances, realized through known quantitative and qualitative techniques, with 1500 Albanian short-term and long-term, legal and illegal international emigrants at year-start 2003. It analyses remittance behaviour and their phenomenon in three main aspects:

In relation to macro-economic indicators, to show their importance

In relation to poverty, and

In relation to the role they play for socio-economic development of the country.

¹ **ZOLBERG A.**, The next waves: migration theory for a changing world, *International Migration Reviews*, 1989, 23 (3)

² **KING R.**, Across the sea and over the mountains: documenting Albanian Migration, School of European Studies, University of Sussex, 2003

³ **INSTAT.** Preliminary Results of the Population and Housing Census 2001

⁴ **GEDESHI I., MARA H., DHIMITRI R., KRISAFI K.**, Emigrimi i elites intelektuale nga Shqipëria gjatë periudhës së tranzicionit, Shtëpia Botuese “Luarasi”, Tiranë 1999

⁵ **GEDESHI I.**, The Role of Remittances from Albanian Emigrants and their Influence in the Country’s Economy, in Kotios and Petrakos (Eds.) *Restructuring and Development in Southeastern Europe*, University of Thessaly Press, SEED, 2002

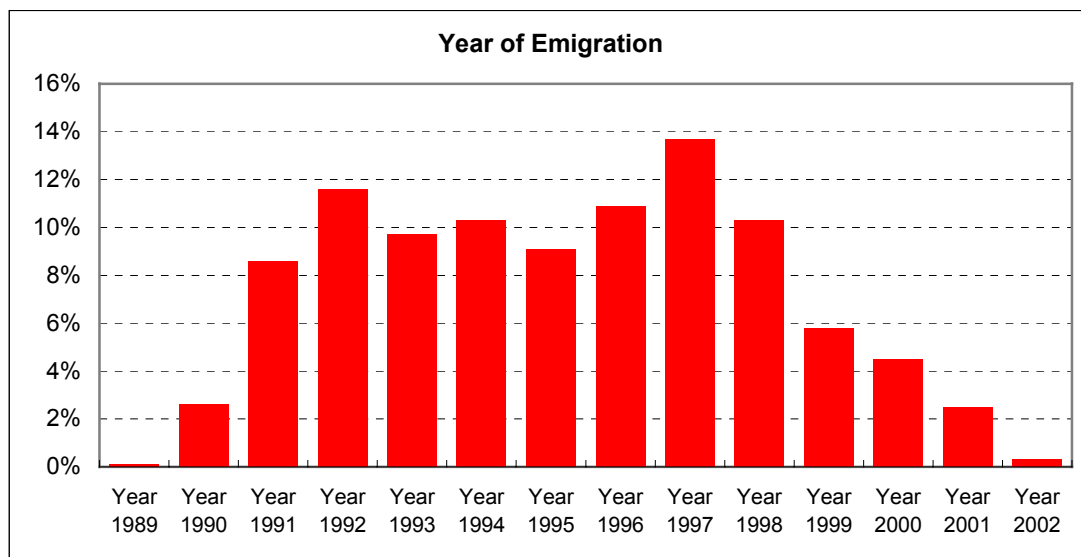
Some features of migrating flows during transition

The immediate opening of the country to the world, accompanied by a deep social, economic and political crisis were the main factors urging the first flows of international migration from Albania. The massive migration was favoured even by vigorous demographic processes that had happened during 1945 – 1989, when the country's population was increased at about three times. Albanian population at the end of this period was characterized by a young age having relatively high level of education.

International migration from Albania has streamed in waves since the second half of 1990. Until end of 1992, economic transformations of transition led to an underlined reduction of agricultural and industrial output, increase of unemployment and reduction of real wages, being reflected in the further deepening of poverty, thus urging recurrent migrations.

A relative improvement of some macroeconomic indicators was noticed after this year, being reflected even in migration rate reduction. But, since the end of 1996, and especially along 1997, the deterioration of macroeconomic indicators and the collapse of pyramid schemes caused a socio-political chaos, urging a new massive migration wave. Even the survey carried out with 1180 international migrants reflects clearly the migration curve during 1990 – 2002.

Chart 1.



Source: Survey on foreign currency remittances of long-term legal emigrants, January 2003

Albanian international migration is spread in Greece, Italy, England, Germany, France, Switzerland, Belgium, U.S.A., Canada, etc., but Greece and Italy are two main countries, where it is widely focused.

According to official statistics taken from the process of legalizing migration in 1998, there were 241.561 Albanians in Greece whereas in the legalization process of 2001, it was estimated that there might have been about 500.000 legalized and non-legalized Albanians⁶. Albanian migrants to Greece are focused to most economic developed regions and to the regions that are close to Albanian borders⁷. About 30 per cent of them work in construction and public work, 19 per cent work in other mundane works outside the construction sector, 29 per cent in house services, 11 per cent of them work in mechanic repairing and maintenance, 6 per cent work in restaurants and hotels, and 5 per cent in other jobs⁸. Based on these data, King estimates that all those working in house services and a part of those working in restaurants and hotels, or 1/3 of Albanian migrants employed, are of female sex⁹.

The number of Albanian migrants to Italy that have a “permit – to – stay”, at year-end 2001 reached to 144.120 persons¹⁰. According to official Italian statistics for 1992 and 1999, it is noticed that the percentage of women and family unification has been increased in Albanian legal migration. In 1999, only 34 per cent of legal migrants were females and 54.5 per cent of them were married. Also, a great number of Albanian migrants (18.7 per cent) have also children in their families. These data indicate the dynamics of family re-unification of Albanian migrants to Italy.

Table 1. Demographic structure of Albanians to Italy, compared with other migrant groups, 1992 and 1999 (as of December 31, both years).

	% female		% married		% with children	
	1992	1999	1992	1999	1992	1999
Albanians	17.8	34.0	32.0	54.4	9.3	18.7
Maroccans	13.3	27.7	43.0	49.8	7.6	17.1
Tunisians	11.4	22.1	26.0	44.1	6.4	15.3
All immigrants	37.5	42.2	41.5	49.3	8.3	13.3

Source: Bonifazi, 2001

⁶ **FAKIOLAS R.**, Regularising the undocumented migrants in Greece: procedures and effects, *Journal of Ethnic and Migration Studies*, 29 (3), 2003

⁷ **SINTES P.**, La migration des Albanais en Grece: difficultes methodologiques pour une etude geographique, *Revue Europeenne des Migrations Internationales*, 17 (3), 2001.

⁸ **SINTES P.**, La migration des Albanais en Grece: difficultes methodologiques pour une etude geographique, *Revue Europeenne des Migrations Internationales*, 17 (3), 2001.

⁹ **KING R.**, Across the sea and over the mountains: documenting Albanian Migration, *School of European Studies, University of Sussex*, 2003

¹⁰ **Caritas** 2002

Remittance flows

Relying on the classification of S. Wahba¹¹, who makes reference to Giudici¹² (1998), we can distinguish four types of remittance:

1. Potential remittances, which represent the total savings of the emigrant. This can be calculated by subtracting the personal necessary expenditures incurred in the country of emigration from the incomes.
2. Constant remittances, which imply the minimum income that the emigrant sends to his family in the country of birth, intended to cover the cost of daily necessities.
3. Additional remittances, which represent extra income over the regular amount sent by the emigrant. This is not used to meet the most acute needs of the family, but for investments in factual or financial undertakings.
4. The spared remittances, representing the amount of savings that the emigrant doesn't intend to make as a remittance, but prefers to invest in the country of emigration.

Having marked with:

Y = the income of the emigrant in the country of emigration

C = the indispensable consumption of the emigrant

c = the daily necessities of the emigrant's family

S = emigrant's savings

We can write: $Y = C + c + S$

We can sum up the different types of remittances as follows:

$$R = c + aS + (1 - a)S = c + S$$

R = potential remittances

c = constant remittances

a = emigrant's tendency to send the savings

aS = additional remittances

(c + aS) = dispatched remittances, and (1 - a)S = spared remittances

The amount of dispatched remittances from the emigrants to the country of origin, is determined by a group of factors like:

¹¹ Wahba S., What determines workers remittances? *Finance & Development*, December 1991, volume 28, Number 4.

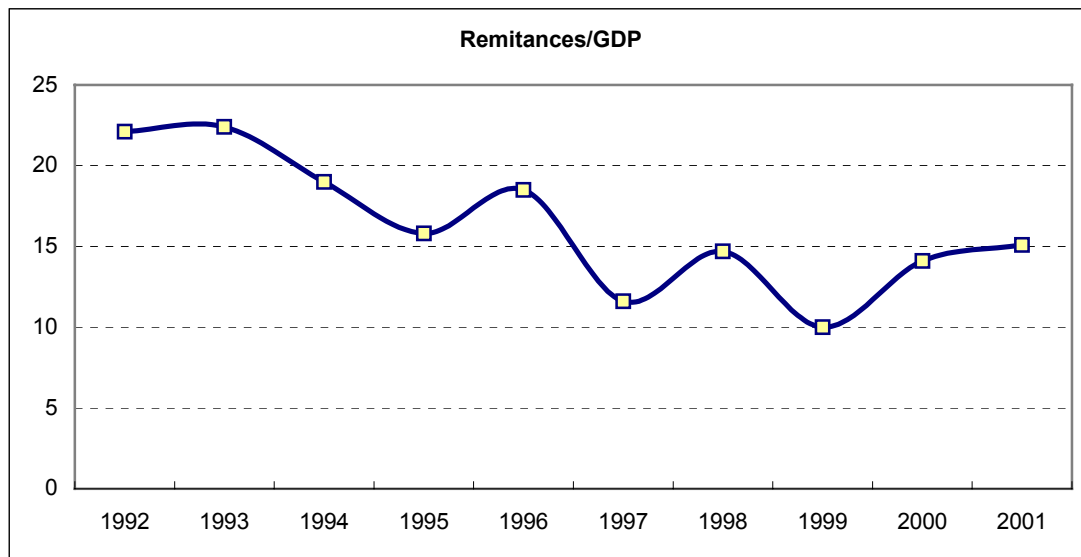
¹² Giudici C., Les effets économiques des migrations: les remises, Paper presented in the workshop "Agriculture, migrations and rural development in Albania, Bulgaria and FYR of Macedonia", PHARE ACE Programme, P96-6070-R, Athens, October, 1998.

1. Number of employees that have emigrated and are working abroad.
2. The structure of emigrants according to age, civil status and family unification, scale of qualification, neighbourhood with the country of emigration, legalization, etc.
3. Labour conditions also have a strong impact on remittances. The key elements that exert influence in this case are the wage level, which changes according to the country of emigration, type of work, facilities created by the local employers for the emigrants, etc.
4. The amount of remittances depends also on the security, speed and ease of transferring money to the homeland.
5. Political, economic and social changes occurring in the country of origin and destination have also a great impact on the quantity of remittances transferred.

Importance of remittances to Albania

During the period of 1991-2000, emigrant remittances have been increasing and have represented about 10-22 per cent of GDP respectively. Pursuant to Bank of Albania estimates, they reached to about USD 620 million in 2001, or about 15 per cent of GDP¹³, from USD 150 million or about 22 percent of GDP they were in 1992.

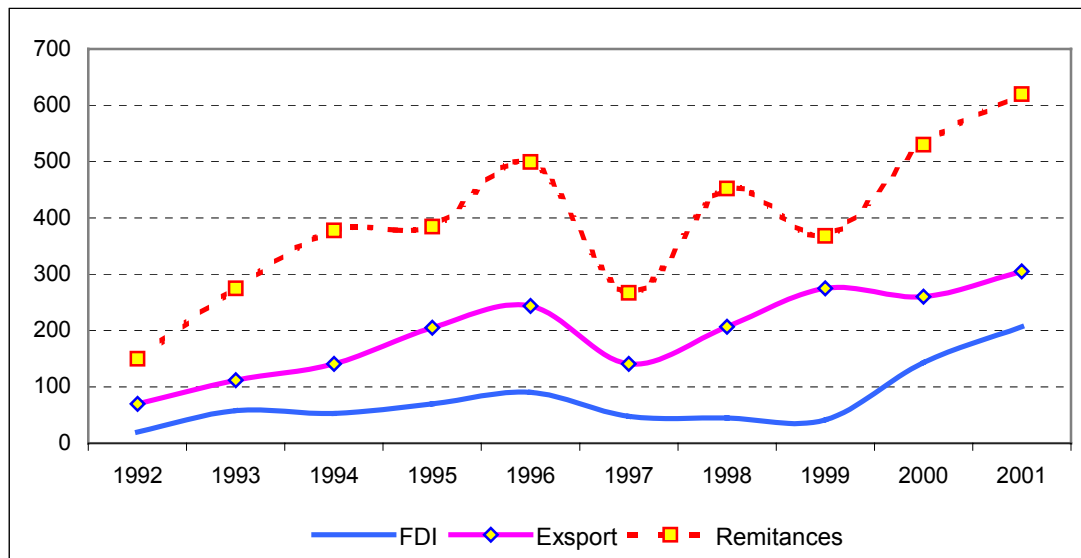
Chart 2



¹³ Bank of Albania Annual Report, 2001

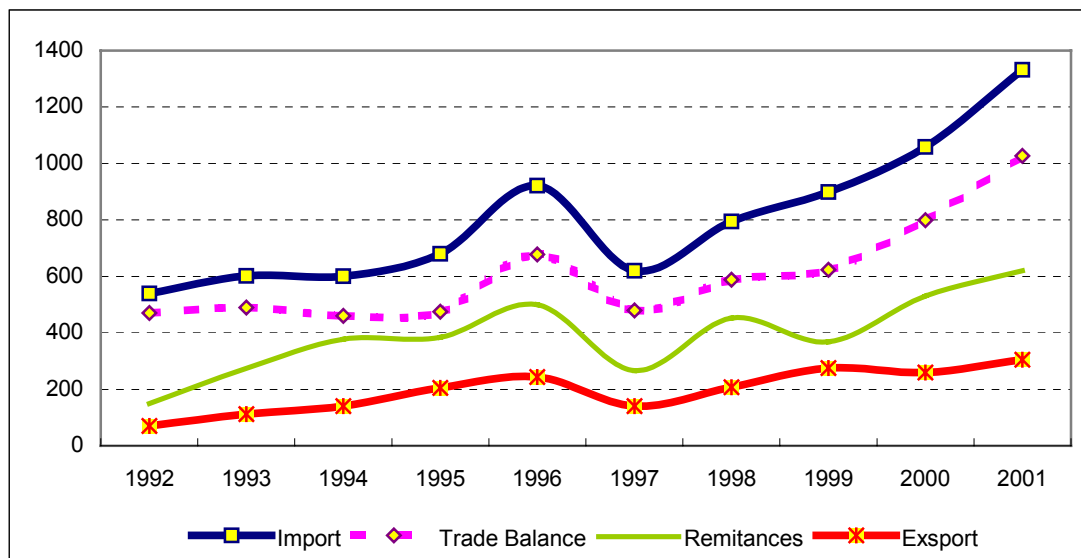
Another indicator that reflects the importance of remittances is the ratio of remittances to foreign direct investments and to foreign aid. During 1992 – 2001 the accumulated foreign direct investments were USD 774.7 million, whereas accumulated remittances were USD 3924.2 million or about 5 times higher. They have also been more than the foreign aids Albania receives annually from abroad. In 2001, foreign aids have been about 180 million dollars, while the remittances of this year were about 3.4 times higher.

Chart 3. Dynamics of remittances, exports and foreign direct investments during 1992 - 2001



Another indicator to assess the importance of remittances is also that of their ratio to merchandise export. In 2001, remittances were about twice higher than foreign currency income on exports, whereas the amount of remittances per capita of population was about USD 200 in 2001. Remittances have also played a primary importance in financing imports and covering the trade deficit. Important was their role even for maintaining the domestic currency exchange rate and for fast development of the sectors of services and construction. Thus, they have positively impacted on the macroeconomic stability of the country.

Chart 4. Dynamics of remittances, imports, exports and trade deficit during 1992 - 2001



Therefore, the remittances have been a key factor in determining one of the characteristics of Albanian transition, extroversion of economy (*extroversion*¹⁴), which means that the local consumption is higher than the national product.

Migrant's remittance behaviour

At the end of December 2002 and the beginning of January 2003, a survey was organized with 1.180 legalised Albanian migrants in different countries. It was held in the territorial border areas of Kapshtica and Kakavija, in the ports of Dures and Vlora, as well as in Rinas Airport. There was chosen just this period for survey because it represents the optimal time-period of international migrant flows into and from Albania on the occasion of the end-year celebrations. The selected areas represented migrant's flows from the whole Albanian territory. 57.1 per cent of the surveyed emigrants lived in Greece, 36.6 per cent were in Italy and the rest of them, and 6.4 per cent were coming back from other countries.

This survey aimed at studying the international migrant's behaviour in relation to remittances. It did not include illegal migrants and short-term ones.

Socio-demographic migrant's characteristics

According to the survey, it results that 93 per cent of migrants are of Albanian nationality, 3.7 per cent are of Greek nationality, 2.3 per cent are Vlachs and only 1 per cent are Romanies and Egyptians. 86.8 per cent of surveyed are male and

¹⁴ Samson I., Albania experience among transition trajectories, Working Paper, Grenoble 1996.

13.2 per cent are female. From the viewpoint of marital status, 68.4 per cent are married, 29.5 per cent are single, while 2.2 per cent are divorced or widowers. Most of them or 58.3 per cent are with high education, 28.7 per cent are with primary education and 12.1 per cent are with higher education. Most of them or 67 per cent belong to the group-age up to 35 years old. These data show that most of international migrants questioned are young males, with high education and married.

Socio-economic migrants' characteristics in the country of migration

Main factors that stimulated Albanians to migrate, based on the survey, are “unemployment” (53.2 per cent) and “insufficient incomes” (14.9 per cent), reflecting poverty level, as well as “lack of perspective to improve economic situation”(10.2 per cent).

Other secondary reasons, stimulating migration relate to “unsatisfying social life” in Albania (10.4 per cent) and “the perspective to ensure a better future for children”(9.6 per cent), as well as “political and economic uncertainty” in the country (9.4 per cent).

According to the survey, 58 per cent of international migrants live in the country of migration with the family or with part of it. Migrants have an average staying time in migration, to about 7 years. Most of them (86.8 per cent) rent a house and 89.6 per cent of them are insured.

From the professional viewpoint, evidence shows that they passed from low-level jobs to promoted ones. These migrants represent that part of Albanians wanting to become part of the society where they live.

Actually, most of Albanian migrants, especially those living in Greece, want to turn back to the homeland. According to the survey, 66 per cent of migrants want to turn back to the homeland, 19.7 per cent declared that they would not, and 14.3 per cent declared that they hadn't decided yet whether to come back or not.

Table 2. Do you think to return to Albania?

No.	Do you think to return to Albania?	Answers (in percentage)
1.	YES	66
2.	NO	19.7
3.	I don't know	14.3
4.	TOTAL	100.0

Source: Questionnaire for remittances of long-term legalized migrants, January 2003

Production, transfers and use of remittances

The main factor urging Albanians to migrate is to save part of earnings from working in the migration country, and to money back to the homeland.

According to the survey, the average monthly wages are Euro 1567. Most of these incomes are ensured from the work of the head of the household, while the rest from the work of the other family members. The migrant's family saves part of these incomes. According to the survey, the migrant's families save on average about Euro 4285. Most of these families (68.6 per cent) deposit these amounts with the banking system of the migration country.

Based on annual migrant's savings and their time of staying in migration, we would state that their saving deposits reach the level of some USD billions.

In 1992, or two years after the massive migration, Albanian migrants in Greece, deposited about USD 80 millions¹⁵ with Greek banks. Furthermore, the English researcher James Korovilas, in his article, estimates that every Albanian migrant employed in Greece, should save at least USD 2340 per year¹⁶.

In this estimation he is based also on the studies of other Greek researchers, Lianos, Sarris and Katseli (1997). According to them, the average daily wage of migrants is USD 30 and about 1/3 of it is saved¹⁷.

As a consequence, he estimates that annual savings of an Albanian migrant are equal to the number of workdays in Greece during a year, times daily savings (234 workdays *USD 10 daily savings = USD 2340 yearly).

According to the questionnaire, 82.1 % of the international migrant send their savings to the homeland. During 2002, they have sent on average Euro 2159. The remittance transfer is performed through formal and informal channels. Choosing the kind of channel for the remittance transfer depends on a number of factors, such as legal and illegal status of the international migrants in the host country, short-term or long-term international migration, banking system situation in the homeland, transfer cost, exchange rates in the banking sector compared to informal market, etc. In 2001, nearly 39% of remittances or USD 243,8 million were transferred through formal channels, against 7,5% or USD 28,3 million that were transferred in 1994. The majority of remittances sent through formal channels are carried out by Western Union international agency. But informal channel remains the main channel for transferring the remittances. According to data provided by the Bank of Albania, nearly 61% of remittances have entered into Albania through informal channels. These channels include mainly the

¹⁵ **WALLDEN A.S.**, Les relations gréco-albanaises et économie, Le Courrier des Pays de l'Est, No 315, janvier 1994

¹⁶ **KOROVILLAS J.**, The Albanian economy in Transition: the Role of Remittances and Pyramid Investment Schemes, Post-Communist Economies, Vol.11, No3, 1999

¹⁷ **LLANOS P., SARRIS A., KATSELI L.**, Illegal Immigration and Local Labour Markets: The Case of Northern Greece, International Migration, 34, 1997

remittance behaviour of international migrants when they come back in their homeland or the ones sent by means of their kinship and friends. However, the survey data show that the majority of international migrants (76,5%) bring their money on their own, 23,5% send it by courier through their friends and only 15,2% remit by formal channels. The difference noted between official data and survey one can be explained by two principal factors. First, the survey is performed with legal international migrants and mainly in the countries near Albania (Greece, Italy.) These international migrants have come back 3.8 times during the last two years and have brought their money on their own or through friends. The second factor is related to the amount of money, which is to be transferred. In this case, for large amounts of money, international migrants make use of formal channels.

The majority of international migrants surveyed, send their money to their “parents” (71,3 %) and the minority send them to their “brothers and sisters” (13,3%). Whereas the international migrants, who have not attained the family unification at the country of the international migration (27,1 %), send their money to “wife and children”. The questionnaire demonstrates that the amount of money that the international migrants send to “wife and children” is higher than that sent to “parents” or “brothers and sisters”. In such circumstances, we can conclude that the tendency toward family unification in the country of international unification would cause the decrease of remittance amount.

Table 3. To whom do you send the money?

No	To whom do you send the money?	No. of people
1.	Wife and children	27.1
2.	Parents	71.3
3.	Brothers and sisters	13.3
4.	Relatives	4.2
5.	Friends	0.6
6.	Others	2.2

Source: Questionnaire on foreign currency remittances of long-term legal immigrants.

More than half of international migrants (59%) sends the money to the homeland because of the moral obligation toward the family, and this is explained by economic difficulties during the transition period and the Albanian family traditions.

Table 4. Why do you send money in Albania?

No	I send money because	No. of people
1.	I have a moral obligation toward family/parents	59
2.	I wish to	28
3.	Family needs	13
4.	TOTAL	100.0

Source: Questionnaire on foreign currency remittances of long-term legal immigrants, January 2003.

The majority of the international migrants (69,7 %) send their money in order to meet “the essential needs of the family” and in this case we have to do with the constant remittance, used completely for consumption. Whereas the additional remittances related to “the furnishing of the house” are sent only by 29,9% of international migrants, 9.4 per cent of migrants send remittances for investment in their homeland, and only 18% of migrants send remittances for the “purchase and construction of a house”.

Table 5. The aim of sending money.

No	The aim of sending money.	No. of people
1.	To meet the essential needs of the family	69.7
2.	To furnish the house	29.9
3.	To invest in the homeland	9.4
4.	To deposit in the bank	6.4
5.	To purchase or construct a house	18
6.	Others	4

Source: Questionnaire on the foreign currency remittances of long-term legal immigrants, January 2003.

The remittances sent for investments by the majority of international migrants are destined to the purchasing of real estate (40,4%). Others send the remittances to utilize them for the service sector (trade, transport, tourism, etc.), whereas a small number of international migrants send remittances for investments in the production sectors such as agriculture, industry and construction. These data, also, prove the conclusion that the majority of international migrants send their remittances for the families’ everyday life consumption. This model of remittance utilization does not favour the opening of new workplaces.

Compared to previous years, during 2001 only 32,9% of the surveyed persons have sent more remittances in Albania, 25,2% have sent the same amount and 42% have sent less. The immigrants, who have sent more money in Albania are those who have sent the remittances to “wife and children” and “parents”.

Table 6. Remittances sent during 2001 compared to previous years

No	The remittances sent during 2001 compared to previous years.	In %
1.	More	32.9
2.	The same amount	25.2
3.	Less	42
	TOTAL	100.0

Source: Questionnaire on foreign currency remittances of long-term legal immigrants, January 2003.

Even during 2002, as compared to 2001, the same tendency is noticed, because 46% of international migrants say that they have sent more remittances. Whereas, in the short-term prospective, only 22,1% say that they will send more remittances. Based on these data, we admit that in the mid-run, the remittance trend to Albania is much probable to be at the current level, rather than tending towards increase.

Table 7. Remittances sent during 2002 compared to year 2001

No	Compared to 2001, during 2002 you have sent:	In %
1.	More	23.3
2.	The same amount	30.7
3.	Less	46
TOTAL		100.0

Source: Questionnaire on foreign currency remittances of long-term legal immigrants, January 2003.

Table 8. Remittances probably to be sent during the 2-3 coming years

No	What are your intentions for the 2-3 coming years?	In %
1.	More	22.1
2.	The same amount	17.1
3.	Less	18.7
4.	Nothing	4.4
5.	I don't know	37.7
TOTAL		100.0

Source: Questionnaire on foreign currency remittances of long-term legal immigrants, January 2003.

This assertion is the outcome of the interaction of a number of economic, political and social factors, which operate in different directions. The group of factors influencing on the increase of remittance flow includes: the rise-up in immigrants' number, their legalization, the remittances increase and the immigrants' motivation and their willingness to share part of the savings with the family in the homeland, the time-length of their staying in the country of international migration, etc. Whereas the factors influencing on the reduction of the remittance amount include the family unification and the weakening of the immigrants' relations with their relatives in the homeland.

Even the factor of length of the staying period will positively impact on a short-term period. According to Reyneri' s research (1976), remittances constitute a parabolic function of making the migration cycle longer, reaching the maximum somehow between the 10 and 14 years of international migration time, whereas

for shorter or longer periods of time, they are at a lower level. If we judge that during the first years of international migration, the expenditures for being established with a residence impede the remittances, which increase progressively with the passing of time, this can explain the trajectory. But after 10 or 14 years of international migration, there is an important turning point, since it marks the time of deciding if the international migrants will return to the homeland or will settle permanently in the destination country. In both cases, the remittance flows are destined to exhaust or reduce¹⁸.

The key factor encouraging large international migration, legal and illegal, is poverty, in the broad sense¹⁹, along which it ensures its not turning to poverty²⁰. In most cases, a non-poor family is distinguished from a poor one from the fact whether it has or has not one of its members in migration. The used remittance pattern is related first of all, to the very survival of the family, then to the improvement of the standard of living, and finally, to the extending, constructing or purchasing of a new house.

This mutual relation between poverty and international migration is obviously distinct in Albania. But the problem laid out is the relation between international migration and socio-economic development. Stated more simply, would remittances and the returning of a part of international migrants, along with their financial savings and human capital they have accumulated in the migration country, lead to reduction of migrant flow? Notwithstanding any optimistic assessment²¹ made on this problem, other researches indicate that Albanian international migration remittances so far have not been, and will not likely be even in the near future, a determinant factor for a fast and sustainable socio-economic development of the country. Meanwhile, the desire for international migration or potential migration, in spite of reductions following 1998, continues to be relatively high in Albania.²²

The increasing role of remittances in Albanian economy requires the establishment of certain economic conditions and the strengthening of political stability in the country, aiming at reaching a significant change by using remittances, passing gradually from prevalence of consumption destination to investments in the socio-economic development. The accomplishment of this strategic change must be accompanied with a number of complex measures in the field of economic, financial, banking, legislative policies, etc., including all the stages the remittances undergo from production to consumption.

¹⁸ REYNERI, La catena migratoria, 1979

¹⁹ DE SOTO H., GORDON P., GEDESHI I., SINOIMERI Z., Poverty in Albania. A Qualitative Assessment, The World Bank Washington D. C., 2002

²⁰ GEDESHI I., MARA H., PRENI XH., Economic activities and employment opportunities in rural areas within the pilot communes of Korça Clean and Green Project, UNDP, 2003

²¹ NICHOLSON B., From migrant to micro-entrepreneur: do-it-yourself development in Albania, South-East Europe Review, 4 (3), 2001

²² GEDESHI I., MARA H., PRENI XH., Economic activities and employment opportunities in rural areas within the pilot communes of Korça Clean and Green project, UNDP, 2003.

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