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**THE IMPACT OF INTERNATIONAL MIGRATION ON THE  
ECON**

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 Basin countries. The recent intergovernmental summit celebrating the 10 years anniversary of the Partnership, and the qualified comments that followed, have clearly shown the need of a stronger financial and political commitment of the EU in the region to reduce the existing economic gaps and support the process of economic reform.

Asymmetric trade liberalization and the competitive pressure that followed on the fragile production system of the Mediterranean Partner Countries (MPCs)<sup>1</sup> coupled with a limited and erratic flow of European foreign direct investments have exacerbated the causes motivating migration.

The new political development in the region with the establishment of the European Neighborhood Policy (ENP) and the bilateralisation of aid and cooperation frameworks has both reduced the scope for a regional and multilateral approach to the issue of economic cooperation and introduced a security focus on the migration phenomenon. The relationship between migration and development in the Mediterranean region becomes therefore an issue that must be increasingly dealt in a bilateral approach.

When it comes to migration and economic relationships, in the Southern shore of the Mediterranean Basin is possible to draw a demarcation line between those countries that are highly dependent on oil (Jordan, Syria, Egypt, Lebanon) in the sense that migration and trade are dependent on the fluctuations of the economies in the Arab Gulf countries and less on Europe; and countries that are more dependent on trade and aid from Europe (Morocco, Tunisia, Algeria, Turkey). Israel is a country of immigration, and migration from Palestinian Occupied Territories is a regional phenomenon, especially because the high number of refugees in Jordan and Lebanon. Even if Algeria is an oil producer country, the historical relationships with Europe place her in the second group.

Keeping this in mind, this paper will analyze the impact of migration on countries of origin by focusing on the role played by migrant workers' remittances in stimulating local economic development. Adopting a perspective combining the structuralist and developmentalist approaches, and by using the data available, the analysis will attempt to highlight the potential positive and adverse economic effects that migration has on migrant sending countries. From the outset, it is needed to underline that the limited coverage of this phenomenon in the Mediterranean Basin makes the formulation of consistent policy recommendations a thorny task and qualified conclusions will be made only when qualified data are available.

Development aid agencies alike are looking at remittances as a new development mantra. Non governmental organizations realized that immigrants associations can be potential development partners and collective remittances a source of private capital that can help supplementing their funds.

In the Euro-Mediterranean region this is not exception. MPCs have received remittances for 15 billion USD in 2004, i.e. a little 10% of the global inflow received by developing countries and about seven times European Union development grants and loans through the European Investment Bank. Even though the surge in workers remittances represents the failure of development and employment policies in migrant sending countries (de Vasconcelos, 2005), their positive effects on poverty reduction have been demonstrated (Page and Adams, 2003) while their effects on development are far from being obvious (Gallina, 2006).

Remittances are private money transfers from household to household and of little entity. Any attempt to unlock their development potential should take into account a broader set of factors that ranges from the motivation behind remittances to the reasons influencing their utilization. Support in reducing

transfer costs, develop financial instruments and develop the needed investment climate in migrant sending countries are just few of the necessary measures that both state and non-state actors together with international development agencies can and should implement. The surge of the developmentalist perspective has stimulated attention on how to harness a fraction of the remittances to develop infrastructures that can help the region develop economically (Widgren and Martin, 2002, p. 223). The literature indicates that only South Korea has managed to implement a scheme earmarking a portion of remittances for a specific development fund, while other countries such as Philippines, Pakistan, Thailand and Bangladesh failed to do it (Vertovec, 2004; Puri and Ritzema, 1999). Korea's success in obliging migrant workers to transfer 80% of their income was mainly due to the fact that workers were employed by Korean companies abroad.

However, like for other flows such as trade and investments, remittances-led aid policies have supporters and detractors depending on the points of view and the vested interests. Nevertheless, to keep monetary remittances flowing into the home communities and be utilized for productive purposes is a key area for policy makers in developing countries nowadays.

From a methodological perspective, basic data on workers' remittances and migration are either focused on case-study in specific communities or on general macro-economic impacts. Longitudinal studies are almost non-existent and even a country-to-country analysis suffers from a too general approach to the category "migrant workers" or to the category "remittances". The study by Hernandez-Coss on the Canada-Vietnam and the US-Mexico corridors (2005a and 2005b) , as well as the work by Lozano-Ascencio (2004) on *latinos* in the U.S. have shown the need to address the relationship between migration and development by comcit (Ver"orkeelakt, basTD0.00130rridors ca0.8527(pacts.)-nral ah -lor t[(a,ivking 527spend



*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

For the analysis of the gender dimension in remittances Ramirez *et al.* (2005) suggest that the variables to be taken into account do not operate in a vacuum but are placed in a social, economic, political context rooted in patriarchy and organized around a sexual division of labor. Studies have shown that the arrival of remittances in the home village does not favor women and men equally. Newly created jobs are mainly for men while women tend to be stuck in traditional types of jobs (Vargas-Lundius, 2004). Thus, the role attributed by the host society to men and women influence the variables analyzed (Ramirez *et al.*, 2005, p. 25). Migrant women begin to value their self sufficiency and equilibrate the roles in the







The MPCs represent an area of major emigration. A little under half of all such first generation emigrants are directed towards the European Union (Fargues P., 2005, p. 11). However, the exact figure is difficult to define, both because the differences in statistics in sending and destination countries and also for the presence of an uncertain number of undocumented migrant workers. According to the origin countries statistics, 7 out of 10 MPCs (Israel, Jordan, Syria do not provide statistics of their national abroad by country of residence) record little more than 8 million residents in the EU, while the EU member states statistics report the presence of about 5.8 million migrants of MPCs origin (Fargues, 2005, p. 11).

### *1. Migration and labor market needs in the region*

To the 5.8 million first generation MPCs migrants (born-abroad), if the EU statistics are taken, it should be added the number of children born in host countries (so-called second generation). Using an average

decreased between the EU and the ten new member states (figure III). In 2004, the EU 25 member states average GDP per capita of about \$28,000 was between 27 times that of the Palestinian Occupied Territories and 5 times that of Lebanon (figure IV).

## *2. Remittances and other financial flows*

In the Euro-Mediterranean region the aggregated data confirm the economic importance of remittances for the migrant sending countries. The emergence of the new Mediterranean migration model should then 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's flows and peaking at \$15 billions they were about four times larger than total overseas development aid in 2004. Both remittances and FDI's peak in 2001 (figure V). The peak in remittances can be explained by the appreciation of the

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 utilized for clothing, food, school, medical and religious expenses may lead to this conclusion.

Other studies have also shown that contrary to popular belief, migrant households have a higher propensity to allocate expenditure to investments such as agricultural equipment, vehicles, commercial enterprises (stores) and especially land (Adams, 1991 quoted in Nassar, 2005, p. 21). Similar findings, based on recent data collected among Egyptian residents in France show an interesting development in Egypt: the investment in reclaimed agricultural land in the zone of Beheira (160 km North West of Cairo) and the transformation of the land in commercial farming. People from Mit Badr living in France are investing largely in these farms or in a house in Cairo or in the Northern Coast for their children (Saad, 2005, p. 16) as a project for holidays.

The developmentalist perspective tends to hide the negative impact of remittances on the local

creation of cooperative and small manufacturing firms exist across the region, although they are very dependent upon the specific context and the individuals that have taken such initiatives.

Therefore, to stimulate and device measure that can enhance the utilization of remittances for development purposes is necessary to combine the knowledge of the local context, its migration history and institutional framework, with the knowledge on the behaviors, motivations and dynamic of the actual and potential remitters. The new migration scenario in the region, the new directions that migration is taking and the new cooperation policy framework between the EU member states and its neighbors based 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 th

immigrants is observed in Niedersachsen. Baden-Württemberg has also high numbers of Turks and Jordanians. Out of 1.7 million Turks in Germany one third of them (590,666) live in Nordrhein-Westfalen. Dominating presence of Turkish immigrants is observed also in the following federal states: Baden-Württemberg (18%), Bayern (13%), Hessen (11%), Berlin (7%) and Niedersachsen (6%). There are 42 thousand Lebanese immigrants 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, 2006). Table 3 presents the flows registered by the European Central Banks, which does not include the remittances sent through informal channels.

Two of these corridors, i.e. an old one (Germany-Turkey) and a new one (Spain-Morocco) will be analyzed in the following section. The analysis is based on the data available on remittances, aid and investments trends, the characteristics of migrants, the remittances transfer mechanisms and the utilization



2002 foreign currency (Euro or USD) deposit accounts offer a premium interest for long time deposits of over one year (Aydas *et al.*, 2001, p.10). The Turkish banks have also experimented with preferential currency exchange rates for remittances. In the 1960s these special rates were introduced, in 1970 abandoned and resumed again in 1979. There is no information on the success of this incentive, but the reintroduction suggests that the two-tier exchange rate positively influences remittance flows. Turkish banks in Germany are now starting to offer new products -such as Turkey-related investment funds- targeting the migrant population.

Akbank has implemented a system of remittances

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 investment (Koc and Onan, 2004). On average 80% is used to improve the household's standard of living,



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

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, 2006).

*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, 2006).

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

The same survey as quoted above also noticed that the investment flows could even be higher if the investment climate would be improved. For example, the INSEA survey mentioned the following impediments to investment encountered by residents abroad: 42% administrative problems, 18% lacked access to venture capital, 13% corruption, 13% fiscal problems. Moroccan migrants in Denmark have expressed their interest in investing in Morocco if the investment climate would be favorable (Federico Caffè Centre, 2004). Apart from issues related to the investment climate there is a lack of updated information on the investment opportunities to the residents abroad.

In a mini survey carried out for the EIB study (2006), 45% of the respondents claimed that they use remittances from family abroad for daily expenses, 31% for school fees and 16% for constructing a house. A small 5% answered that money were set apart for productive investments.

A unique characteristic of Moroccan migrants is their ability for collective mobilisation of resources both in the home and in the host country. For example, Moroccan residents in Catalonia set up an association 'Migrations and Desenvoleppement' that is supporting building a small dam and an irrigation system to spur agricultural development in Al-Hoceima in the North of Morocco. Another group of Moroccan migrants in Catalonia has raised funds through a local NGO to construct four kilometres of road in an area close to Oujda near the border with Algeria (Østergaard, 2005).

Similar activities can be found in the South, wher

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 corridors may led to a decrease in the remittances flow, while the establishment of new communities in Spain and Italy can refresh the present and future potential for remittances transfers without having any strong macroeconomic effect on the country. At the local

as for example those by the Foundation Hassan II in Morocco, although the information recorded on the success of these initiatives is quite limited and it was mainly addressed to residents in France. The second

trends and implications behind different remittances behaviors. If there is a link between the flow of

<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

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

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Turkey	1 – 2%	85%	5%	86%	3%
Morocco	6 – 9%	90%	10%	96%	9%
Algeria	2 – 3%	90%	4%	92%	6%
Tunisia	4 – 5%	85%	9%	83%	14%
Jordan	20 – 22%	5%	1%	27%	-
Egypt	3 – 4%	5%	4%	16%	70%
Lebanon	9 – 15%	-	15%	26%	20%
Syria	2%	-	1%	35%	-

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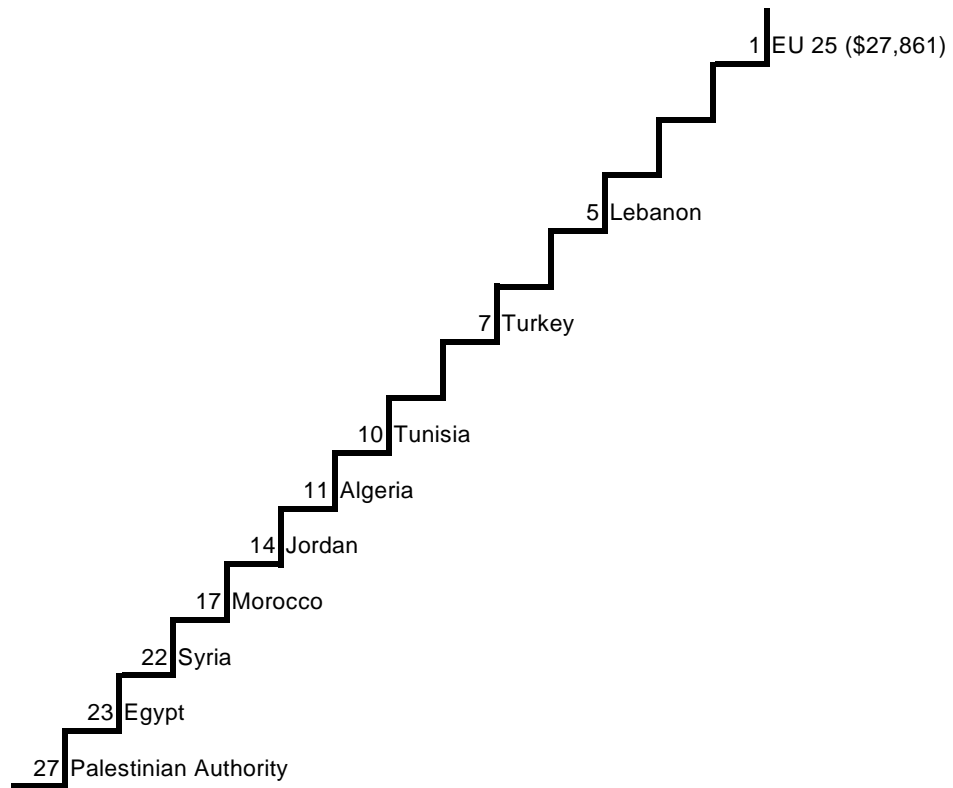
*Table 3 - Top EU-Mediterranean countries remittances corridors, in million Euros, based on data from EIB Report 2006, Years 2001-2004*

<i>1</i>	<i>Germany – Turkey</i>	<i>1200</i>	<i>1200</i>	<i>1000</i>	<i>879</i>

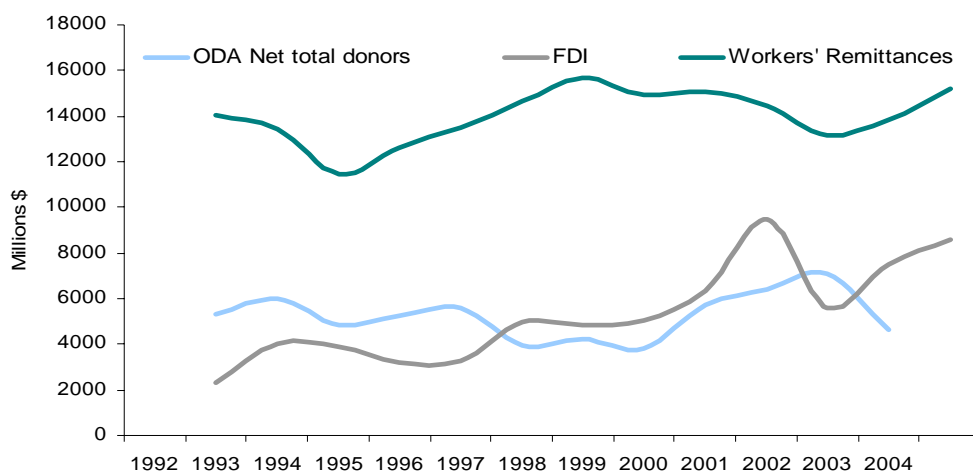




Source: author's elaboration on UNCTAD Handbook Statistics Online at <http://stats.unctad.org/Handbook/ReportFolders/ReportFolders.aspx>, accessed on the 21 April 2006. Data are for Algeria, Egypt, Morocco, Tunisi



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

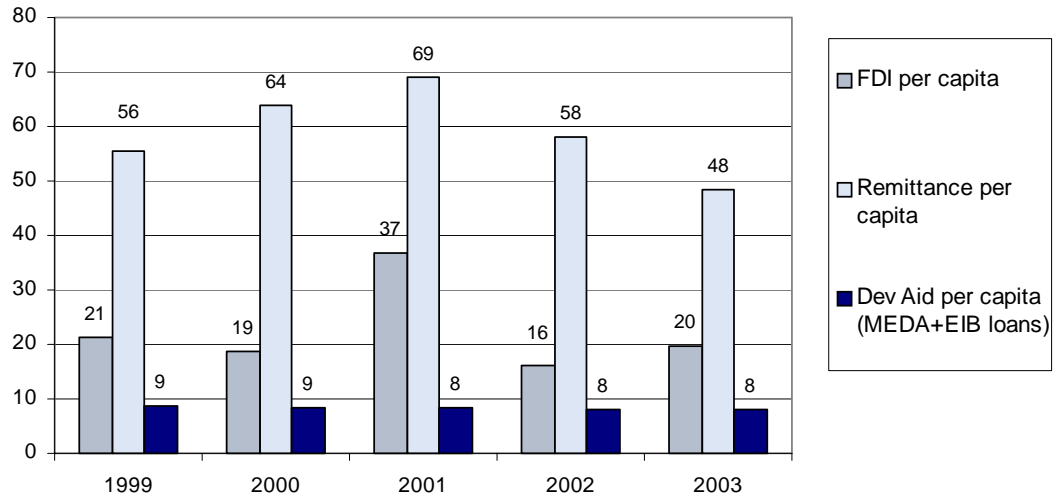


Source: author's elaboration on UNCTAD Handbook Statistics Online available at: <http://stats.unctad.org/Handbook/ReportFolders/ReportFolders.aspx>, accessed on the 21 April 2006. FDI and Workers remittances data are for Algeria, Egypt, Libyan Arab Jamahiriya, Morocco, Tunisia, Jordan, Lebanon, Palestinian Territory, Syrian Arab Republic, Turkey. ODA data do not include Algeria and Libya (\*).

(\*)Total ODA/OA net: Total donors

Total donors is the sum of the three following donor types:

- DAC bilateral donors: the Development Assistance Committee (DAC) is the committee of the OECD which deals with development cooperation matters. It consists of 23 member countries;
- Multilateral donors (i.e. AfDB, IBRD, IMF, UNDP);
- Other donors: the non-DAC bilateral donors (i.e. Hungary, Lithuania, Turkey).



Source: author's elaboration based on data from EIB 2006.



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