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Regional Consultation on Migration, Remittances and Development in Africa

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FOREWORD

The importance of remittances to economic growth and development has gained tremendous recognition in recent years due to the magnitude of migration as a global phenomenon. In fact, remittances are the only means of survival for millions of poor households worldwide where money sent to beneficiary families enable them to afford not only the basic necessities of life which are otherwise lacking or inaccessible, but also a degree of economic empowerment.

Migration is increasingly an important feature of globalization. In Africa, the issue of migration takes on an added layer of complexity since the vast majority of African migration takes place within the region itself so that countries can be classified as both sending and receiving countries, further complicating a proper assessment of the costs and benefits to the countries in Sub-Saharan Africa. As the most steady and predictable source of income for developing countries, remittances have the potential to overtake both foreign direct investment and official development assistance. The challenge before us is to explore ways of channeling remittances towards more productive use for individuals and communities through inclusive financial mechanisms and ensure sustained and equitable economic growth and sustainable development.

Attention is increasingly focusing on policies that can enhance the impact of remittances on poverty reduction and development. Given a significant reliance on informal sources of money transfers throughout the continent, a critical intervention in the remittance market would be the reduction of transfer costs by encouraging the use of formal channels and linking remittances to financial services. To facilitate this transition, the need for improved financial literacy and targeted capacity development for all stakeholders cannot be overstated. Creating innovative financial products that encourage recipients to save, invest and engage in remunerative employment through savings accounts, insurance and pension schemes, mortgages and loans for SMEs, among others, can also have an enormous impact on low-income families and their livelihoods. They can lead to better nutrition, housing, health, education and employment for communities and help poor people to plan for the future.

This report reflects the deliberations and discussions at the *Regional Consultation on Migration, Remittances and Development in Africa* that took place in September 2007 in Accra, Ghana, among policymakers, representatives from central banks, the private sector, the Diaspora, donor agencies and experts from a selected number of countries in Africa. The Regional Consultation is the second in a series of meetings organized by UNDP. They were designed to engage stakeholders in the in-depth analysis of issues, concerns and priorities in their respective countries, and by extension, to the region. What has emerged from this consultation, in essence, is a menu of options for interventions in the policy, fiscal, legal and regulatory environments.

I hope that the collective will and wisdom of the participants will direct the future course of action of UNDP and the participating partner institutions and enable them to achieve concrete and tangible outcomes in their work in this very important area of development.

Gilbert Houngbo
Director
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The report synthesizes key elements of the presentations from participating individuals and institutions, as well as a summary of the key messages and recommendations that emerged from discussions at the Regional Consultation. Presenters at the sessions deserve particular mention for their substantive contributions. They include: Jonathan Crush, Southern African Migration Project (SAMP); Thomas Debass, USAID; Chukwe Emeka Chikezie, AFFORD; Kathleen Newland, Migration Information Source (MIF); Hector Nuňez Amor, Deputy Head of Mission, Embassy of Spain, Ghana; Ricardo Cordero, IOM; Gregory Watson, World Bank; Barfour Osei, African Development Bank (AfDB); David Ashiagbor, Commonwealth Secretariat; Leila Rispens-Noel, Oxfam Novib; Osei Boeh–Ocansey, Private Enterprise Foundation; Kim Kiszelnik, IntEnt Netherlands; James Maina, Ebony Foundation Kenya; Ezgi Uçaner-Flor, ACCION International; Rotimi Nihinlola, Ecobank Ghana; Tricia Chirumbole, Investors without Borders; and Onome Ako, AfricaRecruit.

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Country team members from participating countries also deserve special recognition for their contribution to the outcome reports of their respective national consultations, in preparation for the Regional Consultation.

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PART I

REPORT OF THE REGIONAL CONSULTATION

Report
On the Regional Consultation on Migration, Remittances and Development in Africa
4-5 September, 2007
Accra, Ghana

1. Background

Global migration is at unprecedented levels, numbering nearly 200 million in 2006[1]. The reasons are many; migration, both forced and voluntary, is a frequent response to situations where livelihoods are threatened by insecurity, institutional weakness, ethnic and religious discrimination, climate change or environmental degradation and repeated disasters[2].The resultant transfer of resources from developed to developing countries including South-South transfers is significant[3]. It reiterates the need to better understand how remittances are used in order to inform public policy and development interventions by linking migration with financial services, enterprise development, livelihoods strengthening and provisions of other basic services.

The Secretary General's report *on International Migration and Development* underscores that "migration in the context of globalization has not only created challenges and opportunities for societies globally, it has also created opportunities for co-development."[4] Migration and remittances by themselves do not enable any country to escape poverty and are not an answer to alleviating global poverty. The structural problems behind persistence of poverty must be addressed by the national governments. Increasing remittance inflow should not reduce receiving governments' development and social protection responsibilities nor be confused with developed world's ODA responsibilities. It is vital that remittances, DFI and ODA work hand in hand so that the policy makers do not lose sight of sustainable human development, social cohesion, cultural plurality, and human rights in both sending and receiving countries. At the same time, the governments of the countries of origin as well as the countries of destination have to jointly ensure that enforceable policies are in place to protect migrants. The challenge is to get the balance right.

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[1] The report of the Secretary-General on *International Migration and Development* (6 June 2006), states that international migrants (nearly 191 million), constitute at least 20% of the population in 41 countries.

[2] Sub-Saharan Africa has witnessed significant flows of "forced" migrants including internally displaced persons caused by political unrests, population pressures or harsh natural conditions as drought and environmental degradation. Henry, Sbaine and Bilsborrow, Richard. "How environmental migrants choose their destination in Burkina Faso?" Abstract submitted for the XXV International Population Conference of the IUSSP (http://iussp2005.princeton.edu/download.aspx?submissionId=50281)

[3] A new UN study reveals that migrants working in industrialized countries sent home more than $300 billion to their families in 2006 - surpassing the $104 billion provided by donor nations in foreign aid to developing countries. According to Sending money home: Worldwide remittances to developing countries, Asia received the largest share of the remittances – more than $114 billion - followed by Latin America and the Caribbean with $68 billion, Eastern Europe with $51 billion, Africa with $39 billion and the Near East with $29 billion.

[4] Secretary General's Report to the General Assembly on Migration and Development, A/60/205

2. Migration and Remittances in Africa

The volume of remittances flowing to African countries is much lower than to other developing regions; also remittances appear to be less important than ODA and FDI, constituting only about 10% of external finance compared to 63% in South Asia and 56% in the Middle East.[5] Furthermore the African remittance corridors are particularly complex because over 50% of migration is within the continent, making most countries both remittance senders and receivers. There is also an overlap of international and internal remittances, which brings in an additional complexity in the assessment of the real impact of remittances.[6]

Although relative to global migration trends, migration from Sub-Saharan Africa is much lower, accounting for about 25 million in 2005[7] in actual terms, official remittance transfers are increasing, leading to a flow of $6.5 billion to the 34 SSA countries in the same period.[8] A further disaggregation of data indicates that countries like Nigeria and Somalia rely heavily on remittances to sustain a large proportion of the population, and they constitute a major source of foreign exchange earnings for the respective economies.[9]

3. Objectives of the Regional Consultation

The Private Sector Division and the Regional Bureau for Africa of the United Nations Development Programme (UNDP) organized a Regional Consultation on Remittances, Migration and Development in Africa on 4 and 5 September 2007 in Accra, Ghana, in collaboration with the Government of Ghana, the UNDP Office in Ghana and the United Nations Office of the High Representative for the Least Developed Countries, Landlocked Developing Countries and Small Island Developing States (UN-OHRLLS).

The objectives of the regional consultation were as follows:

1. Generate an intra-Africa dialogue including with the Diaspora on strategic options for optimizing the developmental impact of migration and remittances;
2. Provide recommendations for actions that are participatory and include all stakeholders including the private sector in the context of the outcome of the High Level Dialogue on International Migration and Development convened by the Secretary-General at the United Nations in New York in 2006 and the first Global Forum on Migration and Development;
3. Ascertain good practices within and outside the African region which could be successfully replicated; and
4. Assist UNDP in sharpening its focus in this area at the country level, including through South-South cooperation and with due attention to the special needs of the LDCs and the crises countries.

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[5] IMF Working Paper on "*Impact of Remittances on Poverty and Financial Development in Sub-Saharan Africa*," 2007
[6] Jonathan Crush, Southern African Migration Project (SAMP), 2005
[7] Ibid
[8] IMF Working Paper 2007
[9] UNDP National Consultations in Nigeria and Somalia 2007

In preparation for the Regional Consultation, 10 countries in the Sub-Saharan Africa (SSA), viz., Benin, Botswana, Burkina Faso, Gambia, Ghana, Kenya, Nigeria, Somalia, Tanzania and Uganda organized national consultations on the issue of migration, remittances and development. These consultations brought together a diverse group of stakeholders at the national levels including policy makers, community leaders, private sector entities, Central Bank representatives, Diaspora and respective UNDP Country Offices and focused on country-specific concerns, roles and priorities, and identified opportunities, constraints and good practices for sharing at the regional consultation.

The two-day Regional Consultation included four plenary sessions on: (i) Setting the Stage; (ii) Strengthening Capacities, Institutions and Policies; (iii) Sharing Country Experiences; and (iv) Updates by UN Agencies, International Agencies and Bilateral Agencies, followed by a session on (v) the Way Forward. There were two simultaneous panel discussions on the Private Sector and Public Private Partnerships and the Role of the Diaspora.

4. Overview of Discussions at the Regional Consultation

Discussions at the two-day Regional Consultation highlighted several critical issues. Lack of data, hands on research and analysis of the migration-remittances-development linkage in the countries of origin is a significant impediment to countries from leveraging the development impact of remittances. Additionally, most remittances to African countries follow informal channels because of inadequate financial infrastructure in many of the countries that in turn lead to higher transaction costs as well as unreliable access to resources. Despite the important impact of remittances at the household level, they do not appear as an integral component of national development strategies in receiving countries. There was general acknowledgement among the participants of the need to develop functional policies and capacity development strategies at all levels – human, institutional and system-wide to support the positive impact of remittances on creation of sustainable livelihoods, entrepreneurship, and income generation. The African Diaspora also expressed a keen interest in providing catalytic support to development projects in their countries of origin, as well as getting more involved in local development strategies and in local and national politics in Africa. However, challenges persist and relate to issues of trust and confidence, capacity, bureaucracy, weakness of the legal and regulatory systems, lack of attractive business start-up incentives, macro-economic imbalances, and over regulation.

Key Issues and Challenges in Africa

- Scarcity of data and hands-on research is a significant drawback to analyzing the actual flow of remittances into Sub-Saharan Africa (SSA) where about two-thirds of the countries do not report on remittance transfers;
- Most SSA countries are both receiving and sending countries, which further complicates a proper analysis of the migration-development paradigm, i.e., how the economies benefit from each other;
- It is estimated that about 50% of remittance flows in southern Africa is through

informal channels.[10] Reliance on transfers through non-formal sources is still viewed by the senders and the receivers as more reliable and cost-effective;

- Most remittances to African countries follow informal channels because of inadequate financial infrastructure in many of the countries that in turn lead to higher transaction costs as well as unreliable access to resources.;
- There is little understanding among the policy makers as well as the private sector about how to channel remittances for investment and development;
- No special consideration is provided to acknowledge migrants' rights; there is a lack of policies that encourage migrants and the Diaspora to participate in national development strategies and activities;
- The regulatory environment is restrictive and fails to promote user-friendly services and attractive financial incentives and instruments to both remittance senders and receivers;
- Lack of financial education is a major constraint in the use of formal banking channels;
- Although almost half of the migrant populations in SSA are women,[11] gender-specific data on the impact on women-headed households or on their investment choices is lacking;
- Despite the growth of mobile technology in Africa, the potential for mobile banking has not being properly explored in terms of providing better access to both the senders and remittance receivers to formal banking channels.

Discussions also focused on the fact that while remittances can lead to conspicuous consumption and promote investments in real estate and assets, they have not been translated into formal sector financial instruments. The problems range from poorly developed financial markets and institutions, inadequate access to financial options and services, limited capacity and poor economic governance, among others. It was expressed that the private sector should be considered an invaluable partner in promoting new financial products and services, influencing consumption and investment opportunities, and tradeoffs for remittances. However, it was also acknowledged that the private sector lacks understanding of this new market which inhibits the development of products and services that specifically address the needs of remittance receiving clients.

The Regional Consultation concluded with an appeal by the Minister of Finance of Ghana, Mr. Kwadwo Baah Wiredu, to "set up an implementation team to follow up on recommendations of the regional consultation for achieving the MDGs. He further emphasized that the results from the meeting should note be "allowed to gather dust but be forwarded to the appropriate quarters for policy formulation and implementation."

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[10] SAMP

[11] IFAD, Paper on Remittances Regional Profile: Sub-Saharan Africa

5. General Discussion

5.1 Issues & Challenges

Migration is increasingly being considered as an important instrument for development in Sub-Saharan Africa. The dichotomy lies in reconciling the underlying factors for migration such as poverty, wars, conflicts, natural disasters and lack of job opportunities, with positive benefits accrued through the inflow of remittances and potential skills and technology transfer. The paradox lies in the fact that while poverty is a main cause of migration, migrant remittances play an important role in poverty reduction through increased household investments in education, entrepreneurship and health. The impact is more visible in rural areas, home to most migrants. However, while the positive aspects of migration can lead to economic gains for the receiving countries, it can also lead to "unintended consequences" including having an impact on brain drain and maintaining poor or failed governance structures, thereby perpetuating a vicious cycle. For instance, in Tanzania, migration is associated with the rapid expansion of information technologies and has led to cross-border migration of skilled workers, service providers and professionals.

Between 1960 and 2005, African migration increased from 9 million to 25 million while global migration rose from 75 million to 190 million within the same period.[12] However, the distinguishing factor between global migration numbers and that of Africa lies in understanding the major "corridors" of African migration. The vast majority of African migration (54%) takes place within the region itself followed by much lesser numbers to Europe (28%), the Middle East (10%) and elsewhere (8%).[13] For example, there are more than 2.3 million migrants from other African countries in the Ivory Coast, more than a million in Burkina Faso, and close to a million in Tanzania. The complexity of the situation makes it difficult to sift through the overlapping sources of remittances – most of which is through informal channels - and analyze their impact on development.

However, challenges remain in determining how best to channel the flow of remittances through formal financial institutions to promote development, in evaluating the impact on economic growth and poverty reduction, and ultimately in achieving the MDGs. A recent survey conducted by the Southern African Development Community (SADC)[14] indicated that about 85% of households receive cash remittances and about 40% receive remittances in terms of goods. In most cases, migrants bring the money themselves (47%) or send it through a friend or co-worker (26%), or through the post office (average 7%). Expenditure patterns of receiving households reveal that most of the money goes to consumption-spending such as food and groceries (93%), followed by transportation (44%), fuel (44%), utilities (38%), education (31%) and medical expenses (30%). There is little evidence of re-investment of income in investments and income-generating activity mainly due to lack of inadequate financial options and infrastructure.

[12] Jonathan Crush, SAMP
[13] Crush, SAMP
[14] SADC *Migration and Remittances Survey,* 2006

In Nigeria, remittances are now the second largest source of foreign exchange earnings after oil exports. In recent years, it is the only country in sub-Saharan Africa to rank among the top 25 remittance-receiving countries globally, and accounts for 60 per cent of all the remittance flows to the SSA. Remittances now account for more than one-third of GDP in Lesotho and for more than 50% of GDP in Ghana. As per, the Bank of Ghana, private transfers from NGOs, religious groups and individuals in 2006 amounted to US$4.25 billion making it the largest source of foreign exchange for the country. In the previous year, total remittance transfers were recorded at US$1.27 billion which was more than the foreign aid received by Ghana and more than the country's export earnings for the same period.[15]

Remittance flows are one of the least volatile sources of foreign exchange earnings. In Tanzania, unlike other capital flows, remittances as percentage of exports have remained steady at 5.32% in the last five years. In fact, the Tanzanian Diaspora is more likely to increase investments in the country despite economic adversity, than foreign investors. As a result, remittances as percentage of total debt increased from 0.68% in 2002 to about 1.28% in 2006.[16] In the Gambia, remittances averaged US$58.1 million annually from 2003 to 2006. In the first three months of 2007, remittances through the banking system and foreign exchange bureaus totaled US$9.35 million and US$9.85 million respectively. Given the estimated savings rate of 6.0% in 2004, remittances were able to push domestic savings upwards significantly for greater economic growth and development to 18.3%.[17] In Somalia, remittance flows are estimated at $1 billion a year, far surpassing the annual aid flow at $200 million, most of which is allocated for humanitarian relief.[18] In fact, remittances constitute the main, often the only, source of livelihood for millions of Somalis, becoming their lifelines.

Challenges in Sub-Saharan African countries include:

- Lack of reliable and accurate data on migration and total remittances. It is vital to measure and monitor the volume of remittances with greater due diligence and accuracy, better understand remittance corridors, mechanisms for remitting, cost of remitting, and comprehensively link the use of remittances with their impact on the economy. Unlike foreign aid, remittance flows are less understood by governments.
- Lack of effort in reaching out to and engaging Diaspora communities and their families by governments and financial institutions alike in receiving countries. This inhibits the development of an integrated approach to migration and development policies.
- Lack of banking services or availability of limited banking services including savings and loan facilities and other financial instruments. Lack of concerted effort in promoting savings, investments, insurance and pensions schemes as components of inclusive financial services for the poor and the disadvantaged.

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[15] Minister of Finance, Ghana
[16] Tanzania Country Presentation
[17] Gambia Country Presentation
[18] Somalia Country Presentation

5.2 Learning from Ongoing Practices

Information gathered from migrant communities offer invaluable lessons for reforming and re-structuring the formal institutions and financial systems. Most often, migrants choose informal channels for transfers because of lower costs, convenience, better exchange rates, anonymity, and flexibility of transactions. By contrast, the formal sector is beset by high transaction costs, lack of innovation and flexibility in the remittance industry, lack of competition and limitations due to "exclusivity contracts" such as in Nigeria, whereby only banks with MTO partnerships are able to participate in the formal remittance market. As a result, large groups of people are left outside the formal banking system. In Nigeria, for example, only 10% of the population is currently banked.[19]

Discussions focused on the duality of the remittances market in the SSA, viz., the formal and informal channels of transmission. The former is categorized by the formal banking institutions and authorized money transfer operators, while the latter consists of cash and commodities transfers through friends, families and non banking money transfer systems with weak compliance systems including the *hawala* system. Many countries in the region are constrained by archaic banking laws and infrastructure, inadequate access to banking services in rural areas as well as for the poor people, lack of understanding of client needs and priorities, and lack of enterprise in designing products and services that address the specific needs of both the remittance senders and receivers an de-link them to broader financial services. In fact, governments often fail to engage Diaspora communities on political or financial issues, and neglect to provide incentives or special considerations including tax breaks for returning to their home countries or to invest in them.

Despite the increase in migration within and from the Region, any substantial attempt among countries to share and exchange information on cross-border movement of people and transfer of money is lacking. Part of the problem stems from a lack of knowledge and understanding by governments of the remittances market and the potential use of remittances for development purposes. Both the public and private sectors are hampered by lack of human and institutional capacity, complicated and burdensome legal and regulatory constraints, and lack of a concerted effort in creating an enabling environment to attract and promote investments by Diaspora clients and their families. Most governments are slow to improve financial institutions and infrastructures and linking them to remittances; the banks are equally slow to provide more client-focused services and adopt technological innovations to modernize, expand and improve their financial systems and services.

The impact of remittances in receiving countries is both visible and beneficial ranging from helping to re-shape some local economies such as in Zanzibar[20] to ensuring lifeline for the vast majority of the population, such as in Somalia. However, without a coherent and strategic approach to linking remittances with inclusive development, limited gains would be achieved in augmenting private investments, consumption and savings and

[19] Nigeria Country Presentation
[20] Tanzania Country Presentation

thereby leading to the reduction in transient poverty. In countries like Nigeria and Somalia which receive a high volume of remittances, the potential use of remittances to create jobs and promote economic development is inadequate given the absence of appropriate policies and institutions including effective banking practices. In some cases, like in Tanzania, non banking money transfer operators like Western Union have led to an increase in money transfer services in the last five years from 63 service centres in year 2002 to 129 service centres by June 2007.

Additionally, experiences of Mexico and the Philippines for instance, provide potentially viable options for the African region as well. The *Tres por Uno* is a government matching programme in Mexico, designed to mobilize remittances from Home Town Associations (HTAs) in the United States for local development projects in Mexico by having municipal, state, and federal government bodies contribute one dollar for every dollar donated by the HTA, thus doubling the pool of funds. Recently the private sector has stepped in to make the leverage fourfold. The case of the Philippines presents a well-organized and strategic migration policy. The Philippines has an agreement with the United Kingdom to send nurses and other trained professionals to the latter for a specified period of time before returning to their home country. While migrants live and work in the destination country, half of their salary is deposited into accounts in the country of origin which accrues interest that is used for development projects in the communities. The savings become fully accessible to the professionals three months after their return home. Additionally, the migrant community is accorded special status by their own Government by having their visas handled by the President's office itself.

- **Multilateral & Bilateral Activities**

Presentations also highlighted noteworthy initiatives currently underway by multilateral and bilateral agencies that aim to specifically address gaps in the remittance-development paradigm. USAID's activities in the area of remittances include improving payment systems, promoting competition in the money transfer market, fostering innovative transfer mechanisms, reaching the "unbanked", channeling remittances towards productive investments, and knowledge dissemination to migrant communities. A cornerstone of the agency's activities is the Global Development Alliance (GDA), a multi-stakeholder approach to development that combines resources, expertise, and creativity of active partners in the private sector, foundations and NGOs to maximize the development impact.

Spain's "co-development" strategy aims to involve immigrants in the development of their home countries in an effort to reverse the migration trend by making them less dependent on emigration. Furthermore, to provide incentives for money transfer through formal channels, the Spanish Government recently signed an agreement with Spain's two main banking associations to minimize transfer fees in an effort to make banks more attractive and to boost the net value of remittances to the economies of the countries of origin.

In addition to providing data and information on remittances and their linkage to the macroeconomic development, the World Bank is assisting in the development and implementation of the *General Principles for International Remittance Services*. It is, a multilateral effort aimed at addressing the challenge of promoting reductions in remittances through enhanced transparency. This effort is being implemented by the Bank's Payment Systems Development Group's (PSDG) upcoming initiative for New Payments and Remittances Regional Initiative for Africa, with an emphasis on expanded donor coordination.[21] The goal is to promote transparency in money transfer systems to allow choices to remitters, leading to greater competition among money transfer organizations and banks, which in turn will help to reduce transaction costs.

- **Developing Capacities and Inclusive Technologies**

The inflexibility of the policies, institutions and financial systems negatively affect the governments' ability to tap into the potentially large volume of foreign exchange flowing into their countries, and use the financial and human resources to finance and implement national or local development priorities. There was a general acknowledgement among the participants of the need to develop functional policies and capacity development strategies at all levels – human, institutional and system-wide - at local and national levels to support the positive impact of remittances on creation of sustainable livelihoods, entrepreneurship, and income generation. It is believed that this would also assist in making migration and remittances an integral component of national development strategies in receiving countries.

The importance of developing both human resources capacity in the countries of origin – particularly within the private sector and trust between the Diaspora and with the governments are critical. It was generally felt that there is a lack of understanding and focus within the financial community on how to devise innovative schemes for use by poor communities and also for linking Diaspora with local governments to advance investments in key sectors of the economy. A major area of weakness in reaching the migrant communities, it was concluded was due to lack of financial education and training of the senders, the receivers, as well as the financial community. Outreach services and sensitization campaigns for financial advocacy and education through meso level organizations are necessary to educate the poor and disadvantaged population about the benefits of banking and financial services. Furthermore, investment products need to be efficiently adapted to the needs of recipients or remittances, particularly women and provided at a low cost. The role of the government is necessary to promote a more conducive regulatory environment without compromising the integrity, efficiency and equity offerings of financial transactions.

While the Somali experience offers a good example of the cheap and efficient transfer of remittances through *hawalas*, the money transfer companies have to meet the compliance regulatory requirements that are now essential to money transfer. This is particularly important as the Somali money transfer companies are broadening their operations and licenses to operate in about 50 countries. Also with an absence of a

[21] World Bank presentation

working government, the Somali money transfer companies have to be encouraged to play the role of quasi banks to support livelihoods and encourage entrepreneurship.

The use of mobile technology through mobile banking services provides insights into its role in lowering the cost of remittances transfer by increasing competition among service providers to the benefit of the consumers. The emergence of m-payments has reduced the cost of financial transactions in countries like Kenya, which has led to money transfer companies like Western Union to respond by reducing its local and regional rates. It was agreed that where possible, technology should be harnessed to develop more efficient and cost-effective communication systems between banks, ATM networks, payments and settlement systems to facilitate the flow of remittances and savings mobilization in support of investment, growth, and development.

A critical area of discussion, relates to the issue of gender-based data and financial services. There is a critical lack of gender-disaggregated data and information in almost all countries and it needs to be addressed urgently. Despite large numbers of female migrants from Africa, not much research has been conducted on female migration patterns and corridors, use of remittances by women in recipient countries, the percentage of female-headed households in both destination and recipient countries and their pattern of spending. It is only with a better understanding of these that effective financial products and services can be created to meet gender specific needs and lifestyles.

5.3 The Role of the Diaspora

Panel discussions on the role of the Diaspora addressed issues relating to optimizing Diaspora involvement in their countries of origin; leveraging Diaspora networks to reduce the costs of remittances; to examine the possibility of replicating initiatives from other parts of the world including programmes like Mexico's *Tres por Uno* as viable alternatives for Africa.

Kenya provides a good example to leverage the Diaspora community. In 2004, Kenyan Diaspora proposed the creation of Kenyans Abroad Investment Fund (KAIF) to the Ministries of Finance, Planning and National Development and the Central Bank of Kenya. The Kenyan Government followed on the proposal by creating National Diaspora Council of Kenya as an institutional framework for addressing Diaspora issues. The Central Bank is making a concerted effort to collect data on remittances.

Newsletters and dedicated TV and radio channels are effective mediums for providing information on recent developments and investment opportunities in their countries of origin to immigrant communities. The Diaspora representatives emphasize that that governments of the countries of origin should seek their involvement in the decision-making process on national development objectives. They also express the need for the African governments to leverage organizations such as the African Union (AU), the East African Community (EAC), the Economic Commission of Western African States (ECOWAS) and the Southern African Development Community (SADC) and also engage the Diaspora, among others, to initiate discussions with the EU and other countries of destination over migration policy.

The Diaspora presents a valuable resource and can serve as intermediaries between investors in the home countries and the countries of destination. They can also leverage the money transfer organizations to educate and disseminate information relating to financial options, financial goods and services and the cost of money transfer. As in the case of Latin America, the African Diaspora can catalyze the formation of the home town associations (HTAs), participate in financial literacy campaigns and activities, identify specific issues and concerns regarding money transfer charges and mechanisms, encourage the value and efficiency of formal remittance channels, lobby at local, national and international levels for reduction in money transfer charges, strengthen and enhance collective remittances for community development projects in home countries, promote the use of mobile banking and introduce remittance-based financial products and services.

There continue to be serious obstacles viz., confidence and trust building, transparency to be overcome prior to ensuring an efficient working relationship between the Diaspora and governments of the countries of origin in Africa. Many migrants harbour a great deal of mistrust in their respective governments and feel a strong need to improve governance before programmes like Mexico's *Tres por Uno* programme can be implemented. Suggestions were made for African governments to start building inclusive partnerships and encourage investments in pilot initiatives as a way to build credibility and confidence. Recommendations to governments in launching programmes similar to *Tres por Uno* include:

- Support projects to improve investment opportunities in transportation, telecommunications, trade and tourism.
- Design programmes and projects that include education, water and sanitation, health services, etc. by establishing partnerships between microfinance institutions and the providers of these services.
- Establish inclusive partnerships with Diaspora organizations by providing matching funds and recognize Diaspora organizations and their resources as partners in development.
- Support capacity building programmes to enhance the skills of Diaspora organizations to contribute to local and national development.
- Promote ways to better integrate migrants in the countries of destination, and also to re-integrate migrants into the countries of origin.

5.4 The Role of Public-Private Partnerships

Panel discussions on private sector development and engagement and public-private partnerships focused on highlighting products and services linked to remittances; understanding market barriers; and emphasizing efficient operational solutions including *inter alia*, through public-private partnerships.

The private sector is an important change agent for creating new financial products, services, influencing consumption and investment opportunities, and tradeoffs for remittances. While, generally speaking, the private sector recognizes the demand for innovative financial products linked to remittances, it nevertheless needs to improve its understanding of this new market, develop new products and/or adopt products that are tailored to the needs of this consumer segment.

It was felt that for remittances to function as a platform for inclusive finance, all institutions that are able to reach the recipients such as banks, savings institutions and non-banking money transfer agencies, should participate in the market. National policies should aim to encourage a level playing field in terms of incentives and regulations to both banking and non-banking institutions so as to increase competition that would lead to a greater choice of products for customers and ensure efficiency in the creation of inclusive financial products and services.

Most external private sector organizations emphasized that enterprise promotion programmes take time to build trust, and need a conducive and enabling environment to grow. Commercial banks are reluctant to offer loans to small and medium enterprises (SMEs) given the high transaction costs; nor do they invest in building long-term customer relations with small-scale investors. However, a longer term view of the impact of SMEs indicates that taken collectively, the investment potential can be significant and sustainable if adequate capacity is developed for the financial institutions and other institutions relating to building business development services.

Migrants desirous of investing in their countries of origin would be encouraged if they have access to financial institutions. Additionally, in establishing partnerships with local institutions, external private sector partners face considerable barriers in overcoming constraints in Africa, including difficult government regulations that prevent the establishment of remittance agencies in some countries, low capacities of partners, lack of skills and training, weak telecommunications infrastructure, and lack of innovative methods of transfers such as the use of mobile phones.

Analysis of the remittances market by institutions like Accion have provided insights into the financial life cycle of immigrants and recipients that help to tailor products and services that specifically address their needs. For example, the migration lifecycle is segmented in to different stages and each stage determines the demand for relevant financial services. In the initial years, the amount of remittances is mainly geared towards paying off debts incurred in migrating, as well as in improving the financial stability of the migrant's family in the country of origin. In the next phase that extends from 2 to 5 years into the migration cycle, the potential for financial services, such as savings accounts and mortgages, improves greatly whereby remittances are used for investment purposes by recipient families for the purchase of a house and other assets. Between 6-10 years remittances are used to increase assets, such as a second home, and to continue support payments to recipient families. In stark contrast, there is less planning for other future goals.

IntEnt in the Netherlands provides support to migrant entrepreneurs to start new businesses in countries like Ghana and Ethiopia, among others, and contribute to private sector development in these countries. It has developed an innovative programme to leverage remittances through a "Saving-For-Guarantee-Scheme" whereby relatives of migrants in their home countries agree to open savings accounts with a guarantee from IntEnt to double future savings. IntEnt also provides vocational training, market research, financial mediation and personal assistance in developing business plans. Local banks are then approached to provide a business loan to the migrant entrepreneur, using IntEnt as a co-guarantor, thereby circumvening the need for collateral.

For the most part however, the private sector in recipient countries is still hampered by little competition, lack of distribution channels, dominance of cash-to-cash transfers, inaccessible banking services, and lack of investment opportunities for recipients. A great deal of attention is required to analyze consumer behavior and profiles, assess constraints as well as investment opportunities, undertake risk analysis, determine market segments with greater potential, provide incentives for partnerships with financial institutions to reach out to underserved and rural areas, strengthen communications and financial infrastructures, invest in financial literacy of non-cash products, and ensure transparency in pricing. Recommendations to recipient countries include:

- Modernize payment infrastructures to enable efficient remittances and tackle market weaknesses that inhibit competition.
- Promote greater standardization of *straight-through-processing* (STP) to facilitate financial transactions as well as to help develop better marketing strategies through market segmentation as a way to promote the investment climate in recipient countries.
- Assist migrants to achieve creditworthiness to enable them to access financial services.
- Encourage greater involvement of the micro-finance institutions (MFIs) for transferring remittances since recipient families often lack bank accounts.
- Encourage banking reform to include the establishment of microfinance banking institutions in all of Africa.
- Strengthen financial infrastructure and create opportunities for creating inclusive financial products and services that are, inter alia, linked to remittances.
- Focus on gender issues in migration to enable a better assessment of gender-based needs and policies.

Recommendations to the sending countries include:

- Promote cross-border cooperation
- Reduce the costs for registration and licensing of money transfer operators.
- Promote dialogue with governments in receiving countries to sponsor innovative financial instruments (such as spearheaded by Spain and the United Kingdom).
- Endeavor to better understand the financial environment in recipient countries in order to facilitate financial transfers through formal channels.
- Promote training and education of recipient country financial institutions by helping to modernize financial systems and infrastructures.

6. The Way Forward

In his concluding remarks, Hon. Mr. Kwadwo Baah Wiredu, Minister of Finance of Ghana, urged that recommendations made at the Regional Consultation should be translated into maximizing the developmental impact of remittances and help achieve the MDGs. Participants at the Regional Consultation also underscored the need to develop practical suggestions for action by UNDP and others. As a first step, UNDP will ensure that the outcomes of the Regional Consultation are broadly disseminated among all relevant stake holders at the national, regional and global level, including through the publication of its materials.

UNDP will commit to moving forward, with its partners, on specific recommendations made at the Regional Consultation by participants, which include a wide representation of all stakeholders, including policymakers, agencies with the UN system, bilateral agencies, civil society and Diaspora representatives, the private sector and the academia. Following two days of intense discussion and debates, a number of suggestions and recommendations emerged. It was felt that in order to transform remittances into investment capital of home economies, support by governments and the donor community should focus on the following:

- Provide targeted assistance to improve the financial sector so that remittances become an important point of entry for expanding access to other financial services, both in the originating and receiving countries.
- Explore fiscal and other incentives to potentially direct migrant worker remittances towards investment in employment generation including by use of microfinance.
- Improve knowledge base to determine the role of remittances in countries' development by focusing on:
    - data constraints including tracking migration flows, examining remittance flows, cyclicality, corridors, and channels;
    - monitoring effects on origin households including poverty, education, health, gender equity, as well as human trafficking;
    - identifying costs of migration by targeting sectors that are impacted by out-migration of skilled labor; and
    - examining remittance systems, i.e., costs, security, competition, and exchange rate policies.
- Invest in capacity building and training initiatives to promote financial education of migrant communities, their families and financial services sector professionals in recipient countries.
- Provide support to reforming the banking sector by addressing cost, convenience, competition, and confidence and trust issues.
- Engage Diaspora communities in local development initiatives through multi-stakeholder meetings and engagement in national development issues.
- Develop legislative frameworks to promote linkage of money transfer products with new technologies such as *m-payments* and increase competition among service providers.

- Promote the development of products such as deposit and savings schemes, mortgages, consumer loans, Diaspora bonds and insurance products.
- Develop an information database on potential investment opportunities in Africa.
- Promote partnerships among governments, banks, microfinance institutions, and donor agencies to harness development potential of collective remittances.
- Document and disseminate "good practices" from countries like India, Mexico, Philippines, Indonesia, etc. to assess and identify options for the SSA.

PART II

BACKGROUND NOTE

BACKGROUND NOTE

I. INTRODUCTION

1. Remittances and international migration

The hope to find suitable employment to improve their own and families' lives is the overwhelming motivation for migration for millions of people. Migration is also a frequent response to situations where livelihoods are threatened by insecurity, institutional weakness, ethnic and religious discrimination and repeated disasters. The number of migrants worldwide is nearly 200 million[22] and women constitute almost half of all migrants worldwide, an estimated 95 million and in some countries they account for up to 80% of the total. The productivity and earnings of the migrants are potentially a significant force for improving the quality of lives of their families in the countries of origin; in fact remittances constitute the most tangible contribution of migrants to poverty alleviation.

International migration has enormous economic, social, and cultural implications in both origin and destination countries. As per the *Report of the Secretary-General on International Migration and Development*, "migration in the context of globalization has not only created challenges and opportunities for societies throughout the world, it has also underscored the "clear linkage between migration and development, as well as the opportunities for co-development." The report of the *Global Commission on International Migration*[23] emphasizes that international migration should be an integral part of the national, regional, and global strategies for economic growth, in both the developing and developed world. It highlights the role of individual migrants and Diaspora associations in making financial and other investments in their homeland, strengthening the economy, serving as conduits for new ideas, and enriching the understanding between countries of origin and destination.

As mentioned above, remittances – money that migrants earn abroad and send home – represent an important way out of extreme poverty for a large number of people.[24] Even though they can potentially impact development adversely by discouraging productive work[25], research has found that international remittances have a strong impact on reducing poverty[26]. Although a private transaction, remittances spent locally have "multiplier" effects that lead to increasing gross national product. However, migration

[22] The report of the Secretary-General on *International Migration and Development* (6 June 2006), states that international migrants (nearly 191 million), constitute at least 20% of the population in 41 countries

[23] Migration in an interconnected world: New Directions for Action" Report of the Global Commission on International Migration, Geneva, Switzerland, October 2005

[24] Money transfers to developing countries from overseas resident and non-resident workers are estimated to have increased from US$126 billion in 2004 to $167 billion in 2005 (The World Bank, Global Prospects Report 2005). This is almost twice the amount of Official Development Assistance– US$72 billion and 76% of total foreign direct investment.

[25] Llorca, Juan Carlos, "Living off immigrant money sent home from U.S., young Guatemalans don't want to work." Associated Press Financial Wire. May 29, 2007.

[26] World Bank studies indicate that remittances cut the poverty rate by 11 percent in Uganda, 6 percent in Bangladesh and 5% in Ghana and raised education levels in El Salvador and the Philippines

and remittances by themselves do not enable any country to escape poverty and are not an answer to alleviating global poverty. The structural problems behind persistence of poverty must be addressed by the national governments. Increasing remittances inflow should not reduce receiving government's developmental and social protection responsibilities nor be confused with developed world's ODA responsibilities.

Remittances represent an enormous transfer of resources from the developed to the developing world and in many cases between countries of the South. Recorded remittances sent home by migrants from developing countries are estimated to be $206 billion in 2006, an increase of $13 billion over the 2005 amount[27]. Unrecorded flows can add another 50 percent or more to the recorded flows. The combined flows make remittances larger than foreign direct investment flows and more than nearly twice as large as official aid received by developing countries[28].

Migrant remittances are more stable than direct foreign investment. They do not decline even in conditions of instability and poor governance[29] and are more evenly spread among developing countries than capital flows. Remittances fundamentally differ from other financial flows in that they are based on social ties and networks of responsibility and affection. They are a financial manifestation of a complex network of relations that are established between migrants, their families, and communities of origin and therefore, there is a need to examine their economic, social, political, and cultural consequences. Apart from augmenting individual incomes, at the macro level they contribute to the foreign exchange reserves of the recipient countries.

The impacts of remittances are not just economic but also social and cultural. Migrants and no-migrants even if separated by physical geographic space, are part of the same social space. The multilayered social space ranges from local-to-local connections to ties between states, regions, national governments or local governments. Development in the home country is, to a certain extent, increasingly linked to development of the immigrant community in the host country. The issues are transnational which require transnational solutions. *The Ministerial Conference of the Least Developed Countries on Enhancing the Development Impact of Remittances* underscored the importance of the Diaspora as transnational communities in the national development process of the LDCs[30] and the value of the remittances in improving the quality of life of the recipient households. *The High Level Dialogue (HLD) on International Migration and Development* held on 14-15 September 2006 highlighted the link between migration and development as well as affirmed the continuation of the open debate at the global level between the sending and receiving states.

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[27] Background Paper on "*Remittances and Other Diaspora Resources: Increasing the Macro-impact of Remittances on Development*," the Global Forum on Migration and Development, Brussels, July 2007
[28] Development aid from OECD countries was $103.9 billion in 2006, down by 5.1% from 2005, in constant 2005 dollars (http://www.globalpolicy.org/socecon/develop/oda/2007/0403oecdfell.htm
[29] http://isim.georgetown.edu/pages/RCRCC.html
[30] Ministerial Conference of the Least Developed Countries on Migrants' Remittances Cotonou (9-10 February 2006) http://www.iom.int/en/PDF_Files/benin/Ministerial_Declaration_English.pdf

The first meeting of the Global Forum on Migration & Development (GFMD) was hosted by the Government of Belgium in Brussels form 9-11 July 2007. The meeting demonstrated that shared responsibilities between developed and the developing countries can make migration work better for development and vice versa and that national development can lead to migration by choice and not necessity. An outcome of the GFMD noted that beyond remittances, diasporas also carry out vital activities that have important development potential for their countries of origin

2. The African Context

Migration in Sub-Saharan Africa falls under three categories: (i) movements to neighboring countries; (ii) forced migrations; and (iii) rural to urban migrations.[31] In terms of overseas migration, the number is smaller still compared to other parts of the world. Relative to GDP the volume of remittances is smaller in Sub-Saharan Africa than other regions, accounting for about 2.5% of GDP in the region compared to almost double that in other regions. However, in actual terms, official remittance transfers are increasing, leading to a flow of $6.5 billion to the 34 SSA countries in 2005.[32] These numbers nevertheless belie the fact that lack of data on remittances in the region is a serious drawback to an accurate reporting of the actual volume of transfers since most of intra-regional transfers are informal, and therefore under-reported.[33] More importantly, the use of remittances has helped to counter the effects of economic downturns such as political conflicts, financial crises and natural disasters, and contributed, to some extent, to the stability of recipient economies. In Sub-Saharan Africa, the flow of remittances has been far more stable than official aid flows.[34]

2.1 Remittances & Development

Remittances seem to have contributed to poverty reduction throughout Sub-Saharan Africa, leading to increased household investments in education, entrepreneurship and health.[35] Research points out that, in addition to consumption choices[36], remittances have promoted investments in real assets including building schools and clinics[37], rather than formal sector financial instruments.[38] This may be considered as a reflection of poorly developed financial markets and institutions, inadequate access to the financial options and services by the remittance-receiving families as well as a weak enabling environment, limited capacity and poor economic governance[39].

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[31] IFAD, Paper on Remittances Regional Profile: Sub-Saharan Africa.
[32] IMF Working Paper on "*Impact of Remittances on Poverty and Financial Development in Sub-Saharan Africa*," 2007
[33] IFAD, Paper on Remittances Regional Profile: Sub-Saharan Africa.
[34] Background Paper on "*Remittances and Other Diaspora Resources: Increasing the Macro-impact of Remittances on Development,*" the Global Forum on Migration and Development, Brussels, July 2007
[35] Ibid
[36] UNDP Gambia's experience indicates that the pattern of remittances receiving family members to increase their lavish consumption rather than invest the amount as prescribed by the remitter leads to family tensions and can adversely influence the money flow in the country.
[37] Orozco, Manuel 2000. "Latino Hometown Associations as Agents of Development in Latin America." Inter-American Dialogue. June
[38] Albeit this is more common in countries with sound economic policies Ratha, Dilip. 2003. Op Cit.
[39] This is corroborated by the Albanian experience where the absence of suitable policy and governance regime, did not allow remittances in to the country to properly stimulate domestic production. UNDP and

While it is difficult to ascertain the effects of remittances on *long-term growth,* research indicates that when remittances are used to promote financial development, it can also promote growth.[40] In developing appropriate policies to counter the possible negative impacts of remittances, the following issues should be kept in mind:

- To mitigate or counter the effects of a large inflow of remittances on real exchange rate appreciation, government policy could be redirected to increasing the proportion of expenditures on infrastructure, creating more flexible labor markets and liberalizing trade policies;[41]
- Remittances can be used to improve a country's creditworthiness by ensuring that their inflow is reflected in the sovereign rating. This would imply improved data collection on remittances and encouraging the flow of remittances through formal channels;
- Remittances can also be used to raise capital from international bond markets and other development projects.
- Countries of origin and destination of remittances need to work together to ensure that migrant communities and their families are educated about the available options for sending remittances through formal channels, and improving their access to banking services.

2.2 Gender Dimensions of Migration

Almost half of the migrant populations in SSA are women, leading to increased feminization of the region's migration. Several factors account for that, including: the weakening of traditional values and authorities in many parts of the region making it more acceptable for women to migrate alone; a decline in farm labor needs; family reunification or formation; and the increased demand for female domestic workers in Europe.[42] In fact, the number of women migrant workers has grown at a faster rate than men, accounting for almost 50% of all migrants worldwide.[43] It is equally true that most recipient households are headed by women. It is not known however, how spending by female-headed households differ from male-headed households in the region. Studies show that in some parts of the world, remittances accounted for a large share of capital invested in microfinance enterprises, sometimes as high as 20%, particularly those run by women.[44]

2.3 Transaction Costs

Transaction costs for money transfers to Africa are a major deterrent for remittance transfers through formal channels. As a result, the high cost of transfers leads to low volume of remittance flows through banks and financial institutions to Sub-Saharan

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Soros Foundation. 2003. The Encouragement of Social-Economic Development in Relation to the Growth of the Role of Remittances. Centre for Economic and Social Studies. Tiranë

[40] Ibid

[41] Ibid

[42] IFAD, Paper on Remittances Regional Profile: Sub-Saharan Africa

[43] Background Paper on "*Remittances and Diaspora Resources: Increasing the Micro-impact of Remittances on Development*," GFMD, Brussels, July 2007.

[44] IMF Working Paper on "*Impact of Remittances on Poverty and Financial Development in Sub-Saharan Africa*," 2007

Africa, leading in turn to higher transaction costs imposed by money transfer operators, thereby perpetuating a vicious cycle. For example, the large volume of transfers to countries like India help to lower transaction fees charged by MTOs, whereas the lower-volume transfer corridors, such as to SSA, are charged higher fees because they are less profitable.[45]

2.4 <u>Savings and Investment</u>

Studies show that remittances are mainly used to finance consumption, including conspicuous consumption, or investment in human capital such as education, health and nutrition.[46] Even relatively modest sums of money transfers provide opportunities to low-income households to access formal financial services and products to which they previously lacked access, typically involving savings schemes. According to some estimates, savings rates among some households can be as high as 40%.[47] However, with the growth of microfinance institutions, the potential for investing in small business ventures is also much greater. For banks, entry into the remittances market can be achieved through "bundling" of financial services, such as through savings products and loans for investment purposes. Such ventures are deemed less risky for the financial institutions if the borrowers are also provided entrepreneurial training.[48]

2.5 <u>Role of the Financial Sector</u>

Although there is an inherent recognition of the notion that the remittance market can prove profitable to the financial sector and at the same time help contribute to national development objectives, large banks have nevertheless been unwilling to engage in the small remittances market. Reasons for that are several, including: financial risks due to political, economic and financial instability; foreign exchange controls; exchange rate fluctuations; import restrictions; and challenging regulatory environments that impede, rather than promote cross-border transfer of funds due to prohibitive fees, among others. Instead of providing greater incentives, monetary and fiscal policies of governments in Africa have posed a major barrier to the remittances market, such as restricting licensing of money transfer services only through the SWIFT network. As a result, many small banks and microfinance institutions have gained a foothold in the market for remittances, adapting well to the needs of the migrant community and their families. Examples include Theba Bank that facilitates low-cost transfers from South Africa to other countries in the region and the International Remittance Network which includes 200 credit unions that offer lower transaction costs for remittances.[49]

2.6 <u>The Promise of Mobile Technology</u>

Recent innovations in cell phone technology, which has found a very lucrative market in Africa, have been instrumental in facilitating low-cost money transfers to Africa, as well as within Africa. A most notable outcome of this technology is that encryption

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[45] DfID, 2006
[46] IMF Working Paper on "*Impact of Remittances on Poverty and Financial Development in Sub-Saharan Africa*," 2007
[47] Ibid
[48] Ibid
[49] Ibid

methods have helped boost client confidence in the use of mobile phones, making remittance flows faster and cheaper by reducing both long waiting periods and higher fees.[50] For example, a joint venture between the Y'ello Bank, Vodacom and MTN in South Africa actively sought the "unbankable" mobile phone users as their customers, reaching about 20 million subscribers to date. The success is largely due to the fact that this initiative has helped to: eliminate the need for costly travel to the nearest bank; enable both domestic and international transfers; reach out to rural as well as urban areas; provide secure and instantaneous transfers; and facilitate both small and large transfers.

2.7 <u>Role of the African Diaspora</u>

The role of the African Diaspora is increasingly fueled by the desire of the African migrant communities to provide collective financial support to development projects in their home area. As a result, the African Diaspora is keen to get more involved in local development, and by extension, in local and national politics in Africa.[51] Additionally, recent attempts by France, Italy and Spain to facilitate and lower the cost of remittance transfers have also been specifically aimed at helping to finance small-scale local development projects in the recipient countries in the framework of co-development. Likewise, across Africa, there have been efforts by governments to reach out to Diaspora communities in Europe and North America to encourage their return to, or encourage investments in their country of origin.[52] However, challenges to large scale investments in Africa still remain. Most of them relate to issues of political instability, bureaucracy and corruption, lack of knowledge of the local markets and investment laws, weakness of the legal and regulatory systems, lack of attractive business start-up incentives such as low tariffs and loans at reasonable rates, and macro-economic imbalances, inflation and over regulation.[53]

3. <u>UNDP & migration and remittances[54]</u>

UNDP's work on migration, remittances, and development builds upon the demand from its client countries in the framework of meeting the Millennium Development Goals (MDGs). In October 2005, UNDP convened a Roundtable on Remittances and the MDGs, at the Rockefeller Foundation to brainstorm options for harnessing the development potential of remittances in pursuit of the MDGs and identify UNDP's niche. Experts at the roundtable confirmed vital economic and development importance of remittances and recommended that UNDP should: (i) engage with the Diaspora in the development debate (ii) enhance access to inclusive financial services to meet the unmet demand of the poor and the disadvantaged and (ii) work closely with the private sector and civil society to create innovative PPPs for catalyzing delivery of inclusive financial mechanisms and enhancing provision of goods and services to sustain livelihoods and entrepreneurships at the local and national levels.

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[50] Ibid
[51] IFAD, Paper on Remittances Regional Profile: Sub-Saharan Africa
[52] Ibid
[53] http://findajobinafrica.com/findajobinafrica/file_uploads/arc/Analysis%20of%20Diaspora%20Investors%20Africa%20October%202005.pdf
[54] <u>http://www.capacity.undp.org/index.cfm?module=Library&page=DocumentSearchResults&LibraryID=13&SearchText=remittance&DocumentType=&Search=SEARCH</u>

Further consultations with the private sector (Private Sector Forum on Remittances) and with other stakeholders (Regional Consultation on Migration, Remittances and Development in Latin America & the Caribbean) highlighted the role of the Diaspora and home-town associations as transnational communities in making local development processes equitable, successful, efficient, and demand-driven. They also underscored the vital role trust building and capacity development in engaging the Diaspora for achieving MDGs at the local level. The inclusion of these transnational actors in the local development processes would ensure greater participation and accountability, and, ultimately efficient delivery of goods and services to the poor and the disadvantaged.

UNDP was invited by the GFMD to coordinate Session 2.2 on <u>Increasing the micro-impact of remittances on development</u> in collaboration with the Governments of Belgium, Mexico, Norway and Senegal. The paper argues that countries of origin and destination have to work together with multilateral organizations, private sector, Diaspora and other stakeholders to create options, tools and incentives to maximize the development benefits of remittances. These incentives and tools can be linked to the transfers themselves (e.g. through savings, credit, micro-insurance and micro-pension schemes) or focus on mobilizing savings generated by remittances towards productive investments (made by the migrant, the recipients or local entrepreneurs). This would support streamlined and gender responsive remittances policies and regulations, and strengthen capacity development at human, institutional and system-wide levels. These collaborative efforts can also catalyze public private partnerships that can lead to innovative, demand-based products and services for meeting the needs of the poor.

In general, the private sector recognizes that: (a) the demand for innovative financial products linked to remittances and (b) such products while contributing to the business of the companies are also supportive of the development objectives. While the private sector is keen to make remittances a catalytic financial tool, their unfamiliarity with the product and clients, technology and regulation present a barrier. In order to catalyze the transition of the market to greater maturity, three basic areas deserve attention, namely: (i) financial education and training for both senders and the financial community; (ii) bank accounts for both senders and receivers; and (iii) innovative technology for better communication between banks and ATM networks and the linking of payment systems. In addition, the private sector, in many cases, needs to improve its understanding of this new market, develop new products and/or adopt products that are tailored to the needs of this consumer segment. In some cases the transaction costs of strengthening/creating a new market may be large and may require private-public partnerships for their commercial offerings. It is critical that multilateral agencies and the private sector partner with each other, with the civil society, where necessary, to enable the development of innovative and commercially viable products that can help to further the development impact of remittances, namely, savings products, improved credit availability, insurance and other market-based safety net mechanisms, and enhance investment opportunities.

4. UN-OHRLLS[55] & remittances

In February 2006, UN-OHRLLS in collaboration with the International Organizational of Migration (IOM) and the government of Benin organized the Ministerial Conference of the Least Developed Countries (LDCs) on Enhancing the Development Impact of Remittances[56]. The two-day meeting addressed two main areas: (i) improving remittance services; and (ii) enhancing the development impact of remittances from the LDCs perspective. The Conference successfully adopted the Ministerial Declaration recognizing the importance of remittances and providing recommendations on how to enhance their development impact, including by engaging Diasporas and hometown associations in national development process of LDCs.

Later in the year, UN-OHRLLS collaborated with the Office of Special Adviser on Africa (OSAA) to organize a roundtable on "Migrant Workers' Remittances in Africa and LDCs: New Development Paradigm" at the High-Level segment of the Economic and Social Council (ECOSOC). The roundtable concluded that while migration of skilled workers has led to a "brain drain", the overall impact of migration of low skilled workers in Africa and LDCs has been positive, especially on the microeconomic level, generating additional household incomes and investment in health, education and housing.

II. REGIONAL CONSULTATION

It is against this background that UNDP plans to organize a Regional Consultation on Remittances Migration and Development in Africa in close cooperation with the UNDP Ghana, the Government of Ghana, and UN-OHRLLS.

With increased flow in migration and remittances, the inherent challenge for policymakers is determining how to channel remittances to more productive uses. It is increasingly obvious that the governments should aim to increase the multiplier development impact of remittances by developing public policies for creating and implementing innovative financial products, markets and mechanisms at the local and national levels in a framework that emphasizes equity and supports gender-based analysis.

Given the significant number of women migrants as well as women- headed households in recipient countries, public policy should focus on gender-responsive local development, including providing access to inclusive financial mechanisms to ensure equitable and sustainable growth.[57] Enhanced access by the poor population to inclusive and gender responsive financial products and services (consisting of - but not limited to - savings, credit, insurance and pensions) when supported by policies and social

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[55] United Nations Office of the High Representative for the Least Developed Countries, Landlocked Developing Countries and Small Island Developing Countries

[56] It was a follow up to the 2004 High-Level Segment of the UN ECOSOC which undertook an in-depth and comprehensive review of the theme "Resources mobilization and enabling environment for poverty eradication in the Least Developed Countries (LDCs) in the context of the implementation of the Brussels Programme of Action for the decade 2001-2010"

[57] Background Paper on "*Remittances and Diaspora Resources: Increasing the Micro-impact of Remittances on Development*," GFMD, Brussels, July 2007.

institutions that reduce market barriers and transaction costs can promote equitable growth. Additionally, these interventions together with capacity development at human, institutional and system-wide levels would reduce vulnerability of the poor population by assisting them in creating assets, promoting entrepreneurship, improving service delivery and strengthening livelihoods. It is also highly likely that an increase in suitable employment opportunities and the promise of a higher and a better quality of life in the home country would be a disincentive to migrate by necessity, an issue of particular importance in regions with high out-migration potential.

Accordingly, the Consultation aims to address both the supply and demand side of remittances. The outcomes will include key recommendations for governments, the private sector, development agencies and others stakeholders in both the sending and the receiving countries, to facilitate efficient use of remittances to promote equitable growth and improve the quality of life of the poor people through achievement of the MDGs.

A. Objectives

The objectives of the Consultation are to:

5. Create an intra-Africa dialogue including with the Diaspora to explore strategic options to maximize the developmental impact of remittances;
6. Provide recommendations for actions (including through public private partnerships) by the stakeholders represented at the Consultation within the framework of the outcome of the Secretary General's High Level Dialogue on International Migration and Development; and
7. Assist UNDP in sharpening its focus on future work in this area at the country level, including through South-South cooperation, with due attention to the special needs of the LDCs and crises countries.

B. National Consultations

As preparation for the Regional Consultation, each participating country is encouraged to organize a National Consultation on the issue of migration, remittances and development in their respective country by mid-August. The national consultations will enable stakeholders at the national level, including community leaders, private sector entities, Central Bank representatives, local policy makers, and respective UNDP Country Offices to focus on country-specific concerns, roles and priorities, and identify opportunities, constraints and good practices for discussion in Ghana.

C. Programme

The Consultation will take place in Accra, Ghana from 4 to 5 September, 2007. It will be organized as a roundtable dialogue with breakout sessions. While the working sessions will address specific concerns of the stakeholder groups, the opening and closing plenary sessions will outline the framework for the discussions and highlight the outcomes, respectively. The Consultation will also provide a forum for the participants to share experiences, lessons and good and innovative practices related to migration, remittances and development.

The Consultation will include about three to four participants each from 15 African countries, including 6 LDCs, selected on the criteria of the size of their remittances inflows and ongoing innovative work on remittances: Benin, Botswana, Burkina Faso, the Gambia, Ghana, Kenya, Lesotho, Mali, Nigeria, Senegal, South Africa, Tanzania and Uganda as well as participation of participants from Morocco and Somalia. The participants included representatives from the governments, private sector, as well as Diasporas and community leaders.

D. Outcome

Proposed outcomes include:

1. Key practical recommendations for action at the local, national and regional levels to maximize the developmental impact of remittances.
2. Identification and creation of demand-based and inclusive financial products and services that will catalyze the creation of sustainable livelihoods and local private sector development.
3. Possible options to involve the Diaspora as a transnational community to promote gender equity in local development processes.
4. Capacity development diagnostics to enhance the participation of HTAs, community leaders, policymakers and other stakeholders in the promotion and use of remittances for equitable local development.
5. Creation of a knowledge-sharing network to share lessons on designing and implementing Diaspora projects, and replicating good practices and mechanisms in other countries/regions including through South-South partnerships.

The outcome of the Consultation, in the form of a report, will be shared with all the participants.

PART III

MATERIALS OF THE CONFERENCE

(links to the UNDP & OHRLLS websites)

i. Statements
ii. Country Case Studies
iii. Other Presentations

Regional Consultation on Migration, Remittances and Development in Africa
4 - 5 September 2007 Accra, Ghana

Statement by Mr. Daouda Toure
UN Resident Coordinator and UNDP Resident Representative

Background

- There are an estimated 200 million migrants worldwide with women constituting almost half (estimated 95 million). International migration has enormous economic, social, and cultural implications in both countries of origin and destination.
- The report of the *Global Commission on International Migration* and last September's *UN High Level Dialogue on International Migration and Development*, underscored the need for international migration to be an integral part of the national, regional and global strategies for economic growth, in both developing and developed world. They also highlighted the role of individual migrants and Diaspora associations in making financial and other investments in their homeland, strengthening national capacity, serving as conduits for new ideas and technology and enriching the understanding between countries of origin and destination.
- This Africa Regional Consultation comes on the heels of the Global Forum on Migration and Development held in July in Brussels, Belgium. The Forum affirmed the central role of migration in the development agenda and called for a shift in the migration and development paradigm, by promoting legal migration as an opportunity for the development of both countries of origin and destination, instead of a threat.

Positive effects of migration and remittances for development

- Migrants originating from developing countries transfer money worldwide. Remittances constitute one of the largest sources of external finance for developing countries and represent a large share of GDP for some of them. The World Bank estimates that recorded remittances to developing countries reached $206 billion in 2006, almost two-thirds of foreign direct investment ($325 billion), and almost twice as large as official aid ($104 billion).
- In Sub-Saharan Africa, the flow of remittances has been far more stable than official aid flows and direct financial investment (DFI) and do not decline even in conditions of instability and poor governance. They are also more evenly spread among developing countries than capital flows.
- Remittances seem to have contributed to poverty reduction throughout Sub-Saharan Africa, leading to increased household investments in education, entrepreneurship and health. Research has corroborated that remittances generate a strong impact on reducing poverty. Notably in rural areas where most migrants originate.
- In addition to supporting domestic consumption, remittances have promoted investments in real assets including building schools and clinics, rather than formal sector financial instruments.

- At the macro level, the use of remittances has helped to counter the effects of economic downturns such as political conflicts, financial crises and natural disasters, and contributed, to some extent, to the stability of recipient economies. Moreover, they can contribute to the foreign exchange reserves of the recipient countries. I am sure we'll hear more of those during the session on country reports
- Remittances can be used to improve a country's creditworthiness by ensuring that their inflow is reflected in the sovereign rating. Remittances can also be used to raise capital from international bond markets and other development projects.
- Beyond remittances, the Diaspora also have great development potential for their countries of origin – bringing home expertise, knowledge, technology, professional capacity building and trade and investment links. Indeed the diaspora could play a vital role in the efficient delivery of goods and services to the poor and disadvantaged and contribute immensely towards our various countries work on achieving the MDGs.

UNDP's Role in Migration Remittances and Development

- UNDP's work on migration, remittances, and development builds upon the recommendations of global studies, meeting and lessons; and reflects the demand from its client countries.
- In October 2005, UNDP convened a Roundtable on Remittances and the MDGs, to brainstorm options for harnessing the development potential of remittances in pursuit of the MDGs and identify UNDP's niche. Experts at the roundtable confirmed the vital economic and development importance of remittances and recommended that UNDP should:
    - Engage with the Diaspora in the development debate; and
    - Work closely with the private sector in creating innovative PPPs leading to inclusive financial mechanisms for the provision of basic goods and services, sustaining livelihoods and entrepreneurships.

The Accra Africa Regional Consultation

- It is against this background that UNDP is organizing this Regional Consultation on Remittances Migration Remittances and Development in Africa in close cooperation with Government of Ghana, and UN-OHRLLS.
- This 2-day consultation seeks to create an intra-Africa dialogue to explore strategic options to maximize the development impact of migration and remittances and make recommendations to facilitate the efficient use of Diaspora resources to promote equitable growth and improve the quality of life of the poor people through achievement of the MDGs.

Recommendations

Without pre-empting the upcoming discussions, a few recommendations for the consideration of the meeting:

- Engagement of the AU and ECA in the migration and development dialogue

- Development of a regional framework on migration, remittances and development, drawing on the experiences in Latin America, South East Asia and North Africa. This meeting provides the opportunity to establish a network/taskforce to promote the idea. UNDP will be wiling to spearhead such an initiative working in collaboration with regional bodies such as the AU and ECA and our various national governments.

- Recommendations for the national level, include:
    - Formulation of multi-dimensional and multi-sectoral national policy frameworks on migration to address issues of regulation, legislative and legal reforms, and human resource development to promote migration as a veritable tool for the transformation and development of African countries;
    - Establishment of autonomous National Agencies on Migration, governed by an inter-sectoral board;
    - Research and collaboration between research and policy making bodies to ensure policy coherence in support of migration;
    - Development and promotion of innovative schemes and models for the effective used of Diaspora resources, both human and financial e.g., Skills Bank, Labour Export Services, Equity Investment Funds and TOKTEN; and
    - Reduction in the cost of remittances to encourage the use of safe and formal channels for remittances.

PART IV

ANNEXES

i. Agenda
ii. List of Participants

AGENDA
4 SEPTEMBER

Opening Session	
08:30 – 09:00	**Registration/Coffee**
09:00 – 10:00	**Opening Session –** **Chaired by:** Ms. Elizabeth Adjei, Director-General of the Ghana Immigration Service
	Welcome Address: **Daouda Touré** UN Resident Coordinator **Harriet Schmidt** UN-OHRLLS
	Keynote Address: **Kwadwo Baah Wiredu** Minister of Finance & Economic Planning, Ghana
	Remarks by: **Hon. Stephen Asamoah Boateng** Minister of Tourism & Diaspora Relations, Ghana **Mr. Charles Bimpong Yeboah** Deputy Foreign Minister, Ghana
10:00 – 10:15	Tea/Coffee break
Session I – Setting the Stage	
	Chair/Facilitator: Charles Bimpong Yeboah Deputy Foreign Minister, Ghana
10:15 – 10:30	***Overview and Expected Outcomes*** Arun Kashyap, Private Sector Division, UNDP
10:30 – 10:45	***Structure of Migration & Remittances in Africa: Issues and Opportunities*** Jonathan Crush, Southern African Migration Project
10:45 – 11:15	***Remittances and Development: Linkages and Possible Strategies*** Thomas Debass, USAID
11:15 – 11:45	Discussion

4 SEPTEMBER (continued)

Session II – Strengthening Capacities, institutions and policies	
	Chair/Facilitator: Daouda Touré UN Resident Coordinator
11:45 – 12:00	***Diaspora and Home Town Associations as Transnational Communities of Development: Building Capacity and Trust*** Chukwe Emeka Chikezie, AFFORD
12:00 – 12:15	***Building Multi-stakeholder and South-South Partnerships*** Kathleen Newland, Migration Information Source
12:15 – 12:30	***Coherent Policies to Link Remittances and Development: Making co-Development Work*** Hector Nuñez Amor, Deputy Head of Mission, Embassy of Spain
12:30 – 01:30	Discussion
01:30 – 02:30	Lunch
Session III – Country Experiences	
	Country Presentations
	Chair/Facilitator: Ricardo Cordero, IOM
02:30 – 03:30	***Presentations*:** **Benin, Botswana, Burkina Faso, Gambia, & Ghana** Plenary Hall
03:30 – 04:00	Discussion
04:00 – 04:30	Tea/Coffee break
04:30 – 05:30	***Presentations: continued*** **Kenya, Nigeria, Somalia, Tanzania & Uganda** Plenary hall
05:30 – 06:00	Discussion
07:00 – 09:00	Cocktail Reception

5 SEPTEMBER

Session IV		
08:30 – 09:00	Tea/Coffee	
09:00 – 09:30	**Chair/Facilitator:** Arun Kashyap	
	Summary – Day 1	
09:30 – 12:30 Tea/Coffee will be served during the session	**Chair/Facilitator:** Osei Boeh –Ocansey Private Enterprise Foundation	**Chair/Facilitator:** Leila Rispens-Noel Oxfam Novib
	Panel on Private Sector and Public Private Partnerships	***Panel on Diaspora*** Representatives of Diaspora organizations
12:30 – 01:30	**Chair/Facilitator:** Ambassador Rudi Veestraeten, Ministry of Foreign Affairs, Belgium	
	Presentation and Plenary Discussions	
01:30 – 02:30	Lunch	
Session V		
02:30 – 04:30	**Chair/Facilitator:** Prof. Takyiwaa Manuh University of Ghana	
	UN Agencies/International Agencies/Bilateral Agencies	
04:30 – 05:30	**Chair/Facilitator:** Arun Kashyap, Private Sector Division, UNDP	
	Next Steps	
05:30 – 06:00	**Closing Remarks by:** ▪ Kwadwo Baah Wiredu, Minister of Finance & Economic Planning, Ghana ▪ Daouda Touré, UN Resident Coordinator	

REGIONAL CONSULTATION ON MIGRATION, REMITTANCES AND DEVELOPMENT IN AFRICA
4 – 5 SEPTEMBER 2007
ACCRA-GHANA

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