

The effect of remittances on emigration intentions in Egypt, Morocco, and Turkey

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Are remittances determined by altruism or enlightened self-interest, and do they trigger additional migration? In this paper these two questions are examined empirically in relation to data from Egypt, Turkey, and Morocco for households with family members living abroad. It is shown, firstly, that one cannot argue exclusively either for altruism or self-interest as motives, since for each country the data tell a different story and both motives can be identified as driving forces behind remittance behaviour. The general conclusion of this study is that the family ties and the net earnings potential of migrants have stronger effects on the flow of remittances than the net earnings potential of the households in the country of origin. Secondly, because the receipt of remittances has a positive effect on the emigration intentions of household members still living in the country of origin, the receipt of remittances may contribute to new flows of migration, particularly in the case of Morocco.

Keywords: remittances; migration; intentions; networks; altruism; self-interest; households; development

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Introduction

Remittances have become a significant source of income for less developed countries. According to the World Bank (2004), remittances received by less developed countries totalled US\$93 billion in 2002. Although the size of remittance flows is undoubtedly large, evidence of their beneficial effects on development and economic growth is neither substantial nor unambiguous. In a comparative study of 74 less developed countries, Adams and Page (2003) found that remittances have a strong impact on reducing poverty. However, Chami et al. (2005), using panel data from 113 less developed countries, show that remittances have a negative effect on economic growth. These authors suggest that adverse effects on the behaviour of those receiving remittances from migrants may be the key to understanding why this form of help hinders economic performance. The effects may be one or more of the following: to work less, save less, restrict efforts to find work, make riskier investments, and, perhaps, signal to other family members staying behind that it would be worthwhile to move abroad and join the remitter.

The difficulty with appraising the more macro-economically oriented literature is that it makes

numerous tacit assumptions about how remittances come about and how they affect household and individual decision-making, without really testing the plausibility of these assumptions. In this paper some empirical evidence will be offered on these issues. The study focuses on three less developed countries known to depend heavily on the inflow of remittances: Egypt, Morocco, and Turkey (see Adams and Page 2003). Migrant remittances in Egypt for the year 1999 constituted 26 per cent of exports and 4 per cent of gross domestic product. For Turkey and Morocco the figures were 10 and 2.5 per cent, and 18 and 5.5 per cent, respectively. We make use of data from a large-scale household survey conducted in these countries in 1996 and 1997, which collected detailed information on households and some data on their migrant family members. The focus of attention is on households with one or more members living abroad, and we investigate which factors affect the likelihood that such households receive remittances, and whether the receipt of remittances by the households encourages or discourages the emigration intentions of its members.

We start by reviewing insights from a growing body of literature that sheds some light on the

possible motives behind remittances. Remittances will be viewed as a transfer of resources inspired by a variety of motives ranging from altruism to pure self-interest, and we question whether these flows can be interpreted as a sign of altruism or should rather be seen as part of an implicit contract—a family loan or an insurance contract. If the motive is altruism, the net earnings of the recipients will be important, as will the strength of family ties. If it is a family loan, a contract (possibly tacit) will exist between the household and the migrant, whereby the latter promises to repay the loan that was used to finance the move abroad. The existence and strength of the commitment to repay that loan will depend very much on the structure of the households and, as in the altruism model, on the strength of ties between household members.

The proposition that the transfer of money triggers the emigration of household members who had stayed behind will be tested by examining whether remittances have a substantial effect on the emigration *intentions* of members of households with one or more fellow members living abroad. We might predict the effect to be negative, since the prime function of remittances is to make life more comfortable for those staying behind. The emigration of one member can be interpreted as a well-chosen household strategy intended to overcome what is elsewhere available from insurance or capital markets (Stark and Bloom 1985). In other words, the migrant becomes an asset for those remaining behind. On the other hand, remittances may signal to those staying behind that migration is a profitable undertaking which they might undertake themselves. It is quite difficult to reveal this possible function of remittances, since to do so it is necessary to account for a variety of particular factors within the complex decision-making process that leads to emigration. If remittances do have this effect, the phenomenon of ‘chain migration’ may ensue, with successive migrants adding to the flow of funds sent to those left behind and thereby triggering more emigration. One reason why it is important to demonstrate or disprove the existence of this effect is that among policymakers the popular conception of remittances is that they function in the same way as foreign aid (World Bank 2004). If they do so, the effect will be substantial since the value of remittances in the year 2002 was more than double that of net official assistance (see World Bank 2004). On the other hand, if remittances trigger additional emigration, their net benefits, if any, will be far less pronounced.

To put our research questions into context, we start out with a review of a growing body of theoretical work that explores the determinants and consequences of remittances.

Migration and the role of remittances

Knowing *who* migrates (e.g., the skilled or the less skilled) and *why* is essential for an understanding of the size, direction, and consequences of remittance flows. One way of proceeding is to use simple equilibrium models of migration in which the volume and direction of migration are considered to be driven primarily by wage–income differentials, and migration is seen as a mechanism of adjustment between regions or countries. On this view, moving labour across borders is a process of arbitrage: just as physical and financial capital moves across borders to reap the benefits of interest differentials, migration will occur as long as there are differences in wage rates between countries.

One drawback of the early literature on migration (Sjaastad 1962; Todaro 1969; Harris and Todaro 1970) with its focus on migration as a process of individual choice is that, in principle, there was no significant role for remittances. This changed with the so-called ‘new economics of labour migration’, as Stark and Bloom (1985) named a new strand in the migration literature. By moving from models in which the migrant is motivated solely by individual incentives to ones in which individual decisions are also influenced by household characteristics, the issue of remittances arose naturally. As long as migrants remain part of the household left behind in the country of origin, the transfer of money or information remains a household matter.

Remittances: altruism or enlightened self-interest?

A primary question about remittances is *why* migrants send part of their income back to family and relatives in the country of origin. A common explanation is that migrants care for the spouses, children, parents, and other members of the extended family left behind. The altruism theory has the attractive feature that it leads to straightforward predictions, although much depends on the features of the particular altruism model adopted (see Rapoport and Docquier forthcoming). From the standpoint of a theory in which migrants care not

only for their own utility but also for that of the household in the country of origin, one may make the prediction that the value of remittances will increase as the migrant's income increases and decrease as the recipient's income increases. (Of course, the usual caveat of *ceteris paribus* applies, as it does to other predictions mentioned below.)

One of the difficulties in testing the altruism theory is that it is hard to make its predictions distinct from those derived from alternative theories of remittance behaviour. The common feature of the latter is the assumption that the real driving force behind remittances is self-interest—that what appears as mutually altruistic behaviour by the family and the migrant can equally well be interpreted as enlightened self-interest, with remittances able to serve the interests both of migrants and their households in the country of origin. From this perspective, remittances are viewed as part of a mutually beneficial contract arrangement that is sustained over time (Lucas and Stark 1985; Poirine 1997; VanWey 2004).

The elements of investment and risk are the essentials of this contract theory of remittances. To start with investment: it has long been recognized that remittances can be viewed as a repayment (with interest) of the principal invested by the family in the education of the migrant. The higher this investment, the higher the family's expectations of being repaid through remittances.

The other element of the self-interest view of remittances—their function as an insurance contract against risk—also points to a common household strategy in less developed countries. Emigration is viewed not only as a way for individuals to benefit from opportunities for higher income, but also as a household strategy for risk-diversification—an alternative to what insurance markets provide elsewhere. This view—remittances as 'insurance'—gives the same predictions as the altruism model in relation to sudden shortfalls in household income, but different predictions with respect to the timing of remittances. According to the altruism model, there should be a gradual decrease of remittances over time as altruism decays over distance and time, while the insurance model should indicate no decrease during a given (contract) period and then a sharp decline when the insurance 'contract' has expired.

In these informal settings, the strength of family ties is likely to play a crucial role in overcoming hurdles to the financing of lifetime consumption paths. Contractual arrangements between the mi-

grant and his family are voluntary and thus must be self-enforcing (we will refer to migrants as being men because most of the research indicates that in general it is men who emigrate). Close family relations may give self-enforcement its power. Of course, the strength of family ties between the remitter and the receiving household also plays a large role within the altruism model, as VanWey (2004) points out. Emotional attachment to the household is important for the altruism motive: remittances demonstrate a 'commitment' to take care of family members.

Lucas and Stark (1985) suggest a test that could help to determine whether remittances represent altruistic or self-interested behaviour. The family may possess sanctions that can be used to control the hazards inherent in long-distance transfers. For instance, a failure to remit may be punished by denying the migrant rights to future support, inheritance, or even the right to return to the household on retirement. In short, these sanctions may give the family bargaining power. From the standpoint of game theory, greater wealth should enhance the bargaining power of the family. Thus this reasoning yields a prediction that can challenge the prediction of the pure altruism model that higher remittances flow to poorer households. The prediction of the self-interest model is the reverse: remittances flow to wealthier households.

Overall, the predictions made by the two models overlap to some extent, but they also differ in some of their essential characteristics. Table 1 summarizes the expected effects of these competing models.

The link between remittances and emigration

Whether or not the receipt of remittances triggers others to emigrate has been spelt out to some extent in theory, and, depending on the model invoked, either outcome—to emigrate or to stay—can be defended. In the self-interest model, the receipt of remittances will have a negative effect on the emigration intentions of those staying behind. This is because remittances satisfy the household's perceived needs for income and insurance so that there is no need for additional members to emigrate. The 'insurance contract' model suggests that if the contract functions well, it will enable household members to continue to live in the country of origin. However, a problem for the migrant-sending household arises if the migrant is unable or unwilling to fulfil his obligations under the contract. Sending

Table 1 Predictions of the effects of explanatory variables on the receipt by households of remittances¹ from migrant members

Explanatory variables	Altruism model	Self-interest model
Migrant's characteristics		
Income	+	+
Education	No prediction	+
Time since arrival	–	0
Recipient's characteristics		
Long-run income	–	±
Short-run income shortfalls	+	+
Wealth (land, cattle, real estate, etc.)	–	+
Family ties between migrant and household	+	+

¹The predicted signs are primarily based on the review of Rapoport and Docquier (forthcoming), who make a finer distinction between models. In our table the insurance, investment, and strategic inheritance motives are summed up under the heading self-interest model.

Note: The predicted effects refer to effects on value of remittances although most of these apply also to effects on the likelihood of them being received.

Source: Rapoport and Docquier (forthcoming) and authors' interpretation of cited references in the text.

another household member abroad involves a certain risk, since the ones who stay behind become more dependent on the ones who have emigrated. Subsequent emigrants from the household may also fail to generate adequate remittances, perhaps because they are unable to earn enough. Another possibility is that, as time goes by, feelings of commitment to the household and community may diminish. In short, much depends on the success and commitment of migrants, and controlling for the characteristics of those residing abroad is therefore an essential step in testing hypotheses about the effect of remittances on emigration intentions.

Another reason why remittances might seem to trigger emigration in the way predicted by the self-interest model could be the information contained in the 'message' embodied in the money received by households, because remittances also represent information about migration (investment) opportunities. For those left behind, remittances may be a signal that it pays to emigrate. Also, when information on the destination countries is imperfect and uncertain, it helps to have a reliable information source abroad. In other words, the money sent home by migrants 'talks'—enhancing or dampening expectations about the destination countries.

This view of the link between migration and remittances assumes that control is exerted by the household, or head of the household, or both, over the members living abroad. However, a migrant may have personal motives for sending remittances. For instance, Stark (1999) argues that migrants may wish others *not* to follow in their footsteps, and that these first movers may be willing to pay the rest to stay behind. The motive behind the flow of remittances in this case is quite simple: to protect the potential income of skilled migrant workers from being compromised by the arrival of less skilled workers in the same pool. In other words, the decision of migrants to remit is driven not by altruistic considerations but rather by pure self-interest. Where this is the case, the intention to emigrate should be significantly less common among members of remittance-receiving households than among members of non-receiving households.

But Stark and Wang (2002) consider a mechanism that reverses that prediction. They postulate that because employers in the destination countries distinguish between the skill levels of migrants, the first wave of migrants—assumed to be skilled or highly entrepreneurial—will be willing to pay less skilled migrants to follow in their footsteps and join them. Skilled migrants thus *benefit* from a dilution of the skills available in the pool of migrant workers. On this view, persons living in households that receive remittances should be more likely to emigrate than those in households that do not receive them, and recipients should be less skilled than emigrant-remitters.

To test these theories it is necessary to control for the complexity of the process of decision-making about emigration within the household. This complexity is partly a result of the networks that migrants maintain with the country of origin. These networks (cf. Bauer et al. 2002; Epstein and Gang forthcoming) influence whether, when, and to where new emigrants migrate. For instance, the presence of migrant relatives abroad generally lowers the costs and risks of emigration for family and friends who have stayed behind because migrants in the destination countries can provide information on travel, may offer temporary housing and loans, and may be of help in finding paid work (Boyd 1989; Massey et al. 1999; Rotte and Vogler 2000). Thus, the size, nature, and characteristics of migrants' networks determine their effect on emigration intentions in migrant-sending households in the countries of origin and the likelihood of receiving remittances (Bauer et al. 2000).

Data and methods

The data used for this paper come from a multi-country study investigating the determinants and mechanisms of international migration to the European Union (Schoorl et al. 2000). Five sending countries (Ghana, Senegal, Morocco, Egypt, and Turkey) and two receiving countries (Spain and Italy) were included. All these countries belong to the same migration system (cf. Kritz and Zlotnik 1992), that is, migration to the European Union from Africa and the Mediterranean region.

For the present study, Egypt, Morocco, and Turkey were selected because remittances constitute a major source of income in these countries. Samples representative of regions rather than nations were chosen for financial and logistical reasons. In each country, a set of regions (four in Egypt and Turkey, five in Morocco) were purposively identified, using a combination of the following criteria: level of economic development (relatively high vs. relatively low development) and experience of international migration (a long-standing history of migration vs. a recent history). For each region, multi-stage cluster samples of non-migrant and migrant households were drawn, with the latter over-sampled (for a more extensive description of the sampling procedure, see Groenewold and Bilsborrow 2004).

Table 2 summarizes the survey statistics and the typology of households used for the analysis. The aim was to interview all persons between 18 and 65 years old in the household, including all its members living abroad. To increase the likelihood of interviewing a migrant in person in a sending household, the timing of data collection was carefully chosen; for instance, we used vacation periods because this is when many migrants return to the sending country to visit the family. When a migrant's absence made a personal interview impractical, we asked someone else to answer a selected number of questions on behalf of the migrant.

Models

When testing the merits of the self-interest and altruism models in predicting the receipt of remittances, our principal focus is the *migrant-sending household in the country of origin*. This was to avoid having the results influenced by household members with a migration history, as would occur if we included return-migrant or mixed-migrant households. Return migrants are known to be more likely to emigrate again (see Schoorl et al. 2000).

Most studies examine the determinants of remittances from the perspective of the migrant, who has

Table 2 Number of households screened, sampled, and interviewed, and numbers of households and eligible persons according to migration status, for a study of the effect of remittances on migration intentions in Egypt, Morocco, and Turkey, 1996–97

	Egypt (April–May 1997)	Morocco (June–October 1997)	Turkey (July–September 1996)
Households screened	27,438	4,512	12,838
Households in the sample	2,588	2,030	1,773
Households interviewed, of which:	1,943	1,952	1,564
Non-migrant households ¹	617	493	735
Migrant-sending households ²	490	1,179	414
Return-migrant households ³	675	177	291
Mixed-migrant households ⁴	161	103	124
Persons interviewed, of which:	6,430	3,588	4,680
Non-migrant	4,630	1,913	3,445
Current migrant	776	1,421	760
Return migrant	1,024	254	475

¹*Non-migrant households* are households which comprise persons who have never been international migrants and their dependants (i.e., persons below age 18 or above age 65).

²*Migrant-sending households* consist of emigrants and non-migrants and dependants.

³*Return-migrant households* are households which consist of members who were once emigrants but who returned to the sending household (i.e., return migrants); non-migrants and dependants may also be part of the household.

⁴*Mixed-migrant households* include both emigrants and return migrants; non-migrants and dependants may also be part of the household.

Source: Push and Pull Factors of International Migration (PPFIM) data files (see Schoorl et al. 2000 for an extensive description of the data files).

to decide how much to remit (Hoddinott 1994; Funkhouser 1995; Agarwal and Horowitz 2002; VanWey 2004). However, because the surveys conducted in the countries of origin obtained information on the migrant-sending households and their members abroad, the study described here examines the determinants of remittances from the perspective of these migrant-sending households. When addressing the question of whether remittances are inspired by altruism or enlightened self-interest, we investigate the likelihood that migrant-sending households receive remittances from their members living abroad, although we do not have information on which of these members is sending the remittances. The following equation is used to examine the probability that a household receives remittances:

$$R_i = \beta_H H_i + \beta_E E_i + \varepsilon_i \quad (1)$$

where $R_i = 1$ if anyone in the household has received money in the previous 12 months from household members living abroad, and 0 if the household has not received any money. The likelihood depends on a vector of household characteristics H_i , representing its net earnings capacity and wealth; a vector of characteristics E_i describing the net earnings capacity of the migrant(s) linked to the household and the strength of the link between migrants and the household; and a normally distributed error term ε .

Of course, estimating remittance models can be hindered by the problem of sample selection since emigration itself is a highly selective process. It is usually the more skilled or more educated who move abroad, and the less skilled and less educated who stay at home. The distribution of money sent home by emigrants could reflect differences arising from this selection process: those emigrants with more skills are more likely to transfer money to their families than the less skilled. However, because we limit our attention to migrant-sending households, and because our dependent variable is the *likelihood* of receiving remittances rather than their *value*, the results will be less affected by sample-selection bias than would otherwise be the case (see similar analyses by Funkhouser 1995; Agarwal and Horowitz 2002).

To address the question of whether remittances encourage or discourage migration, we asked respondents who had never migrated before but who were in a migrant-sending household 'Do you intend to migrate abroad?' The data were analysed using the following equation:

$$M_i = \beta_R R_i + \beta_I I_i + \beta_H H_i + \beta_E E_i + v_i \quad (2)$$

where $M_i = 1$ if the non-migrant intends to emigrate and 0 if not. E_i and H_i are the vectors of relevant

characteristics of the migrant and migrant-sending household, and v_i is the error term. The focus is on household members between the ages of 18 and 65 years who have not themselves been migrants but who are part of a migrant-sending household. Because the study focuses on *individual* household members, a vector of individual characteristics I_i is added to the model to control for any effects on migration intentions of age, sex, marital status, work status, and education. The main point of interest, of course, is the coefficient β_R , which represents the trigger effect of remittances. If remittances perform only their function as an alternative to development aid, β_R should be less than or equal to 0, whereas if the trigger or signal function is operating, β_R should be greater than 0.

The use of intentions data merits some further comment. It might be objected that, because our question about intentions simply asked respondents whether or not they intended to emigrate, the actual meaning of a positive response was unclear, and that the most we could infer was whether or not respondents approved of the idea of emigration. Thus, we had no way of distinguishing between those who had specific plans to emigrate and those with a vague aspiration to do so, or between those whose intention to emigrate was dependent on acquiring the necessary resources and those who already had them, or between those free to decide whether to emigrate and those whose intentions were subject to the decisions of others. However, even if we had been able to make such distinctions, the small size of the sample from each country would have prevented us from using them. In another study (van Dalen et al. forthcoming), it was possible to discriminate between those with concrete plans to emigrate and those with vague aspirations, and the results were similar to the results obtained by the present study.

In the case of migration, the use of intentions to predict behaviour, even with better measures than we used, often cannot be based on the assumptions that leads Ajzen (1985, p. 15) to claim that their use can yield 'highly accurate predictions in a wide variety of behavioural domains'. Most studies on migration intentions (Hughes and McCormick 1985; Lu 1999; De Jong 2000) focus on cases of internal migration, in which it is relatively easy to trace migrants with a follow-up survey to check whether they have realized their intentions. Relatively little is known about the extent to which intentions to move *abroad* lead to actual emigration. Much will depend on whether emigration is under volitional control. As well as the financial resources to migrate,

prospective migrants may need a visa, a residence permit, and a work permit. Gardner et al. (1986, p. 70) present some evidence to show that potential international migrants in the Philippines who did not act on their intentions had usually been thwarted by legal hurdles.

Whether or not intentions actually predict emigration, the data could be interpreted as indicating the extent to which people think the country in which they are most likely to have a future is their own or some other country.

Descriptive statistics

The mean characteristics of the migrant-sending households, their individual members, and their migrant members abroad are summarized in Table 3. Although most of the statistics and variable definitions are self-explanatory, a few comments about the context of migration and remittances in each country will be given as an aid to understanding the statistics and the results of our analyses.

The context of migration is quite different in the three countries. Previous analyses of the data (Schoorl et al. 2000) show the oil-producing states of the Middle East—Saudi Arabia, Iraq, and Kuwait—as the destination of most Egyptian emigrants. They are mainly temporary workers, employed under contract with firms in these countries. In contrast, Moroccan and Turkish emigrants tend to move to European countries, often following in the footsteps of family and friends, with the aim of staying there permanently, legally or otherwise. About two-thirds of the migrant-sending households in the three countries receive remittances, and between 75 and 90 per cent of them report that remittances are used mainly to finance the daily costs of living, such as food, clothing, and rent. The median value of remittances received by these households in the 12-month period preceding the surveys was US\$423 in Egypt, US\$1,352 in Morocco, and US\$401 in Turkey. It should be noted that the proportion of non-respondents to questions about the value of remittances received is high: Egypt 45 per cent, Morocco 32 per cent, and Turkey 62 per cent.

The majority of migrant-sending households are headed by women, most of whom have either had no education or, at most, education to primary level. The reason why women are heads of so many households in these Islamic countries is often because they are married to men who have emi-

grated, leaving the spouse behind, with or without children. In Egypt 87 per cent of migrant-sending households have one emigrant, and 98 per cent have at the most two. The figures for Morocco and Turkey are 68 and 90 per cent, and 70 and 93 per cent, respectively.

We measure the perceived adequacy of the household's current income, including income from assets, by asking heads of household: 'Overall, are the financial resources of the household more than sufficient, sufficient, barely sufficient, or insufficient for all the basic needs?' Because only a very small percentage of respondents chose the response 'more than sufficient', we collapsed the first two categories into 'sufficient or more than sufficient'.

An important reason for using this subjective measure is that it is the perception of basic needs and of whether household resources are sufficient to meet them, rather than the actual circumstances of the household, that drives emigration intentions or triggers the sending of remittances to migrant-sending households. But, as with the question about intention to emigrate, it could be argued that the use of a single and simple question to establish the respondent's perception puts the actual meaning of the responses in doubt. For example, we cannot know whether the response 'insufficient' summarizes the thought 'enough but more would be even better' or the thought 'too little because we regularly go hungry'. These points need to be kept in mind when interpreting our results.

Questions about actual income or that cover more dimensions of the household's finances would have given us more stable measures. However, income is a sensitive issue in these countries. Questions about actual income usually result in a high rate of non-response, and were excluded from the questionnaire for this reason.

The migrant-sending households in Egypt and Morocco generally perceive their current household resources as satisfactory, in contrast to households in Turkey. In the Turkish households, a bias towards a perception of the resources as inadequate may be a reflection of a generally pessimistic mood in the society at the time of the survey; the economy went through several recessions and two serious monetary crises between 1994 and 1997.

As well as measuring the perceived adequacy of financial resources, we have constructed a household-wealth variable to test the self-interest model of remittances. A household-wealth score is obtained from the possession of ten household assets (radio, television, bicycle, cooking stove, lounge suite, sewing machine, car/jeep or truck, telephone,

Table 3 Descriptive statistics of samples used in a study of the effect of remittances on migration intentions in Egypt, Morocco, and Turkey, 1996–97

	Egypt	Morocco	Turkey
Household variables			
Migrant-sending households that have received remittances from abroad (per cent)	56.9	78.3	57.9
Presence of persons below age 18 (per cent)	83.4	79.8	83.6
Presence of persons above age 65 (per cent)	24.3	17.0	21.8
Household size, excluding emigrants (number of persons)	5.8	5.0	5.3
Age head of household (in years)	42.4	39.9	41.7
Female head of household (per cent)	74.8	59.7	63.6
Level of education head of household (per cent)			
No education	65.5	76.3	46.1
Primary education	13.8	15.8	48.2
Secondary education	12.7	5.1	4.3
Higher than secondary education	8.0	2.8	1.4
Perceived adequacy of household resources (per cent)			
Sufficient or more than sufficient	77.2	72.3	28.3
Insufficient	4.0	3.6	25.0
Barely sufficient	18.8	24.1	46.7
Household wealth ¹	-0.14	0.26	-0.07
Rural (per cent)	63.6	33.5	65.7
Emigrant variables			
Average age (in years)	35.5	33.6	30.0
Number related to reference person as:			
Spouse	0.44	0.44	0.38
Child	0.45	0.47	0.57
Parent	0.03	0.15	0.02
Brother/sister	0.13	0.21	0.18
Number married	0.82	1.00	0.90
Number in:			
Europe	0.15	1.50	1.24
Asia/Middle East	0.82	0.03	0.04
Average duration of residence abroad (in years)	4.5	10.3	5.6
Number with secondary education or higher	0.7	0.5	0.5
Number with paid job	1.1	1.1	0.9
<i>N</i> =	448	253	285
Variables for non-migrant members of households			
Intend to emigrate (per cent)	13.1	12.5	30.7
Age (in years)	34.4	33.7	35.8
Sex, male (per cent)	37.5	36.3	36.1
Married (per cent)	62.0	48.8	64.5
Education (per cent)			
No education	53.5	67.8	38.1
Primary education	13.3	21.0	50.1
Secondary education	23.6	8.8	9.2
Higher than secondary education	9.6	2.4	2.6
Having a paid job (per cent no job)	33.4	20.2	27.1
<i>N</i> =	1,180	615	665

¹Mean factor scores based on principal components analysis.

Source: PPFIM data files.

video recorder, refrigerator) and nine indicators of housing quality (number of persons per room, piped water, flush toilet, and quality of walls, floors, roof, ceiling, windows, and doors). The method of principal components analysis was used to derive weights for each asset and housing-quality indicator and an

overall score for household wealth (Filmer and Pritchett 1999, 2001; Bollen et al. 2002). To complement the investigation of net earnings, we include a dummy variable to highlight whether differences between rural and urban areas reflect differences in economic opportunities, aspirations, and values re-

sulting from differences in income and access to information and infrastructure.

Most of the migrants themselves are men, usually married, and usually with a paid job. In all three countries, a migrant is often the spouse or a child of the head of the migrant-sending household. Most migrants leave their family for several years, although there is considerable variation in the duration of the stay abroad. Moroccan migrants leave their family for much longer than those from the other two countries: the average duration of stay is about 10.3 years, whereas for Egyptian and Turkish migrants it is 4.5 and 5.6 years, respectively. Egyptian migrants generally have a higher level of education and more often hold paid jobs than do migrants from Morocco and Turkey.

Among the non-migrants, women are (predictably) over-represented. With regard to education and work, the main contrast is between Moroccan and Egyptian non-migrants. Among Moroccans, two-thirds do not have any form of education and only one in five has a paid job. Among Egyptians, most have no education but substantial proportions of non-migrants have had a secondary or higher level of education, a level rarely achieved by Moroccan and Turkish non-migrants.

The survey also obtained data on the numbers of persons among migrants who are spouses, children, parents, brothers, or sisters. The reason for including the number of migrants who are married is that the loyalties of married migrants are likely to differ from and be more variable than those of the migrant-sending households. Married migrants who have left a spouse and children behind are expected to remit money to them, but they may also need to remit to more distant kin since marriage involves expansion of the kinship group.

Results

Remittances: inspired by self-interest or altruism?

To answer the question of what drives the flow of remittances, model (1) is estimated by means of logistic regression analysis. The results are presented in Table 4, which presents the estimates for individual countries together with those for a sample in which the experiences of the three countries are pooled.

For Egypt, the profile of a recipient of remittances is determined by both household and migrant characteristics. The households with the highest

likelihood of receiving remittances are those headed by women who perceive the current financial resources of the household as 'barely sufficient'. Moreover, the likelihood of Egyptian women receiving remittances is highest if a spouse or brothers are among the migrants. Unfortunately, the data cannot be used to determine whether the spouse of a married migrant is living in the sending household or elsewhere. However, 76 per cent of the sending households in Egypt headed by married women report that remittances come from their spouses abroad.

The households in Morocco with the highest likelihood of receiving remittances are those whose migrants are male spouses or brothers, generally have no education or only a primary level of education, but have paid work, primarily in Europe. In Turkey, the households most likely to receive remittances are those that perceive the resources of the household as insufficient. Having a migrant member in paid work will significantly increase the likelihood of receiving remittances, but having one in Europe will significantly decrease them. The higher cost of living in Europe compared with other destination countries may explain the latter finding. A similar effect is also visible for Moroccan migrants but the coefficient is not significantly different from zero.

The results in Table 4 do not give a clear verdict on which theory of remittances is closer to the facts. The altruism theory seems to be a better fit if one looks at those migrant-sending households in which financial resources were seen as 'barely sufficient'. In Egypt and Turkey remittances compensate these households for that inadequacy, which is in line with what one would expect from altruistic migrants in the family. However, the altruism theory would lead us to expect this compensation effect to be even more evident in the case of households in which resources were seen as insufficient, but this is not what we find. On the contrary, the findings show that these households are less likely to receive remittances than those with sufficient resources. This seems to be particularly the case in Egypt. One possible explanation of this paradoxical finding is that, as suggested above, responses to the question about adequacy of resources do not mean what they have been assumed to mean. Another possible explanation is that, at the time of the interview, some heads of household perceived current income as satisfactory whereas in fact it was only in recent years that their financial position had improved. The data provide some evidence in support of this explanation. For a small number of sending house-

Table 4 Effects (odds ratios) of household, emigrant, and country variables on likelihood of migrant-sending households receiving remittances in Egypt, Morocco, and Turkey, 1996–97

	Likelihood of receiving remittances							
	Pooled sample		Egypt		Morocco		Turkey	
	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value
Household variables								
Presence of persons below age 18								
None =reference								
Yes	1.35	1.26	1.68	1.48	0.78	0.49	1.18	0.34
Presence of persons above age 65								
None =reference								
Yes	1.04	0.17	1.04	0.16	0.93	0.15	1.07	0.20
Household size (excluding emigrants)	0.97	1.16	0.97	-0.87	1.18	1.54	0.88*	1.84
Age—head of household	0.99	1.48	1.01	0.95	0.95**	2.25	0.99	0.81
Sex of head of household								
Male =reference								
Female	1.28	1.18	2.02**	2.26	1.52	0.72	0.69	0.94
Level of education—head of household								
No education =reference								
Primary education	1.35	1.38	1.91*	1.83	0.88	0.23	1.43	1.01
Secondary education	0.97	0.10	1.66	1.28	0.22*	1.90	1.36	0.40
Higher than secondary education	0.95	0.12	1.76	1.20	0.93	0.07	0.61	0.40
Perceived adequacy of household resources								
Sufficient or more than sufficient =reference								
Insufficient	0.49**	2.54	0.25**	2.33	0.53	0.69	0.77	0.64
Barely sufficient	1.24	1.08	1.66*	1.75	0.62	1.15	2.23**	2.24
Household wealth	0.87	1.30	0.91	-0.56	1.08	0.34	0.76	1.56
Level of urbanization								
Urban =reference								
Rural	1.28	1.23	1.31	0.98	3.28*	1.92	1.11	0.29
Emigrant variables								
<i>Family ties</i>								
Number related to reference person as:								
Spouse	1.95**	2.21	3.65**	2.34	0.99	0.01	1.99	1.28
Child	1.43*	1.67	1.32	0.68	3.71**	2.28	1.00	0.01
Parent	1.23	0.38	5.28	1.57	0.89	0.21	- ¹	-
Brother/sister	1.37	1.05	2.44*	1.64	0.77	0.52	1.88	1.34

Table 4 (Continued)

	Likelihood of receiving remittances							
	Pooled sample		Egypt		Morocco		Turkey	
	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value
Number married	1.06	0.40	1.54*	1.80	0.87	0.41	1.31	0.93
<i>Earnings capacity</i>								
Average duration of stay abroad	1.03*	1.75	1.02	0.85	0.98	0.53	1.08**	2.14
Number in:								
Europe	0.67**	2.28	1.47	0.98	0.67	1.06	0.48**	1.99
Asia/Middle East	1.12	0.50	1.55	1.40	– ¹	–	1.05	0.06
Number with secondary education or higher	0.76*	1.77	0.50**	2.78	0.70	1.10	1.14	0.51
Number with paid job	2.77**	5.25	1.24	0.51	3.67**	3.36	3.52**	4.31
Average age	1.01	0.84	0.96*	1.82	1.07*	1.94	1.02	0.79
Country variables								
Egypt =reference								
Morocco	4.79**	5.28	–	–	–	–	–	–
Turkey	2.23**	2.81	–	–	–	–	–	–
<i>N</i>	986		448		253		285	
Log likelihood	–538.1		–266.7		–104.1		–150.9	
Nagelkerke pseudo R^2	0.26		0.22		0.30		0.35	
McFadden pseudo R^2	0.16		0.13		0.21		0.22	

**Significant at 5% level; *significant at 10% level. The pooled results are weighted to correct for different sample sizes. McFadden pseudo R^2 is defined as: $1 - (\ln L_A / \ln L_0)$, where L_0 is the likelihood of the zero model and L_A is the likelihood of the alternative model. Nagelkerke pseudo R^2 is defined as: $[1 - (-2L_0 / -2L_A)]^{(2/N)} / [1 - (-2L_0)]^{(2/N)}$. See, for example, Nagelkerke (1991) and Verbeek (2004).

¹Variable dropped because too few observations.

Source: As for Table 3.

holds, information is available on the perceived adequacy of resources at the time of the first emigrant leaving the household. Some background analysis indicates that households receiving remittances in Turkey and Morocco were more likely than those not receiving them to experience a significant improvement over time in their perception of the adequacy of household resources. In Egypt, these improvements are not observed.

Contrary to conventional wisdom, migrant-sending households are less likely to receive remittances from those migrants who have a secondary or higher level of education. This effect seems to be especially clear in the case of Egypt. The self-interest model of remittances would suggest the opposite expectation, since, according to this model, the main motive for sending highly educated household members abroad is to improve the income of the family left behind. Although the result may not be in line with theory, it corresponds to the findings of a recent multi-country panel study (Faini 2003) on the remittances sent home by skilled migrants. Faini concludes that, in spite of their potentially larger earnings and propensity to generate remittances, migrants with a higher level of education remit less than the uneducated because their move is more often a permanent one. Over time their attachment to the household becomes progressively weaker and so does their willingness to remit. The latter effect is not corroborated by the present study. On the contrary, we find that, as time goes by, migrants can become better able to generate income sufficient to enable them to live up to the (financial) expectations of those who remain behind. Indeed there are some signs, most notably in the case of Turkey, that duration of period abroad has a small but positive effect on the possibility of receiving remittances.

Another prominent finding is that the household's actual wealth does not affect the likelihood of receiving remittances. Most coefficients are negative, suggesting that the altruism model does apply but the effect is statistically insignificant. It certainly suggests that the model of 'self-interest'—as put forward by, for instance, Lucas and Stark (1985)—is not applicable.

What does seem clear (if not very surprising) is that the likelihood of receiving remittances depends importantly on the strength of ties between migrants and their sending households and whether the migrants are in paid employment. The effect of family ties seems to be especially important when migrants are spouses or children of the head of the migrant-sending household. However, the effect

differs between countries. What is important in Egypt is the relationship between spouses, while in Morocco it is the relationship with the migrant children. Oddly, in Turkey the strength of the family relationship plays no role at all in migrant-sending households. The difference between Egypt and Morocco may be explained by the type of migration in these two countries. In the case of Egypt, as noted previously, migration is dominated by men who work abroad for a fixed period, usually in the oil-producing states of the Middle East, and it is the (social) norm that the wife stays behind. Migration from Morocco is mostly to Europe and is more likely to be permanent, and the relationship between the family at home and the migrants is usually that of parent-child.

In summary, one cannot clearly pinpoint motives of altruism or self-interest as the sole driving forces behind remittances. The findings differ between countries, and support for both motives can be found within countries. What we can say is that the characteristics of migrants are far more important than their sending households in determining the influencing remittances.

Remittances: indicators of the benefits of migration?

Does the receipt of remittances induce other members of migrant-sending households to think of emigrating? The simple cross-tabulation shown in Table 5, with the emigration intentions of individuals classified by whether or not those living in households are receiving remittances, suggests that remittances do encourage others to have the intention to migrate, especially in Morocco and Turkey.

In Morocco, remittances double the number intending to emigrate: 14 per cent of non-migrants living in households that have received remittances express this intention, but only 7 per cent of those living in non-receiving households. In Turkey the corresponding percentages are 24 and 36 per cent. The main question, of course, is whether these significant differences are driven by characteristics of the non-migrants and their relationship with the migrants, or by the effect of remittances in signalling that emigration is profitable. To test the latter hypothesis—that remittances convey the message to those staying behind that it would be profitable for them also to move abroad—a model of emigration intentions, equation (2) presented earlier, is

Table 5 Average intention to emigrate among households receiving remittances¹ in Egypt, Morocco, and Turkey, 1996–97; yes = 1, no = 0

Individuals living in migrant-sending households, who:	Emigration intentions (no = 0, yes = 1):		
	Egypt	Morocco	Turkey
Received remittances	0.14 (0.01)	0.14* (0.02)	0.36** (0.03)
Did not receive remittances	0.12 (0.01)	0.07* (0.02)	0.24** (0.02)

¹Standard error of means in parentheses. *Means significantly different at 5% level; **means significantly different at 1% level.

Source: As for Table 3.

estimated by means of logistic regression analysis. Table 6 presents the results.

Before we discuss whether remittances function as signals, we should first look at some of the previous studies of the emigration intentions of non-migrants. Previous studies show that age, sex, marital status, level of education, and work status of non-migrants are all important predictors of emigration intentions (e.g., De Jong 1994; Taylor 1999; Puri and Ritzema 2000; van Dalen et al. forthcoming). As for household characteristics, these studies also show that the intention of non-migrants to emigrate is most common where household members depend heavily for income on migrant members, and where there is a low-to-moderate level of economic well-being and a relatively high number of household members living abroad. Furthermore, a number of studies report that emigration is not considered an option by the poorest households (Bilsborrow et al. 1997; Taylor 1999). The estimates presented in Table 6 endorse these earlier findings. For the pooled sample, we can say that the most typical potential emigrant is a young, single male with a relatively high level of education. Such a person is most likely to be living in a remittance-receiving rural household in which young children are present and where financial resources are seen as insufficient. It is very likely that in such households a (male) spouse is among the emigrants.

However, the profile differs between the three countries. In Egypt, the most typical potential migrant is a man with a relatively high level of education and a paid job, a profile that fits that of the skilled Egyptian migrants to the oil-producing nations of the Middle East, the main destination area of Egyptian migrants. The predominance of men among migrants also fits in well with the social norms about migration that persist in Egypt (van Dalen et al. forthcoming). In Morocco, the person intending to emigrate is very likely to be a man in a household in which children are living and where the

household's resources are perceived to be insufficient. These households are very likely to have members living abroad with a paid job.

In households that have children living abroad, the emigration intentions of those remaining behind are clearly dampened, which could indicate that remittances are effective in stopping parents from joining their children abroad. In Turkey, the typical non-migrant with an intention to emigrate is a man living in a rural household where financial resources are currently perceived to be inadequate, and where migrant household members have a relatively high level of education. The strong force of family ties is apparent from Table 6: for those individuals living in migrant-sending households in which the male spouse of the head of a migrant-sending household lives abroad, the likelihood of intending to migrate is 3.2 times greater than for those who do not have this connection.

The main focus of this section is, of course, the possible effect of remittances in signalling to non-migrants that migration is profitable, and thereby encouraging an intention to emigrate. The main conclusion to be derived from the analysis of the pooled sample is that the receipt of remittances exerts a clear positive effect on the emigration intentions of non-migrants in migrant-sending households. The likelihood of non-migrants in remittance-receiving households expressing the intention to emigrate is about 1.4 times that of such persons in non-receiving households. This means that emigration intentions in migrant-sending households are not only a reflection of the quality of the relationship between senders and receivers of remittances. Remittances can also be interpreted as signals of the economic attractiveness of the destination countries. Our findings point to significant differences between the three countries of the present study. In Egypt and Turkey, the effect of remittances on emigration is positive but not significantly different from zero, and only in Morocco

Table 6 Effects (odds ratios) of remittances from migrants on intention to emigrate (yes =1, no =0) among non-migrants in migrant-sending households in Egypt, Morocco, and Turkey, 1996–97

	Emigration intention in:							
	Pooled sample		Egypt		Morocco		Turkey	
	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value
Remittances variable								
No remittances received =reference								
Having received remittances	1.41**	2.45	1.39	1.53	2.65**	2.18	1.32	1.24
Variables for non-migrant members of households								
Age	1.09**	2.17	1.17	1.35	1.12	1.00	1.09	1.64
Age squared	0.99**	3.45	0.99*	1.96	0.99	1.57	0.99**	2.41
Sex								
Female =reference								
Male	2.67**	6.11	3.62**	4.79	6.71**	4.83	1.56*	1.77
Marital status								
Not married =reference								
Married	0.65**	2.48	0.58*	1.80	0.61	1.00	0.74	1.23
Education								
No education =reference								
Primary	1.27	1.39	2.34**	2.39	0.59	1.29	1.32	1.04
Secondary	1.42*	1.78	3.12**	3.66	0.35*	1.75	1.20	0.43
Higher than secondary	1.78**	1.99	4.47**	3.91	1.21	0.26	0.51	0.92
Work status								
Not having a paid job =reference								
Having a paid job	1.27	1.51	1.71**	2.21	0.97	0.08	1.32	1.11
Household variables								
Presence of persons below age 18								
None =reference								
Yes	1.57**	2.18	1.45	1.04	2.47*	1.93	1.50	1.19
Presence of persons above age 65								
None =reference								
Yes	1.12	0.75	1.29	1.02	0.28**	2.69	1.58*	1.87
Household size, excluding emigrants	0.97	1.18	1.02	0.73	0.87*	1.71	0.96	0.84
Perceived adequacy of household resources								
Sufficient or more than sufficient =reference								
Insufficient	1.95**	3.02	1.16	0.24	4.00**	2.00	1.69*	1.90
Barely sufficient	1.96**	4.64	1.34	1.04	3.58**	3.71	1.65**	2.10

Table 6 (Continued)

	Emigration intention in:							
	Pooled sample		Egypt		Morocco		Turkey	
	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value	Odds ratio	<i>t</i> -Value
Household wealth	1.03	0.35	1.20	1.14	0.83	0.96	0.92	0.63
Level of urbanization								
Urban =reference								
Rural	1.55**	2.68	1.15	0.54	0.39**	1.99	1.63**	1.98
Emigrant variables								
<i>Family ties</i>								
Number of emigrants related to reference person as:								
Spouse of reference person	1.78**	2.40	0.90	0.23	1.34	0.64	3.15**	3.02
Child	0.90	0.64	0.85	0.59	0.43**	2.30	1.14	0.65
Parent	0.70	1.16	0.74	0.42	0.48	1.55	0.30	1.11
Brother/sister	1.03	0.16	0.61	1.26	1.31	0.66	1.09	0.30
Number married	1.09	0.63	1.26	1.16	1.09	0.29	1.18	0.91
<i>Earnings capacity</i>								
Average duration of stay abroad	0.99	0.63	1.00	0.02	0.95**	1.96	1.01	0.22
Number in:								
Europe	1.03	0.25	1.35	0.90	1.01	0.03	0.78	1.12
Asia/Middle East	0.97	0.19	1.26	0.94	0.90	0.09	0.67	0.63
Number with secondary education or higher	1.04	0.40	0.84	0.80	0.82	0.70	1.44**	2.21
Number with paid job	1.23	1.49	0.68	1.10	1.85*	1.84	1.07	0.36
Average age	1.01	1.21	1.02	1.05	1.02	0.94	1.01	0.31
Country variables								
Egypt =reference								
Morocco	0.93	0.29	–	–	–	–	–	–
Turkey	3.29**	5.03	–	–	–	–	–	–
<i>N</i>	2,460		1,180		615		665	
Log likelihood	–943.5		–320.7		–167.4		–343.1	
Nagelkerke pseudo R^2	0.30		0.38		0.36		0.25	
McFadden pseudo R^2	0.21		0.30		0.28		0.16	

**Significant at 5% level; *significance at 10% level. The pooled results are weighted to correct for different sample sizes.

Source: As for Table 3.

can one say that remittances have a clear signalling effect. In the case of Morocco, non-migrants in receiving households are 2.7 times as likely to have emigration intentions as those in non-receiving households. However, running separate regressions *without* the emigrant variables E_i shows that in Egypt and Turkey, too, remittances have a positive influence on migration intentions. The inclusion of emigrant variables, as in Table 6, completely neutralizes the effect of remittances on emigration intentions in the case of Egypt and Turkey. This suggests that in the latter two countries, the emigration intentions of potential emigrants are determined by the strength of family ties between migrants and migrant-sending households, whereas in Morocco, in addition to network effects, the receipt of remittances has a positive effect on emigration intentions. In Morocco, remittances seem to be interpreted as signals of the financial success of those who have emigrated, who are therefore seen as worth following by those remaining behind.

Although for Turkey and Egypt we cannot make a firm case for remittances having a signalling function, we also cannot reject the reverse proposition stated by Stark (1999), that as a result of remittances, intention to migrate should be significantly less likely among remittance-receiving households than among non-receiving households.

Our conclusions about the effect of remittances on migration intentions rests of course on the assumption that the responses to our question about intentions mean what we have assumed they mean. As indicated earlier, this assumption is open to question.

Conclusion and discussion

What factors determine the receipt of remittances? Is it the financial position of the sending households or is it the net earnings capacity of migrants? This study has presented an examination of the effects of a number of characteristics of migrants and migrant-sending households on the probability of the latter receiving remittances. The net earnings capacity of migrants and whether they live up to their promises appear to be the important determinants, rather than the net earnings capacity and wealth of the sending households. Thus, the strength of family ties and the ability and willingness of migrants to generate remittances are more crucial factors than the economic needs of the sending households. However, the results presented here do not yield

unambiguous conclusions about whether these remittances are inspired by altruism or enlightened self-interest. The results differ by country, and within each country there are signs that both altruism and self-interest are at work. To some extent the likelihood of such mixed findings is inherent in the variety of the roles that remittances play in actual practice. In their extensive review of the causes and consequences of remittances, Rapoport and Docquier (forthcoming) suggest a host of motives behind the sending of remittances, such as plain altruism, remittances as a family loan arrangement, and more intricate motives such as insurance, strategic bequest, and the use of remittances to obtain a wide range of services needed for the care of the migrants' assets or relatives at home. Their conclusion is that the main problem with the richness of models of remittances is that discriminating tests require a large number of variables. In the present paper, quite a large number of theory-based variables have been used, but the results still present puzzles. The fact that one cannot unambiguously pinpoint the nature of remittances is something that is also evident in VanWey's (2004) study.

The inconclusive results of empirical research are understandable. One cannot expect remittances to be driven by a single motive, and the inconclusiveness of the results may be connected to the difficulties of modelling altruism and the resulting transfers within the family. Also, even someone who is led purely by altruistic motives may still act in accordance with some kind of social contract, thus making the main difference between the models of altruism and self-interest a difference between implicit and explicit contracts. If so, testing the predictions of both models and pinpointing the 'pure' altruist among remitters is probably an impossible task.

The second question investigated in the present study was about the actual effects of remittances on decisions made by non-migrant members of migrant-sending households. On the one hand, remittances contribute to household income and, if sufficient, the effect may be to discourage potential emigrants from intending to emigrate. On the other hand, remittances may be interpreted as messages of the financial success of those who have emigrated, and this may stimulate potential emigrants to want to emigrate themselves. Which of these opposing lines of thought is now supported by empirical evidence? A new finding is that, overall, the receipt of remittances does have a positive effect on emigration intentions, provided the validity of the measure of intentions is accepted. If it is not, a less

contentious claim would be that the receipt of remittances seems to encourage non-migrants to think positively about emigrating, even though they may never actually emigrate.

The finding that remittances can bring about such contradictory effects merits some additional concluding comments. Policymakers in less developed as well as developed countries have implicitly assumed that remittances benefit the countries of origin. Some less developed countries, such as Morocco, have even used these possible benefits to underpin their emigration policy. Recent macroeconomic research by Chami et al. (2005) points out, however, that remittances may not be beneficial for the countries as a whole. Although the research we have presented is microeconomically oriented, its findings point to an important consequence of remittances that may explain their negative macroeconomic effect: they may trigger additional emigration. In other words, remittances may contribute to new flows of migration, possibly in the direction of the countries in which the original remitters reside. Remittances may thereby strengthen the phenomenon of chain migration, or—to put the point more cautiously—remittances certainly do not weaken the chain.

Notes

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