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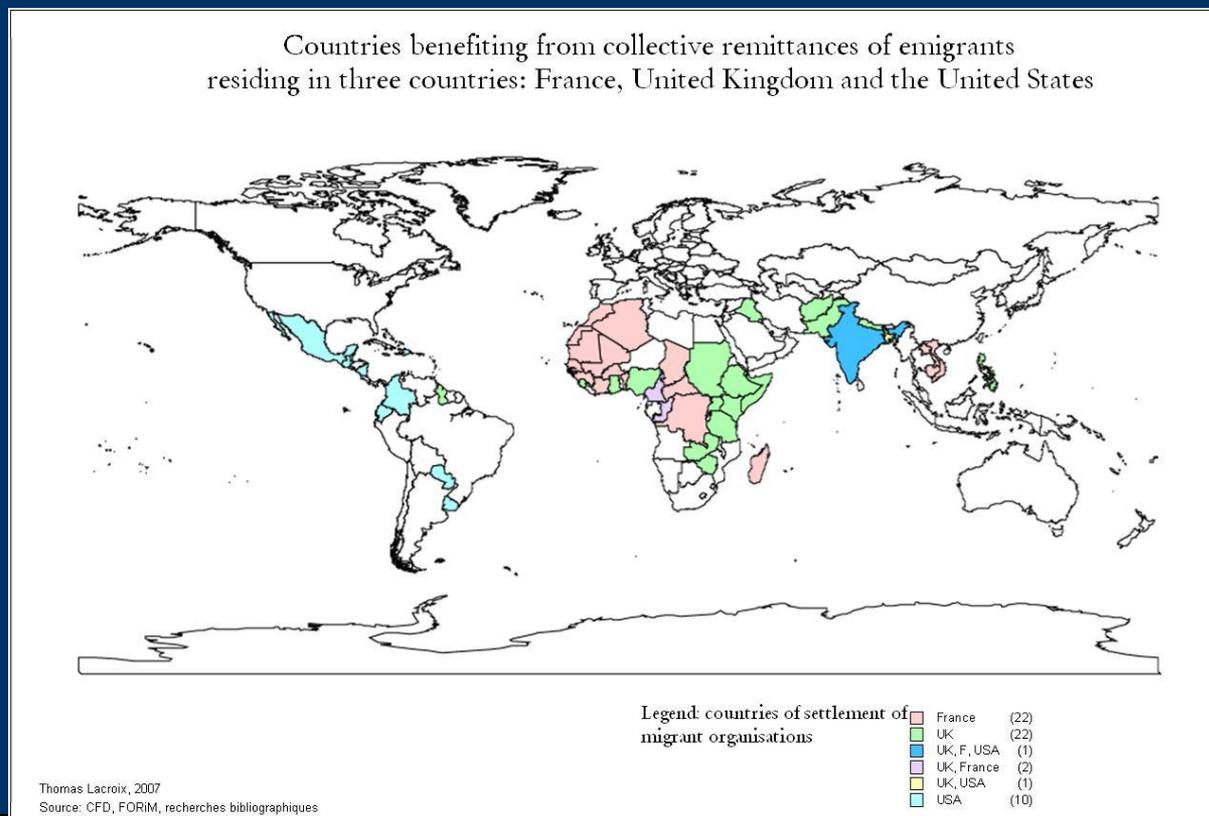


# Collective remittances: comparing the Moroccan to the Mexican experience

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# Collective remittances: old wine in new bottles?

Recent surge of interest among researchers and policy makers on migration and development issues has spurred attention on collective remittances. It is, however, an old, universal and important phenomenon.



# Defining collective and development remittances

Collective remittances are not necessarily development initiatives (ex. Improving of religious buildings) and conversely, development initiatives are not necessarily collective (such as philanthropic initiatives of wealthy people or donations in case of natural disasters. They involve a multiplicity of actors: HTOs, NGOs, religious organisations, individuals. They can be distinguished according to the pattern of socialities they build on.

		Degree of social obligation	
		Strong	Low
Type of giver/sender relationship	Primary (giver/sender know each other)	<i>Limited altruism</i> (Traditional remittances, individual remittances interest-free loans, etc.)	<i>Generalised reciprocity</i> (Collective remittances)
	Secondary (giver/sender do not know each other)	<i>Religious-based altruism</i> (Christian alm, Muslim Zakat and Sadaqah, Hindu and Sikh Seva, Jewish tzedakah etc.)	<i>Philanthropy</i> (gifts for humanitarian, poverty alleviation or development purposes mediated by NGOs)

# Quantifying collective remittances

For Mexico: large amount of data available thanks to state policies and extensive research. : Orozco, Portes: around 4000 Latin American formalised organisations but actual number unknown. They send between \$5000 and \$10 000 a year.

For Morocco: absence of data. 250 HTOs in France? Two difficulties: the Moroccan community is scattered in different countries and the European codevelopment policies have created a two-tier pyramid which maintains hometown groups in informality

The overall uncertainties pertaining to the quantification of collective remittances is linked to a methodological mistake, i.e. attempting to seize them from the arrival country and hometowns associations. A bottom up methodology (i.e. from origin areas and development initiatives) would enable to circumvent the limitations induced to informal nature of collective remittances and networks.

# Common features

**Prevalence of hometown organisations**, plus few professional and religious organisations NGOs (Portes, 2005; Lacroix, 2005)

**Types of project:** filiation with religious projects which still constitute a large part of the projects; public infrastructure; health and education. Economic projects are less numerous and rarely implemented by HTOs because they encroach upon private interests and do not easily gather public consensus (Example).

**Surge of development initiatives in the early nineties for similar reasons:**

- *Because origin countries have changed:* decentralisation and entrenched regionalism; SAPs and the fall of state investment in infrastructure; migration and development policies
- *Because immigrant communities have changed:* sheer diversity of immigrant groups. HTO able to catalyse and coordinate individual talents (political activists, retired people, wealthy emigrants, youngsters). In this context, development is likely to rise consensus among the members in spite of this diversity. Also because development fits to identity positioning of migrants (dual belonging).

# Differences pertaining to receiving country policies

**Receiving country policies:** codevelopment policies in Europe: origin, definition and evolution;

- Very low impact on origin countries development due to the weaknesses of the budgets involved and the controversial aspects of the programmes
- Strong impact of the migrant civil society in Europe: creation of platforms of immigrant NGOs, strong connections between national groups, strong presence of “whites” in migrant NGOs (contrary to the disconnection between Latin American groups)
- Emergence of a new set of codevelopment policies focusing on integration in the receiving setting implemented by local authorities in Spain, France and Italy (Example: the Paris label of codevelopment).

# Migration and Development platforms in Europe



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# Differences pertaining to sending country policies

- **Tres pro uno** have spurred a formalisation of HTOs and the strengthened the position of large federations
- **Infrastructure plans in Morocco** (PAGER, PERG, PNCRR). The Moroccan policies are cofunding policies of infrastructure projects which were particularly successful in emigration areas due to the support of HTOs (see table below).
- **Pros and cons:** Tres por uno isolates migrant contribution from wider development strategies, which poses problems of project relevance. Moroccan plans channel collective remittances toward specific sectors but rely on village associations, which is conducive to a fragmentation of rural civil society (there is often one association per project, i.e. four or five development associations per village). In addition, one observes a bureaucratisation and technicisation of the development sector which renders extremely difficult the access of funding by local associations (Example: Ibn Battuta).

PROVINCES	Villages electrified under the aegis of the PERG in 2002
<a href="#">TIZNIT</a>	628
<a href="#">TAROUDANNT</a>	341
<a href="#">EL KALAA DES SRAGHNAS</a>	308
<a href="#">ZAGORA</a>	302
<a href="#">AZILAL</a>	301
<a href="#">OUARZAZATE</a>	300
<a href="#">AL HAOUZ</a>	299
<a href="#">SIDI KACEM</a>	278
<a href="#">EL JADIDA</a>	265
<a href="#">KENITRA</a>	262
<a href="#">ERRACHIDIA</a>	261
<a href="#">SAFI</a>	250
<a href="#">CHTOUKA AIT BAHA</a>	224
<a href="#">TAOUNATE</a>	207
<a href="#">SETTAT</a>	199
<a href="#">BENI MELLAL</a>	189
<a href="#">TAZA</a>	189
<a href="#">TETOUAN</a>	180
<a href="#">ESSAOUIRA</a>	173
<a href="#">CHEFCHAOUEN</a>	167
<a href="#">NADOR</a>	162
<a href="#">KHOURIBGA</a>	130
<a href="#">AGADIR IDA OUTANANE</a>	113
<a href="#">CHICHAOUA</a>	113
<a href="#">TANGER-ASSILAH</a>	109
<a href="#">AL HOCEIMA</a>	97
<a href="#">MEKNES MENZEH</a>	85
<a href="#">BOULEMANE</a>	75
<a href="#">TATA</a>	71
<a href="#">SEFROU</a>	67
<a href="#">KHEMISSET</a>	66
<a href="#">MARRAKECH MENARA</a>	59
<a href="#">BERKANE</a>	57
<a href="#">GUELMIM</a>	56
<a href="#">ZOUAGHA MOULAY YACOUB</a>	52
<a href="#">KHENIFRA</a>	51
<a href="#">SIDI YOUSSEF BEN ALI</a>	50
<a href="#">EL HAJEB</a>	49
<a href="#">FAHS-BNI MAKADA</a>	44
<a href="#">TAOURIRT</a>	39
<a href="#">BEN SLIMANE</a>	36
<a href="#">AL ISMAILIA</a>	24
<a href="#">JERADA</a>	17
<a href="#">FES MEDINA</a>	16
<a href="#">FIGUIG</a>	15
<a href="#">LARACHE</a>	13
<a href="#">INEZGANE AIT MELLOUL</a>	12
<a href="#">BOUJDOUR</a>	11
<a href="#">IFRANE</a>	11
<a href="#">SKHIRAT TEMARA</a>	9

# Conclusion: causes and impacts of collective remittances

The surge of collective remittances is a consequence of various converging dynamics, which explains why there are relatively few immigrant groups engaged in such activities in so many countries (map)

Uncertain development impacts : relatively low amounts transferred, but visible effects at the local level. Well targeted?

Socio-political impacts: spur local democracy, improve integration of marginal areas into the national ensemble, unbalance of powers between local authorities and associations

# Conclusion: codevelopment in Mexico and Morocco: identifying good practices

## Bad practices:

- harnessing policies to return or particular interest driven development (the cooperative option?) (Examples).
- Disconnecting migrant initiatives from development needs (Mexico),
- Impeding development initiatives through excessive bureaucratisation (Morocco).

## Good practices:

- inserting migrant contribution into wider development plans (migration in development instead of migration for development);
- taking into account the three tiers of development (infrastructures/social/economy): toward a Programme d'Éducation Rural Généralisé?

The D factor: Discussion, Democracy, Development

From a Northern perspective: associating codevelopment with multi-integration, supporting migration in development plans