

# **Living here, investing here and there: migratory projects and remittances.**

## **Theory and evidence from a case study**

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### **Abstract**

After eighteen years of mass migration of the Albanian population, primarily to Greece and Italy, a question arises. May migrants become potential agents of socio-economic development in their country of origin? This paper focuses on the role and the importance of remittances and their use in Albania through a survey of 400 Albanian immigrants, legally residing in the Marche and Apulia regions in Italy, conducted in the period May - September 2007. We build on the theory of "New Economics of Labor Migration" which considers remittances as the core of migrants' strategy and a link between the socio-economic context in the country of origin and that in the host country. Our findings show that remittances are related, on the one hand, to the family links in the country of origin (but for relatively small amounts, usually decreasing in time). On the other hand, remittances are strongly related to investments in Albania. There emerges the image of a migrant "suspended between two shores", who, independently from any future migratory project, would like to maintain links with both Albania and Italy. The migrants' investments, their human and social capital could become an important factor for the development of Albania.

**Key words:** migration, survey, remittances, investment, development

# 1 Introduction

Migration is a deep rooted feature of the human species and it represents the decisive element of the survivor of our species throughout the ages.

Today one of the most important consequences of the migration flows, that continues to be an important feature of the contemporary social and economic life, is represented by remittances.

Migrant remittances represent the largest direct positive impact of migration on the country of origin, together with the social and human capital acquired by emigrants during their migratory experience.

It is estimated that worldwide workers' remittances rose by 70 billion dollars in 2004 to \$300 billion in 2006. These flows now exceed Official Development Aid (ODA) as well as the FDI - Foreign Direct Investment (Hernandez-Coss et al. 2006).

The IMF considers that the volume of formal remittances is only the 50% of this multifaceted phenomenon, whereas a large share of remittances are not channeled through formal banking systems and this makes complicated to estimate the real international migrant remittance flows, that remain unknown, even if there are several micro-level field studies which indicate that informal or in-kind transfers are substantial.

For many countries remittances are a very important source of finance and usually they represent a high percentage of the country's GDP.

With US\$ 4.7 billion in 2006, Italy is among the 10 largest remittance providers in the world and the third largest provider of remittances in Europe after Spain and U.K.

Among the corridors originating in Italy, Albania ranks among the top ten destination countries in terms of value of formal remittance transfers (Hernandez-Coss et al. 2006).

Remittances flows have had a very important impact on individual households, as well as Albanian society as a whole.

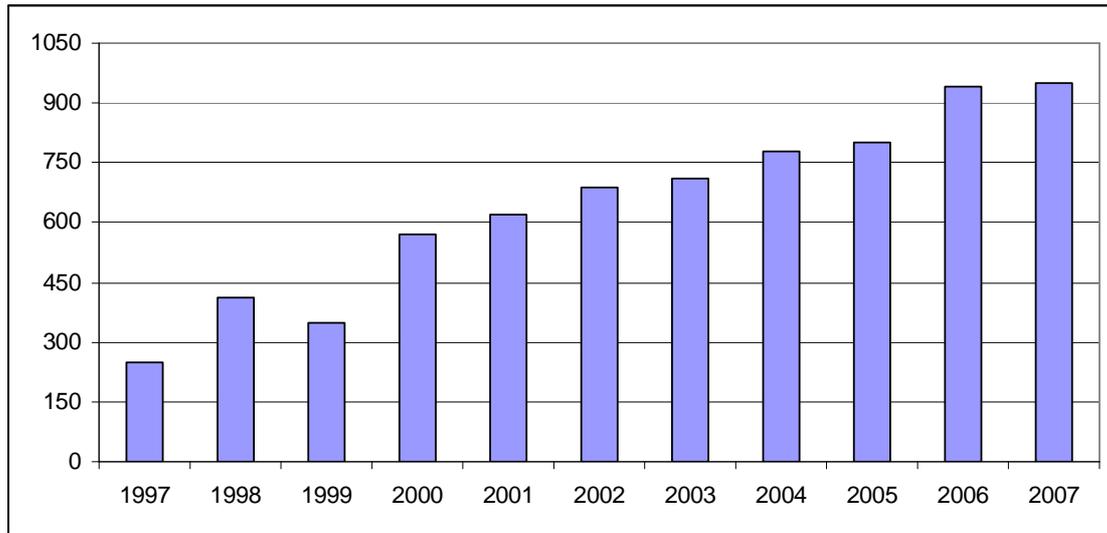
In 2007, Albania has been among the major recipients of remittances in the area of East Europe/Central Asia (Urso 2008). During the 2007, the Albanians emigrants have sent to their home more than 950 million Euro, (official estimates, the fig. 1)<sup>1</sup>. The official amount of remittances, which is already considerable, becomes even more significant if it is considered the informal flows. In fact, the Bank of Albania estimated that the formal remittances flows constituted the 14% of the GDP for 2007. They were three times higher than Foreign Direct Investment and represent more than twice the income of the Foreign Economic Aid for development received by Albania.

Although these values are in part the result of estimations, according to the World Bank, these transfers are very important for the financial survivor of the country. In fact they have had an important role in the Albanian economy during these years, thanks to the support offered, in particular to the household consumption and to the construction activities.

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<sup>1</sup> Republic of Albania, Ministry of Economy, Trade and Energy, Bashkim Sykja, march 2009, "Migration and Economic Development" [http://www.osce.org/documents/eea/2009/03/36808\\_en.pdf](http://www.osce.org/documents/eea/2009/03/36808_en.pdf).

Fig.1 Flows of remittances in Albania (in particular from Greece, Italy and United Kingdom)



Source: Bank of Albania

Different sources affirm that by the end of 2007, almost 25% of Albanian citizens were living abroad, first of all in Greece, from which comes 60% of remittance flows, than in Italy with 30% of remittances, and in other countries in the European Union and USA. The bank of Albania estimated that of the 310 million US dollars received from Italy during the 2004, the 60% of the remittances were in cash and transited through informal channels, whereas only 40% took place through money transfer companies (80% by Western Union) and few banks.

After eighteen years of mass migration of the Albanian population, primarily to Greece and Italy, a question arises: may migrants become potential agents of socio-economic development in their country of origin?

In this paper we build on the theory of “New Economics of Labour Migration” (NELM) according to which migration decisions take place within the family context and are influenced by families’ efforts to diversify the economic risk<sup>2</sup>. NELM considers remittances as the core of the migrant’s strategy and a link between the socio-economic context in the country of origin and that in the host country. Remittances are sent home when the household experiences a shock or in order to enable the household to invest in new technologies. At the same time, also the household supports the migrant, e.g. by paying the cost of migration or during spells of unemployment. Remittances consequently increase when the household’s income decreases or a shock occurs, but also when the risk level of the migrant increases. The level of development of the household community plays an important role. While poor economic conditions (e.g. high unemployment) may be a cause of migration, the local community must have a certain

<sup>2</sup> International migration is often explained by a basic push-and-pull model: economic conditions, demographic pressure, and unemployment (“push factors”) in the sending country work in coordination with higher wages, demand for labor, and family reunification (“pull factors”) in the migration receiving country (Smith 1997).

level of development for the investment by the household to be effective. Consequently, it is possible that fewer remittances are sent to underdeveloped communities (see Stark 1991; Stark and Bloom 1985; Taylor 1999).

The present work focuses on the role and the importance of remittances from Italy and their use in Albania using first-hand data from a double survey conducted simultaneously in two Italian regions (Marche and Apulia), in the period May - September 2007.

400 Albanian emigrants legally residing in the Marche and Apulia regions (200 in each region). The questionnaire consisted of 105 questions, covering several aspects like demographic and family characteristics, housing situation, employment and economic conditions, human capital, amount of remittances, investments and relations with both countries.

According to the methodology we adopt in our data analysis, the amount of remittances flows toward the immigrant's country of origin is a function of the following four dimensions:

1. the individual characteristics;
2. the financial capacity;
3. the integration in the host country;
4. the link with country of origin

The aim of the research was the analysis of the economic behavior of Albanian immigrants in the Marche and Apulia regions and of the determinants of the amount of remittances. We tried to go over the main characteristics of those immigrants that send remittances in order to better understand how the amount of remittances is influenced by their demographic characteristic and by their project and migratory experience.

The methodology we used was face-to-face individual interviews. First, we individuated community leaders (associations of migrants, representatives i.e. aggregation centers) then the migrants themselves. No further stratification was used, therefore samples are not random, but, rather, they are samples drawn from social networks with snowball sampling techniques.

## **2 An overview of Albanian migration in Italy (The Marche and Apulia).**

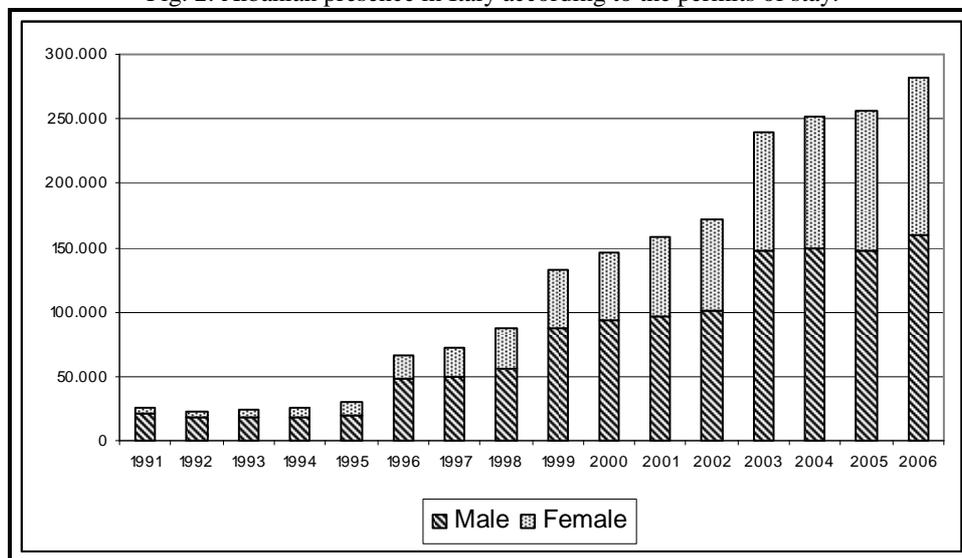
Albania has experienced emigration throughout its history, but mostly since the fall of the communist regime in the early 1990s. At present Albania is one of the countries with the highest migratory rate in the world. In fact, about 25% of the Albanian population is presently living abroad. The most important destinations are Greece and Italy, which host together 87% of the total migrants, due to their geographical vicinity and cultural similarity (De Zvager et al 2005).

Since 1998 a phase of socio economic reconstruction in Albania has marked the end of large scale mass emigration waves. Furthermore, the Albanian government has taken

several measures to combat illegal migration and trafficking. Yet, emigration has continued with moderate but constant outflows.

Looking at the historical sequence (Fig. 2), three sharp increases of the Albanian presence can be noticed starting from 1995. This phenomenon is connected with the regularization campaigns undertaken by the Italian government since the early 1990s<sup>3</sup>. These campaigns brought to light a high percentage of Albanian residing illegally in Italy, allowing them to be registered and legalize their presence. Moreover, the growth of the Albanian presence is a consequence of the stabilization of Albanian immigration in Italy mainly due to family reunifications. In fact, a tendency to permanent settlements in Italy is confirmed by the high and increasing number of Albanian women, who represented more than 44.3% of Albanian immigrants in 2007.

Fig. 2: Albanian presence in Italy according to the permits of stay.



Source: our elaboration on ISTAT data

The number of foreigners living in Italy (by permits of stay) has increased rapidly in the last sixteen years. While in 1992 the number totaled 648,935, at the 1<sup>st</sup> January 2007 the population of foreigners in Italy amounted to 2,414,972.

At the 1<sup>st</sup> January 2007 the Albanians legally present in Italy amounted to 282,650<sup>4</sup>, thus representing the main immigrant nationality, followed by Romanians (278,582 legal presences) and Moroccans (258,571 legal presences).

<sup>3</sup> Dini Decree of 1995, Turco-Napolitano Act 40 of 1998, Bossi-Fini Act 189 of 2002

<sup>4</sup> According to sources of the Italian Ministry of the Interior, revised by ISTAT

**Tab. 1: Permits of residence at 1st Jan. 2007**

Country of origin	1992		1997		2002		2007	
	Abs. Val.	%	Abs. val.	%	Abs. Val	%	Abs. Val	%
Albania	24,886	3.8	66,608	6.7	157,646	10.8	282,650	11.7
Romania	8,250	1.2	26,894	2.7	82,555	5.7	278,582	11.5
Morocco	83,292	12.8	115,026	11.6	167,334	11.5	258,571	10.7
...	...	...	...	...	...	...	...	...
Total	648,935	100.0	986,020	100.0	1,448,392	100.0	2,414,972	100.0

Source: our elaboration on ISTAT data

One of the main characteristics of Albanian migration in Italy is its wide distribution throughout the whole national territory, including many rural areas and small towns.

Albanians have become the first most numerous foreign ethnic group in nine regions: Trentino-Alto-Adige, Friuli-Venezia-Giulia, Tuscany, the Marche, Umbria, Abruzzi, Molise, Basilicata, Apulia; and the second one in other four regions: Valle D'Aosta, Lombardy, Liguria, Emilia-Romagna (Tab.2).

**Tab. 2: Albanian population resident in Italy at 1<sup>st</sup> Jan. 2007**

Regions	Abs. val.			%		
	Total	Males	Females	Total	Males	Females
Piedmont	36,034	19,517	16,517	9.6	9.3	9.9
Valle d'Aosta	655	375	280	0.2	0.2	0.2
Lombardy	76,448	42,828	33,620	20.3	20.5	20.2
Trentino – Alto Adige	9,350	5,336	4,014	2.5	2.6	2.4
Veneto	35,654	19,641	16,013	9.5	9.4	9.6
Friuli-V. Giulia	10,877	5,799	5,078	2.9	2.8	3.0
Liguria	14,456	8,224	6,232	3.8	3.9	3.7
Emilia-Romagna	44,218	24,937	19,281	11.8	11.9	11.6
Tuscany	51,479	29,099	22,380	13.7	13.9	13.4
Umbria	13,367	7,409	5,958	3.6	3.5	3.6
<b>Marche</b>	<b>18,183</b>	<b>9,880</b>	<b>8,303</b>	<b>4.8</b>	<b>4.7</b>	<b>5.0</b>
Lazio	18,389	10,116	8,273	4.9	4.8	5.0
Abruzzi	10,854	5,856	4,998	2.9	2.8	3.0
Molise	795	428	367	0.2	0.2	0.2
Campania	6,055	3,770	2,285	1.6	1.8	1.4
<b>Apulia</b>	<b>19,140</b>	<b>10,344</b>	<b>8,796</b>	<b>5.1</b>	<b>4.9</b>	<b>5.3</b>
Basilicata	1,461	840	621	0.4	0.4	0.4
Calabria	2,493	1,353	1,140	0.7	0.6	0.7
Sicily	5,635	3,225	2,410	1.5	1.5	1.4
Sardinia	404	232	172	0.1	0.1	0.1
Total	375,947	209,209	166,738	100.0	100.0	100.0

Source: our elaboration on ISTAT data

The Apulia region has become an important gateway for Albanian migration due to its proximity to Albania. Once in Apulia, Albanians spread throughout Italy with higher concentrations in the northern regions such as Lombardy (20.5%), Tuscany (13.7%), Emilia-Romagna (11.8%) and so on.

The Apulia region ranks the sixth in terms of absolute number of Albanians living in Italy, but in relative terms, Albanians are the most important foreign group in the region and represent 37.4% of the total foreigners.

Albanians settled in the Marche region only later, thanks to migratory networks. Currently Albanians are the most numerous foreign group (with 18,183 presences), representing 18.3% of the total foreigners<sup>5</sup>.

Tab. 3: Foreign population resident in Marche and Puglia by sex and citizenship  
(1<sup>st</sup> Jan. 2007)

Country of origin	Abs. val.			% on total of foreigners			% by sex		
	Total	Males	Females	Total	Males	Females	Total	Males	Females
<b>MARCHE</b>									
Foreigners	99.285	49,823	49,462	100.0	100.0	100.0	100.0	50.2	49.8
Albanians	18,183	9,880	8,303	<b>18.3</b>	19.8	16.8	100.0	54.3	45.7
<b>APULIA</b>									
Foreigners	51,242	26,151	25,091	100.0	100.0	100.0	100.0	51.0	49.0
Albanians	19,140	10,344	8,796	<b>37.4</b>	39.6	35.1	100.0	54.0	46.0

Source: our elaboration on ISTAT data

After more than sixteen years of migration experience, the Albanian community in Italy seems to have reached a high degree of economic and family stability. Albanians have lower rates of unemployment than other immigrant nationalities and are employed in a variety of sectors. They have achieved a deeper inclusion in the labor market and after obtaining satisfactory jobs in Italy they have reunified their families in the host country. In fact, as we can see from (Tab. 4), 53.8% of them are married.

Tab. 4: Main features of the Albanian population resident in Italy, the Marche and Apulia  
(1<sup>st</sup> Jan. 2007, permits of stay)

Gender	Average age	Duration	Marital status			Reason of permit		
			Unmarried	Married	Other condition	Labor	Family	Other condition
<b>Italy</b>								
Males	34.4	8.0	45.6	53.8	0.6	78.5	16.9	4.6
Females	34.8	6.4	22.4	72.7	4.8	18.5	75.8	5.7
Total	34.6	7.3	35.5	62.0	2.5	52.4	42.5	5.1
<b>Marche</b>								
Males	35.2	7.9	43.7	55.6	0.7	76.2	19.2	4.6
Females	35.9	6.5	20.6	74.1	5.3	18.3	77.4	4.3
Total	35.5	7.3	33.2	64.0	2.8	50.0	45.5	4.5
<b>Apulia</b>								
Males	35.0	8.0	41.7	57.6	0.7	74.8	19.4	5.8
Females	36.1	7.2	24.8	68.6	6.6	23.9	69.0	7.1
Total	35.5	7.7	34.0	62.6	3.4	51.6	42.0	6.4

Source: our elaboration on ISTAT data

<sup>5</sup> See Çela (2008) for an analysis of the Albanian migration in the Marche.

According to Italian experts Bonifazi and Sabatino (2003), the tendency to the stabilization of Albanian emigrants in Italy does not seem to be necessarily accompanied by a real integration process. Albanians work in all sectors of the Italian economy, but the specialization of male workers is mainly in the construction sector, followed by industry (in the Northern and Central regions) and agriculture (in Southern Italy), whereas women are engaged mainly in domestic work and elder care. Employment in these sectors does not necessarily mean integration or emancipation, because it reduces the chances of improving one's professional qualifications and familiarization with modern skills and technologies.

### **3 Profile of remittance sending households in the Marche and Apulia regions**

#### ***3.1 Overview of the sample***

The sample is heavily biased towards males (66% of the interviewees). This was mainly due to the fact that males are the head of the household we have interviewed in most of the cases. In all cases when women declared to be aware of the financial/economic situation of the family we decided to interview them.

The interviewees are relatively young, the average age being 37.3 years (Tab. 5). Almost 90% of the interviewees is younger than 50 years. The most represented age group is 31-40 (34% of the sample).

The 60.8% of the sample declared to be married and live with their partner and children in Italy (average number of children 1.8). Only 8.3% of the sample is married with a partner who lives in Albania.

Albanians interviewed in the two regions have an average period of permanence in Italy of about 9.5 years. There are some differences between the two regions: in Apulia they have the same average period of permanence in Italy and in that region (9.7 years), while the Albanians interviewed in the Marche have on average a period of permanence of 9 years in Italy and of 7.5 years in the Marche region. Since Apulia (thanks to its geographic position) is the main entrance gate of Albanians, this means that immigrants living there at the moment have always been living there. On the contrary, immigrants residing in the Marche have been living in other regions before coming to the Marche.

Tab. 5: Main characteristics of the interviewees (%)

Civil Status	Modality	Men %	Women %	Tot %
	unmarried	32,6	17,6	27,5
	married with partner in Italy	56,1	69,9	60,8
	married with partner in Albania	9,8	5,1	8,3
	other	1,5	7,4	3,5
	Total	100,0	100,0	100,0
Age classes		Men	Women	Tot
	18-29	31,1	19,1	27,0
	30-39	28,4	38,2	31,8
	40-49	30,7	30,9	30,8
	50+	9,8	11,8	10,5
	Total	100,0	100,0	100,0
Education		Men	Women	Tot
	Elementary school	6,8	3,7	5,75
	Primary school	32,6	30,1	31,75
	Secondary school	52,3	52,2	52,25
	University	8,3	14,0	10,25
	Total	100,0	100,0	100
Permanence in Italy		Men	Women	Tot
	0-5 years	16,7	18,4	17,3
	6-10 years	43,9	47,8	45,3
	> 10 years	39,4	33,8	37,5
	Total	100,0	100,0	100,0

The 40.5% of the sample have a permanent permit of residence<sup>6</sup>, while the number of those with temporary permits of residence is 55.3%. Only the 4% of the sample do not have a regular permit to stay.

The most common type of permission to stay is that for work reason (68.5%), while the permit for family reasons concerns only the women. There is also a small percentage (10.2%) of respondents who has a residence permit for self-employment.

It is to be noticed that in Apulia there are the double of Albanians with Italian citizenship (6% vs. 3%) and the triple of irregulars (7% vs. 2%). These data reinforce the image of Apulia as a border region.

### 3.2 Migratory projects

The migratory projects represent all the goals that the migrant is proposing to achieve through the migration. Usually these projects are changeable in time and change according to the constraints and opportunities that migrants found in the country of destination. Many original projects of a short duration may become permanent and vice versa. The migration plan represent the pivot of balance between the links with the country of origin and that of destination.

<sup>6</sup> “Permesso di Soggiorno CE per soggiornanti di lungo periodo”.

As we can observe from the tab.6 it is interesting to note that 35.7% of respondents have not decided yet where they will live in the future, 27.3% would like to return in Albania and 37% have decided to settle definitely in Italy.

Tab. 6: Projects for the future

<b>Future projects</b>	<b>Abs. val.</b>	<b>%</b>
Definitely settle in Italy, in this region	117	29,2
Definitely settle in Italy, but in another region	31	7,8
Return to Albania	109	27,3
Have not decided yet	143	35,7
<b>Total</b>	<b>400</b>	<b>100</b>

Among the reasons why respondents will return or would like to return to Albania the most important one is to reach their families in the home country (Tab.7). They account for *circa* 40,7% of the total<sup>7</sup>. We could call them the *homesick*. The second group is composed of people that will (or would like to) return to Albania because their migratory project has reached its goal (the first four rows in Tab. 7). We could call them the *winners*. They account for 38% of the total. Lastly, there is a third group of interviewees who would like to return to Albania because of the “*failure*” of their migratory project.<sup>8</sup>

Tab.7: Reasons why you will return or would like to return to Albania (%)

	<b>%</b>
I saved enough money	11,08
I acquired enough professional skills and gained experience	4,79
I will open a productive/commercial business in Albania	18,56
I was offered a position in Albania	3,59
I want to reach my family in Albania	40,72
I did not find what I was looking for in Italy	20,36
my residence permit expired	0,90
<b>Total</b>	<b>100,00</b>

The majority of the respondents (51.75%) are employed in permanent positions, which, first of all, means a stable economic condition (Tab.8)<sup>9</sup>. Those in an unstable position are the 34% of the sample.<sup>10</sup> Interestingly enough, the second typology of employment is self-employment (*circa* 10.25%) which could be interpreted as a signal of the dynamism

<sup>7</sup> We added together “I want to reach my family in Albania” and “My family cannot reach me here”

<sup>8</sup> There is some subjectivism in the answer “I did not find what I was looking for in Italy” since what could be considered a failure by someone may not be considered as such by someone else.

<sup>9</sup> This figure is higher for the Marche region compared to the Apulia region (60.5% and 44.8% respectively).

<sup>10</sup> We considered the following ones as unstable situations: Unemployed, Employed in temporary jobs, Employed irregularly and in temporary jobs, Employed as collaborators (normally with temporary contracts), Self-employed, but irregularly and Other conditions.

of Albanian emigrants in these regions. It is important to be mentioned the very low unemployment rate in both regions. In the Marche region this percentage is almost zero. A more stable economic condition of immigrants in the country of destination can be inferred from the time passed since the moment they got a regular job. The 46% of the interviewees have had a regular job for at least 5 years, whereas only 25% of Albanians have had a regular job for at least two years.

Tab.8: Distribution of the sample according to present work status (%)

	<b>Abs. Val.</b>	<b>%</b>
Unemployed	6	1,50
Student	4	1,00
Housewife	6	1,50
Employed in temporary position	52	13,00
Employed in permanent position	207	51,75
Employed irregularly but in a stable position	24	6,00
Employed irregularly and in an unstable position	27	6,75
Employed as collaborator (atypical contract)	11	2,75
Self employed (regularly)	41	10,25
Self employed (irregularly)	1	0,25
Businessman	10	2,50
Other condition	11	2,75
Total	400	100,00

The 13% of the Albanians interviewed are self employed, in particular in the construction sector. This represent a specificity of the Albanian community in Italy.

At national level the number of enterprises constituted by Albanians, according to the CNA (National Confederation of Craft and Small and Medium firms), in the period April-June 2006 is about 13,511 (third place in order of importance in Italy, that represent the 10, 3% of the total foreign enterprises). The rate of growth is 51% compared to 2005. The Albanians are specialized in the construction sector, in which they occupy the first place, followed by Romanians and represent a quarter of the total enterprises (40,760) in this field.

The most important sectors (Tab. 9) are represented by construction (19%), agriculture (12.7% - in particular for the Apulia region) and industry for both men and women (11.2%). Whereas the women in both regions are employed primarily in the domestic works (as baby sitter, elderly care and housekeeping).

Tab. 9: Typology of employment (%)

	%
Industry (generic)	11,21
Industry (specialized)	3,12
Tertiary – services (generic)	1,56
Construction	19,00
Agriculture	12,77
Fishery	0,93
Clerk, executive	3,12
Sales and services	1,56
Restaurants	10,59
Handicraft	9,35
Transportation	1,87
Domestic services	15,89
Medic and paramedic	1,87
Intellectual	2,18
Other	4,98
Total	100,00

The 34% of the sample has a second job.

The stabilization of an immigrant Community in the country of destination does not always mean a real economic integration of the same, since it happens that immigrants, both men and women, are employed in humble works, as for example agricultural work or construction or in the elder care, etc. These type of employment probably could not represent so much a form of integration or emancipation of immigrants, but rather their great flexibility and capacity to adapt themselves in a very fragmented labor market, which is not meritocratic in general, and even more difficult for immigrants (Bonifazi, Sabatino, 2003)

In fact the Albanian immigrants that we have interviewed declare in the 85% of the cases, that they have had a salary improvement, but only 44% of them has had a career progress, or tasks with greater responsibility.

### ***3.3 The economic situation***

The integration of immigrants in the labor market and the amount of the income received are the two most important elements for the success of the migratory project and the socio-economic integration of immigrant workers. The financial resources available are the key factor in determining the strategies and the behavior of immigrants towards their models of consumption and remittances (Garson, Tapinos, 1981). The amount of the immigrants' income helps us therefore to understand not only their capacity of adaptation to the local labor market, but also their consumption patterns, their propensity to save

money and to send remittances (in kind and in cash) in the country of origin (Strozza 2003)

At the beginning of the migratory experience the immigrants coming from the developing countries are characterized by consumption patterns different from those of natives and by a high propensity to save their money. But little by little the original projects of a short permanence in the country of destination could be transformed into long-term plans, and immigrants tend to adopt similar consumption patterns to those of the natives (Paterno, Toigo, 2004).

It is assumed that usually the temporary immigrants tend to shrink their consumption in order to maximize the savings, in view of return projects in the country of origin; whereas immigrants determined to settle permanently in Italy will tend to invest in the Italian reality; last but not least, the immigrants who have not decided yet where to live in the future, could have an intermediate economic behavior, that reflect in part the ties with the country of destination and in part their desire to return back in the country of origin. (Conti, Natale, Strozza, 2003)

We have divided the amount of incomes into five different intervals. The majority of the respondents has a personal income up to 1.400 Euros (Tab.10). Women dominate in the lower income classes<sup>11</sup>. the 19,25% has a monthly income higher than 1.700 Euros.

Tab. 10: Classes of personal income

	<b>Abs. Val.</b>	<b>%</b>	<b>Trimmed Mean</b>
< 800 Euros	86	21,5	515
801 – 1,100 Euros	66	16,5	1013
1,101 – 1,400 Euros	117	29,25	1269
1,401 – 1,700 Euros	54	13,5	1544
> 1,700 Euros	77	19,25	2474
Total	400	100	

If we consider the household incomes the 41,5% of the families has a monthly income higher than 2000 euro<sup>12</sup>. The majority of the interviewees (60%) states to receive an income that enable them to have a satisfactory or very satisfactory life.

Tab.11: Economic situation of the families

<b>Classes of Household Income</b>	<b>%</b>	<b>No. of family members</b>	<b>Household income Trimmed Mean</b>	<b>Consumption_Trimmed mean</b>	<b>Saving_Trimmed mean</b>
<1201 euro	19,25	1,5	1011	484	150
1201-1600 euro	23,5	2,1	1408	719	209
1601-2000 euro	15,75	3	1869	1005	212
2001-2400 euro	11	3,7	2276	1158	243
2401-2800 euro	12,25	3,8	2626	1263	413
2801-3200 euro	7,75	3,8	3039	1468	600
>3201 euro	10,5	3,6	4355	1439	1130
Total	100				

As a consequence of the increasing of the income and of the members of the family, also the main consumptions increase (house rent, bills, clothing, food).

<sup>11</sup> They have a monthly average income of 860 euro

<sup>12</sup> The 33% of the Albanians interviewed affirm to do more than one job.

The 81,2% of the sample states to save part of their money every month. The 47,5 of them send part of their saving in Albania.

If we consider the income in relation with the migratory project of the families, those who want to return back in Albania are those who have also higher income and higher savings. On the contrary, the Albanians who have decided to settle permanently in Italy have lower income and higher consumptions. The interviewees who have the lower consumption of all the sample are the Albanians who have not decided yet their future migratory project.

### 3.4 Remittances and investments

There are two different questions concerning remittances. Each of them aims at capturing one of the facets of this phenomenon. The first question focuses on the monthly expenses of immigrants for the needs of their families in Albania. We consider this kind of expenses as remittances. These are usually small amounts of money (around 85 Euros). The 33% of the interviewees do not send habitual remittances.

The second question is very specific. We asked our interviewees: “How much did you send to Albania last year (i.e. 2006)?”. These amounts are higher because the majority of the interviewees declared they had sent money for investment purposes during that period. We will deal with this kind of remittances in the following passages.

The 80,5% of the sample has sent remittances in Albania in the year prior to the interview. On average, Albanians immigrants had remitted 2.066 Euros.

Tab.11: Classes of Remittances.

Classes in Euro	Abs. val.	%
up to 1,200	176	44,00
1,201 - 2,500	101	25,25
2,501 - 4,500	51	12,75
4,501 - 6,000	43	10,75
over 6,000	29	7,25
Total	400	100,00

More than half of the respondents (63%) send money twice a year or three times a year, and only 8% remit monthly.

Usually the Albanian immigrants prefer to send their own money, through informal channels, during the holiday periods, or through other nationals, rather than choosing the formal channels such as the banking system and other financial services, sometimes tricking the Italian legislation against money laundering, which prohibits the transfer of cash abroad with amounts over 12.500 euro.

The choice of to send home money illegally, which represent also a risk, depends also on weakness of the Albanian financial system, on the lack of a credit policy for the private sector and on the lack of interest for the policies that motivate the bank deposit (World Bank, 2006). It is a consequence of the limited presence of "Money Transfer Operators"

(MTOs), among which dominates the Western Union with 80% of all transactions. Italian banking institutions are indeed absent from this branch of activity.

The reasons that explain the preference of the informal channels are, basically, the lack of trust in the Albanian banking system, the supply shortage, the high costs, the regulations that restrict the possibility of cross-border transfers and the existence of a black market of exchange of the foreign currency in Albania.

Tab. 12: Cost of Sending 300 Euros from Italy to Albania

Company	Product	Fee in Euros	%
Western Union	Money transfer	23.50	8,00
MoneyGram	Money transfer	13.50	4,50
Banca Sella	SWIFT transfer	14.00	4,60
Banca Popolare di Puglia e Basilicata	SWIFT transfer	6.00	2,00
Banca Popolare Emilia Romana	SWIFT transfer	7.00	2,30
Banca San Paolo IMI	SWIFT transfer	15.00	5,00
Italian Post Office	Postepay (prepaid debit card)	6.00	2,00

Source: World Bank interviews in December 2005 and January 2006

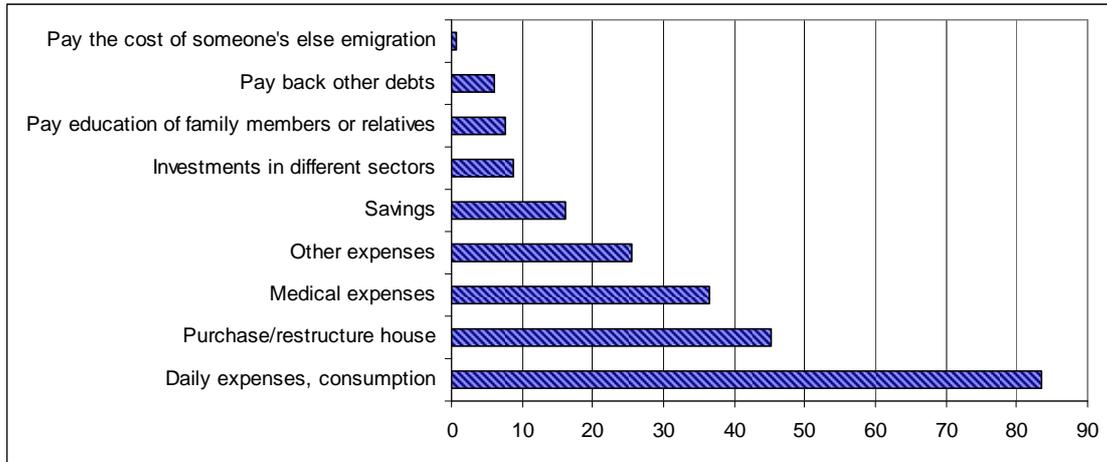
In fact according the data of our survey, the informal channels dominate. The majority of respondents sent money through friends and relatives (more than 52%) or personally (91%). Other important channels are MTOs (38%), whose number has strongly increased in Albania in the last years, and only 2,3% use bank channels.

Tab.13: How often do you send remittances in Albania? (%)

Modality	%
every month	7,72
three times a year	35,57
twice a year	27,18
once a year	29,53
Total	100,00

Remittances cover mainly daily expenses and consumption. More than 80% of the respondents declared that their families use part of the money for the satisfaction of their basic needs. The second destination of remittances is the purchase or the refurbishing of houses/apartments (nearly 45%). Other important items are medical and other expenses. Very few declare that their remittances are invested in different sectors or deposited in savings accounts (Fig.3).

Fig.3: Destination of remittances in Albania



Apart from remittances in cash, in kind goods are still an important way of remitting. Nearly 63% declared they send clothing to their families at home. Other goods are Hi-tech and household appliances (more than 43% in both regions), medicines, cosmetics and food (mostly from Apulia region).

If we consider now the same table we have seen above but including another column (the last one) which represent the average amount of remittances sent in Albanian the year previous the interview, we can see that remittances depend strongly by the household income and by the number of the family members.

Tab. 14: Distribution of the interviewees according the economic situation of the families and remittances

Classes of Household Income	%	No. of family members	Household income Trimmed Mean	Consumption Trimmed mean	Saving Trimmed mean	Remittances - Trimmed Mean
<1201 euro	19,25	1,5	1011	484	150	1690
1201-1600 euro	23,5	2,1	1408	719	209	1932
1601-2000 euro	15,75	3	1869	1005	212	1700
2001-2400 euro	11	3,7	2276	1158	243	1597
2401-2800 euro	12,25	3,8	2626	1263	413	2545
2801-3200 euro	7,75	3,8	3039	1468	600	2378
>3201 euro	10,5	3,6	4355	1439	1130	4783
Total	100					

The available income is the fundamental factor that determines the migrants' remittance strategies. As we can see from tab. 14, the amount of remittances changes considerably when passing from a monthly household income class to a higher one. A higher average amount of remittances corresponds to a higher income class. An exception is the shift from the second to the third and fourth household income classes: in these classes there are mostly families with children. Therefore in this case an even higher increase in the family income corresponds to an increase of the current monthly expenses.

As for the average amount of remittances, family characteristics play a key role in determining the behavior of remitters. In fact, those who are married and have their partner and children in Albania remit more than the others.

The analysis of the migratory project is very important in order to understand the immigrants' behavior in relation to remittances and to investment plans in the home

country. Those who declare they will return to Albania remit more than those who have decided to settle in Italy, while the uncertain have an intermediate behavior (Tab. 15).

Tab. 15: Distribution of the interviewees according their migratory project (%), permanence in Italy (%) and average of remittances

	< 5 anni	5 - 10 anni	> 10 anni	Totale	Remittances - Trimmed Mean
<b>stay in Italy</b>	13,5	35,8	50,7	37,0	1597
<b>return back to Albania</b>	23,9	46,8	29,4	27,3	2996
<b>on the fence</b>	16,1	53,8	30,1	35,7	2139
<b>Total</b>	17,3	45,2	37,5	100,0	2066
<b>Remittances - Trimmed Mean</b>	2130	2199	1889		

Last but not least, we checked out the connection between permanence in Italy and remittances. The data in the above mentioned table indicate that remittances grow as a consequence of a longer permanence in the host country up to a certain point in time (around 10 years). Thereafter they decrease.

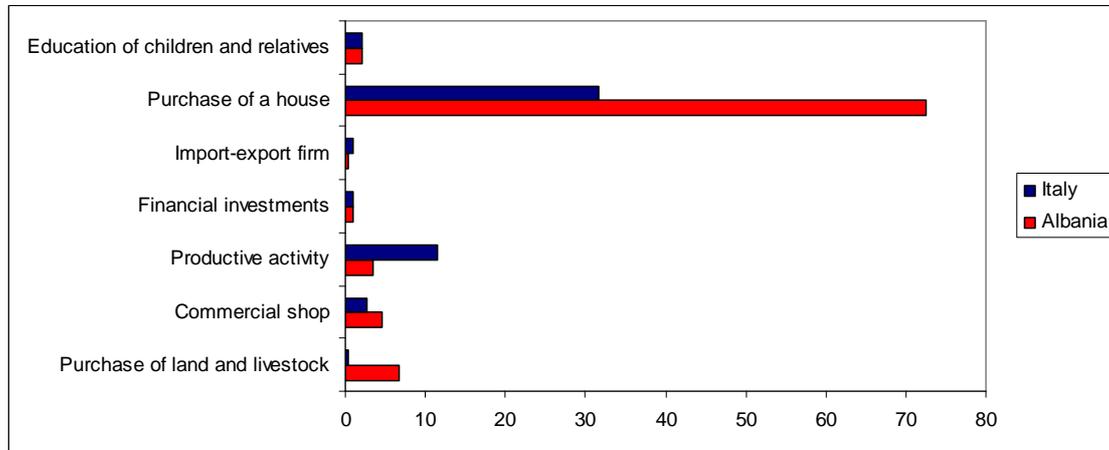
A large part of the remittances consists in money sent to Albania for investments. The majority of the Albanians in the Marche and Apulia (59% of the respondents) declared they had done investments (alone or with others) and 4% has planned to invest.

Let us take a closer look at the typologies of investment in Italy and in Albania (Fig. 4). More than 72% of the respondents have invested in the house market in Albania and 32% have invested in the Italian house market. Housing is considered one of the safest investments especially in Albania. The second important investment category are productive and commercial activities (mainly in the construction sector and shops); 14% of the respondents has invested in these sectors in Italy, while only 8% has invested in Albania. Another important category is the purchase of land and livestock (6,7% of those who have invested in Albania).

On average, Albanians (25,5% of the sample) have invested 113,000 Euros (bank loans included) in Italy and 37,000 Euros in Albania (46% of the sample).

The 96,5% of the interviewees is satisfied of the investment done.

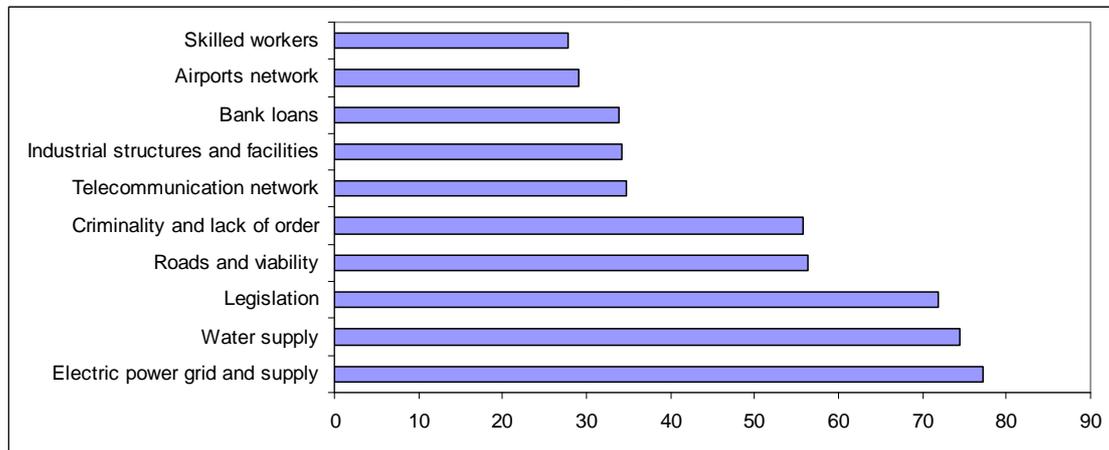
Fig. 4: Investments in Albania and Italy (%)



The overwhelming majority of funding comes from private institutions (banks). Our interviewees declared they obtained bank loans in Italy in 46,6% of the cases, whereas only 6,8% obtained a loan in Albania. Despite the availability of public loans to the ethnic entrepreneurship only 6.8% of the respondents declared they were aware of such funding possibilities.

As for the problems of investing in Albania, the main difficulties are the lack of the water and electric power supply networks (more than 77% of the respondents). “a bad Legislation” is also considered an obstacle by 72% of the respondents. Other difficulties are the bad conditions of roads (56%), criminality and lack of order (55%).

Fig. 5: Obstacles to investing in Albania (%)



Albanian immigrants invest more in Albania independently from their migratory project (Tab.16). The most important consequence is that those who have not decided yet where to live, invest in Albania more than all the others. Albanian policymakers should stimulate and promote the return of this category of migrants effectively, so as to make it possible for them to invest in Albania not only their money but also their human and social capital.

Tab. 16. Nr. of persons who have invested in Italy or in Albania according to the migratory project

<b>Migratory Project</b>	<b>Investment in Italy</b>	<b>Investment in Albania</b>
Settle in Italy	59	65
Return to Albania	24	68
Uncertain (on the fence)	34	77
Total	117	210

At the end of the interviews we asked our interviewees to mention **only one** country where they would invest an imaginary lump-sum of 250,000 Euros. This question was done for two reasons: firstly, we wanted to alleviate the tension caused by the high number of personal questions and secondly, we wanted to see the projections of their dreams. 31% answered they would choose to invest in Italy, the country that allowed them to have a better life, but two out of three answered, without any hesitation, that they would invest in their homeland.<sup>13</sup>

#### ***4. The empirical model***

The aim of our analysis is to understand which are the variable that have determined the amount of remittances sent in Albania. We use a model of multiple linear regression. The remittances equation to be estimated can be written as:

$$R_i = \alpha + \beta_{10}AGE + \beta_8MARITAL + \beta_8SEX + \beta_7EDU + \beta_8REG + \beta_1INCOM + \beta_2SAV + \beta_3EMPL + \beta_8FAM + \beta_8REUNIF + \beta_9PERMAN + \beta_8PERMIT + B_6INVIT + \beta_3FUTAL + \beta_8CHDAL + \beta_8FREQRETURN + \beta_5INVAL + \varepsilon$$

Where  $R_i$  represent the dependent variable - the amount of money sent home the year previous the interview (it comprehends also the monetary value of the remittances in kind sent in Albania in the same period).

The dependent variable is analyzed in relation of a series of independent variables, some continuous other dummies, concerning four dimensions:

- 1) the immigrants' individual characteristics: age, a dummy for the gender and the marital status<sup>14</sup>, another dummy for the residence in one of the two regions of the

<sup>13</sup> only 6% chose a country which is neither Albania nor Italy.

<sup>14</sup> We have supposed that a determinant of the amount of remittances is not the status of the interviewees (married/unmarried), but the fact that the wife lives in Italy or in Albania.

- survey (Marche and Apulia)<sup>15</sup>, the level of education attained. Migrants may sent money at home to repay a loan used to finance their investment in human capital. If this hypothesis is true, the higher the level of education achieved, the higher should be the amount of money sent back to the family in the country of origin.
- 2) the financial and labor capacity: the household income and savings expressed in natural logarithm, a dummy of the stability of the labor condition expressed by the possibility to have a regular contract.
  - 3) the settlement in Italy: the most important instrument used is represented by the number of the immigrants' family members, another instrument entered is a dummy of family reunification, and a dummy of a long permit of stay in Italy. Another dummy for the investments in Italy has been entered in the model. The idea behind this choice is that the higher are the investment in the country of destination, the lower are the ties with the country of origin. But this hypothesis is not always true. Indeed we have interviewed a certain number of Albanian who are entrepreneurs and have invested in both countries. So in some cases the investment in Italy could increase the income of the immigrants and allow them to send remittances and invest also in the country of origin. The last variable of this dimension is represented by the years of permanence in Italy.
  - 4) the ties with the country of origin: finally the last instruments are represented by the dummy of the intention of immigrants to return back home, by the dummy of the presence of children in Albania, by the frequency of return home (several times a year/once a year) and last but not least the investments in Albania.

Tab. 17: Variables of the regression model

<b>Individual characteristics</b>	Age Marital Status_dummy (wife in Italy-wife in Albania) Gender_dummy Schooling years Marche_Puglia_dummy
<b>Financial and labor situation</b>	LN_Family Income LN_saving Employed with Contract_dummy
<b>Settlement in Italy</b>	No. Family members in Italy Family reunification_dummy Years of permanence in Italy Long permit of stay_dummy Invest_Italy_dummy
<b>Ties with the country of origin</b>	Project of return in Albania_dummy Child. In Alb_dummy Frequency return in Alb_dummy Invest_Albania_dummy

<sup>15</sup> The geographical distance could represent a measure of the strength of family relationship with relatives in the country of origin.

## 5. Results

Results are reported in tab. 18 .

$R^2=0,408$ . The most important variables, that are statistically significant at 1% and with a positive sign, are the savings, the investments in Albania, project of return back home, children in Albania, the residence in Marche region and with a negative sign years of permanence in Italy. The result is expected for the savings, because remittances are considered as a sort of savings. In line with our previous findings is also the fact that remittances sent in Albania increase with the increase of investments and with a project of return back home in the future. The presence of children in Albania play a significant role in determining remittances. Another important variable is the residence in one of the two regions. We thought that the geographical distance could represent a measure of the strength of family relationship with relatives in the country of origin and therefore higher amount of remittances. On the contrary remittances are influenced not by the proximity with the country of origin, but by the labour and economic stability. Indeed in Marche region Albanian immigrants are better integrated that in Apulia.

Other important variables, that are statistically significant at 5% are the family income, with a positive sign and the age with a negative sign (Barsotti, Toigo, 2004).

Statistically significant at 10% are the long permit of stay, with a positive sign, and the number of family member in Italy with a negative sign.

Tab. 18: Determinants of the amount of remittances sent in Albania in the 12 previous months. Results of the multiple linear regression model

MODEL	Standard.	t	Sig.
	Coef. Beta		
(Constant)		0,141	0,888
Age	-0,116	-2,114	0,035
Marital Status	-0,008	-0,115	0,908
gender_dummy	0,012	0,245	0,807
No. Family members in Italy	-0,122	-1,714	0,087
Family reunification_dummy	-0,021	-0,370	0,711
Long permit of stay_dummy	0,109	1,935	0,054
Invest_Italy_dummy	0,023	0,434	0,665
Project of return in Albania_dummy	0,125	2,768	0,006
Child. In Alb_dummy	0,162	3,282	0,001
Frequency return in Alb_dummy	0,068	1,441	0,151
Invest_Alban_dummy	0,192	4,113	0,000
LN_Family Income	0,140	2,333	0,020
Employed with Contract_dummy	0,032	0,721	0,471
Schooling years	-0,012	-0,261	0,795
Marche_Puglia_dummy	0,373	7,821	0,000
LN_saving	0,170	3,509	0,001
Years of permanence in Italy	-0,161	-2,758	0,006

(R<sup>2</sup>=0,408)

## 6. Concluding remarks

The Albanian emigration cycle and remittance flows seem to have entered a stage of maturity. Theory states that the longer the duration of migrant status, the lower the probability of large flows of remittances. Our survey does not confirm this trend entirely. Albanian immigrants in Italy in the majority of the cases have reunified their family and, as a consequence of this integration process, habitual remittances to their relatives in Albania have decreased year after year. But Albanians continue to remit mainly through investments.

Also small amount of remittances have a direct impact on the receiving households as they improve people's economic situation. Remittances of Albanian emigrants are mostly used for consumption of imported goods, services, and for the purchase or construction of houses. A very small share is saved or invested in businesses, mainly in construction and agriculture.

After a period of stay abroad, Albanian migrants are at a crossroad: to settle in Italy or return back to Albania. The decision will certainly depend not only on the level of their integration in the host country, but also on the economic and social situation in Albania and on the possibilities of integration in their homeland. However, the choice to return should not be considered as definitive but rather as a reversible one.

Regardless of any future migratory project Albanian immigrants would like to keep contacts both with Albania and Italy. Indeed they invest in both countries and they would like to invest more in the future.

Albanians, as a consequence of the migratory experience, remain transnational subjects that live in a two dimensions space. Those who want to return back to Albania, where eventually invest their know-how and capital accumulated abroad, do not want to lose the links with Italy and the strongest tie is represented by the purchasing of the house.

Those who have decided to settle for ever in Italy maintain however a strong relationship with the country of origin, represented again by the restructuring or purchasing of the house. Many of the interviewees would also like to invest in productive activities in Albania, but the lack of confidence in the Albanian institutions and the awareness of a non safe socio-economic situation, hinder the desire to make investments in that direction.

A very interesting aspect of this survey is given by the "limbo" in which there are the immigrants who have not decided yet their future place of residence. They would like to return back in Albania, but they are afraid by the possibility of a sudden political and economic change in Albania<sup>16</sup>; they are afraid to lose the Italian permit of stay and to obtain a visa in Albania from the Italian embassy is almost impossible; they are afraid about a difficult reintegration in the home country; they are afraid that the return could become an irreversible process. The consequence of this "limbo" is reflected in an economic behavior in between the other two categories of interviewees.

A fundamental issue of the migration management in Albania is the creation of a synergy between the financial, social and human capital of Albanians living abroad and, consequently, a synergy between migration and development.

Formalizing the inflow of remittances is a very important goal. More than half of remittances enter the country through informal channels. Our survey points out that remittances to Albania are sent through unofficial channels: physically brought by the emigrants, friends and relatives. Geographical vicinity between the two countries combined with close family ties and the regular visits home of the immigrants make formal channels unattractive. This high flow of remittances through unofficial channels asks for action to improve banking infrastructure and make official channels more attractive in terms of efficiency, safety, cost and trust.

Formalization is a necessary step, but does not ensure the role of remittances as a development tool. The most important challenge is to channel workers' remittances towards the country's development needs, for instance linking workers' remittances with investments in small infrastructures.

Albanian emigrants could become potential agents of the socio-economic development of their country of origin thanks to remittances, investments and the human and social capital they have acquired abroad during their migration experience. The migration policies of the Albanian Government are mainly focused on promoting, through incentives, the voluntary return of successful immigrants. This is the aim of the Government's initiative that offers emigrants the opportunity to return and invest in their

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<sup>16</sup> For instance the collapse of the Pyramid Scheme in 1997 that caused a lot of poverty among the population and social and political instability.

country by enjoying a three year profit and personal income tax exemption. We believe this is not enough.

In fact, “it is difficult to convert successful migrant workers/savers with no prior business experience into dynamic entrepreneurs. It could be argued that it is more realistic to introduce financial intermediaries that capture migrant remittances as deposits and channel them to existing small and micro-businesses, rather than transforming migrants directly into entrepreneurs” (Puri and Ritzema, 1999).

In other words, rather than focusing on “migrant-specific” investment programs, policymakers might induce micro-finance institutions to capture remittances. The basic idea would be to design policies to transfer the migrant workers’ funds to entrepreneurs. Thus a synergy between migration and development could become possible and remittances would become a source of development.

The best way for policy makers to encourage productive investment is not to attempt to change migrants’ behavior (at a micro-level), but to pursue policies (at a macro-level) that yield a stable and favorable investment climate and to improve infrastructures, so as to make investments an attractive and profitable proposition.

Another important issue is the possibility of moving freely from one country to another. This is certainly a key element in the process of investment of migrants capital in the homeland. But the strict visa policy discourages this process and emigrants, especially those who had a short-term migration project, with an aim at the accumulation of financial capital to invest in their homeland, ultimately give up the idea of returning home for fear of being unable to obtain a work permit if needed.

We believe firmly that a policy which intends to promote in Albania the investment of the human, financial and social capital of Albanians abroad, will be successful, if the Albanians are given the opportunity and freedom to move across the national borders. Paradoxically, the real possibility of mobility liberalization would encourage them to return and invest in their home country.

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