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INCOME TRANSFERS AND REMITTANCES:  
A MODULE FOR MIGRATION SURVEYS

by

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Preface

Be sure to have what you like. Otherwise  
you will be forced to like what you have.

L.T. Standing

Reciprocal transactions and obligations, between individuals as members of families or kinship groups or between representatives of confronting class interests, have recently attracted considerable interest from social scientists of remarkably disparate schools of thought. But even though anthropologists such as Mauss, Polanyi and Sahlins have long stressed the crucial role reciprocal transactions play in social and economic life, the analytical tools for analysing the questions that have been raised have been undeveloped or crude. Much has been written on the topic, but much of that has been rather vague, as if those writing on the subject have been unsure of the theoretical terrain they wish to cover. Correspondingly, the statistical techniques and the type of data required to settle some questions and point to more elaborate issues have either simply not existed or have been methodologically questionable or inadequate in other respects.

The whole subject of remittances or personal income transfers associated with migration constitutes one form of reciprocal relationship that has received extensive comment. As even the following brief review shows, data of sorts exist on remittance behaviour in many parts of the world. However, despite a widespread recognition of the importance of remittances, there seems much less of a consensus on what data to collect or on how to do so. In that context, the present paper is a modest effort to consider the conceptual and measurement difficulties in a systematic fashion so as to provide general guidelines for the collection of data on such income transfers.

The following is a draft designed as one part of a manual for migration surveys in low-income countries. The manual contains ten chapters in all, covering what the ILO's migration and employment research team have felt to be the principal socio-economic issues

associated with population mobility. Although individual authors have been primarily responsible for separate chapters, the manual is the combined work of Richard Bilsborrow, Amarjit Oberai, Peter Peek, and myself. To put the present paper in context, the following is the manual's provisional structure:

A manual on migration and employment surveys

1. Introduction: Determinants and implications of migration (a review of conceptual and analytical approaches, policy issues, and past findings).
2. Survey design for migration surveys
3. Definitions of migrants: a typology and methodological issues
4. Demographic and social characteristics and guidelines for data collection
5. Migrants and the labour process
6. Production, investment and technological change
7. Land, other assets and unearned income
8. Income transfers
9. Community variables
10. Sample design for migration surveys

In its present form, none of my fellow authors should be criticised for this chapter, but I have greatly benefited from on-going discussions with them and with shared experiences in the design and application of surveys on migration and related issues.

Indeed, it helps greatly to be able to call on the assembled 'mistakes' of other colleagues in the research team as well, all of whom have had extensive experience of the trials and tribulations of survey fieldwork in a wide range of social, economic and cultural

environments. Unfortunately, that does have disadvantages in that anyone who has done fieldwork in a specific village or urban area, for instance, will be inclined to doubt the suitability of vast portions of any survey manual that is designed to give general guidelines. They will be inclined to query the format, the use of particular words, the order of questions, the scope and breadth of sections addressed to sensitive issues, and often the underlying theoretical perspective. There is no complete answer to this general difficulty.

But it should always be kept in mind that there is a place for both the detailed localised survey, which can probe in great detail and take full account of local sensitivities and issues of priority, and the large-scale survey which is trying to give a more general picture of national or subnational processes. Each type of survey has its limitations and each has its advantages. This chapter is designed to fit the latter type of survey rather more than the former, but it is hoped that it provides some useful material for both.

I would like to thank Mary Dominguez and Mary Lacey for their patient and good-humoured typing of numerous 'boxes' and for preparing the whole manuscript, and Dick Bilsborrow and René Wéry for comments on an earlier draft.

## I. Introduction

The subject of remittances associated with migration has attracted considerable attention in recent years, often being cited as a key benefit for areas of out-migration, supposedly not only replacing foregone income, but augmenting savings, investment and technological innovation. Many observers have claimed that remittances substantially affect the size distribution of income and aggregate savings behaviour, as well as agricultural productivity and patterns of labour utilisation. Yet it is no mere platitude to note that there have been remarkably few empirical studies or that those which have been conducted have tended to be more sanguine about the impact and extent of remittances than have some of the more cavalier discursive articles on the subject.<sup>1</sup>

There are several crucial issues. First, what is relevant is the net flow of remittances between areas, households and individuals; too often implications have been derived from estimates of gross flows observed or "guesstimated" going in one direction without due or any account being taken of reverse flows, either concurrently or sequentially. Second, it has proved remarkably difficult to draw implications about the use of remittances and thus their socio-economic effects; this is primarily because the immediate use to which a specific amount of money is put is not necessarily the same as the use which the remittance made possible or facilitated, and often the use cannot even be identified by the recipient. Third, there is the fundamental difficulty of defining "remittances", even at an abstract level, since the term could be regarded in its most narrow sense of monetary transfers, in a broader sense as encompassing monetary and non-monetary transfers, or in the broadest sense as also including the

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<sup>1</sup> The following is restricted to remittances associated with internal migration, primarily rural-urban migration, though it could be adapted to the situation of international migration. Income transfers associated with international migration have taken on huge proportions and economic significance for some countries, notably in the Arab region, in states bordering South Africa, and in a few island economies. See, for instance, J.S. Birks and C.A. Sinclair: International migration and development in the Arab region (Geneva, ILO, 1980).

facility or potential for transfers, should they be required. Fourth, from a practical or survey point of view it is difficult to determine whether remittances encompass flows sent to migrants by non-migrants, flows sent back by migrants to households, or to those households as well as others in the area of origin and elsewhere, and flows sent by migrants or non-migrants to those who are potential migrants. Fifth, there are the difficulties associated with the selection of the time period over which remittances should be considered. Sixth, and directly related to the previous point, there is the problem that the longer the period covered the greater the need to devise appropriate means of deflating the financial value of the remittance. In the scanty but rapidly growing empirical literature on remittances, there has been remarkably little discussion of most of these issues.

The following provides the nucleus of a module on remittances for inclusion in migration surveys. As with other papers in the series the questions presume that related issues will be covered elsewhere in the survey, which means that the suggested module should not be regarded as something self-contained that can be used in field work. It should not be necessary to emphasise that the validity and usefulness of the questions proposed - as in the case of other modules - depend crucially on the complementary modules utilised in any migration survey.

## II. Remittances in Context

Evidence on the levels and patterns of remittances is hard to interpret, largely because of the various methodologies used to collect information on such transfers and the difficulty of getting reliable information on what is a sensitive, complex and sometimes even clandestine process. The methodological difficulties combine many of those arising from the attempted measurement of personal income and those connected with any retrospective behavioural data.

There has been an unwarranted tendency to think of remittances as only involving a flow from urban to rural areas, or from the areas



of in-migration to the areas of out-migration, whereas of course migrants often take funds and goods with them and receive further flows long afterwards. Moreover, the return flow of remittances from rural-urban migrants has often been minimal. Thus referring to West African studies of urban-rural remittances Amin concluded, "The amounts of money involved are so small as to be laughable and for the most part serve only to pay taxes."<sup>1</sup> It is not unlikely that this has been common in many parts of the world. However, some have concluded that urban-rural remittances account for between 10 and 20 per cent of rural-urban migrants' urban incomes in African countries and perhaps more in Asia.<sup>2</sup> In Ghana a survey of urban households with in-migrants suggested that nearly two-thirds sent money home, and over half claimed to do so every month.<sup>3</sup> In a large survey in Tanzania a majority of migrants in urban areas reportedly sent or took money home, but less than 40 per cent did so regularly, once a year or more.<sup>4</sup> Among the empirical studies, four conducted in Kenya have concluded that gross urban-rural remittances are substantial. A budget and expenditure survey based on a middle-income sample in Nairobi reported that an average of 11 per

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<sup>1</sup> S.Amin (ed.): Modern migrations in Western Africa (London, Oxford University Press, 1974), p. 100. This is in sharp contrast to the situation with respect to remittances from international migrants. Studies have reported immigrants in Britain and the USA for example sending back more than half of their earnings to their countries of origin. See, e.g. B. Dahya: "Pakistanis in Britain: transients or settlers", Race, Vol. 14, No. 3, 1973, p. 181.

<sup>2</sup> H. Rempel and R.A. Lobdell: "The role of urban-to-rural remittances in rural development" in Journal of Development Studies, Vol. 14, No. 3, April 1978, pp. 321-41. But note that this could still represent a very small proportion of rural incomes. M. Lipton: "Migration from rural areas of poor countries: the impact on rural productivity on income distribution" in World Development, Vol.8, No.1, January 1980. p. 11.

<sup>3</sup> J.C. Caldwell: African rural-urban migration: the movement to Ghana's towns (New York, Columbia University Press, 1969), p. 154.

<sup>4</sup> R.H. Sabot: Urban migration in Tanzania (Dar-es-Salaam, University of Dar-es-Salaam, Economic Research Bureau, National Urban Mobility, Employment and Income Survey, 1972), Vol. 2, p. 221.

cent of monthly expenditure consisted of remittances sent home.<sup>1</sup> Another concluded that in 1971 "low and middle-income" earners in Nairobi on average remitted about 21 per cent of their income.<sup>2</sup> But the two other studies, based on a 1968 survey and a 1974 survey respectively, reported much lower average proportions for broad cross-sections of income earners in urban areas of Kenya. The first estimated remittances amounted to an average of 13 per cent of the income of recent in-migrants.<sup>3</sup> The second estimated that the largest average proportions were remitted by the income groups corresponding to those sampled in the earlier 1971 survey, and that the proportion there was only 12 per cent on average. As this survey covered longer-term migrants, it was concluded that in the earlier survey the sampling of recent migrants only had led to an over-estimation of the income migrants in general remitted.<sup>4</sup>

This comparison illustrates two straightforward methodological problems. The first is the need to cover all groups of migrants if average income transfers are to be estimated; the second is the need to take account of changing propensities to remit according to duration of migration. Related difficulties arise in interpreting data on the receipt of remittances. An ILO migration survey in the Indian Punjab provided interesting data on remittances received by rural households suggesting that they amounted on average to 23.5 per

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<sup>1</sup> B.F. Massell and J. Heyer: "Household expenditure in Nairobi: a statistical analysis of consumer behaviour", in Economic Development and Cultural Change, Vol. 17, No.2, January 1969, pp. 212-34.

<sup>2</sup> G.E. Johnson and W.E. Whitelaw: "Urban-rural income transfers in Kenya: an estimated remittances function", in Economic Development and Cultural Change, Vol. 22, No.3, April 1974, pp. 473-79.

<sup>3</sup> H. Rempel, J. Harris and M.P. Todaro: "Rural-to-urban labour migration: a tabulation of the responses to the questionnaire used in the migration survey" (Nairobi, Institute for Development Studies, University of Nairobi, 1970).

<sup>4</sup> J.C. Knowles and R. Anker: "Analysis of income transfers in a developing country: the case of Kenya", in Journal of Development Economics, Vol. 8, 1981, p. 9.

cent of household income.<sup>1</sup> Against this the volume of out-remit-  
tances was reportedly minimal compared with the inflow. As the  
authors recognise, this gives a somewhat distorted picture, for sev-  
eral reasons. First, the average received refers only to households  
with out-migrants. Second, and more importantly, the average  
received is not actually for all households with outmigrants, but only  
for households with members who had migrated "for economic and  
related reasons" (i.e. to seek or take employment) which was about  
40 per cent of the total. As it is likely that migrant income earners  
would send more than other migrants, the average for "out-migrant  
households" would be less than implied. Thirdly, by the same  
token, those migrants in employment would be relatively unlikely to  
receive or need out-remittances, so that the figures on out-flows  
would be severely understated by this procedure. As various sur-  
veys have reported, in India and elsewhere, a major outflow consists  
of money for schooling and training. But this illustrates the need  
for an over-all picture so as to be able to validly assess the net  
transfers involved.

Where there are substantial flows of remittances, in one direction  
or other or in both, they are likely to affect income distribution,  
particularly in rural areas, increasing class differentiation, accelerat-  
ing or facilitating technological change, and helping other productive  
relations and the division of labour. A few empirical studies have  
supported one or more of these propositions, though again largely  
because of the nature of the available evidence, most suggested  
findings have been controversial. Some studies have claimed that  
urban-rural remittances have encouraged risk-taking and supplied  
credit for the purchase of improved farm tools and equipment.<sup>2</sup>

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<sup>1</sup> A.S. Oberai and H.K. Manmohan Singh: "Migration, remit-  
tances and rural development: findings of a case study in the Indian  
Punjab", in International Labour Review, Vol. 119, No.2, March-April  
1980, p. 235.

<sup>2</sup> This was a conclusion of an Egyptian study, for instance.  
A.M. Abou-Zaid: "Migrant labour and social structure in Kharga  
Oasis", in J. Pitt-Rivers (ed.): Mediterranean countrymen: essays  
in the social anthropology of the Mediterranean (Paris, Maison des  
Sciences de l'homme, 1963), pp. 41-53. One Indian study claimed  
that remittances led to a shift in the cropping pattern to higher risk  
cash crops. S.R. Simon: "Changes in income, consumption and  
investment in an Eastern Uttar Pradesh village, 1954 to 1964-65",  
unpublished Ph.D. dissertation, Cornell University, 1966, chapter 5.

Others have suggested that remittances have enabled farmers to purchase labour-saving equipment.<sup>1</sup>

Several have reported, somewhat speculatively, an impact on income distribution. Thus in the rural Punjab the data suggested that remittance income represented a larger proportion of household income among the poorest groups.<sup>2</sup> In the ILO Kenya survey the gini coefficients for household income were only very slightly lowered by the inclusion of transfers.<sup>3</sup> Interestingly, data from the ILO migration survey in the city of Ludhiana in the Indian Punjab suggested that the pattern of urban out-remittances slightly worsened urban income distribution, though it seemed strange that migrant households in the lowest decile of household incomes sent on average more in absolute terms than any other group.<sup>4</sup> This study also suggests that if the incidence of in-remittances is taken into account the net effect on income distribution is reduced. This again highlights the point that if judgments are to be made on the impact of remittances, inflows and outflows must be jointly assessed.

Indeed various studies have concluded that whereas rural inflows might suggest beneficial effects, when account is taken of outflows and such associated factors as the schooling costs of migrants, the

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<sup>1</sup> See, for instance, S.L. Srivastava: "Impact of emigration on structure and relations in a village in eastern Uttar Pradesh", in Journal of Social Research, Vol. 11, No.2, 1968, pp. 73-86.

<sup>2</sup> Oberai and Singh, 1980, op. cit., pp. 234-5.

<sup>3</sup> Knowles and Anker, 1981, op. cit., p. 9. Stark used this very weak finding to justify his view that remittances reduce rural inequality. O. Stark: "On the role of urban-to-rural remittances in rural development", in Journal of Development Studies, Vol. 6, No.3, April 1980, pp. 369-74.

<sup>4</sup> A.S. Oberai and H.K. Manmohan Singh: Urban in-migration and remittances: a case study of Ludhiana in the Indian Punjab (Geneva, ILO, 1981; World Employment Programme research working paper; restricted).

net benefits for rural areas is negative.<sup>1</sup> As for the actual beneficial effects, it is arguable that they often have little impact, contributing principally to consumption and bare survival, given the peasantry's general character of merely attempting to reproduce itself rather than accumulate. Thus to give an African example, one survey which attempted to quantify the use of remittances revealed the extent of dependence of rural households on the earnings of migrants and that 92 per cent of respondents used remittances primarily for the food and clothing of the household.<sup>2</sup> Studies in Kenya also suggested that remittances supported the consumption needs of rural dependents.<sup>3</sup> In the Punjab survey the data suggested that only 6 per cent of households receiving remittances used them for "productive investment", as shown in Table 1. As discussed later, one difficulty is that the distinction between productive investment and other, presumably non-productive expenditure is often dubious, especially when "consumption" expenditure can improve productivity. But more importantly, as noted earlier, and discussed later in the context of specific survey questions, ascertaining uses or purposes of remittances cannot satisfactorily be determined by direct questions, though such data may suggest patterns of remittance-induced expenditures and forms of behaviour and adaptation that might be overlooked by other types of data.

This very brief review of some of the issues arising from analyses of determinants, incidence, impact and uses of remittances has hopefully pinpointed some of the difficulties which have to be resolved or adequately recognised in the collection and analysis of remittance data.

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<sup>1</sup> S.M. Essang and A.F. Mabawonku: "Determinants and impact of rural-urban migration: a case study of selected communities in western Nigeria". (Michigan State University, Africa Rural Employment Programme, Paper No.10, 1974).

<sup>2</sup> A. Adepoju: "Rural-urban socio-economic links: the example of migrants in south-west Nigeria", in Amin, 1974, op. cit., p. 134.

<sup>3</sup> Knowles and Anker, 1981, op. cit., p. 14; Johnson and Whitelaw, 1974, op. cit., p. 475.

Table 1: Percentage distribution of rural households that had ever received remittances, by major items on which remittances spent

Item of expenditure	Household type	
	Farming (N=195)	All (N=395)
1. Productive investment	11.3	6.1
2. Children's schooling	2.1	1.0
3. Debt repayment	6.2	3.8
4. Ceremonies (incl. weddings)	11.2	9.6
5. Food and clothing	80.3	75.9
6. Housing and household goods	23.6	25.1
7. Consumption (4+5+6)	89.2	92.7

1. Column percentages are not additive as some households spent remittances on more than one item.

Source: Oberai and Singh, 1980, op.cit., p.237

### III. A Simplified Conceptual Framework

In designing sub-modules of survey questions on migration-related income transfers at least four sets of conceptual issues should be kept in mind. Before discussing the specific questions and sub-modules, it might be useful to consider those issues at a more general abstract level.

#### (i) Definitional dimensions of remittances

First, the scope of what is to be encompassed by "remittances" must be determined. In what follows, corresponding to most empirical and analytical studies, they are taken to be defined as personal income transfers directly associated with migration. But that conceals

several issues which if ignored can lead to false deductions. "Personal" implies some individualistic or "household" or kin-based mechanism. Yet by no means all remittances to areas of out-migration or in-migration are personal, private transfers. In some cases - and one should not assume they are sufficiently infrequent to be satisfactorily ignored - migrant associations have collected money and goods to send back for social projects in a home village or to particular groups or households in need.<sup>1</sup> In some cases, as in large parts of Africa, membership of ethnically-based home place associations in cities and towns is almost compulsory for migrants, as is the obligation to contribute to collective assistance for their home, rural areas.<sup>2</sup> In Latin America there is also evidence of such collective forms of remittances, the most researched example seemingly being that of Lima.<sup>3</sup>

It should not be inferred that the exclusion of such collective remittances means the extent and impact of urban-rural remittances are systematically and substantially understated by household surveys in which data are gathered only on personal transfers. In some cases that will be so. But it is possible that collective transfers are made mainly in times of rural stress, perhaps following floods or a failed harvest, or that such migrant associations mainly facilitate urban assimilation of migrants and encourage not only greater migration but a transfer of resources from those rural areas. Whatever the case, surveys collecting information on personal remittances should

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<sup>1</sup> See, for example, D.V. Hart: "Philippine rural-urban migration: a view from Caticugan, a Bisayan village", in Behavioural Science Notes, Vol. 6, No.2, 1971, pp. 103-7; W. Mangin (ed.): Peasants in cities (Boston, Houghton Mifflin, 1970).

<sup>2</sup> See, for example, K.L. Little: West African urbanisation: a study of voluntary associations in social change (Cambridge, Cambridge University Press, 1965); J. Gugler: "Life in a dual system: eastern Nigerian in town", in Cahiers d'Etudes Africaines, Vol. 22, No.3, 1971, p. 411.

<sup>3</sup> P.L. Doughty: "Behind the back of the city: provincial life in Lima, Peru", in Mangin, 1970, op. cit.; J. Nelson: Access to power: politics and the urban poor in developing nations (Princeton, Princeton University Press, 1979).

be complemented by enquiries into the existence and role of such collective forms of remittances.

Another form of remittances which fits uneasily in the conventional usage of the term is compulsory transfers imposed by legislation or related mechanisms. These may differ little from those situations in which migrants have a strong social obligation imposed on them by village elders or extended family peers. But the latter should be identified and incorporated into normal measures of remittances. Compulsory transfers that have been institutionalised are most unlikely to be covered; they have been rare, but their possible existence should not be ignored. Thus in Zambia the colonial authorities in the early part of the twentieth century effectively institutionalised remittances by means of a deferred wage scheme whereby deductions were made from migrant wage workers' earnings and returned to them when they returned to their families in rural areas, the intention being to ensure that they did return and that the wives of migrants would remain in the rural areas during their absence to continue subsistence production.<sup>1</sup> No one would claim that such schemes are anything more than rarities, but before surveys are designed research should ensure that along with collective forms of remittances the existence of such schemes and related mechanisms is not overlooked.

Another concealed problem with defining remittances is that of deciding on what should be encompassed by the concept. It is defined earlier as personal income transfers, but income should not be restricted to money. It is also questionable whether all transfers between two or more people or households should be counted. Between the extremes some pragmatic judgement must be made. Is a box of sweets sent on a birthday a remittance? Probably most statisticians and other social scientists would feel that in almost all circumstances it is not. But if required to justify that feeling there might be some uneasiness. The practice in migration surveys has

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<sup>1</sup> H. Heisler: Urbanisation and the government of migration: the interrelation of urban and rural life in Zambia (London, Hurst and Company, 1974), pp. 71-3.



varied from including only monetary transfers to including everything, embracing money, goods of whatever value, gifts and loans. If only money is included significant transfers are likely to be missed, but if the remittances are to cover all transfers it is preferable to identify different types of transfers as they may well imply different obligations and potential uses. In principle, it is better for all forms of remittance to be recorded. But one problem is that if it is left to the discretion of respondents to answer a single general question referring to "money or goods", some will be more inclined to include and some to exclude small transfers, particularly in the case of "goods". The only justification for being relatively unconcerned about this issue of respondent perception of what to include and what to exclude is that the omitted small gifts and minor transfers are unlikely to alter the general picture. But conceivably this optimistic view may be unjustified, or the pattern of omission may bias the observed pattern. But in case it is important for analytical reasons to distinguish between different types and forms of remittances, as will be discussed in the context of the specific questions and codes for the proposed sub-modules.

(ii) Socio-geographical dimensions

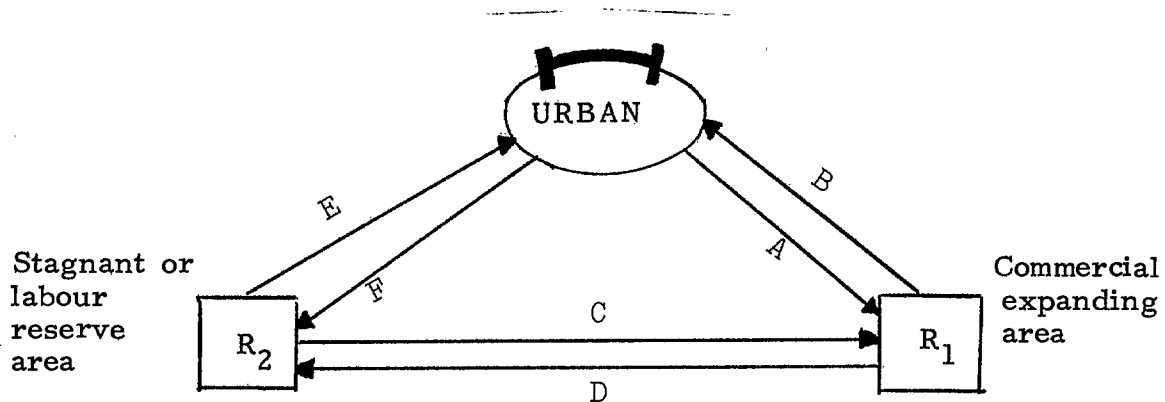
The second issue to be considered is the appropriate socio-geographical classification of areas of inflow and outflow. This may not seem that important an issue for household surveys in which it is explicitly a question of inflows and outflows from a particular village or town. But it is important where analysis is couched in terms of net flows between rural and urban areas, as is often the case.<sup>1</sup> Income transfers across space can be considered in terms of "here" and "elsewhere" or disaggregated into multiple places so as to construct a complex pattern of inflows and outflows. For mapping the operation of a geographical economic structure the latter has some merit, but conceptually, analytically and empirically disaggregation of that sort soon becomes messy and almost certainly muddling. However, given economists' primary concern with the impact of income

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<sup>1</sup> See, for example, Stark, 1980, op. cit.

transfers on the pattern of accumulation and various types of income differentiation, a threefold socio-geographical conceptualisation of income flows may be analytically useful. Such a schema is illustrated by Figure 1. Here, unlike the implicit or explicit scenario of many studies, the aggregate "rural areas" is disaggregated into what is slightly more representative of reality, two types of rural area.  $R_1$  consists of rural areas in which economic expansion and accumulation are taking place, commercialisation is relatively advanced or advancing, and as a corollary there is a tendency for net in-migration from other rural areas (and possibly as a consequence net in-migration in total terms).  $R_2$ , in principle, covers other rural areas in which production is relatively stagnant, commodity circulation is limited, and/or the population transformed into little more than a labour reserve for production requirements elsewhere.

Figure 1: Hypothetical geographical schema of Income transfers



Assuming a single composite "urban areas", there are six potential income-transfer flows. Many studies of remittances have considered just the urban-rural flow, A combined with F. Besides the

obvious bias introduced by ignoring the reverse flow (B+E), the implications if A is large and F very small are by no means the same as if A and F are, say, proportional to something like their respective area size or population. Similarly, though some studies in some sense or other have included the combined rural-urban flow, the respective "weights" of B and E have analytical and policy implications. Considering just the four urban-rural flows, one can readily envisage situations in which remittances benefit urban areas and rural area  $R_1$  while draining  $R_2$ , and indeed definitionally there are thirteen possible patterns of net gains and losses for each of these areas (the thirteenth being where all three areas neither benefit nor lose in net terms).<sup>1</sup>

Considering intra-rural income transfers as well does not change the number of possible outcomes, but the impact of remittances on the socio-economic structure can be better appreciated. Thus the net outflow of remittances from  $R_1$  might augment "development" in urban-industrial areas or it might contribute to rural development in some sense. And the conventional rural-urban dichotomy would be unable to identify which was the case, though it would tend to lead to the view that the outflow was benefitting urban areas.<sup>2</sup> Other patterns are also considerable

(iii) Temporal dimensions: types of migrants

The third conceptual issue is even more fundamental, that of validly measuring the net transfer of income at the individual or "household" level, which means taking account of different types of transfer, gross flows in both directions, and the respective timing of those transfers. The primary difficulty is that cross-sectional studies of remittances sent or received by recent migrants, for example, are typically inadequate if the over-all net transfer is to be reasonably

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<sup>1</sup> The other 12 cases consist of feasible combinations of net gains, losses or no change.

<sup>2</sup> Interestingly, though urban-rural transfers were much greater on average, in Kenya it was observed that intra-rural transfers were the most common. Knowles and Anker, 1981, op. cit., p. 6.

assessed.<sup>1</sup> In that context, it might be useful to set up a conceptual schema of patterns of personal income transfers associated with migration. Of course, any such schema must involve considerable simplification, but it is useful if it can help clarify the type of question that should be included in migration surveys. For ease of exposition the discussion will be presented in terms of rural-urban migration, though other forms of migration could easily be treated within the conceptual framework.

Five principal patterns of income transfers can be identified, corresponding to different types of migrants. In all five cases, when a migrant leaves a village outflows initially will generally exceed inflows to the rural area, in that the migrant will normally take savings or have the journey financed by donations from relatives or by means of a loan. Subsequently, after reaching the urban area the migrant may continue to receive support from the rural area, either while searching for a source of income or while receiving schooling or training. But gradually the rural outflow could be expected to decline, usually ceasing altogether. It is from that point that five main patterns of income flows could emerge, corresponding to the type of migration involved.

The first case arises if the migrant is a seasonal or successful "target-income" migrant worker. In that case a reverse flow to the rural area could be expected fairly quickly, the propensity to save could be expected to be high, and the subsequent return to the rural area would be associated with a flow to the village of accumulated savings and acquired assets. So, in the case of "target" migrants, assuming their earnings expectations were realised, the net flow of remittances would be positive for the rural area. This type of

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<sup>1</sup> The example of "recent migrants" is not by chance, for many migration surveys have selected migrants on the basis that they had moved within a certain recent period, such as within a year, two years, or five years. Unless the propensity to remit and the propensity to receive remittances are both constant over the whole period of migration (which may be 25 years or more) this pre-selection procedure will bias the estimation of migration-related remittance flows.

pattern is displayed in diagram A of Figure 2, though the shape of the positive remittance curve ( $r$ ) is extremely unlikely to be uniform over time ( $t$ ). In other words, as drawn, the net rural-urban remittance would be measured by the shaded area above the horizontal axis minus the shaded area below that axis.

The second case corresponds to longer-term migrants and presents more complications. After the initial period, the rural outflow is likely to decline and at some unspecified time a reverse net flow may begin.<sup>1</sup> Something like that is displayed in diagram B in figure 2, which is drawn to illustrate the situation where after a certain period the migrant ceases to send remittances, at point  $t_1$ . This was the type of behaviour suggested in the ILO's Kenya migration survey.<sup>2</sup> Another, equally plausible pattern is for the flows to decline gradually. In the Punjab migration survey the data suggest that after about three years' absence migrants started making remittances and that thereafter the proportion remitting did not decline with time away.<sup>3</sup> Those data refer to a 16 year tracking period, to retrospective information and where the number away for a prolonged period was relatively small. But in support of this pattern of continuing flows, a much earlier Bombay study suggested that those absent for more than twenty years continued to send remittances regularly.<sup>4</sup>

In one study of Mosi migrants in Upper Volta it was actually observed that the proportion of savings remitted was a positive function of time away for at least the first five years away and possibly

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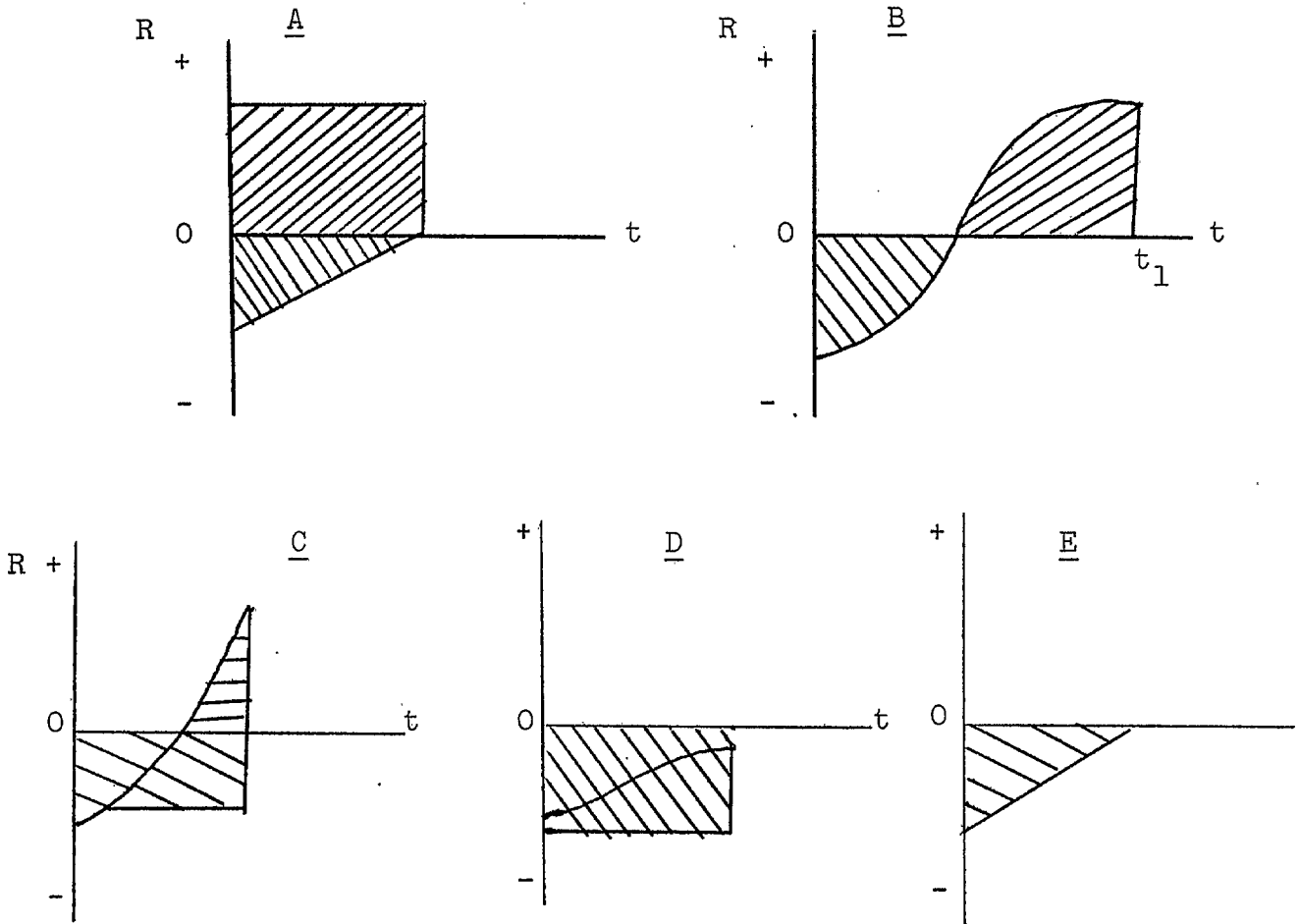
<sup>1</sup> There is of course nothing to rule out flows in both directions within the same period.

<sup>2</sup> Knowles and Anker, 1981, op. cit., p. 17.

<sup>3</sup> Oberai and Singh, 1980, op. cit., p. 232.

<sup>4</sup> P.N. Prabhu: "A study of the social effects of urbanisation", in UNESCO: The social implications of industrialisation and urbanisation (Calcutta, Oxford Printing Works, 1956).

Figure 2: Hypothetical income flows to rural areas associated with remittances to and from migrants



Note: The vertical axes measure remittances in some monetary unit; curves below the horizontal axis indicate rural outflows, those above inflows to areas of out-migration.  $t$  is measured in some unit such as months or years, where  $O$  is the moment of the migrant's departure.

longer.<sup>1</sup> But whether or not remittances continue, the pattern illustrated by diagram B implies a growing net remittance to the rural area.

The third case is displayed in diagram C and corresponds to the situation in which family members follow, taking family savings and assets, when the migrant is established in the urban area. Definitionally, in that case there is a net loss of income for the rural area, if it is assumed that remittances are sent mainly to immediate family members (which of course is not always the case in practice). The difference between the situation illustrated in diagram C and that shown in diagram D is that in the former some urban-rural remittance from the migrant to family members precedes the migration of the family members, whereas in D there is no urban-rural remittance at all.

Finally, the fifth case is illustrated in diagram E and corresponds to the typical situation of unsuccessful migrants, those who leave the rural area, thereby inducing a rural outflow, and who do not produce a subsequent income transfer to that area because their migration yields little or no income. While conceptually this is the simplest case of all it is the most likely to be missed by migration surveys.

One methodological implication of this fivefold schema is that it indicates, in a simplified way, how the sampling frame can bias the estimates of gross and net flows of remittances. As noted earlier, many migration surveys identify migrants as those moving in the past five or even two years and ask remittance questions only of that group. If the remittance behaviour is such that for the first year or two gross outflows exceed gross inflows, this procedure will tend to give an underestimate of net inflows. But if a large number of

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<sup>1</sup> J.M. Kohler: Les migrations des mosi de l'ouest (Paris, Editions de l'Office de la Recherche Scientifique et Technique Outre-mer, Travaux et Documents, No.8, 1972), p. 63. The progressive increase was attributed to the importance migrants attached to the need to preserve the active sympathy and support of their family and relatives in their native area.

migrants are short-term, relatively unsuccessful migrants (as in diagram E) and if, as is generally so, remittance data are not gathered from such return migrants, the net inflows may be overestimated. For that reason, among others, it is essential to get remittance information from return migrants and in-migrants as well as from the households of out-migrants.

The primary macro-economic issues arising from this albeit simplified conceptualisation are twofold. The first is whether or not the pattern of migration comprising an aggregation of groups with variants of the types of remittance behaviour shown in Figure 2 yields a net flow out of or into specific rural or urban areas. That has implications for the pattern of economic growth and for the sectoral distribution of income. The second and related issue is whether or not the incidence of such variants contributes to more or less income and class differentiation in rural and in urban areas. The remittance module used in migration surveys should be judged by whether or not the questions can realistically illuminate such basic issues.

(iv) "Use", "purpose" and "impact" of remittances

The analytical interest in remittances stems from concern with their potential impact on various behavioural and structural phenomena. It also stems in part from a desire to understand the factors motivating remittances so as to be able to explain and predict levels and patterns of such transfers. However, assessing the behavioural impact of remittances by means of survey data raises another set of conceptual difficulties.

Most surveys and analyses refer to the "use" of remittances. But closer examination will often reveal that, first it is unclear whether this means "intended use" of the sender, "intended use" of the recipient, or "actual use". These may be quite different. The actual use of remittances may not correspond to its real purpose, just as the intended use of the sender may not correspond to that desired by the recipient or either correspond to its actual use. And to complicate matters still further, the actual perceived use may subsequently be rationalised as the intended use of all concerned. The notions of



"use" and "purpose" should be kept distinct. An example of the purpose not corresponding to the actual use is where remittances are sent as a form of social security to preserve a social niche in a community based on kinship reciprocities.<sup>1</sup> In other words, an intended use may not correspond to the intended purpose, and in practice as in most forms of behaviour there will be complex layers of motivating factors underlying the sending of remittances.

A related difficulty with the notion of "use" is that the use to which a specific sum of money is put need not correspond to the expenditure which that remitted money facilitated or induced. In effect, the perceived use is unlikely to be the actual, induced use. And again use is not the same as the derived behaviour following receipt or even that induced by the prospective receipt of an income transfer.

Another feature of the use of remittances is the relationships to specific users. This is not insignificant. Let A be the remitter, B any direct recipient, C any other recipient, and subscript u indicate that the person is the user of the remittance. Thus the following five relationships are fundamental though not exhaustive possibilities:

- (i)  $A \rightarrow B_u$
- (ii)  $B \rightarrow B \rightarrow C_u$
- (iii)  $A \rightarrow B \rightarrow A_u$
- (iv)  $A \rightarrow B \begin{cases} \rightarrow B_u \\ \rightarrow C_u \end{cases}$
- (v)  $A \rightarrow B \begin{cases} \rightarrow B_u \\ \rightarrow C_u \\ \rightarrow A_u \end{cases}$

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<sup>1</sup> Heisler, 1974, op. cit., p. 114. Note that this form of remittance may be more necessary for a marginal, relatively poor migrant than for a migrant from a richer "household" whose niche in the home community is more assured.

In the first case A remits to B for B's use; in the second, A remits to B for C's use; in the third A remits to B who acts on behalf of A, so that the remittance is for A's use; in the fourth A remits to B who shares with C in the use of the remittance; and in the fifth B is responsible for distributing the remittance for the use of C, B and A. Most survey data seem to focus on (i) and (iii), though in many circumstances these may not be the main behavioural patterns.<sup>1</sup>

Another aspect of the notion of use concerns the classification of items. Some analyses have made no distinctions, merely referring to (the monetary value of) goods and money transferred. Others have distinguished in some way between remittances used for "consumption" and those used for "productive investment". More commonly a reasonably short list of types of use has been presented or a more open-ended approach has been adopted in the questionnaire. Each approach has merit, each its demerits. The basic arguments in favour of making no distinction are that it is the least complicated approach, in principle, and that it implicitly recognises that at least in the case of monetary transfers the actual expenditure made possible by the remittance cannot often be adequately identified, the direct question only ascertaining the perceived use of a specific sum of money. The demerit of the simplified approach is that it fails to indicate how remittances have encouraged particular types of change in behaviour. The itemised-list or open-ended approach gets round that limitation, but may do so somewhat spuriously because of the difficulty of identifying actual as opposed to perceived use.

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<sup>1</sup> Thus in a survey of migrants in Upper Volta it was observed that migrants remitted to the head of the migrant's family who used the money primarily for the benefit of the community. Kohler, 1972, *op. cit.*, p. 64. In a survey of migrants in South Maragoli, Western Kenya, it was observed that migrants tended to channel money to be distributed to extended family members through their wives or parents in order to reduce financial involvement and to have witnesses of their actions. J. Mook: "The migration process and differential economic behaviour in South Maragoli, Western Kenya", unpublished Ph.D. dissertation, Columbia University, 1976, p. 185.

However, there is a further point which can be overlooked in either of those approaches and which is partially but poorly recognised in the approach that merely distinguishes between "consumption" and "productive investment". A primary analytical concern is precisely the need to determine whether remittances increase production or consumption or both, and in any event whether they alter the pattern of consumption or production. This can be illustrated most easily in the context of consumption. Suppose some good is remitted; it could be designed to contribute to the bare survival needs of the recipient, or it could supplement consumption in some functional way, or it could tend to alter a traditional pattern of consumption by introducing new "tastes", perhaps by representing an item of conspicuous consumption, primarily having "status" rather than any productive or commercial value. Analytically these distinctions are not trivial. Some forms of remittance may free other resources or funds for other purposes, thus inducing further expenditure of a complementary nature and reducing available funds for other uses. In either case, they may set up a chain of remittance-induced behavioural changes that materially alter the structure of production in the area. This may seem unlikely, but after all, the interest in remittances lies precisely in the recognition that such changes are a possibility.

Finally, there is the issue of analysing the impact of remittances, which goes well beyond what can be done by means of migration surveys but which must be kept in mind in designing such surveys and in analysing the resultant data. Perhaps this question can also be best illustrated by means of an example. Several analyses have argued that remittances have altered rural income distribution. To support this they have cited the incidence of income transfers by income "class" of household, and then perhaps estimated gini coefficients including remittances and excluding them. This procedure is fraught with complications and is likely to give a misleading impression. One should at least distinguish between first-round and second-round effects. Thus it might be the case that the impact of remittances may seem to be reducing income inequality because some poorer groups

receive proportionately more than richer groups. However, the larger absolute amounts received by the more affluent may enable them to strengthen their control of the local economy and, while the poor may need their income solely to reduce debts or purchase food, may enable the rich to purchase more of the land or invest in labour-saving equipment. Moreover, the important factor for the wealthy may well be the potential availability of remittances should they be required, and that potential should theoretically be added to provide a measure of "full income", especially if its availability enables and encourages them to take greater risks in their investment and accumulation decisions. Thus the initial pattern of remittances may not be an accurate guide, even in direction, to the impact of remittances on income and class differentiation. A direct methodological implication of that is that analyses of cross-sectional household survey data must be complemented by analyses of time-series data on behavioural changes and community-level developments and by analyses of detailed retrospective data (or better still, multiple-round surveys).

This section has raised conceptual, measurement and analytical issues on which it would be foolish to pretend the following sections on suggested survey questions have much to offer. It is essential to recognise the basic limitations as well as the vital usefulness of surveys, to recognise that unless the survey designers have much more than a vague idea of what they want they will stumble into a host of unnecessary complications, and to recognise the distinct possibility that even widely used concepts and approaches are badly flawed. The following sections should be judged by whether or not they provide a basically sound structure of questions which can be refined in the light of the sort of issues raised however inconclusively in the preceding discussion.

The questions on remittances are divided into four sections or sub-modules, covering respectively transfers to out-migrants, transfers from migrants to those in the area from which they migrated, transfers associated with return migration into the area of the survey, and transfers made and received by in-migrants to the area being surveyed. The first two modules are addressed to the households

from which migrants have moved, the latter two are addressed to migrants and return-migrants themselves and therefore can be somewhat more detailed. It should not be overlooked that, to obtain a comprehensive picture of personal income transfers between areas, separate questions should also be addressed to all households without migrant members. For that purpose, the principal questions proposed in the following sections could easily be adapted.

#### IV. Transfers to Out-migrants

The main issues arising from the transfer of income and goods to out-migrants are the amount sent, its form, the uses to which such transfers have been put, and the obligations and expectations associated with such transfers. The typical procedure has been to ask the household "head" or other relatives in the area from which the individual migrated for information on the migrant's experience and links with the area. While this procedure is usually the only feasible one, a basic problem is that the questions are addressed to those who may not have been involved in all or even most of the transfers, either to or from the migrant. That in itself may imply a significant discrepancy between what a migrant would report and what the senders or recipients would report. This may limit the conclusions to be drawn from data gathered from "outmigrant households", and the proposed sub-module presented in this section should be seen in that context.

The following comments refer to the individual questions which are presented at the end of the section.<sup>1</sup> The sub-module should be addressed to the "closest relative" of the migrant, which should be decided in specific social contents. This makes no a priori judgement

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<sup>1</sup> In the various sections those questions with an asterisk (\*) are of lower priority than the remainder. Square brackets [] and words in capital letters indicate instructions to interviewers; ordinary brackets () indicate clarifying points for respondents. Italicised words indicate codes for answers.

on which relatives are closer than others. In some social environments the notion of household "head" may be meaningful and easily comprehended, in others much less so. It is a separate and methodologically important issue to decide who should be asked questions about an absent individual. In many cases the household "head" will not be the appropriate person to ask, especially if the transfers are between husbands and wives. Two other preliminary points are that the sub-module should be addressed to those households or domestic units from which a member has migrated and that the information should be gathered for each out-migrant separately.<sup>1</sup>

Question 1: This three-part question concerns a form of outflow which is commonly ignored in analyses of income transfers. Money taken by the migrant should encompass cash and savings sent before or after the move, including that transferred by bank, post office or other financial institution. This broad definition must be made clear to the interviewers and by them to the respondents.

Question 1(b): specifies only the main source of the money taken in those various ways, encompassing savings, gifts, loans, and profits from the sale of assets. Depending on the focus and length of the survey, a further question might be added to identify the secondary source of such money. Alternatively, direct questions could be substituted for Q1(b), along the following lines:

- Q.1 (b) How much money from own savings did he/she take?
- (c) How much money from the savings of the household members?
- (d) How much in gifts?
- (e) How much in loans from friends and relatives?

And so on, giving a detailed sub-division of the quantity given in Q1(a). However, Q1(b) as suggested in the sub-module should be

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<sup>1</sup> Actually, all households or surveyed individuals should really be asked about remittances, not only those with identified migrant "members". The sub-modules are presented to allow for two set of responses.

sufficient for most analytical purposes. Note that it is important to distinguish between money flowing out of the migrant's home area and money coming from elsewhere, which is less likely to represent an outflow from the area.

Q1(c) is an open-ended, or uncoded, question about the outflow of goods in the course of the movement. Although this will be minimal in most cases, a question should be included in case such non-monetary transfers are significant and to ensure a certain consistency in the whole set of remittance questions.

Question 2: This is a screening question, asking whether money or goods have ever been sent since the migrant left. This raises the response error problem of memory lapse and the difficulty of establishing what "goods" should be encompassed by this and subsequent questions (cf earlier discussion). Those answering "no" to Q2(a) should not be asked Q2(b) which is designed to ascertain whose money was sent, where "sent" includes money or goods given to the migrant in the course of visits. The code for household relation should be that used in the survey's household schedule.

Q2(c) is a probing question to explore the breadth of the support for out-migrants. In many cases the "household" from which the migrant left may not be the unit from which he or she receives financial and other support while away. This question clearly only touches on this possibility, and it is to be recommended that in pilot survey work careful consideration should be given to the responses to such a question as Q2(c) to see whether or not it should be expanded to get details of the extent and purpose of any such transfers.

For those answering "no" to Q2(a), there is no need to answer Q3 to Q6, the only other questions they should be asked being Q7 and Q8.

Question 3 is designed to identify the time during which the household has been sending money or goods to the migrant and possible cross-over points (cf figure 2, page 16) when out-migrants

ceased to receive assistance. Q3(a) tries to identify the beginning of the process, and is a relatively low-priority question if Q4(b) is included. Q.3(b), in determining whether or not these were recent transfers, screening for Q4, Q5 and Q6.

Question 4. This is a crucial question, concerned with the actual transfer of monetary and non-monetary outflows to migrants. It is important to specify a period of twelve months because any shorter period will be highly sensitive to the timing of the survey, simply because remittances are likely to be needed more at some times of the year, and from the sender's point of view, more readily available at certain times, such as shortly after a harvest.

Q4(a) gives a time-specific estimate of monetary outflows that when combined with consistent questions on remittances from those migrants can be used to create profiles of net transfers. Q4(b) can be used to identify those migrants who had involved a regular, continuous outflow since their departure. Q4(c) refers to the outflow of non-monetary transfers in the past 12 months.<sup>1</sup> The answer to Q4(c) should be uncoded, given the potentially wide range of goods that could be involved; the code, almost certainly two-digit, should be provided on completion of the fieldwork.

Question 5: refers to the "uses" of the monetary transfers of the past 12 months and should be seen as referring to the sender's intended or expected use of the money. Q5(a) specifies the sender's main purpose, which in many cases will be to pay schooling or training costs, as has been shown in many studies.<sup>2</sup> Q5(b) probes for

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<sup>1</sup> Notice that "past 12 months" is less ambiguous than "past year", which could be interpreted as either the past 12 months or the past calendar year.

<sup>2</sup> See, for example, survey-based studies in Nigeria, Taiwan and India. Essang and Mabawonku, 1974, op. cit.; C.S. Chen: Hsiao Hsin Ying: a typical compact village in southern Taiwan (Hong Kong, Chinese University of Hong Kong, Geographical Research Centre Report 41, 1971), p. 12; J. Connell, B. Dasgupta, R. Laishley and M. Lipton: Migration from rural areas: the evidence from village studies (Delhi, Oxford University Press, 1976), pp. 115-6.



other purposes but given the conceptual difficulties with the notion of use, as discussed in Section III, it must be recognised that the purpose in sending may not correspond to the actual use and that the use to which a given sum of money is put may not correspond to the extra expenditure facilitated by the migrant's acquisition of the money. Furthermore, the response to a question such as Q5(a) may be a rationalisation of a pattern of behaviour that occurred without that having been the original intention of the sender or the migrant. Therefore, it should be recognised that questions such as Q5(a) and Q5(b) provide essentially "soft" data, illustrative of general tendencies only. Note too that the suggested codes for Q.5 are common to various migration surveys but should be amended and refined in the course of pilot field research.

Question 6 identifies those migrants expected to involve a continuing drain on household resources; being attitudinal this may be regarded as a lower priority question, in so far as attitudinal data are less reliable than actual behavioural data.

Question 7 is a short question on the nature of the financial linkages maintained between migrants and their "home" areas. Both Q6 and Q7 are concerned with a basically intractable problem since there is no easy way to ascertain by means of surveys whether or to what extent migrants can behave on the presumption that should they require assistance it will be provided. Yet analytically this is an important dimension of remittances, for almost as much as the actual provision it is the potential availability of financial assistance which influences behaviour, most notably investment, to the extent that it affects the degree of risk.<sup>1</sup> By its nature this is hard to explore by means of household surveys.

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<sup>1</sup> A.R. Waters: "Migration, remittances and the cash constraint in African smallholder economic development", Oxford Economic Papers, Vol. 25, No.3, November 1973, pp. 435-54.

Question 8 is designed to identify income transfers to other migrants residing outside the area who would not have been counted as household members. It is a limitation of most migration surveys that they consider only remittances to and from "household members", when of course many transfers are to others, typically relatives though possibly often non-relatives. Q8 tries to get an estimate of the amount involved in such transfers, the relationship of the migrant to the household being interviewed, the area of destination, and the use. Q8 does not consider the explicit or implicit obligations associated with this type of transfer, and such income-based reciprocities may be highly significant behavioural phenomena within specific modes of production and distribution. If they are considered to be important, additional questions should be added at this point in the module. But in any case non-household remittances should be explored in pilot survey fieldwork to determine whether or not they are pervasive.

IV. Sub-module: Transfers to Outmigrants

For households having contained an out-migrant

	Serial number		
Q1(a) How much money did he/she take when he/she left this household/area? (This should include cash and money transferred by banks, etc.)			
{IF 'NONE' SKIP (b)}			
(b) What was the main source of that money?..			
<i>Personal savings</i>	<u>/0/1/</u>		
<i>Household savings</i>	<u>/0/2/</u>		
<i>Gift from local relatives/     friends</i>	<u>/0/3/</u>		
<i>Gift from relatives/friends     outside this area</i>	<u>/0/4/</u>		
<i>Loan from local relatives/     friends</i>	<u>/0/5/</u>		
<i>Loan from relatives/friends     outside this area</i>	<u>/0/6/</u>		
<i>Loan from local moneylender</i>	<u>/0/7/</u>		
<i>Loan from bank, cooperative,     etc.</i>	<u>/0/8/</u>		
<i>Sold or pledged land, house or     household assets</i>	<u>/0/9/</u>		
<i>Other (specify _____)</i>	<u>/1/0/</u>		
<i>Don't know</i>	<u>/8/8/</u>		
<i>Not applicable</i>	<u>/9/9/</u>		
(c) Besides personal belongings, such as clothes, what if anything did he/she take with him/her?			
{UNCODED RESPONSES; CODE ON COMPLETION OF SURVEY}			

Q2(a) Have you or any member of this household ever sent money or goods (other than small presents) to him/her?

Yes  No

{SKIP TO(c)}

(b) Who sent money or goods?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

{USE SERIAL CODE, AS IN HOUSEHOLD SCHEDULE}

(c) Has anybody else in this area sent him/her money or goods (other than small present)?

Yes  No  Don't know

If yes, who?

\_\_\_\_\_

{UNCODED RESPONSES; CODE ON COMPLETION OF SURVEY}

{FOR THOSE ANSWERING NO TO Q2a, SKIP TO Q7}

Q3(a) How long ago was money *first* sent

Years  Months  Weeks

Never  {SKIP TO Q4(c)}

(b) How long ago was money *last* sent?

Years  Months  Weeks

{IF MORE THAN ONE YEAR SKIP TO Q.6}

Q4(a) In the past twelve months, how much money has been sent to him/her?

\_\_\_\_\_

Q4(b) Have you or other household members been sending money regularly or not since he/she left?

Yes /1/ No /2/



(c) Apart from money, what goods if any have been sent in the past twelve months?



\_\_\_\_\_  
{UNCODED; CODE ON COMPLETION OF SURVEY}

Q5(a) Considering the money sent in the past twelve months, what was *your* (or the other sender's) main purpose in sending the money?

*Help pay for his/her consumption (food, clothes, etc.)* /0/1/

*Productive investment there* /0/2/

*Purchase of goods to be sent back here* /0/3/

*Purchase of land* /0/4/

*Marriage or other ceremony* /0/5/



*Purchasing (or pay for) house, dwelling* /0/6/

*Repay debt* /0/7/

*Pay for education costs (school, university, training)* /0/8/

*Pay taxes* /0/9/

*Pay his/her travel costs* /1/0/

*Other (specify \_\_\_\_\_)* /1/1/

*Don't know* /7/7/

*No response* /8/8/

Q5(b) Apart from that purpose, was there any other purpose for sending money/goods?

{UNCODED; CODE ON COMPLETION OF SURVEY}

Q6(a) Do you expect to continue sending money or goods to him/her?

Yes  No

{SKIP (b)}

(b) For how long do you expect money to be sent to him/her?

Years  Months

Weeks

Don't know

No response

Q7 If he/she needed money, would you or other household members provide assistance?

Yes  No

## V. Transfers from Out-migrants

This sub-module should largely mirror that on transfers to out-migrants, the main difference being that the section on initial outflows is not relevant here. The structure of questions considers separately money sent by migrants, money brought back during visits, and then non-monetary transfers. It covers "uses" of monetary remittances, the perceived availability of potential remittances, and finally the complex issue of remittances by the out-migrant to those not in the household interviewed. As mentioned with reference to the previous section, selecting the most appropriate respondent for these questions may be difficult, and should in principle be the person with most knowledge of and contact with the migrant concerned.

Question 1. This is the basic screening question to determine whether or not remittances have been sent to one or more members of the household, where "sent" is broadly defined as encompassing sent by post, brought by relatives (including members of the household who have visited the migrant), transferred through financial institutions, or brought by couriers of one sort or another. It excludes transfers done in the course of personal visits by the migrant to the household. "Money" encompasses cash, cheques, inter-bank transfers, postal orders, and promissory notes. Note that Q1(a) refers to money ever having been sent since the migrant left the household to live and/or work in another area. The transfers should include those to members of the household who have ceased to be members as well as those remaining in the household. Those answering no to Q1(a) do not need to be asked any further questions until Q4.

Q1(b) identifies the main recipient of the monetary transfers. Often the wife is the main recipient of remittances, as in large parts of Africa. But some studies have reported that the main links are across generations, notably from sons to fathers or from daughters to mothers. Thus in Liberia it was reported that 60 per cent of remittances went to migrants' fathers, 30 per cent to their wives, and 10

per cent to other kin or to fathers and wives jointly.<sup>1</sup> It is analytically important to identify the primary recipient of the remittances, in so far as that will affect their use, even though the recipient will not necessarily be the person or persons who control the money's use. Thus in one Indian survey male migrants in urban areas sent back money for their wives and children though the money was reportedly controlled by other joint family members.<sup>2</sup> The general relevance of this question was considered in section III. In the light of that discussion it might be appropriate to include a further question after Q1(b) referring to the person who is mainly responsible for keeping or utilising the money. This could be inserted with the same format as Q1(b). For that question, the coded responses are based on the 'relative' code used in the general household schedule, but also include a code for "all households", to refer to situations where the migrant remits to a joint group, and another code for "various members", to cover situations in which it is sometimes sent to one member, sometimes to others. There may be situations in which the money was sent to somebody not still living in the household, in which case that should be recorded under "other", and coded on completion of the fieldwork.

Q1(c) combined with Q1(d) seeks to determine the period in which remittances have been sent. There are arguments for reversing the order of (c) and (d), on the principle that that would mean taking the respondent backwards from the present, but in this case this is a very minor consideration. While (c) and (d) are not very precise questions they should provide a reasonably accurate idea of the time in which the migrant had been remitting money. Clearly they take no account of the regularity of remittances or the quantity involved, but these are considered in later parts of question 1. One alternative to Q1(c) and Q1(d) would be something like:

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<sup>1</sup> J.C. Riddell: "Labour migration and rural agriculture among the Gbannah Mano of Liberia", unpublished Ph.D. dissertation, University of Oregon, 1979, pp. 68-70.

<sup>2</sup> A.M. Singh: Rural-urban migration of women among the urban poor in India, paper presented at the Annual Meeting of the Population Association of America, Atlanta, Georgia, April 1978.



Q1(c) How long since he/she first sent money? And how much was sent at that time?

Time since sent: Years 177 Months 177

Weeks 17

Amount first sent: \_\_\_\_\_

An analogous question would be used for Q1(d), merely replacing 'first' by 'last'. An objection to this procedure is that the measuring of amount first sent is ambiguous in that it could be taken as the first little transfer or the sum transferred over a longer period; analytically the former is not of any significance and in any case is liable to be inaccurately reported if the migrant has been away for a long time.

Those who last sent money more than a year before the date of the survey should skip from Q1(d) to Question 2. Those who have received monetary remittances in the past 12 months should proceed to Q1(e) which corresponds to the question on transfers to out-migrants. It is important that the period covered should be the same, and that the respective questions should cover a whole year rather than some shorter period such as a season or tax-paying month.<sup>1</sup> Of course many migrants would have been away for a shorter period, in which case the period should refer to "since leaving".

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<sup>1</sup> It is worth reiterating that, especially if the use of remittances is being analysed, the responses will be highly sensitive to the period covered, and indeed it must be recognised that even if a year period is specified they may be sensitive to the season immediately preceding the survey date. The point is best made by reference to tax payments, for in many areas at certain times of the year taxes will take a very large proportion of remitted funds. See, for example, the situation of the Mosi in Upper Volta. Kohler, 1972, op. cit., p. 64, f.10.

Q1(f) merely tries to ascertain whether or not remittances have increased or decreased among those who have been away for more than two years. It is a question given relatively low priority, as the underlying analytical issue could be explored by cross-sectional comparisons of the propensity to remit among migrants of different durations. However, the latter course requires a large sample and careful use of control variables.

Q1(g) is another question that is given a relatively low priority, being an essentially attitudinal question hinging on the perception of "regular".<sup>1</sup> It could be pre-defined as, say, "once a month", but that is more arbitrary than might be recognised.<sup>2</sup> The third optional response is also not entirely incompatible with either of the first two, and indeed may deserve a separate question asking whether money is remitted without the household having to request money or whether it is mainly sent only when requested. The point of Q1(g), however, is to consider an important characteristic of remittances, their predictability. The receipt of regular transfers could be expected to have a different impact on expenditure and savings patterns than the receipt of occasional remittances, and this would be essentially independent of the respective amounts involved.

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<sup>1</sup> Some uses of the notion of 'regular' have had a misleading effect. In one survey in Khartoum, Sudan, it was asked, "Do you send regular money back to your place of origin?". Those who answered 'no' were classified as non-remitting migrants, though many may well have remitted occasionally or irregularly. M.E. Galal-el-Din: "Internal migration in the Sudan since World War II, with special reference to migration to Greater Khartoum", unpublished Ph.D. dissertation, University of London, 1973, p. 233.

<sup>2</sup> Is sending \$60 once every two months less regular than \$30 every month?

Question 2 considers monetary transfers made in the course of migrants' visits, transfers that can easily be overlooked in migration-remittance surveys.<sup>1</sup> As such visits are liable to be very important means by which remittances are made it is preferable to have separate questions on transfers resulting from visits rather than relying on a single general question to capture these transactions as well as other forms of remittances.

Table 2: Means by which money sent by urban migrants, Ghana, 1963

How money sent	Rural survey (%)	Urban survey (%)
Through post office	60	44
With relatives or friends	27	28
Taken personally	14	18
By lorry drivers	10	17
Through a bank	<u>1</u>	<u>4</u>
Total (responses)	112 (N=659)	111 (N=353)

Source: Caldwell, 1969, op. cit., p. 157. The total adds to over 100 per cent because of multiple responses.

An alternative would be to ask how money or goods remitted were sent, as was done in a Ghana survey (table 2). The difficulty with this approach is that money and goods may be transferred by several means, at different times. Moreover, apart from anecdotally

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<sup>1</sup> Thus in one Tunisian study it was realised, after the survey which asked only about remittances sent back, that a substantial proportion of remittances were brought back on visits, and a study in western Kenya reported that this was the main means of remitting money and goods there. M.J. Hay: "An economic analysis of rural-urban migration in Tunisia", unpublished Ph.D. dissertation, University of Minnesota, 1974, p. 88; Moock, 1976, op. cit., p. 176.

interesting information this scarcely adds to the analytical usefulness of the survey. However, it would be straightforward to add a question along the following lines:

Q. How is money usually sent?	
Post office	<input type="checkbox"/> 1
Bank transfers	<input type="checkbox"/> 2
Taken personally	<input type="checkbox"/> 3
Relatives	<input type="checkbox"/> 4
Given when visited	<input type="checkbox"/> 5
Lorry drivers	<input type="checkbox"/> 6
Other (specify _____)	<input type="checkbox"/>

Multiple responses would have to be allowed, though use of the word 'usually' could restrict the answer to just one method.

The present Q2 could be specified so as to include both visits from migrants to the surveyed households, or the area of those households, and visits from household members to the migrant's residence. The important point, however, is that all methods of transfer should be covered by the questions.

Q2(a) screening for the remittance question, a "visit" being defined as any period of return since the migrant left to work or live in another area. Q2(b) refers to visits and monetary transfers in the previous twelve months. If it is believed that "recall error" would not be such as to vitiate the quality of data for earlier periods, Q2(a) and (b) could be repeated for one year further back as well; this is not recommended. The objective of Q2(b) is to estimate the amount of money remitted for the use of the respondent and/or other members of the household. In principle, money brought back for the immediate consumption of the visiting migrant should not be included, unless used for investment purposes, when clearly it should be included. However, in practice such a distinction is unrealistic.

Question 3: is about the use of monetary remittances and raises the familiar conceptual problems mentioned in Section III. For analytical purposes, what is important is the expenditure made possible by the remittances.

There are three related but distinct issues. First, there is the behavioural change in expenditure and saving facilitated by the remittance, an issue best handled by multivariate statistical analysis of actual behavioural data. Second, there is the purpose for which the migrant intended the money to be used, which is covered by Q3(a). This is a problematical question, being not only attitudinal but referring to the intentions of somebody other than the respondent, which may not be known by the respondent. Therefore, in a long questionnaire Q3(a) might be given a relatively low priority. Analytically, it would be of interest to know whether there was a systematic difference in the intentions of the migrants and the necessities or preferences of the recipients. Q3(b) is concerned with the actual use, as perceived by the respondent, and for reasons mentioned earlier, is also a partly attitudinal question. For both Q3(a) and (b) codes are allocated for 12 possible uses, though in specific countries or regions this could be extended. In some regions it will be well known from past research that one or several uses predominate, such as tax payments.<sup>1</sup> When specific items are known to be important it may be appropriate to add a follow-up question on particular aspects of that use.

Q3(c) probes further by checking on whether or not remittances contributed indirectly to asset formation or increased production. Nine types of expenditure are mentioned, but of course such a list could be expanded or contracted depending on the local circumstances

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<sup>1</sup> Thus tax payments accounted for two-thirds of total remittances in Upper Volta, according to one rural survey. Kohler, 1972, op. cit., pp. 64-5. In some studies basic consumption needs about nearly all remitted funds. Johnson and Whitelaw, 1974, op. cit.; Caldwell, 1969, op. cit.; Adepoju, 1974, op. cit.; inter alia.

and after pilot survey work.<sup>1</sup>

Question 4 concerns non-monetary remittances. Q4(a) being a basic screening question, those not having received such transfers skipping the remainder of the question. Q4(b) asks for a list of such items received in the past 12 months, three coded responses being suggested, though the answer itself should be left uncoded until the fieldwork has been completed. In practice this question may require considerable probing on the part of the interviewer, and for that reason alone is susceptible to "interviewer-induced bias" if some interviewers are better and more thorough probers than others. There is likely to be widespread omission of smaller items (though they may not be small in relation to the recipient's standard of living). If such items are recorded for some respondents and not others, thereby introducing an element of inconsistency, and if the pilot survey suggests that this is a problem with certain items, a probing question could be formally added to the questionnaire. But whatever is done it must be kept in mind that the questions should not be such as to yield a high ratio of "noise" to information that can be analysed; small gifts on name-days or birthdays, for example, should not be recorded. Q4(c) should refer to the market value of those goods in terms of the prices paid for them or thought to have been paid for them. In practice the answer to this question will be very impressionistic and, as such, the resultant analysis should be based on fairly large monetary groupings (e.g. less than \$15, 15-20, 50-100, 500+).

Question 5 is concerned with the perceived availability of money from out-migrants and is another issue rarely covered in migration surveys, though analytically it is a crucial dimension of the remittance relationship.<sup>2</sup> One reason for this neglect may be the subjective or

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<sup>1</sup> This question, slightly abbreviated, was asked in the ILO's Punjab survey. However, most migration surveys that have asked the uses of remittances seem to have asked open-ended questions along the lines of Q3(b).

<sup>2</sup> See, for example, Waters, 1973, op. cit.

attitudinal nature of such information. The perceived "ability" to provide money noted in Q5(a) is necessarily subjective, at least partly, and the answer may depend on how much money is thought to be implied. Q5(a) should be taken as meaning anything above a very small amount.<sup>1</sup>

Q5(b) moves from the ability to provide money to the willingness to do so. And Q5(c) goes one step further in seeking to determine the amount the migrant could provide if it was needed urgently; the notion of urgency of course is somewhat subjective, and so the responses to Q5(c) should be treated as impressionistic. The pre-selected coded responses are based on that supposition. The symbol 'y' represents whatever is the local currency. More than five coded responses could be allowed, but it would surely be a case of spurious accuracy to ask for some exact figure.

Question 6 is concerned with another awkward aspect of remittances, the transfer from a migrant to others not living in the household being interviewed. For estimating the net flows between areas the omission of this category of transfer might make a substantial difference. But there are considerable methodological difficulties to be overcome if this aspect is to be satisfactorily covered. Q6 is essentially experimental, and the principal justification for including it at all is that it is preferable to attempt to get information on this issue than to ignore it on the grounds that it is very hard to get reliable information.

With Q6(a) the primary difficulty is that the respondent is not involved in the transfer and therefore may have scanty knowledge of any such remittances. All that can be hoped is that the responses

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<sup>1</sup> A rather longer version of this question is contained in a related survey manual on women's roles, though there is no reference to migrants per se. R. Anker: Research on women's roles and demographic change: survey questionnaires for women, men and communities with background explanations (Geneva, ILO, 1980), p. 198. The question there is posed in contingency terms (i.e. if you were in difficulties, etc.) raising the problem of identifying "difficult times" satisfactorily. However, that survey questionnaire is being tested in a cross-section of rural and urban environments in various countries.

will indicate the rough extent of such additional transfers. Q6(b) tries to go much further in identifying the persons receiving money or goods, the amount of money and the type of goods. It is likely that the least accurate of the responses will be those concerned with the amount sent, unless there is a close relationship such as is involved in some extended kinship structure. Space is left for two additional recipients to be identified, though this could be enlarged. Q6(c) considers the uses of this form of transfer, and again pilot survey work might be able to determine whether or not the perceptions of one household about the use to which monetary transfers to another household are put are reasonably accurate; if not the question can be dropped or sought in question 6.



V. Sub-Module: Transfers from Out-Migrants

For households having contained an out-migrant

Serial number

Q1(a) Has he/she ever sent money to you or other members of the household living in this area?

Yes  1/ No  2/ Don't know  3/

{SKIP TO Q4}

(b) To whom has money been *mainly* sent

\_\_\_\_\_ {RELATIVE CODE, HOUSEHOLD SCHEDULE }

All Household  6/6/

Various members  7/7/

Other (specify \_\_\_\_\_)

(c) How long ago did he/she *first* send money?

Years   Months   Weeks

(d) How long ago did he/she *last* send money?

Years   Months   Weeks

{IF MORE THAN ONE YEAR SKIP TO Q2}

(e) How much money has he/she sent in the past twelve months?

\_\_\_\_\_

(f) If away for more than two years. Was that more, less or about the same as in the twelve months before that?

\_\_\_\_\_

Q1(g) Does he/she send money regularly or irregularly, or only or mainly when requested?

Regularly  1

Irregularly  2

Mainly when requested  3

Q2(a) Has he/she visited here in the past twelve months?

Yes  1 No  2



(b) On any visit in that time did he/she bring money for the household use? If yes, about how much from all visits?

\_\_\_\_\_ {NONE=0000}

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IF NO MONEY RECEIVED IN PAST TWELVE MONTHS SKIP TO Q4

Q3(a) Considering money received in the past twelve months, for what did he/she intend it to be used, mainly? (Give up to three uses, in order of importance)

Consumption (food, clothing)  0/1

1. 

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--	--

Productive investment here  0/2

2. 

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--	--

Purchase of goods to be sent to him/her  0/3

3. 

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Purchase of land  0/4

Land improvement  0/5

Marriage, other ceremony  0/6

Purchasing or paying for house, dwelling  0/7

Pay off debt  0/8

Q3(a) continued

Pay for schooling or training costs of family member

Pay taxes

Pay for move/migration of other household member

Saving

Other (specify \_\_\_\_\_)

Don't know

No response

(b) For what was that money actually used? (Give up to three uses in order of importance)

1.

2.

3.

{CODE AS FOR Q3(a)}

(c) Did the money enable you or other household members to do any of the following?

{YES  NO  }

Buy land

Rent more land

Buy farm implements

Improve land

Buy pesticides, fertilisers, seeds, etc.

Buy non-farm productive equipment

Pay for schooling of household member

Pay off debts

Pay for move/migration of other household member

Q4(a) Apart from money, has he/she sent or brought any goods for you or other household members?

Yes 1 No 2

{SKIP TO Q5}

(b) What have been the main items received in the past twelve months?

\_\_\_\_\_

\_\_\_\_\_

{UNCODED; CODED ON COMPLETION OF SURVEY}

(c) And what was the monetary value of all the items received in those twelve months?

\_\_\_\_\_

Q5(a) If you or other household members needed money would he/she be able to provide any money?

Yes 1 No 2

{SKIP TO Q6}

(b) And do you think he/she would provide money?

Yes 1 No 2

(c) About how much money do you think he/she could provide if it was needed urgently?

Less than 50y 1

Between 50 and 250y 2

Between 250 and 500y 3

More than 500y 4

Don't know 5

Q6(a) Has he/she sent or brought money or goods to others not living in this household but living in this {village/town/city}?

Yes 1

No 2

{SKIP TO END}

(b) In the past twelve months, what was the relationship to you of the person(s) receiving such money or goods? About how much money did they receive?

	1.	2.
Relation	_____	_____
Amount	_____	_____
Goods	_____	_____

{CODE ON COMPLETION OF SURVEY}

(c) And for what was the money mainly used?

Person 1. \_\_\_\_\_

2. \_\_\_\_\_

{CODE AS IN Q3(a)}

## VI. Remittances and Return Migrants

It is often claimed that return migrants stimulate rural economic growth, partly by virtue of their enhanced skills and experience and partly because they come back with accumulated savings and have sent back money beforehand. Such effects can easily be exaggerated, as most migrants are unlikely to be able to save large amounts for rural purposes. This is so, even if they are classic "target-income" migrants. Thus a study of migrant workers on Cameroon plantations reported that only a fifth of them managed to save as much as a quarter of their incomes, and a study of migrants to plantations in Guatemala found that on average they only took back about 20 per cent of their earnings to their villages.<sup>1</sup> Such studies have left important methodological problems unresolved, but even so it seems likely that in most circumstances the amount taken back will be less than in the case of the "relatively successful" wage workers cited in these two studies.<sup>2</sup> However, although return migrants' remittances may be less than sometimes presumed and although return migrants often make up only a small proportion of total out-migrants, a sub-module for return migrants is essential in any survey exploring the extent and impact of income transfers.

The proposed section is designed to cover the out-flows from the area of current residence immediately prior to the migrant's return, the transfers associated with the actual return, and the subsequent or continuing transfers, both to the migrant and from the migrant to the area of previous residence. The questions should be addressed directly to the returned migrant.

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<sup>1</sup> E. Ardener and S. Ardener: Plantation and village in the Cameroons (London, Oxford University Press, 1960), p. 181; L.J. Schmid: "The role of migratory labour in the economic development of Guatemala", unpublished Ph.D. dissertation, University of Wisconsin, 1967, pp. 254-56.

<sup>2</sup> Thus in Ghana it was reported that 67 per cent of those who returned to their village did so because of old age or sickness. Caldwell, 1969, op. cit., p. 199.

Question 1. Q1(a) is a screening question to determine which of the return migrants had received monetary transfers while away. Q1(b) focusses on monetary transfers received from relatives or others then living in the household; it does not include transfers received from others living outside the household, in the vicinity or elsewhere. If such non-household-related transfers are regarded as significant - an issue to be explored in the pilot survey in the specific local circumstances of each survey - Q1(a), (b) and (c) should be repeated for "relatives or others living in this area". In some cases this modification is to be recommended, especially where many return migrants set up separate households on their return, in which case the source of income transfers would have been a household to which he or she had belonged, not the household currently being interviewed.

Q1(b) restricts the desired quantification of the outflow to the previous 12 months, or less where the migrant had been away for less than a year. There are analytical grounds for lengthening the period covered, but that would entail recall problems and resultant doubt about data quality. Q1(c) asks about the main uses of money transferred, and corresponds to such questions in the sub-module on out-migrants.

Question 2. This refers to the reverse flow in the same period immediately preceding the return. Q2(a) is the basic screening question. Q2(b) seeks to identify the source of that income. Various studies have reported out-migrants receiving income from land rented out in their absence or from a share of the product from land owned by them.<sup>1</sup> Q2(b) allows for two responses, though in some rare cases more could be involved. Q2(c) specifies the total income received from all such sources in the area in the 12 months before the return. Again, the 12 month period is not so important in itself, as long as the period covered in Q1 and Q2 is the same. Q1(d) is to determine whether it can be accepted that the money identified in Q1(c) was actually an outflow from the area.

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<sup>1</sup> See, for example, Hay, 1974, op. cit., p. 88.

Question 3 is concerned with remittances made to the household in the same period immediately preceding the migrant's return. Unlike the corresponding remittance information gathered for out-migrants, transfers sent or brought are combined in this case, because to go into further detail on what may have occurred some considerable time ago is liable to produce particularly inaccurate data.

Q3(a) is the basic screening question; Q3(b) deals with goods sent or brought back in the year before the migrant returned. Like the remainder of this question, it excludes goods brought back at the time of the migrant's return. As in other questions on items transferred, no code should be given before the fieldwork is done, though interviewers should be instructed on the items for which to probe.

Q3(c) and (d) deal with the money sent back and its uses bearing in mind the rather impressionistic nature of data on uses. The uses should be listed in terms of the proportion of the remitted money used on it. Thus a house may be the most costly item but only a small amount may have been remitted to be spent on the house. It is the remitted money's uses which should be covered here.

Q3(e) is also impressionistic and for that reason should be given a relatively low priority, in spite of the possibility that in terms of analysing the impact of remittances on household inequality the retention of money in the household has clear implications. Moreover, Q3(e) touches on the important issue of the extent to which such remittances were intended to strengthen the status and economic position of the return-migrant and/or his or her household.<sup>1</sup>

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<sup>1</sup> In the context of this and the following questions, it is of interest that such questions in Upper Volta suggested that about two-thirds of the monetary value of goods brought back by return-migrants in rural areas consisted of 'prestige goods' for the migrant, and that the proportion of the monetary value of the goods kept by the migrant was 86 per cent. Kohler, 1972, op. cit., p. 66.



An alternative to Q3(e) is to ask something like:

Q3(e) How much of that money was for:

Your use and for other household members	<u>  0  /  1  /</u>
Use of other relatives	<u>  0  /  2  /</u>
Village/area improvement	<u>  0  /  3  /</u>
Other official's use	<u>  0  /  4  /</u>
Other (specify _____)	<u>  /  /</u>

The suggested disaggregation is only illustrative, and would have to be revised in the light of pilot survey work in the specific areas being studied. Similarly, the coding of 'other' should be determined after the responses are checked at the end of the fieldwork.

Question 4. This three-part question refers to the money or savings actually brought back by the returning migrant. It should be recognised that there is a certain haziness between money sent back just before the return and that sent back at or immediately after the return. That haziness should not conceal the real difference between 'before' and 'at' return, but it must be clear to the interviewers and respondents that whatever is included in Q3 is not included in Q4, and vice versa. Moreover in the analysis of the information, the data from the two questions should be combined as far as possible. For most analytical purposes that will cause no problem.

Q4(a) deals with goods brought back. In the case of non-monetary assets, it is easier to distinguish between 'sending' and 'bringing' back and the distinction is less important than with monetary transfers. However, it is essential to take account of non-monetary items, for many studies have found or suggested that a large proportion

of remittances associated with return migration have been in a non-cash form. For example, it was found that one-third of remittances taken back to the village of Thak in Nepal was not cash, and various studies in African countries and elsewhere have reported a wide range of assets brought back.<sup>1</sup> Q4(a) allows for an open-ended list, which could be quite long. To restrict it, one possible procedure would involve instructing interviewers and respondents to include only items having some specified market value, such as \$10. Another possibility would be to consider only such assets as have a productive use or which could be used as collateral in obtaining loans or as items that could be sold to acquire productive equipment. But this latter procedure involves severe methodological difficulties.<sup>2</sup> A third alternative would be a series of direct questions about specific assets or types of assets.

Several other aspects of the issue of goods brought back on return could be included in follow-up questions after Q4(a). First, the respondents could be asked to estimate their monetary value. This should probably be the market value at the time of return, but the question of value is fraught with complications. There are essentially four notions of 'monetary value' that could be given, and in most circumstances it must be recognised that major inaccuracies will be involved in the responses. The four variants are purchase price (in which case a date of purchase would be required in order to impute equivalent values for all respondents), market value (potential sales price) at the time of return to area, current market price of item in present condition, and replacement cost (which would typically be well above the current sales price of the item itself). In each case, the 'value' could well be different in the area of residence from

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<sup>1</sup> A.D.J. MacFarlane: "Population and economy in central Nepal: a study of the Gurungs", unpublished Ph.D. dissertation, University of London, 1972, p. 333. See also Connell et al, 1976, op. cit., p. 95. In Upper Volta goods brought back by migrants accounted for about 42 per cent of their savings. Kohler, 1972, op. cit., p. 66.

<sup>2</sup> For example, practically any object could be sold to acquire the cash needed to help buy some productive asset.

what it was or is in some other area. Given these complications market value at time of return is liable to provide at best an approximate estimate of the monetary value of the 'goods transfer', and it may well be appropriate to treat the flow of goods as analytically distinct from monetary transfers, perhaps giving imputed values to different items or perhaps not making any attempt to attribute monetary values to them. Whatever course is adopted, it has to be recognised that the resultant calculations will be of a very tentative nature. For that reason, it is strongly recommended that inferences on this issue should only be based on reasonably large samples; a study of say 20 return-migrants would be woefully inadequate.

A second follow-up question would be concerned with the control of the assets returned. The repatriation of assets may not be for the migrant's personal benefit, and may not enable the migrant to differentiate himself or herself from kin or neighbours, especially if the transfer merely reflects a well-defined set of obligations. To give just one example, an old study of labourers in Highland New Guinea reported that the typical returning migrant kept for himself rather less than half of the goods brought back, the rest going to relatives and village officials.<sup>1</sup> Often such transfers are obligatory, and it may be desirable in certain areas, where they are an implicit or explicit characteristic of the reciprocal social relations of production, to include additional questions that help identify the nature of the underlying reciprocities.<sup>2</sup>

Q4(b) deals with savings brought back on the migrant's return, and Q4(c) deals with the main uses of those savings. All three parts of the question correspond to earlier questions except for the period covered and the reference to 'savings', which covers money

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<sup>1</sup> R.F. Salisbury: From stone to steel: economic consequences of technological change in New Guinea (Parkville, Melbourne University Press, 1962), pp. 128-9.

<sup>2</sup> The function of "structural reciprocities" in pre-capitalist social formations has been extensively explored in recent anthropological research. See, for instance, M. Sahlins: Stone age economics (London, Tavistock Publishers, 1974).

saved in cash, with relatives elsewhere, or in some financial institution, as well as money brought back gained from the sale of assets, most notably a house or piece of land.

Question 5. This covers another form of transfer, income received from outside the area of residence since the migrant's return to it. The principal conceptual difficulty is that the desired information combines a stock and a flow of money. Ideally, the information should be such as to answer two questions. How much has the migrant received since returning? And how much more can be expected to receive? As phrased, Q5(a) is a basic screening question which uses the present tense and the past tense to cover income which is no longer being received as well as continuing sources of money. Q5(b) considers the three principal characteristics of such income - the main sources, the quantity received from each source, and the anticipated time in which that income is expected to continue. Q5(c) considers another type of income transfer, pension payments resulting from having worked in wage or salary employment in another area. Where it exists it certainly should be counted as a migration-induced transfer.

Question 6. This refers to a specific type of transfer, debt repayment, in an attempt to identify the extent to which migrant workers remain tied by debt obligations to their 'home' areas, or areas of previous residence. In some parts of the world such debt relations have been used to retain control of workers and oblige them to work during the harvest or some other part of the year, and thus to return to the area if they have migrated temporarily for wage labour elsewhere. In many cases, of course, this question will be regarded as relatively insignificant.

Question 7. This deals with outflows in the period since the migrant's return, which seems to have been rarely covered in migration surveys or even analyses of income flows. Such omissions could lead to a bias in the statistics suggesting that net remittances to rural areas were greater than was really the case, or if a net outflow was recorded, a net outflow that was less than was the case.

Q7(a) is the basic screening question, but not all those answering 'yes' will identify particular individuals in Q7(b), which refers to recipients in the past 12 months only. The reason for limiting the period covered by Q7(b) is the usual pragmatic one that any longer period would involve increasingly severe recall problems. The relationship of each recipient to the respondent should be recorded and then Q7(c) and Q7(d) should be asked for each recipient if there were more than one. In actual questionnaires it is essential to leave enough space for the interviewer to record the main items sent. The 'relation' and 'goods' codes should be established after the field-work has been completed; the 'use' code can be the same as that used in Q1(c).

Q7(e) and Q7(f) merely seek to establish the continuing nature of such outflows. It would be difficult to try to get more than the sort of impressionistic information implied by (e) and (f), principally because many respondents will not know the approximate amount of monetary transfers that will be required. The coded responses for Q7(f) should allow for such possibilities.

This completes the profile of remittances for return migrants, in effect identifying six sets of income transfers. Unless all six are covered, at least to some extent, deductions about the income transfer implications of return-migration will be dubious.

VI. Sub-Module: Remittances and Return Migrants

Serial Number

To be addressed to return migrants directly

Q1(a) While you were away from this area did you receive money from any members of the household?

Yes  1

No  2

{SKIP TO Q2}

(b) In the twelve months before you returned (or in the period you were away if less than 12 months), how much money in all did you receive in that way?

\_\_\_\_\_

{IF NONE, SKIP TO Q2}

(c) What were the main uses of that money? (List up to three in order of importance)

Personal consumption  0/1

Investment in other area  0/2

Purchase of goods to send here  0/3

Purchase of land in other area  0/4

Marriage, other ceremony  0/5

Purchasing/paying for house, dwelling  0/6

Pay off debt  0/7

Pay for schooling/training cost of self  0/8

Pay taxes  0/9

Pay for return trip  1/0

Other (specify \_\_\_\_\_)  / /

No response  8/8

1.

2.

3.

Q2(a) While you were away, did you receive any income from this area?

Yes  1/

No  2/

{SKIP TO Q3}

(b) From what did you receive income

Rent from land  0/1/

Rent from equipment  0/2/

Rent from dwelling  0/3/

Share of income from farm  0/4/

Share of income from business  0/5/

Debt repayments  0/6/

Other (specify \_\_\_\_\_)  0/7/

No response  8/8/

1.

2.

(c) In the twelve months before you returned, (or period away if away for less than year), how much income did you receive from this area?

\_\_\_\_\_

(d) And what proportion of that income did you use in the place you were living/working?

None  1/      Less than half  2/      More than half  3/

Q3(a) Did you ever send or bring money or goods to this household while you were living/working away?

Yes  1/

No  2/

↓  
{SKIP TO Q4}



(b) In the twelve months before you returned (or in the period away if less than 12 months) what items did you send or bring back?

1.

2.

3.

{UNCODED; CODE ON COMPLETION OF FIELDWORK }

(c) In that period, how much money did you send or bring back?

(d) What were the *main* uses of the money sent while away? (Give up to three uses, in order of amount of money involved)

*Personal consumption (food, clothing, etc.)*  0/1/

*Productive investment (farming)*  0/2/

*Productive investment (non-farming)*  0/3/

1.

2.

*Purchase of land here*  0/4/

3.

*Land improvement*  0/5/

*Marriage, other ceremony*  0/6/

*Purchasing or paying for house, dwelling*  0/7/

*Pay off debt*  0/8/

*Pay for schooling, training costs of household member*  0/9/

*Pay taxes*  1/0/



Pay for migration of other household member

Saving

Other (specify \_\_\_\_\_)

(e) What proportion of the money sent was for the use of you and other members of this household?

None  Less than  More than   
half half half

Q4(a) When you returned here, what goods if any did you bring back with you?

\_\_\_\_\_  
\_\_\_\_\_

1.

2.

3.

{UNCODED; CODE ON COMPLETION OF SURVEY}

(b) Besides savings sent back before your return, how much money were you able to save and bring back on your return?

\_\_\_\_\_

{IF 'NONE', SKIP TO Q5}

(c) Since you have returned what have been the main uses of those savings? (Give up to three uses, in order of amount of money)

{CODE AS FOR Q3(d)}

1.

2.

3.

Q5(a) Are you receiving or have you received, any income from where you were living or working before returning here, such as income from business, property, or the repayment of loans you made?

Yes 1 No 2

{SKIP TO Q5}

(b) What are the main sources of that income?

Rent from land 0/1

Rent from equipment 0/2

Rent from dwelling 0/3

Share of income from farm 0/4

Share of income/profits from business 0/5

Debt repayments 0/6

Other (specify \_\_\_\_\_) / /

No response 8/8

1.

2.

3.

(c) In the past twelve months (or since your arrival if arrived less than a year ago) about how much have you received (from each source separately)?

Source 1. \_\_\_\_\_

Source 2. \_\_\_\_\_

Source 3. \_\_\_\_\_

(d) Do you receive a pension from a job done while away from this area?

Yes 1 No 2

{SKIP TO Q5}

(e) How much monthly do you receive?

\_\_\_\_\_

Q6(a) Since returning, have you sent money or goods to the area of your previous residence to pay off debts?

Yes 1 No 2  
↓ {SKIP TO Q7}

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

(b) About how much have you sent in the past twelve months?  
\_\_\_\_\_

(c) And about how much have you still to send?  
\_\_\_\_\_

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q7(a) Since returning, have you sent money or goods to relatives living in the area you left?

Yes 1 No 2  
↓ {SKIP TO END}

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

(b) To whom have you been sending money or goods in the past twelve months?  
{IF NONE, SKIP TO END}

(c) What goods have you sent in the past twelve months, and about how much money?

(d) What have been the *main* use you expected the money to be put?

	<u>Relation</u>	<u>Goods*</u>	<u>Money</u>	<u>Use</u>
Person 1.	_____	_____	_____	_____
Person 2.	_____	_____	_____	_____

\* {TAKE TWO MAIN ITEMS}

1.

2.

Q7(e) Do you expect to continue sending money or goods?

Yes  1  No  2

↓

{SKIP (f)}

(f) For how long?

Years  Months

Weeks

Indefinitely

Don't know

## VII. Remittances and In-migrants

The final group to consider consists of migrants themselves, including all those who have moved within some specified period determined by the survey designers and who may or may not be intending to return or to move elsewhere.<sup>1</sup> The following sub-module should be addressed directly to all migrants in the areas to which they have moved for work or to live, excluding return-migrants who are covered by section VI. For the most part the type of information gathered for in-migrants should be similar to that for return-migrants.

The information gathered from migrants should refer to four periods:

- (i) the period immediately before their arrival in the area;
- (ii) the period of arrival in the area;
- (iii) the period since arrival up to the time of the survey;
- (iv) the period following the survey.

The latter period, referring in effect to the intentions or plans of the migrants, could also be asked of return-migrants and then analogous questions included in the sub-module for return-migrants. They were not included partly because the questions would be identical to those in this sub-module and partly because the issue is likely to be much less relevant for return-migrants. However, should questionnaire designers in specific socio-economic contexts have reason to believe return-migrants save and/or acquire assets in order to move again, the relevant question (Q8) could be included in the return-migrants' sub-module.

Question 1. This deals with inflows to the area by the incoming migrant before he or she came to the area. In many cases the answer to Q1(a) will be 'no', in which case none of the remaining

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<sup>1</sup> On the definitions of different types of migrants, see P. Peek: Typologies of migrants: some methodological aspects (Geneva, ILO, forthcoming; World Employment Programme research working paper; restricted).

parts of Q1 will apply. However, it is more than merely conceivable that certain migrants - and perhaps particularly those from more affluent groups who can plan their migration more systematically than others - will send or bring money or assets to the area before they actually move there themselves.

Q1(b) refers to non-monetary transfers made before the migrant's move, perhaps sending household belongings or even machines to relatives. Q1(c) refers to monetary transfers; since the period is just before arrival there is little need to specify a certain period for such transfers. Q1(d) attempts to get a picture of the sources of such transfers, determining in part the extent to which the migration involves a drain on family financial resources or sets up a counter-acting reverse obligation. Q1(e) deals with the main uses of the money transferred before the migrant's arrival; of course those uses may well be the same as for other transfers in subsequent questions. But this can be checked in the analysis stage.

The funds necessary for the migrant's move and initial period of settlement may be minimal, but for many migrants loans or gifts are crucial, to the point of making the move a realistic possibility. Indeed, a wide range of heavy costs sometimes have to be met by the migrants, including the cost of transport, the cost of food and lodging before a job is obtained, job-search costs, and in some cases the cost of acquiring appropriate qualifications. These in total may involve a considerable outflow from areas of out-migration and like so many other transfers can be overlooked in survey data.

Question 2. This deals with the transfers at the time of migration and corresponds to Q1 except that the range of coded responses for Q2(a) is somewhat larger than that seemingly necessary in Q1(e).

Question 3. This deals with the means of subsistence in the period immediately following the migrant's arrival, which may involve a further monetary transfer from the area of out-migration. Most of the coded responses in Q3(a) imply no such transfer, but where the

migrant survives by means of gifts or continuing loans from relatives or others outside the area of in-migration such transfers are involved. Note that the stipulated period of three months is arbitrary, and could be extended to, say, six months.

Q3(b) probes further the possibility of support from relatives or friends in the area of previous residence, in case such support would not be identified as the main source of financial support in Q3(a). After Q3(c), which identifies the main person(s) providing that support from relatives, it might be appropriate to add questions about paying back money, along the lines used in one migration survey in Ghana, where migrants to Accra who responded that they financed their move and initial period of residence by borrowing were asked,

Q: What kind of arrangement is/was made for paying it back?

In that case 16 per cent reported that they would 'repay when able to do so or on return', 46 per cent would 'repay by instalments', and 38 per cent had made 'no arrangements'.<sup>1</sup> Such a question might provide interesting information but should be regarded as having low priority in a long survey.

Question 4. This deals with the income inflow to migrants, Q4(a) being the screening question. It is necessary to clarify what is meant by income in this context as Q4(a) is deliberately phrased to exclude monetary transfer payments (i.e. 'gifts' or loans made to the migrant). Q4(b) on the sources of income transfers should correspond to the format used in previous sections (e.g. Q5(b) of the sub-module for return-migrants). Q4(c) deals with the monetary value of such income transfers in the past 12 months or since the migrant arrived if that was less than a year ago. Q4(d) covers the possibly important category of in-migrant, the retired worker who has a pension income contributing to the local economy. In most low-income countries this group is a small one, but in some it is a rapidly growing category and may be expected to include a sizeable group of retired bureaucrats and 'white-collar' workers.

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<sup>1</sup> Caldwell, 1969, op. cit., p. 135.

Question 5. This deals with the other part of inflows to migrants, the transfers from relatives living elsewhere. The phrasing of the screening question Q5(a) is difficult, as it should include transfers from relatives living in the migrant's previous place of residence, in the migrant's 'home' area if that is different, or in other areas. But this broad classification has analytical disadvantages, in so far as a prime purpose of the various sub-modules on income transfers is to construct a pattern of transfers from areas of out-migration to areas of in-migration, and from areas of in-migration to areas of out-migration. The way Q5(a) is phrased the resultant data should indicate the inflows associated with in-migration. What it does not do is identify the outflow specifically from the migrant's area of out-migration. In order to get round the underlying problem it would be necessary to divide Q5(a) into two questions, each of which would be followed by the remainder of question 5. Thus, the first part would become:

Q5'(a) Since arriving here, have you received any money or goods from relatives living in the area in which you lived/worked before coming here?

After Q5(b) to Q5(e) a second set of questions would begin:

Q5''(a) Since arriving here, have you received any money or goods from relatives living in areas other than your previous area of residence/work?

Even here, it is probably appropriate to add 'friends' or 'neighbours' after 'relatives'. The final form of Q5(a) should be decided after pilot survey fieldwork in the area in which the migration survey is to be conducted. The other difficulty in question 5 concerns Q5(e) where the intention is to probe on whether or not the inflow encouraged the migrant to invest in productive activity, which might or might not be identified under Q5(f) which refers to main direct uses perceived by the migrants. The difficulty in Q5(e) concerns the word 'encouraged', in that someone may be encouraged to do something but not actually do it; the word 'helped' or something like it in the local language may be preferable.



Question 6. This is the complement to Q5 and thus involves the same sort of methodological difficulties. Versions of Q6(a) have often been phrased in migration surveys in terms of 'previous area' or 'home area'. The difficulty arises in that neither are wholly appropriate in all circumstances. In the case of a 'step migrant', remittances may not be sent to the previous place of residence or work but be sent to relatives living in some other area; it would be invalid to omit such remittances, but that would be the case if only 'previous area' was specified in Q6(a) or in Q5(a). Q6(e) asks about the regularity of remittances made by the migrants, and corresponds to such questions in other modules.

Question 7 is concerned with the specific question of 'dependency' obligations of migrants and is analytically useful where a migrant leaves his or her family for a short period in order to be able to support the family, a common practice in many rural areas of Africa and elsewhere. The notion of 'dependency' is hard to define and impossible to operationalise without some degree of arbitrariness. For that reason a definition should be specified to interviewers and respondents. The suggested format, making relatives definitionally dependent if they rely on the migrants for more than a quarter of their income, is merely selected as illustrative, though it does seem a reasonable order of magnitude. One problem, of course, is that whatever proportion is specified some respondents will be unable to comprehend or estimate accurately whether their relatives are dependent to the extent of being so in the stated sense. In effect, Q7 can only provide very impressionistic information about the extent of financial dependency on migrants.

Question 8. This is the only question in the subsection which attempts to deal with a future period. There are two conceptual difficulties with Q8(a). The first is that 'intentions' are hard to define satisfactorily, and could range from a mild interest in doing something to a clear plan with dates and places identified. The second is that it is impractical to specify a particular time period, in

the sense that stipulating such a period would be arbitrary and, in the context of proposed remittances, unnecessary.<sup>1</sup> Q8(b) is designed to partly cover the implicit conceptual difficulty of Q8(a), in an attempt to make sure that all those contemplating or likely to move are asked Q8(c), which begins the core of question 8. Q8(c) and Q8(d) attempt to identify a pattern of behaviour among a certain type of migrant - the desire in practical terms to acquire assets for productive use in their areas of origin. What proportion of migrants actually acquire assets or potentially productive equipment by conscious design in order to increase (rural) production on their return? It is often stated that such behaviour is common among migrants, but few studies have actually documented such tendencies. Complementing (c) and (d), Q8(e) tries to get an approximate level of savings being made by migrants, while Q8(f) considers the items those savings are designed to buy, the intention of both (e) and (f) being to determine whether or not savings were oriented to the acquisition of assets and productive equipment which would benefit the area of out-migration or other areas to which the 'potential' migrant was intending to move.

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<sup>1</sup> Elsewhere in a migration survey it would be appropriate to specify some 'planning' period as well as the degree to which a move was a plan rather than vague or wishful thinking.

VII. Sub-module: Remittances and In-Migrants

To be addressed to the migrant directly

Serial Number

Q1(a) Before coming here, did you send or bring any money or goods to this area?

Yes  1

No  2

{SKIP TO Q2}

(b) What goods did you send or bring here?

\_\_\_\_\_  
\_\_\_\_\_

1.

2.

3.

(c) And how much money did you send or bring?

\_\_\_\_\_

{IF "NONE", SKIP TO Q2}

(d) What was the main source of that money?

Own savings  1

Family savings  2

Gift from relatives in other areas  3

Loan from relatives in other area  4

Loan from non-relatives in other area  5

Other (specify \_\_\_\_\_)

(e) What were the main uses of that money? (Give up to three in order of amount spent)

Family consumption (food,  0/1/ clothes, etc.)

Productive investment (farming)  0/2/

Productive investment (non-farming)  0/3/

Purchase of land here  0/4/

1.

2.

3.

Q1(e) contd.

Land improvement	<u>0/5</u>
Purchase of house, dwelling	<u>0/6</u>
Saving, with institution or relatives	<u>0/7</u>
Other (specify _____)	<u>  /  </u>
No response	<u>8/8</u>

Q2(a) When you came here, did you bring any goods or money with you?

Yes 1

No 2

{SKIP TO Q3}



(b) What goods did you bring here when you came?

\_\_\_\_\_  
\_\_\_\_\_

(c) And how much money did you bring?

\_\_\_\_\_

{IF "NONE", SKIP TO Q3}

(d) What was the main source of that money?

{CODE AS FOR Q1(d)}

1.

2.

3.

(e) And what were the main uses of that money?

Family/personal consumption 0/1/

Productive investment (farming) 0/2/

Productive investment (non-farming) 0/3/

Purchase of land here 0/4/

Land improvements 0/5/

Marriage, other ceremony 0/6/

Purchasing, paying for house/dwelling 0/7/

Pay off debt 0/8/

Pay for schooling/training costs of self 0/9/

Pay for schooling/training of family member 1/0/

Pay taxes 1/1/

Saving 1/2/

Other (specify \_\_\_\_\_) 1/

Don't know 8/8/

1.

2.

3.

Q3(a) When you first arrived in this area, what was your main source of financial support, say for the first three months?

- Casual job 0/1
- Regular job 0/2
- Personal savings 0/3
- Family savings 0/4
- Gifts from relatives in area 0/5
- Gifts from relatives in other areas 0/6
- Loans from relatives in area 0/7
- Loans from relatives in other area 0/8
- Loan from employer in area 0/9
- Loan from non-relatives in area 1/0
- Loan from non-relatives in other areas 1/1
- Other (specify \_\_\_\_\_)   /
- No response 8/8

(b) Did you receive any financial support from relatives or friends living in the area of your previous residence?

Yes 1 No 2 {SKIP TO Q3(c)}



(c) Who was it who gave you that support, mainly?

- Parents 1
- Children 2
- Other relatives 3
- Friends 4

Q4(a) *Since coming here, have you received any income from where you were living or working before you came here (or from your home area if that is elsewhere), income such as money from business, property, or the repayment of loans made by you?*

Yes 1

No 2

{SKIP TO Q5}

(b) What are the main sources of that income?

*Rent from land* 0 / 1 /

*Rent from equipment* 0 / 2 /

*Rent from dwelling* 0 / 3 /

*Share of income from farm* 0 / 4 /

*Share of income/profits from business* 0 / 5 /

*Debt repayment* 0 / 6 /

*Other (specify \_\_\_\_\_)*  / /

*No response* 8 / 8 /

1.

2.

3.

(c) In the past 12 months (or since arrival if arrived less than a year ago) about how much have you received (from each source separately)?

Source 1. \_\_\_\_\_

Source 2. \_\_\_\_\_

Source 3. \_\_\_\_\_

(d) Do you receive a pension from a job done while away from this area?

Yes  1

No  2

{SKIP TO Q5}

(e) How much monthly do you receive?

\_\_\_\_\_

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Q5(a) Since arriving here, have you received any money or goods from relatives living in the area where you previously lived or your 'home' area?

Yes  1

No  2

{SKIP TO Q6}

(b) In the past 12 months, what goods have you received?

\_\_\_\_\_

\_\_\_\_\_

{CODE ON COMPLETION OF SURVEY}

1. 

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--	--

2. 

--	--

--	--

3. 

--	--

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(c) What have been the main uses of that money? (Give up to three uses, in order of amount spent.)

{CODE AS FOR Q2(e)}

1. 

--	--

--	--

2. 

--	--

--	--

3. 

--	--

--	--



(e) Has that money encouraged/  
helped you to spend any more  
on the following:

{ Yes  1/ No  2/ }

1. Purchase of land

2. Land improvement

3. Purchase of  
fertilisers,  
pesticides, seeds

4. Purchase of farm  
equipment

5. Purchase of non-  
farm productive  
equipment (incl.  
buildings)

6. Schooling or  
training for self

7. Schooling or  
training of  
relatives

Q6(a) Since arriving here, have you sent  
money or goods to relatives living  
in the area of your previous  
residence/work or in your home  
area?

Yes  1/ No  2/ {SKIP TO Q7}



(b) In the past 12 months, what goods have you sent to relatives living elsewhere?

\_\_\_\_\_  
\_\_\_\_\_

1.      
2.      
3.

(c) And how much money have you sent in the past 12 months?

\_\_\_\_\_

{IF 'NONE' SKIP TO Q7}

(d) What were the intended uses of that money? (Give up to three uses, in order of amount.)

Consumption (food, clothes, etc.)   / 0 / 1 /

1.

Productive investment (farming)   / 0 / 2 /

2.

Productive investment (non-farming)   / 0 / 3 /

3.

Purchase of land there/elsewhere   / 0 / 4 /

Land improvement   / 0 / 5 /

Marriage, other ceremony   / 0 / 6 /

Purchasing/paying for house/dwelling   / 0 / 7 /

Pay off his/her debt   / 0 / 8 /

Pay off own debt: 0/9

Pay for his/her schooling/training 1/0

Pay taxes 1/1

Pay for migration/move of other family members 1/2

Saving 1/3

Other (specify \_\_\_\_\_) / /

Don't know 8/8

(e) Do you send money regularly or irregularly, or only when requested?

Regularly 1

Irregularly 2

Only when requested 3

Q7(a) Do you have relatives back in your native place or area of previous residence who depend on you financially? (By 'depend', I mean rely on you for more than about a quarter of their usual income.)

Yes 1 No 2 {SKIP TO Q8}

(b) Who are those relying on you in that way?

\_\_\_\_\_

\_\_\_\_\_

{CODE ON COMPLETION OF FIELD-  
WORK}

1.

2.

3.

Q8(a) Are you intending to return to your native place or move from this area?

Yes / 1 /      No / 2 /      Don't know / 3 /

{SKIP TO  
END}

(b) On what would it depend?

\_\_\_\_\_  
\_\_\_\_\_  
{IF CONSIDERING MOVE,  
ASK (c). IF NOT  
SKIP TO END}

(c) Have you purchased any goods/  
equipment to take with you when  
you return/move again?

Yes / 1 /      No / 2 /      {SKIP TO (e)}

(d) What items have you bought?

1.

2.

3.



(e) About how much have you been able to save?

\_\_\_\_\_

(f) And what are the main items you hope to purchase with your savings, eventually?

\_\_\_\_\_

\_\_\_\_\_

{UNCODED; CODE ON COMPLETION OF FIELDWORK}

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1.					
2.					
3.					

END SECTION

### VIII. Concluding Observations

Like most general guidelines for survey questions, the preceding sub-modules are at best only a nucleus for the design of survey questionnaires for specific local circumstances. What they have attempted to do is cover the major issues in a reasonably systematic manner. In attempting to do so, it has become clear that remarkably few empirical studies of remittances have even attempted to provide a valid picture of net flows between groups and areas. As a result some of the proposed questions must still be regarded as experimental and liable to be found wanting in the light of more extensive field-work.

The sub-modules presented in the preceding sections may strike some observers as excessively long for surveys in many environments. But it should be recognised that no respondent would be required to answer more than a small fraction of the questions. That stated, it is worth concluding by reiterating a crucial principle on which the design of the complementary sub-modules should be based, namely that the specific questions in each sub-module should correspond as closely as possible to those asked in the others, for only then will it be possible to derive an over-all picture of the pattern of net income transfers. That must be a primary objective of future empirical research.

Selected Publications of the Population and Labour Policies  
Research Programme<sup>1</sup>

1. General Material on the Research Programme

ILO: World Employment Programme: Population and Development - A progress report on ILO research with special reference to labour, employment and income distribution (Geneva, February 1979), 2nd edition, Reference WEP 2-21/PR.5. (\*)

This report includes a full bibliography. It is available in French and Spanish as well as English

2. Books and Monographs

R. Anker: Research on Women's Roles and Demographic Change: Survey Questionnaires for Households, Women, Men and Communities with Background Explanations (Geneva, ILO, 1980). (\*)

S. Braganca et al: The Simulation of Economic and Demographic Development in Brazil (Geneva, ILO, 1980). (\*)

M.G. Castro, L.M. Fraenkel et al: Migration in Brazil: Approaches to Analysis and Policy Design (Brussels, Ordina, 1979). (\*\*\*)

W.J. House and H. Rempel: The Kenya Employment Problem (Nairobi, Oxford University Press, 1978). (\*\*\*)

A.S. Oberai: Changes in the Structure of Employment with Economic Development (Geneva, ILO, 1978). (\*\*)

G. Pyatt and A. Roe: Social Accounting for Development Planning, with special reference to Sri Lanka (Cambridge University Press, 1977). (\*\*\*)

M. Rasevic, T. Mulina, Milos Macura: The Determinants of Labour Force Participation in Yugoslavia (Geneva, ILO, 1978). (\*\*)

G.B. Rodgers, M.J.D. Hopkins, R. Wéry: Population, Employment and Inequality: BACHUE-Philippines (Farnborough, Saxon House, 1978). (\*\*\*)

G. Standing: Labour Force Participation and Development (Geneva, ILO, 1978). (\*\*)

G. Standing and G. Sheehan (eds.): Labour Force Participation in Low-Income Countries (Geneva, ILO, 1978). (\*\*)

M. Todaro: Internal Migration in Developing Countries (Geneva, ILO, 1976). (\*\*)

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<sup>1</sup> Availability code: \* available on request from ILO, Population and Labour Policies Branch; \*\* available for sale from ILO Publications; \*\*\* available for sale from a commercial publisher.

### 3. Articles

- I. Adelman, M.J.D. Hopkins, S. Robinson, G.B. Rodgers and R. Wéry: "A comparison of two models for income distribution planning", Journal of Policy Modeling, Vol. 1, No.1, 1979.
- R. Anker: "The effects of group level variables on fertility in a rural Indian sample", Journal of Development Studies, Vol. 14, No.1, October 1977.
- : "An analysis of fertility differentials in developing countries", Review of Economics and Statistics, Vol. lx, No.4, February 1978.
- R. Anker and G. Farooq: "Population and socio-economic development: The new perspective", International Labour Review, Vol. 117, No.2 (Geneva, ILO, 1978).
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