

## **Remittances As A Lever for Development: A Comparative Maghreb-Mashreq Approach**

CHAABITA Rachid<sup>1</sup> and KARIM Sanaa<sup>2</sup>

<sup>1,2</sup>Hassan II University, Faculty of Legal, Economic and Social Sciences, Ain Chock  
- Casablanca, Morocco.

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### **ABSTRACT**

*Remittances occupy a central place in the economies of the Maghreb and the Mashreq, where they constitute one of the main sources of external financing, often exceeding official development assistance and contributing significantly to macroeconomic stability. Their relative stability is noteworthy, even during periods of financial or geopolitical crises. Beyond their function of supporting income, these transfers also play a role in strengthening social cohesion, access to education and healthcare, and poverty reduction.*

*This article adopts a comparative approach between the two Arab regions to examine the differing dynamics of migration flows, the volume and structure of remittances, as well as their uses and socio-economic impacts. The analysis draws on international academic literature, recent institutional data (World Bank, IMF, ESCWA), and conceptual and empirical contributions from research on international migration. It highlights performance gaps and the institutional, economic, and political factors that influence countries' ability to transform remittances into a genuine driver of sustainable development.*

*The results show that, although remittances clearly contribute to improving the well-being of populations and stabilizing national economies, their transformative potential remains underutilized due to a weak orientation towards productive investment.*

**Keywords:** Migration remittances; Diaspora; Economic development; Maghreb-Mashreq; International migration.

### **1. INTRODUCTION**

Remittances play a significant role in the international financial architecture, particularly for developing countries where they have constituted a stable and predictable source of external

financing for several decades. According to the World Bank (2023), migrant remittances have reached historic levels, in many cases exceeding both official development assistance and foreign direct investment. This dynamic is explained by the continued growth of diasporas, the improvement of international financial systems, and the resilience of remittances, even during periods of global shock, as demonstrated by the Covid-19 pandemic.

In the Maghreb and Mashreq countries, remittances play a particularly crucial role. They contribute to maintaining household living standards, support domestic consumption, bolster foreign exchange reserves, and mitigate the effects of the economic and geopolitical crises that regularly impact these regions. More broadly, they also help reduce socioeconomic vulnerability and strengthen social cohesion in areas of origin, particularly in rural or peripheral regions where economic opportunities are limited.

However, the question of their capacity to generate sustainable development remains open to debate. While remittances undeniably provide a safety net for households, their limited focus on productive investment sometimes restricts their long-term transformative impact. This raises the central issue of this article:

*Can remittances from migration be considered a genuine lever for sustainable development for the countries of the Maghreb and the Mashreq, and under what conditions?*

To address this question, this study employs a conceptual framework grounded in the academic literature on international migration. Research on African migration, in particular, highlights the complex interactions between mobility, remittances, and territorial dynamics, emphasizing the importance of institutional, social, and economic factors in shaping and ensuring the effectiveness of remittances (Chaabita, 2017). This article also draws on recent institutional data from the World Bank, the International Monetary Fund (IMF), and the Economic and Social Commission for Western Asia (ESCWA) to provide a robust and up-to-date comparative analysis between the two regions.

## **2. Theoretical framework**

### **2.1 Definition and typology of discounts**

Remittances refer to all monetary and non-monetary transfers sent by migrants to their countries of origin. They now constitute a key pillar of external financing for developing economies. According to the World Bank (2023), the global volume of remittances reached **USD 831 billion**, of which **USD 647 billion** went to low- and middle-income countries. However, remittances are not limited to simple financial transfers: as McKenzie and Yang (2015) point out, they also encompass **social remittances**, such as the dissemination of social norms, values, and practices;

**human remittances** , including the transfer of skills, professional or academic expertise; and **technological remittances** , particularly evident in the adoption of new digital tools and the introduction of innovations in countries of origin.

In certain regions, particularly in the Maghreb and the Mashreq, the importance of remittances in the national economy is especially pronounced. These remittances represent **35% of GDP**. **Lebanon** has one of the highest levels in the world; **Egypt has nearly 10%** , confirming its role as a macroeconomic stabilizer; and **Tunisia** has around 7% (World Bank, 2023). These figures reflect not only the structural dependence of certain countries on migrant remittances, but also the central place that the diaspora occupies in national economic and social strategies.

## **2.2 Conceptual Approaches**

Several theoretical frameworks allow us to analyze the dynamics of migratory remittances:

### **2.2.1. Neoclassical models of migration**

In the neoclassical approach proposed by Stark and Bloom (1985), remittances are interpreted as a mechanism for the optimal allocation of resources between the host country and the country of origin. These transfers constitute a rational, individual strategic plan aimed at reducing income inequality between the two geographical areas. This logic is borne out in several Maghreb countries: in Morocco, for example, a migrant living in Europe sends an average of €3,500 to €5,000 per year (Chaabita 2014). This amount reflects a combination of economic motivations—support for households, investment in education or housing—and social motivations, such as moral obligation, family solidarity, or altruism. The neoclassical approach thus explains the regularity of these transfers, particularly within diasporas that have been established in Europe for a long time.

### **2.2.2. New Development Economy (NED)**

From the perspective of the New Development Economics (NED), Taylor (1999) proposes an interpretation of remittances that transcends the individual to focus on the collective logic of households. According to this approach, families strategically distribute economic risks between migrant and non-migrant members to compensate for the absence or weakness of social protection systems in their countries of origin. International migration thus becomes a mechanism for diversifying the family income portfolio, while remittances play a role as an instrument of economic stabilization. This dynamic is particularly observable in countries facing recurring macroeconomic shocks. In Egypt, for example, periods of crisis have frequently been accompanied by an increase in remittances: they have risen by 17% in 2016, and then by 10% in 2022, helping to mitigate the impact of sharp devaluations of the Egyptian pound (IMF, 2023).

These behaviors confirm that households use remittances as an informal insurance strategy, compensating for the structural weaknesses of national economies and strengthening their resilience to economic risks.

### **2.2.3. Theories of transnationalism**

According to Gamlen (2014), migrants occupy a transnational position that leads them to participate simultaneously in the socio-economic life of both their country of origin and their host country. Their role extends far beyond the simple economic function of sending remittances: they constitute genuine actors in development through social, institutional, and organizational transfers. These forms of "social remittances" materialize in particular through the creation or support of diaspora associations, the implementation of community projects, and educational or health initiatives in their regions of origin. This dynamic is particularly visible in the case of Morocco, where the diaspora established in Europe, and more specifically in France, has become a key partner in territorial development. OECD data (2022) shows that Moroccan associations in France finance more than 400 local projects each year, focusing on health, education, basic infrastructure, and social inclusion. These co-development actions demonstrate the structuring role that expatriate communities play in the transformation of territories, by providing not only financial resources, but also expertise, a network and a capacity for innovation that can be mobilized to serve the country of origin.

### **2.2.4. Socio-economic approaches to African migration**

Socio-economic approaches to African migration, such as those developed by Chaabita (2014, 2017), highlight the importance of remittances in the social and territorial transformation of countries of origin. This research shows that remittances not only constitute an additional source of income for households, but also contribute to the reconfiguration of local dynamics by influencing economic behaviors, family trajectories, and community strategies. In the case of Morocco, these analyses reveal several key mechanisms. On the one hand, the diaspora plays a crucial role in structuring transnational economic networks, facilitating the flow of capital, skills, and business opportunities between the country of origin and the host country. On the other hand, financial transfers have a significant stabilizing effect, particularly in rural areas where they help smooth incomes, reduce economic vulnerability, and finance essential expenditures such as education and healthcare. Finally, studies show a significant contrast between the immediate use of remittances—primarily for consumption—and their potential for productive investment, which remains largely untapped due to structural obstacles. In 2022, Morocco received nearly US\$11.9 billion in remittances, a record high (Moroccan Exchange Office, 2025), highlighting the scale of this phenomenon and the need to optimize its impact to foster more inclusive and sustainable development.

### **3. Maghreb and Mashreq: Migration and Financial Context**

#### **3.1. Migration Profiles**

Migration patterns in the Maghreb and the Mashreq are distinctly different, directly influencing the nature, regularity, and evolution of remittances in these two regions. In the Arab Maghreb, migration has historically been characterized by a strong orientation towards Western Europe since the 1960s, particularly from Morocco, Algeria, and Tunisia. Recent figures confirm this trend: France hosts more than 4 million people of Maghrebi origin (INSEE, 2022), Spain more than 870,000 Moroccans (INE, 2023), and Italy approximately 450,000 Moroccans and 200,000 Tunisians (ISTAT, 2023). Morocco particularly exemplifies this dynamic, with a diaspora estimated at 5.6 million people, representing more than 15% of its population. Studies on African migration show that this diaspora, strongly integrated into European economies, constitutes a structuring actor in remittances, but also in local development through the mobilization of transnational networks, expertise and social capital (Chaabita, 2017).

Conversely, the countries of the Arab Mashreq—particularly Egypt, Jordan, Lebanon, Syria, and Iraq—present a much more diverse migration pattern, shaped by economic, political, and historical factors. Since the 1970s, the Gulf oil economies have become the primary destination for migrants from the Mashreq, attracting a large workforce to support rapid urbanization and economic growth fueled by oil revenues. It is estimated that more than 2.9 million Egyptians work in the Gulf countries (IMF, 2022), while approximately 600,000 Jordanians reside in Saudi Arabia and the United Arab Emirates. Lebanon, for its part, has nearly 350,000 expatriates in the Gulf, a particularly high number for a country of only 5 million inhabitants (ESCWA, 2021). This orientation towards the Gulf States coexists with a long-standing and massive migration to Europe and especially to North and Latin America. The Lebanese and Syrian diasporas, in particular, have a significant presence abroad: more than 1.4 million Americans are of Lebanese origin (US Census, 2022), while nearly 10 million people in Latin America claim Lebanese or Syrian ancestry (IOM, 2021). This diaspora, often skilled and active in the commercial, financial, or real estate sectors, plays a major role in remittances, family support, and international investment.

These heterogeneities between Eurocentric migrations in the Maghreb and multipolar migrations in the Mashreq largely explain the divergences observed in the nature, stability and uses of remittances between the two regions.

#### **3.2. Weight of rebates in national economies**

Remittances from migrants constitute a strategic resource for the economies of the Maghreb and the Mashreq, both in terms of their volume and their role in maintaining stability in the face of

economic fluctuations. They directly support household income, strengthen foreign exchange reserves, and help mitigate the impact of economic shocks, particularly in countries characterized by high external dependence. In the Maghreb, Morocco stands out as one of the leading recipients of remittances in Africa. In 2024, remittances received exceeded USD 11.9 billion, representing 8% of GDP. They also constitute the primary source of foreign exchange, surpassing tourism receipts and foreign investment. In Tunisia, despite successive economic crises, remittances remain a stable source of external financing, amounting to approximately USD 2.9 billion in 2022, or 6.5% to 7% of GDP (World Bank, 2023). They are primarily used to cover consumer spending and finance real estate investment, reflecting their crucial role in household resilience. Conversely, Algeria records more modest levels of remittances—approximately USD 1.9 billion in 2022, or 0.7% of GDP—due to a diaspora less inclined towards financial transfers and restrictive banking policies limiting the flow of funds through formal channels.

In the Arab Mashreq, remittances reach even more significant levels, particularly in Egypt, Lebanon, and Jordan, where they play a vital macroeconomic role. Egypt ranks among the top five global recipients, with USD 31.5 billion in remittances in 2022, representing approximately 8% of GDP (IMF, 2023). In a context marked by successive devaluations of the Egyptian pound, these flows constitute a veritable economic lifeline, supporting household purchasing power and bolstering foreign exchange reserves. Lebanon, meanwhile, is one of the world's most remittance-dependent countries: remittances represented 35% to 38% of GDP in 2021–2022 (ESCWA, 2021) and financed more than 50% of household consumption at the height of the economic crisis between 2020 and 2023, offsetting the collapse of the banking system. The Lebanese diaspora, historically very active and skilled, is today an indispensable pillar of the country's economic survival. In Jordan, remittances reach approximately USD 2.8 billion annually, representing nearly 9% of GDP (World Bank, 2023), primarily from expatriates working in the Gulf countries. They constitute a vital source of foreign currency in an economy structured by limited natural resources and a high degree of dependence on external factors.

#### **4. Maghreb–Mashreq comparative analysis**

##### **4.1. Volume and stability of flows**

Analysis of the volume and stability of remittances reveals marked differences between the Maghreb and the Mashreq, linked to migration patterns, economic contexts, and the geopolitical ties of the diasporas. In the Maghreb countries, remittances exhibit high structural stability, reflecting the long-standing presence and socio-economic integration of migrants primarily settled in Europe. This stability is explained by the regularity of transfers made by diasporas established since the 1960s and permanently integrated into European labor markets. In 2024,

Morocco recorded nearly USD 11.9 billion in remittances (a 3.3% increase compared to 2023) despite the global crisis, confirming the remarkable resilience of these flows. Tunisia also shows a stable trajectory, with approximately USD 2.9 billion in remittances, a relatively constant level since 2018 (World Bank, 2023). Algeria, on the other hand, shows more modest volumes—around USD 1.9 billion—but these flows remain regular from year to year. This predictability, widely documented in the literature, is largely explained by the remittance behavior of European migrants, who tend to maintain their family support even during periods of economic crisis in host countries (McKenzie & Yang, 2015).

Conversely, in the Levant, remittances are characterized by high volume but high volatility, reflecting the dependence of local economies on the dynamics of the Gulf labor market, the main employer of their diasporas. Egypt, one of the top five global recipients, received USD 31.5 billion in 2022, but these flows are particularly sensitive to fluctuations in oil prices, labor market reforms in the Gulf, and successive devaluations of the Egyptian pound (IMF, 2023). In Lebanon, remittances have reached exceptionally high levels—exceeding 38% of GDP—but they fluctuate significantly depending on the socioeconomic situation of expatriates and the collapse of the local banking system (ESCWA, 2021). In Jordan, transfers are around USD 2.8 billion, but more than 60% originate from expatriate workers in the Gulf countries, exposing the country to regional economic cycles. This instability is directly linked to oil cycles, employment nationalization reforms ( Saudiation , Emiratization , Qatarization ) and restructuring of labor markets in the Gulf Cooperation Council (GCC), which affect the demand for foreign labor and, consequently, remittance flows.

Thus, while the Maghreb benefits from stable and predictable remittances thanks to a diaspora strongly anchored in the European space, the Mashreq faces volatile flows dependent on external factors, illustrating profoundly different migratory and economic models.

#### **4.2. Explanatory factors for the differences between the Maghreb and the Mashreq**

The observed differences in remittance dynamics between the Maghreb and the Mashreq can be explained by a combination of institutional, financial, migratory, and macroeconomic factors that shape each region's capacity to leverage these flows for development. First, institutional differences play a central role. Maghreb countries have progressively implemented more structured mechanisms to regulate and secure remittances, notably through the modernization of banking systems, the digitalization of financial services, and the introduction of tax incentives for the diaspora. Conversely, several Mashreq countries, such as Lebanon and Syria, are facing a partial or total collapse of their financial institutions, which drastically limits the capacity to absorb and mobilize remittances through formal channels. Second, trust in financial systems strongly influences the behavior of expatriates. In Morocco, for example, digital remittances

increased by 28% in 2022, reflecting migrants' confidence in national banking services. Conversely, Lebanon has experienced a complete loss of confidence in its banking system since 2019, pushing the diaspora to resort to informal channels. In Egypt, recurring exchange rate fluctuations and successive devaluations have also affected the perceived reliability of financial institutions.

Third, the nature of migration is a key determinant. Maghreb migration is largely based in Europe, with settlements and structures forming, which fosters regular, predictable, and relatively stable flows. Migration from the Mashreq, on the other hand, relies heavily on expatriate workers in the Gulf countries, characterized by temporary contracts, circular mobility, and significant exposure to the economic cycles of the oil sector. This configuration makes remittances more volatile and dependent on regional dynamics. Finally, macroeconomic conditions exacerbate these differences. The Maghreb benefits from relative, albeit fragile, stability, allowing for better absorption of remittances into the national economy. The Mashreq, however, suffers from political crises (as in Lebanon, Syria, and Iraq), a strong dependence on oil revenues from the Gulf countries, and marked financial instability, particularly the massive devaluations in Egypt. These combined factors limit the ability of Mashreq countries to transform remittances into a sustainable engine of development.

## **5. Strategies for maximizing the value of discounts**

The impact of remittances remains a significant issue for the Maghreb and Mashreq countries. Although remittances already contribute significantly to socio-economic stability, their impact on structural change remains limited.

### **5.1. Progress observed**

The progress made by several countries in the Maghreb and the Mashreq shows a growing desire to transform remittances into a real lever for development, by combining financial instruments, digitalization and the mobilization of expatriate skills.

First, investment mechanisms specifically dedicated to the diaspora have emerged, reflecting an institutional effort to promote productive investment. In Morocco, the *MDM Invest program* is one of the most structured initiatives: it offers public co-financing of up to 30% of the total project cost, thus facilitating business creation by Moroccans living abroad. At the same time, Moroccan banks have developed a wide range of savings, credit, and insurance products for Moroccans living abroad, who now represent more than 25% of national bank deposits (Bank Al-Maghrib, 2023). In Tunisia, the Investment Fund for Tunisians Living Abroad (FTRE) also supports diaspora entrepreneurship, particularly in the information technology, services, and manufacturing sectors. In Egypt, the introduction of "diaspora bonds" in 2016 and 2017 made it

possible to mobilize several hundred million dollars from expatriates living mainly in the Gulf countries, illustrating the potential of these financial instruments to strengthen foreign exchange reserves and finance national projects.

Secondly, the digitalization of financial services is a major lever for reducing transfer costs and improving the traceability of flows. These innovations enabled Morocco to record a 28% growth in transfers made via digital platforms between 2020 and 2022, confirming the increasing adoption of fintech solutions by the diaspora. Regionally, average transfer costs to North Africa decreased from 7.1% to 5.2%, thanks to the entry of new digital operators and increased competition in the sector (World Bank, 2023). Countries like Egypt and Jordan have actively promoted the use of e-wallets, mobile banking, and instant payment systems, thereby strengthening financial inclusion and reducing reliance on informal channels.

Third, several states have undertaken policies to mobilize the skills and human capital of their diasporas, with a focus extending beyond purely financial considerations. These policies include short-term expert programs, allowing skilled migrants to contribute temporarily to universities, hospitals, or national institutions. The short-term return of qualified specialists, particularly in scientific and technical fields, promotes knowledge transfer and strengthens local capacities. In the area of co-development, Maghreb diasporas also play a central role: Moroccan and Tunisian associations in Europe contributed to the funding of more than 400 community projects in 2022, focusing on education, health, basic infrastructure, and territorial development (OECD, 2022).

Together, these advances demonstrate a gradual transformation of migration and financial policies, aiming to move beyond the traditional role of remittances as a simple synonym for security and make them a strategic instrument for economic and social development.

## **5.2. Current limitations**

Despite the progress observed, several structural limitations continue to hinder the ability of Maghreb and Mashreq countries to transform remittances into an engine of sustainable development. First, the low conversion rate of remittances into productive capital remains a major obstacle. In the majority of the countries studied, less than 10% of remittances are directed towards economic or entrepreneurial activities (Chaabita, 2014; INS, 2022). Several factors explain this situation: a business climate often perceived as risky, marked by regulatory uncertainties and weak legal protection; cumbersome administrative processes that discourage diaspora initiatives; and a lack of targeted support for expatriate investors, particularly in the project development, financing, and management phases. This combination of structural constraints significantly limits the capacity of remittances to generate a sustained productive impact.

Secondly, the lack of attractive financial incentives is a significant barrier to mobilizing remittances for investment. In most Maghreb and Mashreq countries, the financial instruments offered to the diaspora remain limited in diversity and competitiveness. The absence of large-scale, genuine diaspora investment funds restricts the channeling of migrant savings towards impactful projects. Similarly, microfinance dedicated to expatriates remains marginal, despite its potential to foster local entrepreneurship and small and medium-sized enterprises. Furthermore, savings products remain insufficiently profitable, reducing expatriates' incentive to invest their resources in national banking systems rather than in external markets perceived as more stable and lucrative.

Third, the region remains highly vulnerable to external shocks, particularly in the Levant. Countries whose migrants primarily work in the Gulf are directly affected by oil crises, which reduce employment and remittances from expatriate workers. Chronic political instability in Lebanon, Syria, and Iraq exacerbates this vulnerability, undermining the predictability of remittance flows and confidence in local financial institutions. In Egypt, repeated currency devaluations further complicate the management of remittances and discourage their conversion into domestic investment. These combined factors reduce the regularity of remittances and make it more difficult to direct them toward productive projects.

Thus, despite their economic and social importance, remittances continue to play a limited role in the structural transformation of the economies of the Maghreb and the Mashrek, due to persistent institutional, financial and macroeconomic constraints.

## **Conclusion**

Remittances from migrants are now a fundamental pillar of external financing for the economies of the Maghreb and the Mashreq. Their volume, their resilience to global crises, and their direct impact on households confirm their strategic importance in the socio-economic stabilization of both regions. They contribute significantly to improving living conditions, supporting domestic consumption, strengthening foreign exchange reserves, and reducing poverty. As such, they represent a crucial buffer against external shocks, whether economic, health-related, or geopolitical.

However, despite their considerable size, remittances have not yet fully acquired the status of a lever for structural development. In most of the countries studied, their use remains geared towards current expenditures, real estate, or economic survival, to the detriment of productive investment, value creation, and the transformation of the productive fabric. This situation limits their capacity to generate a lasting impact on growth, employment, and innovation. The contrasts observed between the Maghreb and the Mashreq clearly illustrate the influence of institutional

contexts, migration patterns, and macroeconomic conditions on the valuation of these financial flows.

Transforming remittances into a genuine driver of development will depend on several key conditions. First, countries must establish robust, transparent, and attractive institutional frameworks to restore diaspora trust and encourage their economic engagement. Second, financial innovation—particularly through investment funds, diaspora bonds, and digitalization—must be strengthened to channel these flows toward productive sectors. Finally, mobilizing expatriate human capital, especially skilled migrants, represents a strategic lever, complementary to financial transfers, capable of facilitating the transfer of knowledge, technology, and expertise.

Ultimately, remittances have considerable potential to support inclusive and sustainable development in the Maghreb and Mashreq regions. However, it is through a strategic vision, renewed governance, and the active involvement of diasporas that these flows can transcend their traditional role of supporting households and become a genuine driver of economic and social transformation. States that successfully integrate these dimensions will be best positioned to fully leverage the contributions of their expatriate communities in a rapidly changing global context.

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