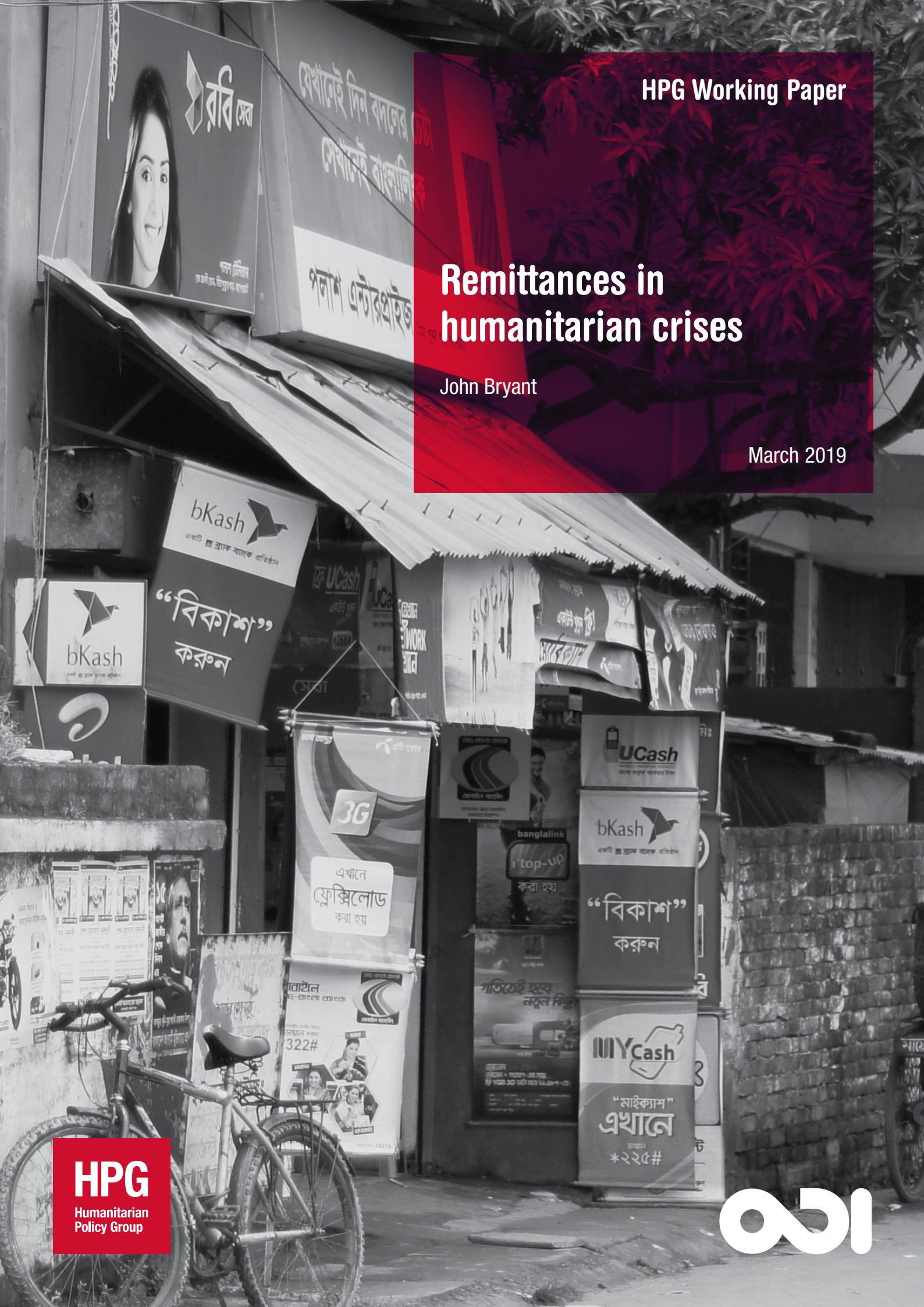


Remittances in humanitarian crises

John Bryant

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About the author

John Bryant is a Research Officer at the Humanitarian Policy Group (HPG) at the Overseas Development Institute (ODI).

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Contents

	Acronyms	v
	Executive summary	vi
1	Introduction	1
2	Current debates around remittances in crisis contexts	3
3	The role of remittances during humanitarian crises	5
	3.1 What are remittances used for in humanitarian settings?	5
	3.2 Are they responsive to humanitarian crises?	6
	3.3 Who benefits from remittances?	7
4	Remittances and humanitarian assistance: issues and opportunities	10
	4.1 Could remittances be tracked?	10
	4.2 Should remittances be tracked?	11
	4.3 Using remittances to inform and support responses	12
5	Conclusion	14
	References	15

Figures

Figure 1: Received remittances and humanitarian aid to the 20 largest humanitarian aid recipients, 2007–2017 2

Acronyms

CTP	cash transfer programming
DAC	Development Assistance Committee
DEMAC	Diaspora Emergency Action and Coordination
DLT	distributed ledger technology
ECHO	European Civil Protection and Humanitarian Aid Operations
FDI	foreign direct investment
FTS	Financial Tracking Service
ICRC	International Committee of the Red Cross
IDP	internally displaced person
INGO	international non-governmental organisation
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
ODA	official development assistance

Executive summary

Increased migration has led to rapid growth in remittance payments over the past decade. Worth over \$613 billion globally, remittances provide a significant flow of money to individuals and households caught up in humanitarian crises, totalling over \$52 billion for the largest 20 humanitarian aid recipient countries in 2017 (FTS, 2019; World Bank, 2019).

The last decade has seen new developments in the remittance sector that have impacted their role in humanitarian contexts. New technology has the potential to allow these flows to circumvent money transfer operators, yet bank de-risking practices have driven many remittance payments underground. Partly through co-opting similar channels that remitters use, such as *hawala* networks, in cash transfer programming (CTP), the humanitarian sector has developed a growing interest in remittances in crisis. As one of a wider range of income sources that affected people have access to, they have also attracted attention in the context of increasingly overstretched funding for humanitarian assistance. They are also, however, not widely understood by humanitarian actors.

Remittance payments are fundamentally different to aid for reasons of both practice and principle, and this should caution against attempts to conceptualise or categorise them as similar to traditional humanitarian aid flows. The uses, responsiveness and coverage of remittances mean they function differently to

humanitarian aid in crisis settings. Despite being used as a safety net for many, those receiving remittances are not necessarily the most vulnerable. Their inequitable distribution may have consequences for gender dynamics, rural and urban divides and meeting needs in crisis settings. Although often arriving quickly, significant increases in remittances appear restricted to sudden-onset crises and are likely to be more limited in protracted humanitarian settings.

Most importantly, although they may be spent in similar ways to traditional aid, remittances are fundamentally private capital: a flow within one household or between family members motivated by the micro-economic interests of the sender. In addition, the remittance sender is often in a vulnerable economic and social position, and their spending may not be as fungible as presumed. As such, remittances should not be considered straightforward alternative sources of aid in the same manner as philanthropic giving or new investment models that seek greater investment from the private sector. Caution must be exercised when attempting to conceptualise them as another potential source of humanitarian funding, or seeking to track remittances in a similar manner to aid flows. However, greater understanding of remittances may inspire new ways of fundraising, as well as emphasising the networks of support and dependency of people caught up in humanitarian crises.

1 Introduction

As migration has become a dominant narrative in both humanitarian discourse and wider media, assessing the economic impact of people who have moved is seen as increasingly important. As well as impacting the economy of their destination countries, migrants also send money back to family and friends in their country of origin. Known as remittances, these payments are a significant flow in the global economy, worth around \$613 billion in 2017 (World Bank, 2018a: 4).

For a diverse array of countries, including the Philippines, Tajikistan, Mexico, Haiti, Nepal and Samoa, remittances are a crucial source of finance. Money received often constitutes a large proportion of gross domestic product (GDP).¹ For those affected by humanitarian crises, such funding can be a critical means of taking care of basic needs such as purchasing food, medical supplies and shelter materials, as well as funding recovery and reconstruction, and remittances can pay for everything from school fees to funeral costs. They have been shown to maintain consumption levels and constitute a safety net for people in contexts as different as Somalia, Kosovo and Samoa (Le De et al., 2014; Duval and Wolff, 2016; Majid, 2017). Such payments are far from a new phenomenon: a study of a district in rural Kenya in 1946 found local business expanding despite a drought because of an influx of migrant labour remittances (O’Leary, 1980: 322). Yet the scale of these flows has grown considerably over the last two decades, and remittances are now the primary source of foreign exchange for many countries (Meyer and Shera, 2017).

In any response to a humanitarian crisis, official humanitarian assistance from international donors is only part of the picture of funding, and far from the largest component. Of the total international resources going to the 20 countries receiving the most humanitarian assistance in 2016, just 4.6% were from official humanitarian aid sources. Official development assistance (ODA), foreign direct investment (FDI), other loans and remittances were far larger sources of funding, and remittances were over three times the value of humanitarian assistance (Development Initiatives, 2018: 30). Understanding how these flows of money arrive, how they are spent and how they are impacted by crises offers a more

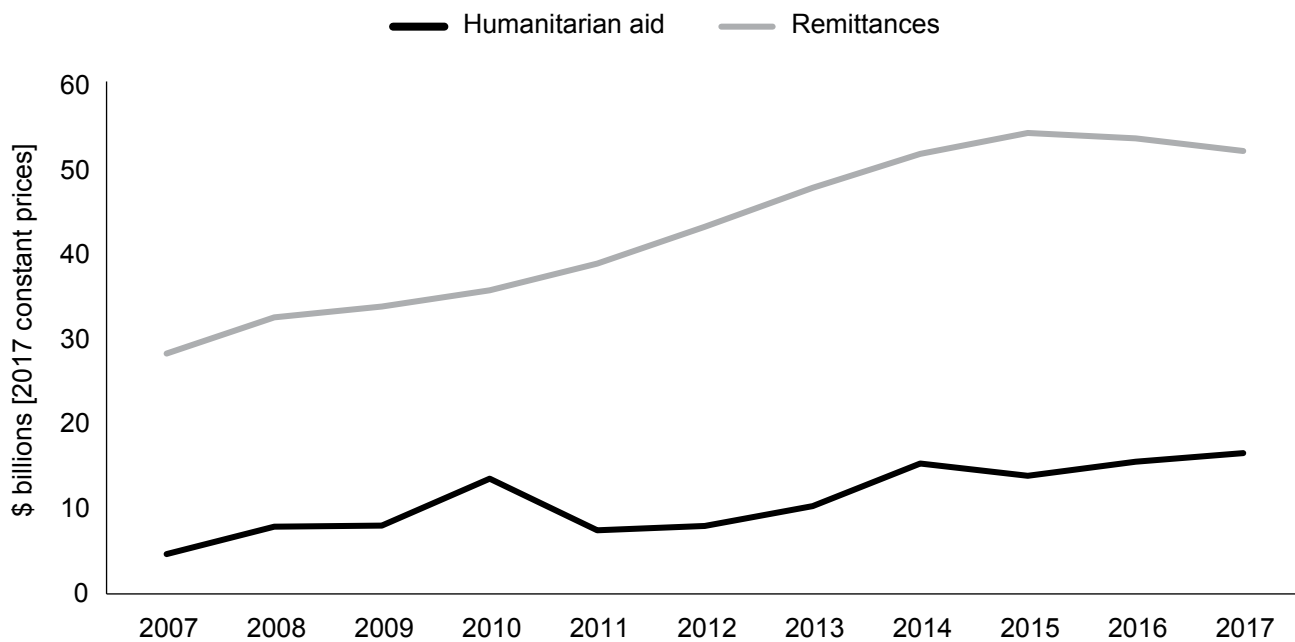
comprehensive picture of the lives of people caught in the middle of conflicts and disasters, their resources and dependencies. Greater tracking of these resources would also provide insights into the formal and informal financial systems that facilitate and profit from these transfers in affected countries.

Such an understanding is increasingly important when considering the wider humanitarian sector, which has always faced considerable funding challenges. Humanitarian crises today are more frequent, last longer and affect more people. Needs are becoming concentrated in places where poverty, crisis and instability combine, and almost two billion people now live in countries affected by fragility, conflict and violence (OECD, 2018: 6). Recurrent and protracted crises in Syria, South Sudan and Yemen place a sustained burden on the system, with 74% of humanitarian aid spent in places that have needed it for eight years or more (Development Initiatives, 2018: 22). Conflict and instability have also driven displacement, with a global population of 65.6 million refugees, asylum-seekers and internally displaced people (IDPs) finding shelter in camps and cities, usually in developing countries (Bond, 2017).

The humanitarian funding system, as well as being under strain, is also ill-suited to these kinds of crises. Funding remains highly reactive and UN agencies and the largest international non-governmental organisations (INGOs) are dependent on a small group of international donors (Poole, 2016). Protracted crises can become ‘forgotten’ as the world’s media and governments move on, leaving most responses underfunded (ECHO, 2017). Alternatives to this cycle (pooled funds, preventative finance mechanisms and initiatives that seek to utilise funding from other sources, such as the private sector) remain small in scale, compared to the grant funding provided by donor governments (FAO, 2017: 5). In this context, the comparatively large volume of remittances is a crucial means of support and is becoming recognised as such by the sector. Far less volatile than humanitarian aid, remittances have been steadily increasing over the past decade as the growth of humanitarian funding slows (Development Initiatives, 2018).

¹ For example in 2017, received personal remittances constituted the equivalent of 32% of GDP in Haiti, 31% in Tajikistan and 28% in Nepal (World Bank, 2019).

Figure 1: Received remittances and humanitarian aid to the 20 largest humanitarian aid recipients, 2007–2017



Source: World Bank, 2019 and FTS, 2019

Despite their use as a safety net by many of those affected by crises, remittance payments are fundamentally different to aid for reasons of both practice and principle, and this should caution against attempts to conceptualise or categorise them as similar to traditional humanitarian aid flows. The uses, responsiveness and coverage of remittances mean they function differently to humanitarian aid in crisis settings. Although they may be spent in similar ways to traditional aid, remittances are fundamentally private capital, and should not be considered straightforward alternative sources of aid in the same manner as philanthropic giving or new investment models that seek greater investment from the private sector. Caution must therefore be exercised when attempting to conceptualise them as another potential source of humanitarian funding. However, they may inform alternative approaches and inspire new ways of fundraising.

This paper is part of a two-year research programme by the Humanitarian Policy Group (HPG) investigating alternative sources and uses of aid financing in times of humanitarian crises. In this study, entitled ‘The tip of the iceberg: understanding non-traditional sources of financing’, international humanitarian assistance is reframed as just one of a range of resources available to crisis-affected people, including from family and friends, community and national organisations, local and national governments, faith communities and the private sector. This paper considers remittances as one of these flows, and first assesses the literature around remittances in crisis today: how these flows have changed in the past decade, how they are used and how they can be understood in humanitarian settings.

2 Current debates around remittances in crisis contexts

Although the role of remittances is widely studied in development literature, the specific dynamics of remittances in humanitarian crisis are less well-known and documented. In 2007, an HPG report on remittances during crises explored the role such payments play across six case studies (Haiti, Sri Lanka, Aceh in Indonesia, northern Pakistan, Darfur and Somalia). It remains one of the only pieces of research to be conducted on remittances in specifically humanitarian settings. The conclusions of this study appear to still be broadly accurate today: remittances play a positive role in enabling people to recover from humanitarian crises; they are not evenly distributed across affected people, although they have many beneficial effects on the wider community; and they can be disrupted during emergencies (Harvey and Savage, 2007).

Yet the role and many key characteristics of remittances in crises have changed over the past decade, most importantly their scale. The 2007 report predicted that the role of remittances in crisis would become more important as world migration steadily increased, along with global population, to reach around 200 million global migrants by 2018 and over 225 million by 2050 (Harvey and Savage, 2007: 5). Since then, however, numbers of global migrants have rapidly exceeded even the highest estimates and, as of 2017, were estimated at 266 million (World Bank, 2018a: 11). Correspondingly, remittances were estimated to be worth \$268 billion globally in 2007 (Harvey and Savage, 2007: 3) and now worth around \$613 billion in 2017 (World Bank, 2018a: 4). Countries in humanitarian crises tend to be far more dependent on remittances, with the 20 largest humanitarian aid recipients receiving 40% of their total inflows from remittances, compared to 17% for other developing countries (Development Initiatives, 2015: 107).

The large upsurge in the value of remittances is a result of the increased ability of migrants to send money home. Technological developments, including smartphone banking, prepaid card systems and distributed ledger technology (DLT or ‘blockchain’), have allowed more senders and recipients access to safe, cheap and instantaneous remittance payments (Coppi and Fast, 2019: 13). Money transfer operators such as WorldRemit are also beginning to bypass traditional financial institutions and *hawala* networks,² although these traditional, informal systems still dominate the market in many contexts. While the market is rapidly diversifying, it is still dominated in many sub-Saharan African countries by large money transfer operators such as Western Union, which carried out one-fifth of all remittance transfers on the continent in 2011 (Watkins and Quattri, 2014).

Remittances are increasingly being recognised as a significant tool in alleviating global poverty, and an important element of a now prominent ‘beyond aid’ agenda that is seeking to utilise alternative sources and means of financing development. Consequently, various international agreements, including by the G7, have seen the cost of sending remittances fall from approximately 10% of the total payment in 2008 to 7% globally in 2018 (World Bank, 2018b). Although average costs of sending money from sub-Saharan Africa remain higher than the global average, they too have fallen, from 14% to 9% over the same period (World Bank, 2018b: 10). This drive to reduce the cost of sending remittances is made explicit in Sustainable Development Goal 10, which aims ‘by 2030, [to] reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent’ (UNDP, 2018). The 2017 report on progress towards that goal judged progress to be ‘mixed’ (UN, 2017: 38).

2 *Hawala*, Arabic for ‘trade’ or sometimes ‘trust’, can refer to many kinds of informal money transfer systems that do not involve the physical transfer of cash (Dean, 2015: 4). Customers instead use brokers based in their respective locations to give and receive money, paying a small commission and perhaps a mutually-agreed password that triggers the corresponding pay-out. Rather than involving some form of documentation or legal enforcement, *hawala* networks are based entirely on trust and an honours system, meaning they can function in areas that lack a functioning banking or judicial apparatus.

While remittances, and remittance senders, are becoming increasingly recognised as important actors in fighting poverty and providing aid, wider public discourse across many of the countries from which remittances are sent has turned against migration. This has resulted in greater restrictions on many remittance channels. Harvey and Savage (2007: 8) reported increased scrutiny of international transfers of money following the terrorist attacks of 11 September 2001. The same channels that facilitate legitimate remittance payments were also thought to be financing crime and terrorism.

A key criticism of the resulting counterterrorism legislation is that it also adversely impacts remittance industries. Several large international banks have closed a proportion of their money transfer operations in countries considered 'high risk'. This 'de-risking' by major financial institutions has gained media coverage, particularly since the 2013 announcement that Barclays would close the account of Dahabshiil³ as well as a number of other remittance firms that facilitated money transfers to Somalia. With little by way of central finance institutions, the country is highly dependent on this channel for remittances that equal one-third of its GDP, with 60% of recipients of remittances in Somalia receiving them through Dahabshiil and the two other largest such firms in the region (Hammond, 2013; El Taraboulsi-McCarthy, 2018: 6). Despite a temporary reprieve of account closures awarded by the firm following a legal challenge in 2014, de-risking processes by commercial banks have continued, and are blamed for remittance costs remaining high (World Bank, 2018b: 6).

Bank de-risking has driven some remittance payments underground, through informal channels.⁴ Over 35% of remittance transfers in many African countries are estimated to be made through informal channels such as *hawala* (Orozco and Yansura, 2013: 12). There may be good reasons for informality in situations of crisis, including concerns around security, but this makes the scale of transfers difficult to assess and the dynamics of their flows not well understood. Making global remittance transfers visible and maintaining their 'formality' is a key objective for both international initiatives, which interpret them as a valuable source of development finance, and transfer operators themselves, which see informality as lost business. For those concerned with security, the

impact of shutting down formal channels in the name of counterterrorism can be counter-productive. While these now-informal flows become less traceable to security authorities, they may still be taxed by groups such as al-Shabaab in Somalia (Keatinge, 2014: 13). Beyond informality, there are still challenges to further growth of remittance flows to crisis contexts, such as continued lack of access by crisis-affected communities to banking services, and the often prohibitive costs of sending funds (World Bank, 2018a: 6). Political and economic crises may also effectively close borders for remittance transfers, as currently seen in Venezuela, where government restrictions mean payments can only be collected at official exchange houses at very unfavourable exchange rates.

Arguably the most significant trend over the past decade within the humanitarian sector has been the increasing use of cash transfer programming (CTP), the value of which has doubled between 2014 and 2016 and is now estimated at \$2.8 billion (Smith et al., 2018: 3). While the underlying principles and rationale for cash programmes differ from private remittance sending, they grapple with many of the same issues, including the need to assess the nature of channels for transferring money and their potential obstacles, as well as who can access these sources of support (Savage, 2016). As humanitarian assistance given directly to individuals or communities in the form of cash, CTP can also utilise the same delivery channels commonly used for remittances. The Norwegian Refugee Council, for example, has used registered *hawala* systems for CTP in Iraq, and other non-governmental organisations (NGOs) report limited use of *hawalas* in areas of government control in Syria (Dean, 2015: 10). More broadly, an increase in CTP approaches has raised interest from the humanitarian sector in measuring incomes and expenditures more accurately, and with it the recognition of remittances as a key source of support.

In 2007, Harvey and Savage (p. 8) concluded that, although remittances are no 'panacea' for aid, they are a significant and reliable source of income for many people affected by crises. Current barriers faced by remittances, many of which are similar to those over a decade ago, mean it remains legitimate to ask what role this support plays during development and in humanitarian crises.

3 Barclays is one of the few banks that provided services and accounts to international money transfer agencies in Somalia, of which UAE-based Dahabshiil is among the largest.

4 Informality in financial flows is a broad term but can be understood here as channels of money that exist outside of formal public and private institutions and are therefore beyond the reach of their regulations or policies (Stuart et al., 2018: 9).

3 The role of remittances during humanitarian crises

Humanitarians seeking to understand the role of remittances in people's lives during crises should consider several factors, including what the income from remittances allows households to purchase or invest in, during and prior to crises. This would provide insight into whether remittances achieve similar or complementary outcomes to humanitarian aid, and their wider disaster-related benefits in affected countries. The responsiveness of remittances is also important when considering their potential as a channel of support that can be scaled up during a crisis. Who receives these payments, and whether they reach the most vulnerable, is also important when assessing the scope of the support they provide to affected people. Other factors, such as the reliability and timeliness of payments, also have a bearing on effectiveness.

3.1 What are remittances used for in humanitarian settings?

The use of remittances outside humanitarian settings is relatively well-studied; spending patterns appear to be as diverse as any other source of individual or household income (Haushofer and Shapiro, 2016; Hennebry et al., 2017: 39). During conflict, affected people may lose their jobs and other means of income and as a result their expenditure is likely to decrease. What remittances are spent on may be similar to other means of external support, such as CTP from humanitarian programmes. In Syria and Somalia, for example, recipients spent remittance funds on food, shelter and healthcare (Hammond, 2013; Dean, 2015: 10). Remittance spending beyond these basic needs, such as purchasing land, school fees and cultural and social activities, may decrease due to reduced total income. Studies of whether people change how they spend remittances following a disaster are uncommon, but research in rural Samoa before and following a typhoon suggests an increase in spending of remittances on repairing homes and other immediate needs and a decrease for cultural practices and ceremonies (Le De, Gaillard and Friesen, 2015: 664). Beyond basic needs, remittances are also used

for wider recovery and reconstruction in humanitarian contexts, including recovering lost assets (e.g. buying livestock and building materials) or repaying debt incurred during a crisis (Majid, 2017).

Exactly what remittances are spent on is, in short, highly context-specific and difficult to measure, but also controversial. In development contexts, received money is generally considered to be used mainly for consumption, such as on food and consumer goods, rather than on longer-term purchases such as school fees or starting businesses (Thapa and Acharya, 2017: 2). An established view among many development scholars holds that, since a sizeable portion of remitted funds are spent on this kind of 'conspicuous consumption' or so-called 'non-productive investment', their usefulness in contributing to wider development is limited, with some concluding they do little to counter poverty (Ahmed, 2000: 381; Versluis, 2014: 99). However, this assertion is being challenged by studies that have documented the contribution of remittance income to savings and for investment (Development Initiatives, 2012: 12). For example, money transfer operators estimate that more than 80% of the start-up capital for small businesses in Somalia is sent by the diaspora (El Taraboulsi-McCarthy, 2018: 6).

Regardless of whether they make a positive impact on economic growth, there are obvious benefits to remittances being spent on consumptive activities in a humanitarian context. They may enable affected people to maintain sufficient consumption levels when other sources of income are lost, and prevent them from needing to sell property, possessions, livestock or other valuable assets (Majid, 2017). Remittances are also spent primarily in the private sector, helping to maintain local markets for basic commodities and injecting money into the local economy, rather than affected people receiving food relief from humanitarian agencies (Peschka, 2011: 50; Watkins and Quattri, 2014: 14). Markets are highly resilient, as demonstrated by studies of market chains in South Sudan, Pakistan and Mali showing how they continued to function during times of conflict and disaster (Levine, 2017: 5). Since

functioning trade is often dependent on the repayment of credit, external finance in the form of remittances can prevent markets from being disrupted and alleviate humanitarian crises.

For many families in poverty, migration may be considered an important investment, potentially offering higher incomes and greater safety. The effects of remittances on migration have not been extensively studied. In humanitarian crises, especially protracted conflict, remittances from migrant family members may help avoid the need for further migration, through providing a resilient source of income (Fagen and Bump, 2005). Yet more recent studies present a more nuanced picture that also show remittances as a source of funding that allows other family members to migrate and leave places of insecurity (Peschka, 2011: 50). The vital role of remittances in funding both initial migration and long and intermittent journeys has also been reported by refugees in Turkey, Greece and Jordan, who listed them as one of their most important sources of income (Wilson and Krystalli, 2017: 31).

One of the most valuable characteristics of remittances in crises is that, unlike official development assistance, they have minimal transaction costs⁵ and go directly to affected households. Benefits are similar to those of humanitarian cash transfers: recipients have the freedom to purchase what they actually need. This contrasts with in-kind assistance, which often needs to be resold to be useful to recipients, and voucher systems, which impose limits on purchases and so force households to buy less diverse sets of goods and services (Aker, 2017: 46). However, this freedom means it is difficult to assess what remittances are spent on, particularly since the money is likely to be incorporated into wider household income (Hagen-Zanker, 2015: 7).

3.2 Are they responsive to humanitarian crises?

The key strength of remittances is that, unlike other sources of household income, they are not directly impacted by humanitarian crises. While conflict and disaster may stop people from working, and directly destroy businesses or farmland, remittances are likely to be unaffected and continue to be sent (although the means of receiving them may be disrupted). This consistency and dependability are vital, allowing households to plan spending and smooth out

fluctuations in income, as seen in contexts such as Somalia where they have been considered one of the most critical factors in delaying and mitigating food shortages (Versluis, 2014: 103; Majid, 2017; Paul, 2017).

As a result of this independence, remittance senders are often considered to be able to respond to crisis in the same way as humanitarian aid: through quickly sending money or by increasing existing contributions. There is some evidence of this being the case. In the three months following Typhoon Haiyan in the Philippines, for example, remittances rose by \$600 million compared to the same period the previous year (Su, 2017). Remittances grew following the 2010 earthquake in Haiti and 2011 flooding in Pakistan, the latter case recording payments 27% higher than in the previous year (World Bank, 2014: 5). Moderate rises have also been reported in Somalia (Hammond et al., 2013: 15), Nepal (World Bank, 2016) and Kenya (Nwajiaku et al., 2014) following floods and droughts.

Remittances are also useful in advance of crises and, in contrast to foreign direct investment and other economic flows, tend to increase following economic downturns in recipient countries (Watkins and Quattri, 2014: 14). This potentially ‘counter-cyclical’ relationship could help stabilise recipient economies and minimise the effects of humanitarian crises (Bettin et al., 2014). Yet it is important to note that this relationship works both ways – remittances are not immune to global economic trends and appear to be highly dependent on the economic performance of the country they are sent from. Flows to low- and middle-income countries experienced two years of decline in 2015 and 2016 owing to slower growth in the European Union, Russia and the United States (World Bank, 2017). A ‘dramatic’ fall in remittances to Somalia in 2008 was blamed largely on the global financial crisis and caused a corresponding fall in household incomes (Hammond et al., 2011: 60). Generally however, the counter-cyclical nature of remittances is a powerful economic asset for a recipient country.

Although remittances may arrive rapidly prior to or following a crisis, longer-term studies present an ambiguous picture of their overall responsiveness. This has implications for the types of crisis contexts remittances are sent to. Examples of significant increases appear to be restricted to instances of hazard-related disasters, with one study noting

5 Humanitarian aid funding often has high transaction costs owing to the expense and difficulty of delivering goods and services, and the number of organisations involved. For example, an analysis of 28 humanitarian aid projects totalling €302 million found 38% of the total reached beneficiaries directly, with the rest spent on the delivery or support of these goods and services (Mowjee et al., 2017: 2).

remittances are 4.7% larger when affected countries experience such events (Bettin et al., 2014: 13). In contrast, outbreaks of conflict in countries in sub-Saharan Africa are not seen as sparking a significant increase in remittances (Naude and Bezuidenhout, 2012; Bettin et al., 2014: 13). David (2010, cited in Bragg et al., 2018: 4) demonstrates that remittances typically increase by 0.1% for as long as a year following a climatic hazard-related disaster, and for up to two years after an earthquake.

Analysing whether remittances are responding specifically to humanitarian crises is made more difficult by overall trends that see remittances increasing at a steady rate across low- and middle-income countries. For example, although the Philippines experienced a growth in remittances following Typhoon Haiyan, they had increased by around 5% annually for the three previous years (World Bank, 2018a: 25). Additionally, some of the instances of relative increases in the immediate aftermath of crises appear to be balanced out by reduced rates of increases later, a conclusion supported by a study of 18 major disasters where just four experienced significant annual increases in remittances⁶ (Bragg et al., 2018: 14). In Nepal, although remittances rose almost 28% in the three months following the 2015 earthquakes compared to the same period the year before, the rate of increase slowed down and contracted over the same period the following year (World Bank, 2016: 18). Such a pattern holds across multiple contexts. To further complicate this picture, some increases in remittances may be unrelated to crises. In Somalia, the largest increases in remittances occur during significant periods in the Islamic calendar, rather than corresponding to a particular crisis (Hammond, 2013: 16). In the Philippines, the largest remittances are sent at Christmas, and in Haiti it appears that most flows are received at the beginning of the school year (Bragg et al., 2018: 10).

Remittances do appear to be responsive to many humanitarian crises. They can arrive quickly and often increase significantly following sudden-onset events. Yet we do not see increases in response to conflict and increases following some crises appear to be balanced out with later decreases. This has implications when considering the role of remittances in the protracted

crises that consume the bulk of funding from official humanitarian assistance.⁷ In these contexts, remittances likely have a less prominent role for affected households, although they still constitute a vital lifeline in some conflict settings such as Syria, where an estimated \$150 million is received through remittances every month (al-Kattan, 2018). While remittances are clearly different to humanitarian assistance, whether they could, or more importantly should, be ‘responding’ in the same manner is unclear, as discussed in Section 4.

3.3 Who benefits from remittances?

When considering the effectiveness of humanitarian aid, the level of coverage, particularly in reaching the most vulnerable, is critical. Yet as a result of rising numbers of especially vulnerable groups such as irregular migrants, and increasingly assertive governments that may hinder aid delivery, global humanitarian aid coverage is consistently assessed as poor and getting worse (ALNAP, 2018: 123). Determining who can access remittances and whether they have beneficial effects beyond their immediate recipients is important when considering them as a source of support alongside humanitarian assistance, which strives to meet needs in an impartial and neutral manner.

Unlike humanitarian aid, recipients of remittances are not necessarily the most vulnerable people in a crisis. Who receives them is instead a result of patterns of historical migration that, although perhaps initially shaped by poverty or displacement, is unlikely to reflect present vulnerabilities. Funds are therefore inequitably distributed across the population, often being limited to the wealthiest households with the means to send a family member abroad to remit money. Such dynamics become significant during humanitarian crises, resulting in some people benefitting while others do not and potentially altering the impact of the crisis at a household level. For example, further social marginalisation of the poor and most vulnerable could occur if others have access to a remittance lifeline enabling them to maintain their levels of

6 These cases were flooding in Nicaragua in 2011 and Mozambique in 2007, Peru following an earthquake in 2007 and Sri Lanka following the Indian Ocean tsunami of 2004. All recorded an annual increase of received remittances greater than 0.5% of the average (Bragg et al., 2018: 14).

7 86% of international humanitarian assistance provided went to countries in crisis for eight years or more (Development Initiatives, 2018: 22).

spending (Hennebry et al., 2017: 20). Recipients of remittances could see their role change within their own communities, enhancing their social status but placing pressure on them to distribute their support.

The distribution of remittances and the degree of benefit to people beyond their initial recipients depends on context, including the nature of the crisis and the various cultural and social norms of the recipient community. More broadly, gender often dictates new migrants' jobs, salaries and freedom to send money home, although women remit approximately the same amount globally as men (Lopez-Ekra et al., 2011: 70). Remittances from women may be more resistant to shocks in sending countries, owing to lower levels of volatility in sectors where women tend to work, such as care and services (Hennebry et al., 2017: 41). Yet migration has altered gender dynamics and roles in countries that receive remittances. With men working elsewhere, women may take up responsibilities and roles usually dominated by men in many societies. While presenting new economic opportunities, and increasing the potential for greater autonomy, this effect of migration can also mean stigmatisation and social challenges (Sijapati et al., 2017: 47; Hagen-Zanker, 2015: 11).

Remittances are also heavily gendered in humanitarian contexts, although literature on this is limited. In crises such as the war in Syria, migration and remittance sending is largely the preserve of men, who may through their earnings in destination countries aim to fund the rest of their families' migration (Wilson and Krystalli, 2017). This disparity can impact recipient communities. A study of Syrian CTP recipients in Jordan found a perception among women in male-headed households that many female-headed households were better-off, owing to high remittance payments from spouses working abroad (Hamad et al., 2017: 110). Findings from humanitarian contexts such as Haiti and Somalia suggest migrants sending remittances home prefer sending money to female relatives, who may be more likely to spend it on education and healthcare (Peschka, 2011: 51; Adeso and Oxfam, 2015; Hennebry et al., 2017: 39). In such cases, spending distributes the benefits of remittances beyond immediate recipients to children and other dependents. However, such studies are limited and there remains little understanding of the gendered aspects of remittances in crisis.

Across multiple contexts, close family remain the most common recipients of remittances, but those with pre-existing social networks tend to receive the most. These networks, along extended family, clan or

ethnic lines, are distributed globally and have long been recognised as playing a key role in responses to crises. This is most obvious in Somalia, where remittances are highly concentrated within particular clans, lineages and extended families. Regions with a long history of migration, such as Somaliland and Puntland, contrast with populations in southern Somalia, who have relatively few contacts in the diaspora and less access to this alternative funding source, and so experience increased vulnerability in times of crisis (Majid et al., 2017: 9).

There is also a divide between rural and urban communities: in Somalia 51% of urban households receive remittances compared to 28% in rural areas (Hammond, 2013). Similarly, in Nepal, despite the steep rise in remittances received over the past decade, they remain concentrated in urban areas (Thapa et al., 2013). In humanitarian crises, the manifestation of this difference is highly context-dependent. Urban populations affected by the 2015 earthquake, for example, may have been better able to draw upon remittance networks abroad than their rural counterparts, having access to a more developed financial infrastructure (Willitts-King and Bryant, 2017). For contexts like Somalia, well-developed *hawala* networks mean payments can reach many areas, but inequities in distribution exist depending on wealth, geography and family ties.

Remittances and their impacts therefore vary with respect to gender and economic status, making it particularly important in particular contexts to understand who is receiving them. For those not receiving remittances, there may be benefits from living close to those who do. Money that remains within communities can maintain markets for goods, reconstruct common infrastructure and support other communal services. This has been documented in communities in rural, typhoon-affected Samoa, where remittances were used to fund funerals and other cultural events involving the wider community (Le De, Gaillard and Friesen, 2015: 666). The passing on of cash, in what Hammond (2013) terms 'secondary distribution', is less common in protracted crises, although 75% of recipients in Somalia reported sending on average around 15% of their remittances to other family members living elsewhere. During a humanitarian crisis, the effective 'coverage' of such payments is likely to increase.

When considering remittances received in displacement settings, there is less evidence of benefits being spread across the wider community. There appears to be a disparity between more

settled communities experiencing sudden-onset crises, such as Samoa, the Philippines or Nepal, and longer-term, conflict- and displacement-affected contexts (Easton-Calabria and Omata, 2018: 8). In the latter, remittances may help maintain markets, but community-level benefits are less obvious, and those without access to remittances may struggle to meet daily food needs (Peschka, 2011; Levine, 2017). Indeed, in such contexts the presence of remittances may be disadvantageous for those left out; multiple studies show that they can contribute to increases in inflation, pricing some people out of markets (Hagen-Zanker, 2015: 15). In a crisis, such dynamics could become more acute, as some markets are disrupted, prices rise and demand for goods that could aid reconstruction increases.

Many of these issues also affect traditional aid responses: for instance, there are often gaps in coverage that exclude the most vulnerable people, heightening pre-existing inequalities. Yet remittances may also have additional characteristics to consider in times of crisis. Though often responsive in the short term, they appear to be less sustained in instances of protracted crises. Although spent in similar ways to other sources of income, only those with certain connections and often sufficient wealth can access them. Whether the indirect benefits of remittances are spread further depends on a range of demographic and geographic factors that can exclude the most vulnerable. In crises, remittances form a lifeline for many, but this is far from universal, and their role should be carefully considered by humanitarians conceptualising remittances as aid.

4 Remittances and humanitarian assistance: issues and opportunities

There are key differences between remittance flows and humanitarian assistance, including how they are sent, what they are spent on and how such flows behave in responding to crisis. It is also difficult to draw firm conclusions across different humanitarian crises, with each remittance flow highly dependent upon contextual factors such as historical patterns of migration and cultural practices. Both the differences with aid and this contextual dependence lead to the question of motives and why remittances are sent during humanitarian crisis. This issue necessitates great caution if conceptualising remittances as a flow of assistance similar to other aid sources. This section explores this issue further, before the potential uses of remittances in humanitarian crises are considered.

4.1 Could remittances be tracked?

In an age of ‘big data’, humanitarians have access to a range of tools than can inform their work, including phone records, satellite imaging and social media. ‘Crisis mapping’ and other initiatives can potentially provide real-time information for humanitarians in the immediate aftermath of crises (ACAPS, 2018; Loy, 2018). Such tools offer an increased ability to provide a wider picture of humanitarian crises and their impacts on affected people. In contrast, reporting of traditional financial flows to humanitarian crises remains inconsistent and restricted. Humanitarian aid can be voluntarily reported through the United Nations Office for the Coordination of Humanitarian Affairs’ (OCHA) Financial Tracking Service (FTS) and analysed along broad lines of who donated what, to whom and when. However, this often excludes other sources of income, and does not accurately reflect levels of support provided by diasporas, non-Development Assistance Committee (DAC) donors, philanthropy and faith-based giving (Willitts-King et al., 2018).

Could remittances be tracked in a similar manner to aid for humanitarian purposes? Tracking could make use of the increasing digitisation of remittances sent through telephone banking to present a more accurate picture of money flowing into crisis-affected contexts (although money-transfer operators may have little incentive to share commercially sensitive information). Digital data could also help identify channels to particular groups and which routes for sending and receiving remittances have been disrupted, to set priorities for relief providers. Monitoring remittances could also help build a wider picture of livelihoods and resilience in crises, providing more information on who receives remittances and what they are spent on to target finite aid towards those most in need. Similar questions are being explored within various CTPs to build understanding of how cash is used by recipients, and explore its impact during crises (Smith et al., 2018: 61).

In investigating the benefits and applications of tracking remittances, several fundamental barriers become apparent. Data capture tools in the humanitarian sector have generally been embraced enthusiastically and uncritically, despite concerns around their ease and applicability and the privacy risks they present (Fast, 2017: 2). In November 2017, a platform used to store the data of CTP recipients by 11 large NGOs and UN agencies was demonstrated to be relatively easy to breach, exposing sensitive personal and financial data of individuals receiving aid across West Africa (Parker, 2017). Although such information has been collected by the sector for many years, this exposure of GPS data, photographs and records of financial transfers belonging to a vulnerable population highlighted the risks associated with data security. Despite recent initiatives such as the release of the International Committee of the Red Cross’s (ICRC) ‘Doing no harm in the digital era’ guidelines (de Corbion et al., 2018), the lack of understanding or approaches in the humanitarian sector around data security raises questions about the potential risks associated with

remittance tracking – similarly sensitive and personal financial information that, in the wrong hands, could put affected people at risk.

An additional obstacle to better tracking of remittances is their complexity. There are multiple ‘hidden costs’ for such transfers, such as fast-moving exchange rate adjustments and the costs of sending money informally. The true scale of informal networks like *hawala*, whose unique selling point is that it enables people to transfer money without any documentation, remains largely opaque. This makes recording actual remittance values, regardless of whether they happen in crisis, difficult to estimate even on a broad level. These factors mean that data quickly becomes complex and out of date. Clemens and McKenzie (2014) claim that much of the recent recorded rise in remittances may in fact be a result of measurement changes, rather than real changes in financial flows, although other studies argue that any reporting tends to underestimate their value (Watkins and Quattri, 2014: 10). Regardless, getting even basic figures is clearly a considerable undertaking.

4.2 Should remittances be tracked?

Despite barriers to tracking, the now widespread digitisation of the remittance and humanitarian sectors may soon result in more accurate means of assessing flows of money in crisis contexts. However, it is important to consider whether remittances should be tracked for the purposes of more effective humanitarian response, or even conceptualised as a form of humanitarian assistance at all. Unlike expenditure in the form of ODA, which follows reported donor objectives and attracts a degree of scrutiny, remittances are sent from individuals to friends and family. While comparisons with cash programmes from humanitarian agencies may be appropriate when discussing the technicalities of keeping remittance channels open, they are fundamentally different, and are sent for different reasons.

It is difficult to quantify the motivations behind remittance sending. Young (2011: 135) summarises remittance decision-making as being motivated by factors including altruism, exchange (for instance in compensation for previous transfers, such as the costs of migration), insurance, loan repayments and investment. At their core, however, remittances can be said to have the micro-economic interest of the sender at their heart (Horst et al., 2014: 521). These dynamics

are likely to be similar in many humanitarian settings. While humanitarian outcomes that benefit the wider community are an additional benefit, remittances are, in the first instance, paid to ensure that relatives can face disaster and meet their daily needs (Le De et al., 2015: 664). As Clemens (2007) argues, remittances are effectively a ‘transfer within a household, broadly considered, and [so] part of the reciprocal relationships present in every household on the planet ... not magically [becoming] charity if it had happened to cross an international border’. This may change over time, especially with second- and third-generation migrants, who may have less of a connection to family members living in their ancestral country, but still send money. Generally, however, in a post-crisis response, the drive to remit money should be seen through the lens of the individual and their own relationships. Remittances are, therefore, ‘seldom impartial’ (Bragg et al., 2018: 5), driven by familial connections rather than assessments of need. As a result, any initiatives that seek to incorporate remittances into funding as part of a wider humanitarian response appear ‘inherently flawed’ since the motivations present in other forms of donations are not necessarily a feature (Horst, 2014: 521).

As well as carefully questioning the motivations of remittance senders, initiatives aimed at expanding remittance flows for humanitarian aims should also consider that this funding may not be as fungible as is often presumed (Hammond, 2013). Remittances are sent by relatives in developed and developing economies who are often poorly paid themselves. As reported by studies of the Somali diaspora, familial ties and commitments are strong but many respondents report being under great pressure to remit, regardless of their personal financial circumstances (Majid, 2017). Senders might have to work long hours in insecure jobs, using savings or loans to pay remittances to family members at home. With these issues in mind, whether this group can be expected to give more and be considered a potential new source of funding for a humanitarian response is a difficult question.

Such factors may also explain why many senders or recipients are reluctant to talk about remittances, and this raises questions around whether such ‘data’ collected is also reliable is a further barrier. Many remittance senders may be reluctant to disclose how much they send: some are undocumented migrants, and the right to send remittances is becoming connected with issues over citizenship in many sending countries, including the United States (Hammond et al., 2011: 59). There is also little incentive for recipients to provide information as to the scale of

their support. A legitimate concern could be that knowledge of remittance payments by aid providers and donors could result in decreased support from aid agencies: a common reason cited by interviewees as part of studies in Nepal and Uganda (Easton-Calabria and Omata, 2018: 10; Willitts-King, forthcoming). As discussed, the presence of remittances, especially in a displacement setting, is no guarantee of universal support to affected people. Rather, they are often the preserve of the least vulnerable.

With both remitters and receivers in potentially precarious positions, accurate measurements difficult and the characteristics of remittances as humanitarian aid different to traditional responses, it becomes necessary to ask what valuable function increased tracking of remittances would perform. For national governments such as Nepal, where remittances constitute a large amount of income and have played an important role in poverty reduction, tracking such flows for budgeting and tax purposes would be important (World Bank, 2016: 21). Since the role and relative importance of remittances is so dependent upon the particular crisis and affected population, any tracking of remittances would have to be just as context-specific and seek to answer specific questions to be meaningful. Comparisons between different crises must be heavily caveated and are less useful; for the reasons described in previous sections, remittances may not and perhaps should not be tracked at a global level, in the same manner as humanitarian aid.

4.3 Using remittances to inform and support responses

Instead, a more comprehensive understanding of such flows beyond tracking, including appreciating how and why they are sent and who receives them, would be useful for informing humanitarian responses. A better understanding could inspire new means of fundraising for responses, building on the skills and desire of diaspora communities to help in crisis, while respecting remittances as a private flow of money. A more direct benefit for aid actors in having better knowledge of how these flows work would also be in informing them of the wider economic and social context of responses, including the channels and networks remittances make use of that could also be used for humanitarian assistance programmes.

Harvey and Savage (2007) suggested that remittances be considered as part of needs assessments, but there is little evidence of their widespread incorporation

into either needs assessment guidelines or response plans (IASC, 2015). Remittances and their social role could also feature prominently in livelihoods approaches, which were developed as ‘a response to overtly technical and technocratic approaches’ to assessment, instead seeking to understand ‘how different people in different places live’ (Levine, 2014: 1). Through treating people as active agents whose possibilities and choices are nonetheless shaped by where they live, livelihood approaches could seek to understand how remittances impact on those who receive them (and those who do not) in situations of humanitarian crisis. Greater knowledge of the role remittances have played in sustaining local markets, for instance, would provide a richer contextual understanding of the economic reality for crisis-affected households (Holt, 2014).

A programmatic advantage of a greater awareness of remittances is the ability to use existing remittance-sending networks in the delivery of cash programmes. CTP frequently deals with the challenge of limited financial infrastructure, particularly in rural areas. Alongside mobile money networks, remittance agents and *hawala* networks are often the most developed channels to transfer money in contexts such as Nepal and Somalia, and their speed, cost-effectiveness, safety and cultural acceptability are key advantages for the humanitarian sector (Adeso, 2012: 5). Many CTP programmes, including those run by multiple NGOs across northern Syria, use the reach and capacity of *hawala* networks to provide cash assistance in areas too dangerous or difficult to work in directly (Care, 2019). Through the *hawala* network in Iraq, the World Food Programme reached 550,000 IDPs with a monthly cash transfer programme, demonstrating the humanitarian value of networks that were originally developed to transfer money including remittances (Smart, 2017: 12).

A greater appreciation of remittances in needs assessments and livelihood approaches would be beneficial for several reasons. Rather than tracking, such approaches would rely on a broader understanding of needs, capacities and networks. Remittances, when understood in the context of humanitarian needs, risk being perceived as a negative ‘dependency’ of affected people (Bailey and Harragin, 2009). Better understanding could instead shift the focus from dependency onto the varied types of vulnerabilities in crises, for example affected people’s reduced ability to collect remittance payments or difficulties in keeping supply chains open. For those not receiving remittances, their vulnerabilities could be exacerbated by increased market prices, because of the inflationary effects of high levels of

remittance sending, or a reduction in aid due to needs assessments perceiving their area to be less vulnerable.

Wider knowledge of the importance of remittances and the community of senders behind them could also inspire humanitarian responders to develop other fundraising initiatives. A 2017 initiative to create a top-up system for remittances to fund humanitarian projects in Somalia is one such case. In addition to their standard remittance, senders were given the option to donate to a UNICEF-run pooled fund (Iype, 2017: 51), therefore combining existing remittance infrastructure with a waive of transaction fees and match funding. As previously discussed, whether it should be the responsibility of remittance senders to contribute further to humanitarian response is a difficult question. Yet with the study indicating three in four respondents willing to contribute through additional donations, there may be a wider appetite to help among diaspora populations (Iype, 2017: 52).

This initiative builds on existing tools such as diaspora bonds, themselves following on from ‘home town associations’ and other organised means of utilising money from migrants. A debt instrument issued by a country to raise financing from its overseas diaspora, such bonds may offer lower rates of return than other mechanisms but tap into migrants’ sense of patriotism towards their country of origin (Development Initiatives, 2012: 13). They have been used to raise large amounts of funding in Israel and India for decades, have been considered across several countries including Nepal, the Philippines and Ethiopia, and implemented most recently in Nigeria, where it is claimed over \$300 million has been raised (Iype, 2017: 37; Kazeem, 2017). Yet with take-up often limited to contexts with strong governments, it may be necessary to involve international organisations to lend credibility to issuing bonds for reconstruction and relief activities in areas affected by crises such as conflicts (Ketkar and Ratha, 2010: 262).

Greater understanding of the key role played by individuals and groups from the diasporas of affected countries has led to initiatives that seek to

utilise the diaspora beyond purely sending money. Such groups also provide advocacy and support, fundraise and deliver supplies. Initiatives such as the European Civil Protection and Humanitarian Aid Operations (ECHO)-funded Diaspora Emergency Action and Coordination (DEMAC) project work to improve coordination between diasporas in Europe with the international humanitarian system. While the international sector gains from diaspora organisations’ better access to affected people and networks, diaspora organisations can benefit from potentially increased visibility and donor funding (DEMAC, 2018). Recognising these fragmented groups in contexts such as Somalia may be the first step in ‘match funding’ initiatives, where donor governments could match the contributions of their country’s diasporas with their own investment. This kind of engagement may constitute an equitable way of recognising and building on the broad support already provided by the diaspora, including but not limited to remittances.

Far from being passive recipients, remittances illustrate that many affected people possess complex networks across the world that can be called upon to provide support in times of crisis, outside of the international humanitarian sector. Yet although the shift towards recognising their agency is long overdue, this should be accompanied with nuance. Wider media debates around displacement and recipients of humanitarian aid are already quick to associate widespread communication tools like mobile phones with high agency, meaning their owners are undeserving of humanitarian assistance. Yet even for those with access to remittances, vulnerabilities remain. Any initiatives that engage with this support should always be wary of shifting the burden of responsibility for responding to humanitarian crises onto affected people and their families. Instead, rather than seeing these flows as a potential replacement for humanitarian funding, the focus should be on keeping remittance channels and their supporting infrastructure open during crisis, while being mindful of the impact of remittances on those who do and do not directly receive them.

5 Conclusion

In a diverse array of contexts, remittances allow affected people to purchase goods and services, becoming a lifeline during emergencies that is independent from the formal humanitarian system. These flows have expanded rapidly over the past decade, with conservative estimates far exceeding humanitarian funding and constituting a sizeable proportion of the GDP of many crisis-prone countries. Technological advances have provided new ways to send remittances, but also new tools to track these flows, which are useful for those concerned with monitoring criminal activity and any donor or responder seeking greater understanding of their humanitarian role. With new restrictions cutting off formal remittance channels in contexts such as Somalia, however, much of the industry is driven underground, reverting to networks that continue to shroud these flows in secrecy.

The role of remittances as an asset in humanitarian crisis is highly context-specific, but also unclear. Each advantage must be caveated: while remittances are sometimes used for investment and reconstruction, they appear to be used more commonly for consumption; while they may be responsive in short-term crises there may be decreases later; and while they may have wider benefits in maintaining markets and other industries, they may also increase inequality for those who do not have access to them. What this means for the humanitarian sector, particularly in protracted emergencies affected by conflict and involving mass displacement, is clearer. In such cases, remittances tend to be less beneficial beyond their direct recipients and, although constituting a more stable flow of funding than aid, cannot be said to be ‘responding’ in the same manner as humanitarian assistance. While they are a useful companion to humanitarian responses, and often larger in absolute terms, their coverage and reactivity mean they function very differently and should not be considered ‘assistance’ in the same way.

Remittances and their role raise larger questions around who responds to crises, and why. Despite a growing number of initiatives looking at remittances

as a new source of funding, they remain private money and as such are sent for many different reasons. Largely a money transfer within a family, they differ from both the traditional humanitarian responses involving international organisations and also the growing number of direct financing, ‘kickstarter’ models of aid that are similarly based on individual-to-individual support but connect those in need with potential donors. In assessing who donates or sends money to those in need, motives matter because they influence who donates to what, and the impact the support will have in the crisis context. Exploring these issues also raises questions over the desirability of direct tracking of remittances flows, which is difficult and may, understandably, be regarded with suspicion by those who send and receive such support. Perhaps most importantly, humanitarian aid delivered on the basis of need and funded through the taxes or altruism of strangers should be seen as fundamentally different to help sent by family members that have no responsibility to assist the most vulnerable. It is for these reasons that budget-conscious donors and other responders should be extremely wary of conceptualising remittances as akin to official humanitarian assistance.

Rather than direct tracking, a better understanding of remittances is nonetheless useful for the humanitarian sector. To see their importance in many contexts reveals that affected people have both agency and networks of support and dependency. A greater recognition of remittances may also help assess the potential for other means of financing, through encouraging further contributions to the formal humanitarian response. Yet in this drive for further resources, diaspora groups and those motivated to help through a sense of solidarity should not be seen solely through a financial lens. Such an interpretation sells short the role of such groups and individuals in humanitarian responses, whose social contributions are as valuable as their economic ones. Their skills, knowledge and advocacy efforts are signs of a global ‘civilised society’ that is increasingly needed in the face of growing humanitarian needs and uncertain traditional responses to crises.

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Humanitarian Policy Group
Overseas Development Institute
203 Blackfriars Road
London SE1 8NJ
United Kingdom

Tel.: +44 (0) 20 7922 0300
Fax.: +44 (0) 20 7922 0399
Email: hpgadmin@odi.org
Website: odi.org/hpg

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