

# REMITTING BEHAVIOUR OF ALBANIAN MIGRANTS: EVIDENCE FROM THESSALONIKI

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## Abstract

The aim of this research is to present a clear outline on the remitting behavior of Albanian migrants in the city of Thessaloniki. Since 1990, when the fall of communism created a big wave of emigration, remittances to Albania have been a vital source for this country but after 2008 financial crisis things have changed. The main topics of this paper is the exploration of the impact of the 2008 crisis in the level of remittances sanded toward Albania, as well as some evidence of the reason, methods of sending and purpose of their use. The empirical base of this research is a set of 200 in-depth interviews with Albanian emigrants living in Thessaloniki. Material derives from an extensive period of fieldwork research conducted in Thessaloniki between May-June 2012.

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**Keywords:** Greek crisis, Albanian emigrants, Albanian emigrants in Thessaloniki, Thessaloniki immigrants

## I. Introduction

Immigration is the movement of people into a country to which they are not native in order to settle there, especially as permanent residents or future citizens. Immigrants are motivated to leave their native countries for a variety of reasons, including a lack of local access to resources, a desire for economic prosperity, family re-unification, escape from prejudice, conflict or natural disaster, or simply the wish to change one's surroundings. Starting from 1990, emigration abroad from Albania has included more than 25 percent of the population and it was immediate, rapid and explosive after a nearly 45 - year period of isolation. In 1989 , Aristide Zolberg, a renowned scholar of international migration has written that if the whole world would consist of Albania on the one hand and Japan on the other hand , does not need to be studied this phenomenon (Zolberg, 1989). Only a year later the

situation of Albanian immigration changed radically. Albania suffered a great exodus where especially the youth population moved abroad in search of better opportunities. The main reason to emigration was the economic one (Kule et al. 2000). In addition to poverty and lack of employment, social and political unrest, particularly during the second half of 1990s, have been other factors contributing to the emigration, as for examples: The Kosovo crisis, the collapse of pyramid schemes, etc. (World Bank 2006; Hernández Coss et al, 2006; Uruçi and Gedeshi 2003).

It is impossible to talk about emigration and not to mention remittances, the deliveries in kind or money that migrants send to their countries of origin to help the families left behind. In the last decade, remittances have emerged as one of the largest and potentially most effective sources of foreign financing in promoting development. Although there is no consensus on the positive impact of remittances on development, there is an extensive body of work indicating their developmental impact. The strength of remittances as a development tool arises from a number of their characteristics. Remittances, worldwide are estimated to be the second financial flows more important after international aid. In some countries they represent and reach the third of Gross Domestic Product. Based on evaluations made by the World Bank, the total value of remittances in 2014 was 435 billion dollars of which 316 billion goes to developing countries who account for about 219 million migrants worldwide distributed. There is also strong evidence that they alleviate poverty (Adams and Page, 2005) and promote human and physical capital accumulation, economic growth and income generating activities in developing and less developed countries (Taylor, 1992; Adams, 1998; Woodruff and Zenteno, 2001; Ziesemer, 2008). The global economic crisis of 2008 has had a significant impact on all countries and especially on those of Eastern, and South-Eastern Europe. Some countries were very badly affected in 2009 with sharp declines in GDP, industrial production and exports, while other countries have been relatively less affected. In some countries the contraction persisted in 2010, while in others only a shallow recovery was evident. According to a study of the impact of the crisis in Albania, ACIT (2012) concluded that the reduction in the availability of foreign capital imposed rapid adjustments in domestic demand that, together with a collapse in exports, resulted in substantial output declines. The sectors of the real economy in Albania have started to reflect the rigidity and further drop in demand, the fluctuation of the exchange rate and the difficulties in financing since 2008. The industrial sector in general and the inward processing sector in particular, commerce and services, mining and refinement of minerals, started to show performance indicators that were dropping and augmented the pressure for protective and supportive measures by the authorities

The crisis to SEE countries was transmitted through four channels: (1) a sharp contraction of foreign credits, (2) a sharp reduction in FDI inflows, (3) a decrease in exports, and (4) a decrease in remittances. In Albania, the negative impact was mainly materialized through lower remittances, a decline in foreign direct investments and a decline in exports. The purpose of this paper is to describe the particular impact of the economic crisis on remittances sanded from Albanian immigrants living in Thessaloniki. To achieve the required objective this paper will be divided into two main parts. In the first part it will be presented a picture of Albanian emigration and importance of remittances. In the second will be presented the results derived from the survey.

### **1. Albanian immigration patterns**

As mentioned previously, emigration abroad from Albania has included more than 25 percent of the population and it was immediate, rapid and explosive after a nearly 45 – year period of isolation. According to the OECD data, the most preferred destination countries for Albanian emigrants are Italy and Greece, followed by the USA, the UK and Germany. About 47 percent of Albanian emigrants live in Italy, making this country the most popular destination, closely followed by Greece with 43 percent of Albanian emigrants. The United States follow as a distant third destination. In selecting the destination of migration of Albanians, several factors have contributed such as geographical proximity, cultural and linguistic proximity, legal access opportunities in different countries, etc. With over a million Albanians living outside the country, it is no surprise that both research and politics increasingly pay attention to the role of these emigrants. As mentioned previously, Albania ranks among the countries with the highest percentage of the labor force living and working abroad. According to ISTAT<sup>10</sup>, patterns of emigration in the last decade have been largely gender balanced, while there was a clear gender imbalance between 1989 and 2001. More than 34 percent of men have emigrated among the population aged 25 to 34. This contrasts with 23 percent (29 percent for females) for the age group 20 to 24 who have emigrated. This workforce has played a very important role in supplying the country with foreign currency and stimulating the economy through remittances.

People migrate and this decision sometimes is permanent but there are some links with the country of origin that withstand time. One of these links has certainly to do with remittances. Remittances, based on the definition made by the IMF are considered as the total current transfers made by migrants and workers' compensation. The calculation of remittances per

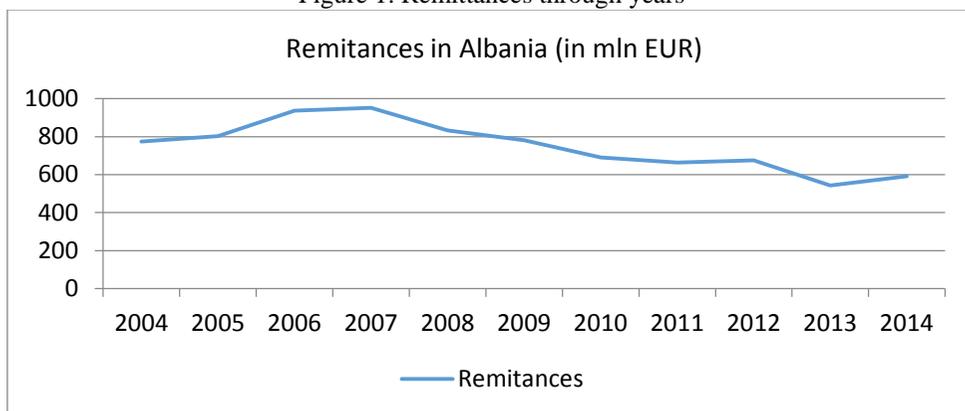
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<sup>10</sup> INSTAT – Migration in Albania 2014

se runs through numerous problems, especially since the majority of deliveries are made through informal channels. Albania's remittances are integral part of the Balance of Payments. Given the current development of the infrastructure needed for their measure, Central Bank of Albania has concluded that the only way to have almost the exact data regarding this value is to use the method of their evaluation based on measurement of the outflow from the parallel market. This method is based on two main assumptions: (i) to consume goods and services in Albanian market, immigrant families have to spend ALL and not foreign currency and (ii) because we have a flexible exchange rate, where the price of the currency is placed on the market, foreign exchange market is always in equilibrium. This means that close to a reliable, every day the amount of currency that enters the market, goes out of it. Therefore the Central Bank constructs a matrix of outflows and inflows of cash from its parallel market.

After the fall of communism, during the years, remittances have been considered a major factor for boosting consumer expenditure in Albania, and are widely credited for fuelling the construction sector in the country. In the Factbook 2011 (World Bank), Albania is ranked 19th in the world rankings recipients with a percentage of remittances amounting to 11 % in share of GDP. Based on data provided by the Central Bank of Albania, Figure 1 presents the values of remittances over the years. It seems clear that remittances have been rising in the first four years of a beginning of migration, decreased during the period of '97, growing back in 2008, declining by 2010 and a small increase from 2013. Very broadly, this increase seems to correspond to the increasing number of Albanian emigrants. The highest amount of remittances recorded was in 2007 with 957.71 million Euro. This is equivalent to 11.5 percent of the annual GDP that year, highlighting once again the important role that remittances play in the Albanian economy.

Figure 1. Remittances through years



Source: Bank of Albania, Monthly Statistics Report, 02/2015

It should be noted that the effects of the global financial crisis in the Albanian economy have been relatively limited due to the relatively exposure to the Albanian economy, including banking and financial system, to international economic developments. However, the effects of the global crisis and the euro zone expressed in sitting economic growth rates, the growth of public debt, the decline of foreign direct investment, and remittances decline, etc. We think that the agreement with the IMF will have positive effects on the discipline of the government's economic policy, especially fiscal and monetary policies. Actually the government is focused on establishing a favorable business climate through the simplification of licensing requirements and tax codes. The agricultural sector, which accounts for almost half of employment but only about one-fifth of GDP, is limited primarily to small family operations and subsistence farming, because of a lack of modern equipment, unclear property rights, and the prevalence of small, inefficient plots of land. Inward FDI is among the lowest in the region, but the government has embarked on an ambitious program to improve the business climate through fiscal and legislative reforms. Strong trade, remittance, and banking sector ties with Greece and Italy, make Albania vulnerable to spillover effects of debt crises and weak growth in the euro zone. The latest data shows that remittances have also increased due to the return of many Albanians in their homeland to invest. Remittances increased by 24% during the first quarter of 2015 if compared to the same period of 2014, reaching the value of EUR 146 ml. The level of remittances started to increase last year after being registered in low levels since the economic crisis that touched the Euro zone countries, mostly Greece and Italia where more than one million of Albanian emigrants live.

## **2. Albanian immigrants in Thessaloniki**

The empirical base of this research is 200 in-depth interviews with Albanian emigrants living in Thessaloniki. Thessaloniki is the second largest city in Greece and second major economic, industrial, commercial and political centre. It is also a major transportation hub for the rest of southeastern Europe. According to the 2012 census data, the municipality of Thessaloniki has a population of 322,240 inhabitants of which 81,549 are Albanian emigrants. Thessaloniki accounts for 9.2% of the total economy of Greece. Important industries for the economy of Thessaloniki included tobacco, banking, trade and tourism. According to Hatziprokopiou (2003), immigrants today generally are considered as a social group living in particularly vulnerable conditions, threatened by, or facing exclusion from the dominant institutions in host societies. Furthermore, it depends on the characteristics of the particular place where immigrants settle and organize

their lives. This general ‘rule’ is well reflected in Southern Europe and particularly in the Greek case.

After 1990 a large number of economic refugees and immigrants from Albania went in Greece, mostly as illegal migrants, to seek employment. The vast majority of Albanians in Greece is estimated to be between 60-65% of the total number of immigrants in Greece. According to official data (2008), there are 459,390 holders of Albanian citizenship in Greece (the total number of Albanian immigrants is much higher). The predominant employment is in construction (42%) followed by agriculture (23%), industry and tourism at 12% each (BaldwinEduart2004).

Since 1990 the integration of this community has been a dynamic process. However, trespassing all the difficulties the main part of emigrants succeeded in building their lives in the host country but those days their routine is strongly conditioned by the debt crisis in which this last is involved. It is widely known that the first to experience economic problems are the emigrants, especially those working in the construction industry, services or tourism where now days there is a huge lack of employment. The Greek government-debt crisis, closely related with structural weaknesses of the economy led the country to a very tough situation. The social impact of the crisis is reflected in the record unemployment rate, the closure of shops and businesses, and an increasing number of people facing social exclusion.

The objective of this paper is to explain the remitting behavior of these migrants. The main topics of this paper will be the comparison of the value of remittances before and after the crisis, as well as some evidence of the reason, methods of sending and purpose of their use.

### 3.1 Methodology

It may be difficult to obtain a representative sample of non migrants and return migrants in sending countries, depending on the national context (Bilsborrow et al. 1997). But building a representative sample of migrants at destination is often a real challenge for at least two reasons. First, except in a few countries, migrants are a rare population. Second, because they are vulnerable, especially when undocumented, they are difficult to reach (Beauchemin and Gonzalez-Ferrer 2011). The sample of population used in this survey was selected with the use of the snowballing technique because it provides a potentially attractive solution to this problem. **Snowball sampling** (or **chain sampling**, **chain-referral sampling**, **referral sampling**) is a non-probability sampling technique where existing study subjects recruit future subjects from among their acquaintances. Thus the sample group appears to grow like a rolling snowball (similarly to breadth-first search (BFS) in computer science). As the sample builds up, enough data is gathered to be useful for research. This sampling technique is often used in

hidden populations which are difficult for researchers to access. They consist of selecting a sample of “seed” individuals to start the survey, and then asking these “seeds” for additional contacts to reach other individuals (or households) in the population of interest.

As underlined previously, the objective of this paper is the exploration of the impact of 2008 crisis in the level of remittances sanded toward Albania, as well as some evidence of the reason, methods of sending and purpose of their use. The empirical base of this research is 200 in-depth interviews with Albanian emigrants living in Thessaloniki. Material derives from an extensive period of fieldwork research conducted in Thessaloniki between May-June 2012 through a Tempus Project. The interviews covered two main topics: (1)- Factors driving migration, and (2). Their actual economic situation and future decisions. In the first topic the interview covered questions about the profile of the immigrant, their social status, factors driving their emigration and arrival in Greece, their qualification through years, and their experience in the labor market etc. In the second one their current financial situation is figured out by questions regarding their actual occupations, the value of their income, their expenditures and the possibility of turning back to Albania.

The questionnaire used in this survey is formed by four sections: Social status, Emigration, Current Financial Situation and Remittances toward Albania. The four sections are composed by different Opened Ended, Closed Ended and Contingency questions. The closed ended are divided between the multiple choice questions and Yes/No questions. The results obtained are processed by the SPSS statistical software.

In this paper are analyzed only the results of the last section with some information's from the social status<sup>11</sup>. In order to create a detailed picture of the whole remitting behavior of these immigrants, the time pattern of sending is divided in three parts. Immigrants were asked to give information about the amounts of remittances they have send during three periods, before 2000, between 2000 and 2008 and after 2008. To explore the impact of the 2008 crisis in the amount of remittances sanded toward the families left behind, the second and the third periods are examined. The research question in this case is: Is there a significant change in the level of remittances sanded following the 2008 crisis? Does the crisis have an impact on the level of remittances flowing toward Albania? A paired sample T-Test (also referred to as repeated measure) is used when you have only one group of people and data from them on two different occasions. It can also be used when you measure the same person in terms of his/her response to two

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<sup>11</sup> These topics were previously analyzed in another paper named “The economic impact of the crisis in Albanian immigrants in Thessaloniki” by the same author.

different questions. In our case the same people are asked to give information's for two different periods. So, we have only one group and data on two occasions, but the data are collected in the same time. Since in this survey we are using the average amounts, this last difference will not have a significant impact on the results.

### 3.2 Statistical results

This section analyses some descriptive and inferential statistics of the dataset. The tables below present the statistical results of some of the questions used in the survey. In the first section, “social status” the main information of interest are the age of migrant, gender, marital status, age of children, educational level, profession ante emigration, etc.

#### 3.2.1 Socio-demographic migrants' characteristics

**Gender of emigrant:** From 200 emigrants interviewed, 94 were male and 106 female. Respectively they present 47 % and 53% of the population under exam. Most of the interviews were carried out in the afternoon in parks or homes. This occurs because it was the best time to find the population of interest. During the working time it was difficult to find any person available for cooperation. In parks it was easier to interview females. In homes it was usually the man who agreed to answer.

**Origin of the emigrant:** The origin of the emigrant in this section refers to the district where they have the family left behind or the place where they feel home when comeback in Albania. Most of them have origin from southern and middle Albania. Here we can distinguish those with origin from Korca (17.5%), Elbasan (10%), Pogradec (7%), Bilisht (4.5%), Gjirokastër (4.5%), Saranda (3.5%), etc.

**Merital Status, Age and Family members:** According to the information of the survey, the average age of the migrant is 42 years old. The youngest is 24 years old and the elder is 70 years old. From 200 emigrants interviewed, 21, or 10.5% were single, 170 or 85% were married and 5, 2.5% divorced. Regarding the structure of the families, 47.5% are composed by four persons, 29% by three, 8.5% by 5, 9% by 1, 4.5% by 2 and 1.5% by 6 persons.

**Level of education:** Table 1 and 2 present the “before migration” and “current education” of migrants. As it is clear from the figures just few of them were able to continuous the studies and to achieve a higher degree. Only 15 from 200 were graduated. Nine of them took a Secondary Education degree, one of them a degree in technical education, four a Bachelor degree and one of them a master/PhD. These entire last started from a primary or secondary education.

**Profession:** From the professional viewpoint, evidence shows that emigrants passed from low-level jobs to promoted ones. Regarding the industry where the emigrants are employed, most of men work in constructions (55% per cent) and most of women in services (66%). Immigrants in Greece work in a highly segmented labor market, with temporary, part-time, heavier dangerous work – the jobs that Greeks refuse to do, especially in construction and heavy industry. Essentially, the role of immigrants in southern Europe has been to compensate, on a temporary basis, for structural defects in the labor markets (Baldwin-Edwards, 2002). These defects are of three types:

- Insufficient labor supply
- Inflexible labor markets through over-regulation
- Uncompetitive low-productivity sectors

Over time, immigrants have been able to improve their situation and increase earnings. However, based on the conclusions offered by Labrianidis and Lyberaki (2001). Immigrant employment is almost solely in the secondary sector, regardless of skill levels; it is also frequently under-insured or illegal; and often in abusive conditions (Psimmenos and Kassimati, 2004).

**Table 1. Level of education (Before migration)**

Level of education	Frequency	Percent	Valid Percent	Cumulative Percent
1.Primary education	45	22.5	22.5	22.5
2.Secondary education regular	67	33.5	33.5	56.0
3.Technical education	68	34.0	34.0	90.0
4.Bachelor	17	8.5	8.5	98.5
5.Master/PhD	3	1.5	1.5	100.0
Total	200	100.0	100.0	

**Table 2. Level of education (In migration)**

Level of education	Frequency	Percent	Valid Percent	Cumulative Percent
1.Primary education	30	15.0	15.0	15.0
2.Secondary education regular	76	38.0	38.0	53.0
3.Technical education	69	34.5	34.5	87.5
4.Bachelor	21	10.5	10.5	98.0
5.Master/PhD	4	2	2	100.0
Total	200	100.0	100.0	

Regarding the actual employment it results that 30 per cent of woman and 44 per cent of man were unemployed.

Source: Survey on the economic situation of Albanian migrants in Thessaloniki. June 2012

### 3.2.2 Remittances toward Albania

In the last section, “Remittances toward Albania”, 92 per cent of the interviewers admitted to have sent remittances toward their families or

relatives. 8 per cent have not. Based in the results of the survey, the table below presents some of the main information. Apart the amount of remittances sent in the three periods, in the last row, based on author's calculations, is given also the total amount of remittances. As we can see from the table, the maximum amount of remittances sent is €5,000, €10,000 and €3,000.

	N	Minimum	Maximum	Mean	Std. Deviation
Before 2000	184	0	5000	3064.50	2750.106
Frequency	184	0	12	2.19	3.021
Tot1 Before 2000	184	0	10000	5294.50	6055.473
2000-2008	184	0	10000	5310.00	5120.406
Frequency	184	0	12	3.48	3.051
Tot2 2000-2008	184	0	15000	7474.50	7197.139
After 2008	184	0	3000	1927.14	2899.400
Frequency	184	0	12	2.03	2.595
Tot3 After 2008	184	0	5000	2785.50	4313.103
Remittances in total	184	0	150000	49758.00	71297.882
Valid N (listwise)	183				

The minimum 0 means that some emigrants may have not sanded remittances for one period but have sanded for the others. If we take a look at the results, not only has changed the value per each period but also the maximum amount sanded. It has decreased from €10,000 per year in the second period to €3000 per year in the last one.

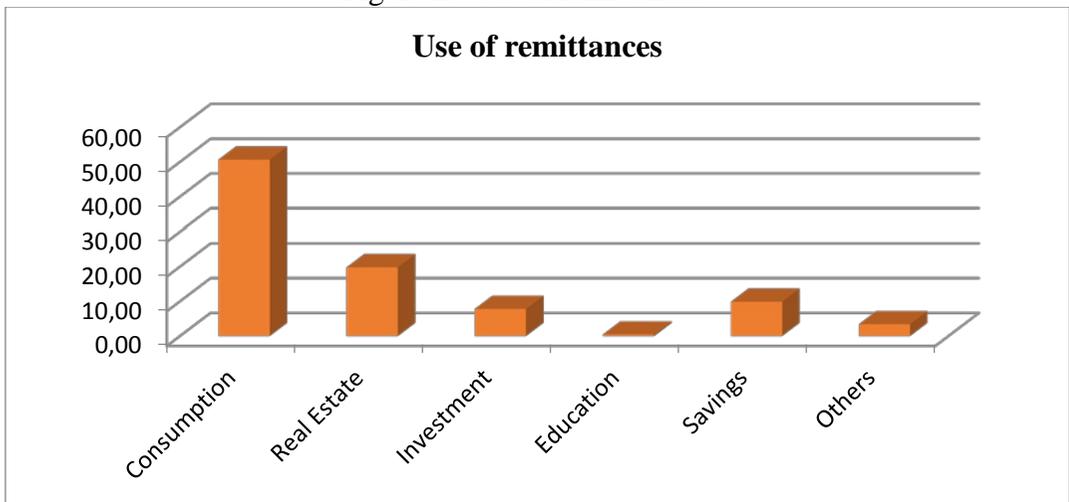
Regarding the frequency it differs from 0 to 12 times per year (each month). The total amount of remittances calculated has a maximum value of €150,000 and an average of €49,758. That means that a lot of emigrants have sent a big part of their savings in Albania. The main purpose of the division of time pattern in three periods was to understand if the decrease in remittances is caused by the 2008 crisis or is just the fulfillment of the inverted "U" shape theory. In order to give an answer to this hypothesis, the paired sample T-Test was use. After the basic assumptions for t-tests are covered, the model was performed. The results are summarized as follows:

A paired-sample t-test was conducted to evaluate the impact of the 2008 crisis on the value of remittances sent to Albania. There was a statistically significant decrease from Period 2 ( $M = 12474.5$   $SD = 7197.139$ ) to Period 3 ( $M = 3785.5$   $SD = 4313.103$ ),  $t(183) = 9.296$ ,  $p < .0005$  (two tailed). The mean decrease in the value of remittances was 2884.04 with a 95% confidence interval ranging from 7991.60 to 12310.89. The eta squared statistic (.32) indicated a large size effect. Based on this data we can conclude that there was a significant impact of the financial crisis to the amount of remittances sent to the home country and the remitting behavior of these immigrants has changed.

Some other results are presented below:

1. To the question “What will be the trend of remittances in the future”, 5.4 per cent answered that it will be the same, 74 per cent answered it will decrease and 20.6 cannot make a prediction.
2. To the question “What were remittances intended for”, the interviewers were asked to put the share of remittances dedicated to each of six alternatives given. The results are presented in the graph below (Figure 2). As we can see, consumption is the main reason remittances are intended for.

Figure 2: Use of remittances



3. To the question “Why do you remit”, 43 per cent answered for moral obligations; 29 per cent, for pure desire to help the family; 5 per cent, to benefit the family heredity; and 23 per cent, for other reasons.
4. To the question “How do you send money in Albania”, 64 per cent answered personally; 13 per cent, by family or friends; 14 per cent, by using the transfer agencies; and 9 per cent, using the banking system.
5. To the question “Which is the reason of this choice”, 82 per cent, answered the costs; 9 per cent, preference; 7 per cent, trust; and 2 per cent, other.

#### 4. Conclusion

The purpose of this paper was to explore the impact of 2008 crisis in the level of remittances sent toward Albania, as well as some evidence of the reason, methods of sending and purpose of their use. Based on the results of the survey, the most important findings were that

(i) Through years, most of remittances sent toward Albania are used for consumption

(ii) The remitting behavior of immigrants has changed. There was a significant impact of the financial crisis to the amount of remittances sanded in the home country. It was a statistically significant decrease from Period 2 to Period 3.

(iii) Most of immigrants believe that remittances will further decrease in the near future.

The study suggests that the economic crisis is likely to have some negative impacts on remittance levels and also, through decrease of remittances and also other channels, in declining GDP level growth, consumption, FDIs, unemployment rate etc. Remittances constitute an important driver of Albania's domestic demand. It is believed that declining inflows from workers abroad has resulted in sharp contractions evidenced in Albania's construction sector over the previous years.

Recommendations for policymakers are to encourage remittance receipt through formal channels, improving access to banking for remittance senders and recipients, which can also reduce costs associated with remittance transfers. - Strengthening competition in the remittance service provider industry to reduce money transfer costs, incentivizing remittances use for entrepreneurship and enterprise activities, promotion of entrepreneurship and investments for return migrants, are also suggestions for policymakers..

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