

Schedule:

The conference will be held on October 12th, 2021. It will be held entirely online (Zoom). There will be two panels followed by a roundtable.

Each panel will have three presenters, presentations should be 15-20 minutes long.

**Empirics panel:**  
10:30-12:00

**Theory panel:**  
13:00-14:30

**Roundtable:**  
14:45-15:15

**Empirics panel: 10:30-12:00**

**Crime, Bribery and Migrant Remittances (Ana Isabel López García & Barry Maydom)** Ana Isabel López García (Maastricht University) and Barry Maydom (Birkbeck, University of London)

**Abstract:**

Crime and corruption can lead many individuals to emigrate home and send remittances back. But can migrants' remittances help to reduce problems of crime and corruption in their homelands? Our analysis of AmericasBarometer data confirms that the receipt of remittances is a positive and significant predictor of the payment of bribes to all types of public officials, however the effect is the largest for law-enforcement officers. We also show that relative to nonrecipients, recipients are more likely to suffer from crime, and that crime experiences account for a large part of the effect of remittance receipt on the solicitations for bribes. We attribute this to the propensity of migrant households to spend remittances in durable and investment goods, which makes them more likely to suffer from crime and to interact with government officials. These results contribute to our knowledge on how migrant remittances contribute to the rule of law, and to the study of the individual determinants of crime and bribery in Latin America and the Caribbean.

**Remittances and Transnational Networks: The Case of Hawala and its use among Somali Diaspora (Mohamed Muse & Georgina Gomez)**

Mohamed Muse (Leiden University) & Georgina M. Gomez (Erasmus University Rotterdam)

**Abstract:**

Remittances are central to transnational livelihoods and networks. In countries where states are weak and governance depends on non-state actors, financial systems crucially depend on constructing non-state forms of governance. Borzel and Risse (2015) highlight the actions of international actors and networks with local reputation to facilitate a kind of "governance beyond the state", but how does this work transnationally? In the case of remittances, international money transfers can be made via a fully informal system called Hawala. Hawala means transfer or send (originated from Arabic language) and it works via networks of trust around the world that move cash or record mutual credits/debts while making payments at the local level. Hawala networks have attracted the attention of researchers and multilateral agencies as an alleged modality of money laundering (Jost & Sandhu 2003), but this narrative misses the critical importance of Hawala to move money into countries without traditional financial institutions. The Hawala networks have become crucial for the survival of countless households in a country

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like Somalia, that has over 2 Million Somali migrants living around the world and no Westphalian government for 3 decades. Hawala enables the short-term survival of recipient households on the ground, as well as longer term investments in entrepreneurial or educational fees.

From the perspective of governance beyond the state in the financial system, in this study we enquire what makes Hawala function as a self-regulated international network of agents, each operating at the local level in thousands of locations around the world. We are interested to study who the actors are, how their network is connected and map their self-regulated system of governance. We have conducted ethnographic observation and interviews in the Netherlands and Somalia. We focus on Hawala within the Somali Diaspora as our case study because of its prominence in the country and transnationally.

Mapping Digital Remittance Infrastructure in Russia and Central Asia (Anna Prokhorova) Anna Prokhorova (IOM)

Abstract:

My presentation will be based on the findings of the research implemented under the IOM-led project 'Mitigating socio-economic consequences of the COVID-19 pandemic on migrants and communities in Central Asia and the Russian Federation: The Role of Digital Remittances'. Over the past decades, the Russian Federation (Russia) and Kazakhstan have become the main hubs for Central Asian migrants. Central Asian republics of Tajikistan and Kyrgyzstan are among top-10 remittance depending countries globally, while remittance corridor Russia-Central Asia being among the cheapest in the world (around 1%). The COVID-19 pandemic increased the uptake of digital remittances in the world, and raised an issue of accessibility, availability and affordability of digital remittances for Central Asian migrants working in Russia and Kazakhstan. The mapping of the digital remittance infrastructure revealed some important regional peculiarities as well as valuable insights concerning financial inclusion of foreign workers. Remittance market in the region is dominated by three Russian money transfer operators (MTOs), relying mostly on half digital remittance scheme, i.e. 'sending digitally-receiving in cash'. Fully digital remittance pattern appears to be the costliest, as it involves bank card services fees, which doubles the total remittance fee for the sender. The uptake of digital remittance by recipients is facilitated by the development of the national payment systems in Central Asian countries, but constrained by the foreign currency control legislation. The pandemic increased the competition in the remittance market among Russian MTOs and commercial banks, which seems to be beneficial for migrants, at least those working in Russia. Financial literacy and financial inclusion of migrant workers are issues worth considering by the authorities of Russia and Kazakhstan as migration destination countries. Those migrants who have a bank card are more likely to send money formally, i.e. via MTO or bank mobile application. Therefore,

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increasing the uptake of digital remittances means streaming more remittances through formal channels. At the same time, digital remittance data should become more accessible, thus requiring the direct involvement of the national banks' departments dealing with remittance data collection.

**Theory panel: 13:00-14:30**

The Financialization of Remittances in Nepal: Governing through the pedagogy of “coffinomy” (Lekh Nath Paudel & Rahel Kunz) Lekh Nath Paudel and Rahel Kunz (Université de Lausanne)

Abstract:

In the last decade, remittances have become connected to financialization processes, expanding financial markets and deepening financial logics in what has been termed the financialization of remittances (FOR). In Nepal, where remittances are of key importance, the FOR manifests itself in the country's development strategy through attempts to formalize remittances, financially include remittance senders and receivers, and promote entrepreneurship and financial infrastructure. With a view to examining how the FOR works in Nepal, we draw on transdisciplinary literature focusing on emotional governance, and the ‘pedagogy of fear’, as well as combining insights on the creation of financial subjectivities with those on the family as both a site of governance, and a tool thereof. Our analysis focuses on the most salient manifestation of the FOR in Nepal: a large-scale financial literacy education (FLE) campaign aimed at transnational families. Drawing on an analysis of FLE material produced by FOR projects and interviews with FLE experts, we suggest that the FOR mobilizes a pedagogy of fear to transform financial and consumption behaviors of transnational families, and constitutes the collective subject of the ‘remittance-based family’ in the form of a financial unit aligning with the imperatives of financialization.

Remittances and Global Justice: On Root Causes and Remittance Washing (Matthew Hoye) Matthew Hoye (Leiden University)

Abstract:

Some scholars argue for incorporating the supposed benefits of remittances into a positive account of global justice. Similarly, the World Bank and the UN now celebrate the work of remitters and remittances in alleviating harms globally. Perhaps, for good reason. In 2019, \$600 billion was remitted to 1 billion people supplementing a range of essential goods. Liberal global justice theorists contest such optimistic claims, highlighting positivity biases in the empirical evidence and little concern with how remittances compromise institutions crucial to the delivery of justice. I step back from the fray to investigate the analytical constraints within which remittances are framed by all parties with a focus on how that frame prefigures the discussion about justice. I make three

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arguments. First, I argue that there is a general lack of root-cause analyses into why remitters need to remit, the absence of which compromises any critique of the relationship between justice and remittances. Second, I argue that there is an absence of critical self-reflection regarding the contemporary moment in global remittances politics—exemplified by what I call remittance washing—which similarly undermines justice claims. Third, returning to the global justice debate, I argue the first two arguments are weighty counterpoints to positive assertions regarding remittances and global justice. I conclude with some forward-looking speculations regarding the kind of work that needs to be done in order to start thinking competently about remittances and justice.

**Researching remittances: Insights from UK migrants' practices of remittance sending during Covid-19.** (Kavita Datta) Kavita Datta (Queen Mary University of London, QMUL), Elaine Chase (University College London), Laura Hammond (School of Oriental and African Studies, SOAS), Anna Lindley (SOAS), Gabriela Loureiro (QMUL), Saliha Majeed-Hajaj (QMUL) and Kaltun Fadal (QMUL)

**Abstract:**

Under theorised and over-empiricised might be an accurate description of remittance studies scholarship. In a multidisciplinary field of study where conceptual frames emerge from quite divergent starting points, and a crowded arena in which academics, policy makers and industry practitioners jostle for attention, remittances is a term that is used quite loosely and metaphorically to cover a whole host of values, norms and practices. In this presentation, we seek to address these theoretical lacunae by exploring both how remittances are understood from a migrant perspective and researched methodologically. We draw upon initial findings from our project, *Connecting during Covid: Practices of care, remittance sending and digitalisation among UK migrant communities*, which has entailed over 350 survey and 50 in-depth interviews to date, to propose 'mixed economies of remittance sending' to better understand the heterogeneity and complexities of remittance types, meanings and practices.

**Roundtable: 14:45-15:15**

The last session will be left entirely open ended.

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**Thank You!**