# Development in Morocco: Re-examining the Effect of Remittance Flows

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### Abstract

Migration statistics reveal Morocco as one of the world's leading emigration countries. Migration is bound to Morocco's social, political, and economic spheres. However, empirical data related to migration and its subsequent effects on development within Morocco is poorly lacking. Specifically, there is a significant lack of information concerning remittances and their effect on development in Morocco. The impact of migration on Moroccan society and economic development is addressed here through discussion of previously attained empirical data and new research gathered in accordance with this paper. This paper is by no means comprehensive but instead offers an analysis of recent research while highlighting problems encountered in the area of remittance and development research. It is clear that improved communication and cooperation among local and foreign based non-government organizations as well as general cooperation among Moroccan and host nation authorities is required to fight current pessimistic views of remittances and their effect on development. Improved cooperation in addition to increased overall funding for remittance research is needed to understand the true consequences of remittances in Morocco and the best policies to enhance their positive effect on economic development. Remittances may provide a method to increase local investments and are an economic tool that has not received enough recognition as a development enabler. Lastly, an analysis of the social perspectives of migration held by varying groups of Moroccans, both in rural and urban areas, is presented.

### Introduction

Emigration has been an important part of Morocco's development, both socially and economically. Historically, Morocco, like much of the Mediterranean, has been a region characterized by recurring human movement. The region itself has been invaded, occupied and rebuilt numerous times, and has thus been redefined by numerous groups of people throughout history (Phoenicians, Carthaginians, Romans, Byzantines, Arabs, Spaniards, Portuguese and French). Without entering a long tangential assessment of Morocco's history, the effects of such regular and prevalent human movement in the history have affected this area of the Mediterranean, providing a backdrop for the understanding of the current emigration issues Morocco and its political and economic partners face.

Although Moroccan involvement in European conflicts such as World War II and the Spanish Civil War brought significant numbers of Moroccans to Europe's shores, large scale emigration from Morocco to Europe rose dramatically during the 1960s, generally due to an influx of Moroccan laborers entering Spain. The majority of these Moroccan laborers were married men from rural areas who generally sent large amounts of their wages back to their families, and who were also expected to return to their families in Morocco after a certain period of employment (Sørensen 4). Although this flow of migrants to Spain was initially a response to the growing demand for labor within Europe, the Moroccan government soon realized the potential that emigration offered the Moroccan economy. From the Moroccan government's perspective, emigration of Moroccans to Europe's large labor market presented the government with an exit door for unemployment troubles. Furthermore, migration opportunities offered Moroccans themselves with opportunities to better their skills, improving labor and market practices of many Moroccans. However, migration patterns of Moroccans to Europe changed significantly during and after the late 70s. New emigration centers began to originate in Morocco's urban centers, including such cities as Rabat, Casablanca and Tangier. Economic pressures not only pushed Moroccan laborers to go abroad, but "economic adjustments and restrictive university reform" led to a large number of Moroccan university students to go abroad. Students chose new locations within Europe to migrate too and also migrated to other Maghreb nations as well as Persian Gulf countries (Sørensen 5).

The increase in female emigration to Europe and some of the Arab and Gulf States has also proven to be of great importance to Morocco's identity as a center for migration. Although many female migrants leave Morocco to join there husbands or families abroad, an increasing number are migrating on their own with hopes of finding employment abroad. As a result, the dynamics of Moroccan households have been altered by not only an increase in autonomy for women left to run the household without central male figures, but women have also become sources of income for families that receive remittances from abroad. This increase in women migrants has also altered the labor market for host nations in Europe where women laborers are preferred over male workers due to the nature of their employment. As Haas notes, many of these female migrants work as domestic workers, nannies, or cleaners, jobs that employees may not be as willing to provide to male migrants (de Haas 48).

Seasonal migration is another important aspect of Moroccan migration, although tighter restrictions introduced by both European and Moroccan authorities, including the adoption of the Schengen Agreement 1990 and Maastrich Treaty in 1991 as well as the general increase in border surveillance<sup>1</sup>, have lessened its frequency and instead have increased irregular migration, much of it being clandestine migration. As a result, seasonal migration has lost some of its importance to researchers focusing on Moroccan emigration and instead illegal migration and its resulting consequences have reached the centerfold of migration research in Morocco. Unfortunately, much of this research focuses on the prevention of clandestine migration and the improvement of policies of detainment and deportation. Although this focus on border and migration restrictions has made it increasingly difficult for Moroccans to immigrate to Europe, it has not effectively dissuaded Moroccans from attempting to reach Europe and other destinations illegally. Illegal emigration from Morocco often results in human trafficking involving dangerous journeys across the Mediterranean. Every year, hundreds of migrants, both of Moroccan and Sub-Saharan African origins, drown as they attempt to cross the straight of Gibraltar. One recent incident reportedly ended in the capsize of a boat carrying some 50 migrants off the coast of Kenitra, with at least one body found and one Moroccan rescued but scores unaccounted for (BBC News). Although destination nations within the EU are taking some steps to curb the illegal migration pattern from Morocco<sup>2</sup>, clandestine

<sup>&</sup>lt;sup>1</sup> Stricter border surveillance was further implemented in 1993, when an eight-kilometer defensive wall, consisting of two parallel wire fences 2.5 meters high and 5 meters apart, and with a line of sensors between the wires was built around Ceuta, the Spanish enclave in northern Morocco (Sørensen 6) <sup>2</sup> The EU recently opened its first immigration center outside Europe in hope of helping people find legal work in Europe. The new immigration center, opened in Mali's capital, Bamako, is expected to encourage development within Mali, which lies at the center of key migration routes. Although young Malians express hope that this new center will act as a recruitment agency for European employers, the EU is stressing that

hope that this new center will act as a recruitment agency for European employers, the EU is stressing that no specific job vacancies are currently on offer. European countries may be able to recruit via the Bamako office in the future (BBC News).

migration poses a worsening problem as the number of migrants killed during attempted journeys remains significant.

Although emigration is becoming increasingly difficult and dangerous, Moroccans continue to leave their country in hope of finding better economic opportunities abroad. According to consulate offices, there were 3,185,386 Moroccans abroad in 2005, 2,740,000 of which were registered in European Union countries (EUI). This number has actually increased over the years in spite of tightening migration policies and a growing border security infrastructure. This large number of Moroccans abroad, just fewer than 10% of Morocco's population, demonstrates the social, political and economic importance of the migration issue for Morocco and its neighbors. As observed in the following discussion of remittances to Morocco, these social, political and economic spheres of migration are interconnected and affect one another conversely.

### Sending Remittances to Morocco

Moroccans have been sending remittances back to Morocco from abroad for almost half a century. As a result, remittances have played an increasingly important role in Morocco's economy and the subsequent development of the nation. Remittances top the list of Morocco's foreign income, exceeding that of income generated by Morocco's thriving tourism business. However, the dynamic nature of migration in Morocco is often overlooked by general remittance and emigration data that does not involve specifics concerning different forms of migration including emigration, return migration and internal migration. As a result, the actual effects of migration and remittances in Morocco have not been clearly understood. Instead, discussion of migration and remittances has remained a largely theoretical one with both optimistic and pessimistic viewpoints lacking comprehensive support from research data.

Although optimistic views on the connectedness of remittances and Morocco's economic development have existed since the 60s, a majority of the opinions shared in this field of research include pessimistic criticisms toward Moroccan migration. In general, these pessimistic assessments state that remittance flows from Europe and elsewhere to Morocco represent an artificial source of income that is creating a dependency system to foreign sources of revenue for Moroccans. Other shared pessimistic views suggest that migration breaks down traditional society and gives rise to non-productive communities that rely on remittances or individual migration as a main source of income (de Haas 6). Pessimistic views of migration in Morocco also refer to apparent trends of frivolous spending by Moroccans who receive remittances. However, the task of defining 'frivolous spending' is itself a complicated and often hypocritical undertaking that researchers should not be so casual in attempting. Nevertheless, when presented with a survey, Moroccan university students generally confirmed that family remittances from abroad were allocated towards long term investments, including investments in real estate, small businesses and banks (Student Survey). In the same survey, students generally remarked that money received in the form of remittances are often used for family spending, including day-to-day living costs and other costs related to education and house repair.<sup>3</sup>

<sup>&</sup>lt;sup>3</sup> The survey was given to 43 university students in an upper year class within the English Department of Letters. The survey consisted of 25 questions related to household, income, and remittance information.

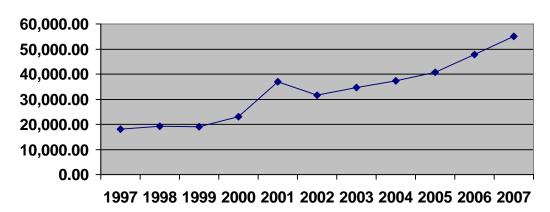
Nevertheless, data demonstrates that remittance flows into Morocco have remained constant for the last 15 years and in most cases have continued to increase in amount. Furthermore, data reveals that the origins of these remittances are widespread and that remittance activity is not an exclusive characteristic of one region.

Country	Amount (Millions of Moroccan Dirham)
Belgo-Luxembourg Economic Union	2,3176
Canada	430.9
United Arab Emirates	1,542.2
France	23,250.4
Germany	1,849.4
Great Britain	2,133.2
Italy	6,701.1
Netherlands	2,301.1
Norway	255.9
Saudi Arabia	1,018.4
Spain	8,422.1
Switzerland	656.5
USA	3,221.6
Furopean University Institute http://www.carim.or	***

Remittances by expatriates (by country of origin of remittances) Migrants' income transfers by country of origin (2007)

European University Institute <u>http://www.carim.org</u>

This constancy and continued growth of remittances to Morocco challenges notions of remittances as an artificial source of income to Morocco. According to data from the European University Institute's (EUI) demographic and economic database for Morocco, remittances by Moroccans abroad support this consistency as they have remained relatively constant from year to year. This increasing constancy of remittances into Morocco and the economic and political connectivity between Morocco and host nations, especially those within Europe, demonstrates an ideal environment for the continuation of remittance flows.



Graph 1: Remittance of funds by Moroccans resident abroad 1997-2007 (Millions of Moroccan Dirhams)

European University Institute http://www.carim.org

Neither pessimistic nor optimistic notions of migration, however, provide a fully comprehensive viewpoint of migration in Morocco but instead demonstrate the frequent rigid and laconic nature that many researchers and academics have adopted. Instead, a renewed look at migration and remittances, one which includes previous findings but overlooks pessimistic notions, is required. This idea has been recognized and recent work on migration has slowly adapted to meet the complexities of remittance research.

### **Current Remittance Research**

In response to the increasing prevalence of Moroccan migration and the consequential economic issues that follow in its wake, the study of remittances has experienced a significant resurgence in the field of migration research. A variety of research projects have emerged relatively recently, with focuses on different sectors of the Moroccan economy and varying methods of research. It is important to consider these methods and the subsequent insight they provide with regards to the impact of remittances.

#### Household Data

An important step that has been taken with regards to identifying the actual impacts of migration and remittances in Morocco is the recognition of migration as a household investment rather than a risky alternative taken by individuals. This idea of migration as an investment made by households supports the perception of migration as a response by Moroccan households facing economic stress or income risks. Research shows that both rural and urban households view migration as a household investment rather than an individual venture.<sup>4</sup> As a result, a significant amount of recent remittance research has focused on household income and expenditure as important variables to consider in the migration equation. Although various research projects have included household surveys in migrant sending areas, the omission of non-migrant sending households from such studies has undermined research results. Consequently, a portion of remittance research has not been able to produce comparative results between migrant and non-migrant sending households, thus making it impossible to reference any significant improvement in living standards or increases in certain sectors of household expenditure.

Household studies remain an important part of remittance research in Morocco, especially with regard to the allocation of remittance funds within households. Researchers continue to design survey questionnaires with the household as a unit of

<sup>&</sup>lt;sup>4</sup> When interviewed, families in rural Morocco viewed successful migration as a blessing for the entire family, with the mother of one family acknowledging an individual working abroad as a 'savior' of the respective family (Rural Interview).

financial and social measurement. A recent survey of university students supports the notion that remittance behavior can be effectively measured in part by the study of household investment. For example, when presented with questions concerning household ownership, a majority of students who acknowledged the receipt of remittances by their families also responded that their families owned, rather than rented, their homes (Student Survey). An inquiry into family automobile ownership experienced similar results with remittance receiving households experiencing a higher prevalence for ownership.<sup>5</sup> Due to the fact that they address the issue of migration as a household investment rather than an individual risk, household studies should remain an integral part of future remittance studies and should be sure to include investigations of both migrant and non-migrant households. However, household studies require significant manpower and organization and should be addressed by the collaborative effort of organizations, associations and local authorities in order to make remittance research and analysis more efficient.

### NGO and Government Input

One response to the increasing importance of migration in Morocco has been the growth of migration associations or organizations. These associations, mostly small organizations working together as a collaborative force, focus on a wide range of migration issues within Morocco, including return migration, migration prevention,

<sup>&</sup>lt;sup>5</sup> Questionnaires revealed that out of 43 students surveyed, approximately 90% of remittance receiving student households own the property of their homes, while fewer than 75% of student households that do not receive remittances own their homes. Results concerning automobile ownership were more informative, with approximately 90% of remittance receiving student households owning at least one automobile, while just over 30% of student households that do not receive remittances owning automobiles. Furthermore, the only middle and lower income student households to own an automobile were those that received remittances.

migration from Sub-Saharan Africa and various other concerns. However, the difficulty of remittance research is generally cause for such organizations to allocate funds and time to other more evident and urgent issues. As such, the technical or structural capacity of these small associations inhibits their capability to tackle larger problems related to remittance research.

A study on Spanish NGOs in northern Morocco demonstrates the broad scope that these effects have on remittance and overall migration research. Spain has had a presence in northern Morocco for a significant amount of time. Apart from Spanish enclaves such as Ceuta and Melilla, there is a prevalent Spanish presence in various parts of Morocco itself. Most of the Spanish influence in northern Morocco is the result of increased business interests In fact, many Spanish businesses have opened labor centers or offices in Morocco to take advantage of lower labor costs, due to the high unemployment rate found in Morocco (Lacomba and Boni, 124-125). Furthermore, increasing Spanish interests in Morocco's economy have improved cooperation between both Spanish and Moroccan authorities, thus creating an ideal atmosphere for the emergence of Spanish NGOs. However, as Lacomba and Boni explain, the appearance of Spanish NGOs in Morocco is a relatively recent development and the work of Spanish NGOs is still in the developmental stages:

"With regard to non-governmental cooperation, progress in Morocco has gone hand in hand with an increased interest in regional cooperation...which, in turn, has provided funding for many Spanish NGOs for development (NGODs) over the last few years. Nevertheless, the Spanish NGODs have only recently initiated programmes in Morocco and, as it indicated in Andreo (2002), their work is not highly specialised as yet." (128) The lack of specialized NGO work in Morocco is one reason for the lack of thorough remittance research. Other issues inhibiting the understanding of remittance effects on both Morocco's economy and society involve capacity and structural building challenges. For example, attempts to include Moroccans in organization workforces create various efficiency and implementation problems. According to the work conducted by Lacomba and Boni, "(some) Spanish NGODs rely primarily on local personnel for administrative work and technical and logistic support for projects..." (128).

Reliance on local employees by NGOs in Morocco is not a specific to Spanish organizations in the north of the country. Recent interviews conducted with the country director of CARE Maroc, a relatively young international NGOD in Morocco, also exposed problems with a reliance on the local pool of apparently qualified Moroccan employees. One of the current goals of the CARE office in Casablanca is to include qualified Moroccans as a major component of its workforce, but difficulties finding capable employees from the pool of Moroccan university-educated individuals have become very difficult. A major reason for this difficulty, as pointed out by CARE's country director, is the poor preparation individuals in this area of work receive from institutions of higher education within Morocco. As a result, CARE Maroc spends a significant amount of time helping these employees understand the procedures behind much of NGO work, including the processes behind project proposal design and donor allocation. Steps to improve the capabilities of many of its Moroccan employees have resulted in a forfeit of efficiency for CARE Maroc, as such efforts to increase organization competence have actually required an initial sacrifice of time and effort for the NGO resulting in a transitory, yet paradoxical loss of organization capacity (CARE Maroc Interview).

Standards of efficiency and professionalism also provide an area in which misunderstandings lead to poor collaboration between organizations. The work of Lacomba and Boni provides an example of negative sentiments towards the competence of local organizations:

"Some Spanish operators also expressed, during interviews with the authors, that they have little faith in the working capacity of the Moroccan organizations, in which they noted a lack of professionalism." (Lacomba and Boni, 6-7)

Although the respective local organizations referred to in Lacomba and Boni's work are identified as independently run Moroccan NGOs, the issue of poorly prepared and illinformed Moroccan development workers is one that overlaps other concerns related to employment pools.

CARE Maroc considered working on migration but realized how difficult such an endeavor would be. As a young organization in Morocco, CARE concluded that work on migration would draw too much negative attention from local and central authorities. Migration work seems to upset the subtleness that often surrounds the issue of migration itself. The Moroccan government has acknowledged the grandeur of migration and its effect on the country's economy but due to the politically charged nature of the topic is hesitant to encourage certain international organizations to carry out further research, especially if there is a high probability of investigation into human rights violations. As a result, NGOs are careful in organizing and applying projects that do not upset social or political balances within Moroccan communities. This behavior has resulted in an avoidance of politically charged areas, such as the migration issue, for many international organizations. Furthermore, other studies have also confirmed the difficulty of working with local authorities. Lacomba and Boni note the difficulty of NGODs to communicate with local authorities, while other complications include general misunderstandings between authorities and the NGODs themselves (130). The experience of Spanish NGODs examined in the work of Lacomba and Boni as well as other NGOs such as CARE Maroc demonstrate the evident difficulty of working with local authorities. Government bureaucracy encountered by development NGOs in Morocco has proven problematic and has in many cases been a burden to NGOs hoping to implement projects concerning migration and, more specifically, remittances.

One solution to these difficulties concerning migration and remittance research is the increased reliance on intergovernmental organizations, groups that focus on cooperation with local governments. Through close connections with local authorities, intergovernmental organizations are able to work with governments to gather data and implement projects. One such intergovernmental organization is the International Organization for Migration (IOM). The IOM utilizes strong ties to the Moroccan government in order to carryout migration projects and, as a major migration organization, plays an essential role in migration research in Morocco.<sup>6</sup> The Moroccan division of IOM, much like the previously discussed organizations, also encounters challenges in employing capable Moroccans in its workforce. However, due to close ties with Moroccan universities, the selection process of qualified individuals for IOM has become somewhat easier. The Rabat office of IOM includes a majority of Moroccan

<sup>&</sup>lt;sup>6</sup> The IOM, founded in 1951, is committed to the principle that humane and orderly migration benefits migrants and society. This statement of commitment is symbolic because it demonstrates IOM's agreement towards the idea that migration and the economic and social impacts of migration can be beneficial to Moroccan society. As such, the IOM remains an important focus of optimism with regard to development and remittance research.

employees who were selected from a pool of degree holding individuals and then provided with any necessary training by the IOM office. Although this process requires the allocation of time and effort away from research and implementation, the IOM office in Rabat reports that its employment and training methods have produced satisfactory results (IOM Interview).

Due to the fact that the IOM is an intergovernmental organization, its chief partner is the Moroccan government. Although IOM collaborates with other international and local organizations or associations, the ties it has with Moroccan authorities are of greatest importance with regard to project implementation.<sup>7</sup> Furthermore, the Moroccan government has responded well to the presence of IOM in Morocco. Authorities appear increasingly comfortable with the relationship the Moroccan government has created with IOM and most ministry levels have welcomed IOM action, a response that demonstrates the growing influence of migration in the economic and political spheres of Morocco.<sup>8</sup> From Moroccan government's perspective, benefiting from the issue of migration not only involves capitalizing on remittance flows, but also utilizing migration as an alleviating force for unemployment and payment balance problems within the country. The Moroccan government has also viewed migration as a "mechanism for upgrading the skills of the population, a presumption based on the firm belief that the migrants would return" (Sørensen 7). Moreover, the Moroccan government views migration research as a

<sup>&</sup>lt;sup>7</sup> IOM has a large network of local partnerships that generate increased organization capacity. It works with numerous local organizations within Morocco and utilizes these organizations or associations when collecting data. IOM also works with international organizations, but these tend to be associated with immediate relief efforts groups such as Médecins Sans Frontières (MSF).

<sup>&</sup>lt;sup>8</sup> It should also be noted that good relations between IOM and the Moroccan government are reinforced by the diplomatic practices of the organization. For example, IOM does not take a work specifically on human rights violations but instead indirectly addresses such issues by way of its practice. It is the belief of IOM that collaborative efforts with the Moroccan government to improve certain situations leads to more effective results than those created by actions taken to pressure government officials with public statements of blame.

valuable tool in its attempts to increase benefits for migrants abroad, the main focus of the government- established Hassan II Foundation. Although not currently involved in any major remittance research, the IOM is encouraging other organizations and associations, such as the Hassan II Foundation, to continue research of remittances (IOM Interview). Generally, all parties involved in such cooperative efforts benefit from shared organization capacity, and thus profit from a significantly larger quantity of research. A recent example of mutual interest between IOM and the Moroccan government is research concerning potential investments from Moroccan residents in Belgium. The project involves a collaborative effort by IOM and the Moroccan government to increase investment opportunities within Morocco for migrants residing in Belgium. Another aim of the project includes the encouragement of the use of banks as channels of transfer and investment. Cooperation between IOM and the Moroccan government with regards to this project not only provides a better chance of success, but it also ensures the collection and analysis of data as the project evolves.

Ultimately, shared interest in projects by the Moroccan government and organizations such as IOM results in not only increased data and information, but also in a higher quality of project and research analysis. Research is an important part of project implementation for IOM, as it is the first step the organization takes in its assessment of situations. An IOM project manager indicated that the organization incorporates interviews with local authorities as well as interviews of focus groups while also utilizing questionnaire or survey techniques (Ibid). Survey techniques have proven useful in recent Diaspora mapping where questionnaires were used to retrieve large quantities of data. However, IOM also relies on secondary sources as a resource for project research, utilizing large data banks and survey reports compiled by other organizations or associations in its assessment of certain situations. The cooperative nature IOM maintains among international organizations has influenced past research projects, including a World Bank analysis of Morocco and 4 other North African countries. Although the results of the collaborative work failed to reach publication due to a flurry of criticisms made by the World Bank, IOM's involvement in such a large scale research initiative demonstrates the organization's ability to gather a wide range of data for analytical purposes (Ibid).

# Societal Response

The extensive nature of migration in Morocco has greatly impacted the country's society. New sources of income have provided many Moroccans with increased wealth or economic comfort, but for many it has not. Migration has also presented new opportunities to live and study abroad, options that often result in permanent living situations for many Moroccans who choose to stay abroad and start families away from Morocco. These patterns of migration have varying social impacts on Moroccan society that need to be considered when studying remittances. Fore example, in a recent survey students expressed a variety of feelings towards migration and migrants themselves. Some students expressed feelings of appreciation for migrants, stating that they "help the development of [Morocco] and create new investments for [the] country, [while also] contributing to Moroccan development" (Student survey). However, other students criticized migrants who return to Morocco:

"Moroccans who return to Morocco from abroad become very arrogant. Also, they seem to have plenty of money as if in the host country it was raining money. Also the majority of the Moroccans of return from abroad seem to forget about their mother tongue, they speak only the host country language" (Ibid).

Although responses to these inquiries were varied, the survey demonstrates the impact migration has had and continues to have on Moroccan society.

It is important to address these social views because they may reveal the local sentiments towards the implementation of projects or initiatives focused on migration. If a community is very conservative and thus sensitive to the issue of migration, especially remittances, their response to such projects may not be informative and in some cases could incite a defensive attitude toward researchers. On the other hand, conservative tendencies could cause communities to give inaccurate answers in interviews or surveys if community members believe that the research team or organization leading the study is expecting 'correct' answers from a focus group. As such, organizations focusing on migration research need to take local reactions to migration into account because they can greatly influence research results. This is vitally important with regard to remittance research as the use of incorrect data only furthers inaccurate evaluations of the actual impact of remittances on Morocco's economy. Additionally, misleading information fails to demonstrate the true impact of remittances on sustained improvements within Moroccan households and thus advances in Moroccan development.

### Conclusion

Migration has greatly influenced sending regions within Morocco but has also altered Morocco's social, political, and economic systems. The promise of job opportunities, better education and other seemingly superior services abroad continue to attract Moroccans. With the increase in Moroccan migration has been an equally important augmentation and diversity of remittance flows from abroad into Morocco. Key questions have been put forward concerning the effect of these remittances on Morocco's development, but debates about the actual impact of remittances continue to support different conclusions. Numerous studies have revealed varying impacts of remittances on Moroccan economy and society and coincide with both optimistic and pessimistic views of remittances and migration. Although pessimistic and optimistic viewpoints offer a basis for debate concerning the effect of remittances on Moroccan development, both views are too restrictive to provide a comprehensive understanding of the issue. Instead, researchers should rely on a more analytical approach to remittance studies that encourages the creation of social, economic, and political practices that improve the impacts of remittances on Moroccan development.

Although research concerning the effects of remittances on Morocco's development is inconclusive and does not presently provide a comprehensive overview of the impact of remittances, efforts to find solutions to research problems should continue. One solution to the lack of coherent research analysis is the creation of an organization centered around the analysis of data and research results generated by organizations, academics and governmental foundations focused on migration research. Not only would the creation of such an organization be able to gather a wide range of data and research, but it would also be able to provide evaluation of research initiatives and insight into the effectiveness of certain research efforts. Nevertheless, this conclusion does not mean to diminish the work of current researchers but instead encourages their involvement in the establishment of a more permanent institution for remittance research. The creation of an analytical association or organization along with the continued cooperation of existing migration research are essential steps towards a more complete understanding of the impact of remittances and the possibility of their use as a developmental tool for Morocco.

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