THE PENSION OF THE RETURNING RETIRED MIGRANT IN THE MAGHREB: A DEVELOPMENT FACTOR?

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INTRODUCTION

Migration from the Maghreb[1] to Europe started in the sixties, during the post-independence period. As a result, this beginning millennium witnessed the return of thousands of migrants, who have now reached the retirement age, to Morocco, Algeria and Tunisia.

This study examines how the pensions of the retired return migrants are used. Globally, two main possibilities exist: pensions can be used entirely for consumption purposes (including purchasing of houses), but it can also be reinvested partly in the local economies. If we consider that there exists a consistent wage and pension differentials between home and host employment markets, then we can assume that the pension of the retired returnee could constitute a factor of economic development in the Maghreb.

The data used stem from a field survey carried out in 2006 in the framework of the MIREM[2] project (http://www.mirem.eu) based at the Robert Schuman Centre for Advanced Studies (RCAS)[3], with financial support of both European Union and European University Institute. The sampling frame for this survey was stratified into the three countries of the Maghreb, with a total sample of 992 migrants dispatched as follows: 330 individuals in Morocco, 332 in Algeria and 330 in Tunisia. Only data concerning those return migrants who have freely decided to come back home were considered in this study, excluding those expulsed.

What are the proportions of pensions affected to the starting of projects by the retired returning migrants? Is it enough to consider their pensions as an element of sustainable development in the Maghreb? What are the strategies developed by the Maghrebian governments to attract these pensions in the investment process? Did the *Jasmine revolution* impulse a change in the decision of coming back/staying abroad among the retired migrants? These are some of the questions to which I will try to find answers.

The research is organized into three sections. The first one exposes briefly the framework of the research. The second part examines the situation of the retired return migrants in the Maghreb, trying to point out his typology and in particular his entrepreneurial behavior. The last part of the study proposes a series of recommendations in order to attract

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[1] Morocco, Algeria and Tunisia
[2] Collective Action to Support the Reintegration of Return Migrants in their Country of Origin
[3] Cassarino Jean-Pierre, *Migrants de retour au Maghreb, réintégration et enjeux de développement, MIREM*, Italy, 2007

the pensions of the retired expatriated and affect them in the settling of local businesses.

1 / FRAMEWORK OF THE STUDY

Before examining the role of the pension of the retired return migrant, it would be interesting to have a brief overview of the situation and settle the topic of the research into its methodological framework.

A / THE FIRST GENERATION OF MIGRANTS

The process of economic transition that followed the independences during the sixties in the Maghreb led to a global migration of young men, mainly to France (former colonial country) and Italy (nearest country with employment opportunities). Since that period, the Maghrebian governments considered emigration as a mean of exporting unemployment and poverty. It was also a way of importing wealth, through remittances.

Today, migration is still a paramount issue in the Maghreb, and migrants are considered as key persons contributing to the local economic development. In fact, in Morocco for example, remittances represent more than 8% of GDP and permit to the government to cover around 50% of the balance of payment deficit[4]. But little attention has been paid to the changes occurred since the departure of the first generation of migrants, the perspective of their return, and its possible effects on investment and sustainable development.

Today, the expatriated Maghrebian community includes a second and even a third generation, but the most important is that the first generation of migrants is composed of individuals who have just reached the retirement age[5]. Many of them returned home, or are seriously thinking about coming back and enjoying an old age in the home land.

The MIREM survey showed that retiring is the first motivation for returning back home, familial problems in home country being the second reason, with respectively 14.4%

[4] Bank Al Maghrib, 2004
[5] 65 years in most host countries

and 8.9% of the responses. In fact, seniors[6] represent 18% of the Maghrebian return migrants, while 21.9 % are officially retirees[7].

The idea of spending the last days of life in motherland, and be buried near the father is common in the Muslim culture. More over, being buried in a non-Muslim cemetery is a great fear among Muslims expatriated in Europe or in the United States.

Although retirees represent only a small proportion of the return migrants, they constitute a group to take seriously into consideration. In fact, a rising number of Maghrebian expatriated come back home once retired. During the last 10 years for instance, more than 90000 Algerian left France to benefit their pension in Algeria[8]. The number of Moroccan retirees leaving France varies around 1 400 departures per year. As a result, the savings and pensions of the retired returnee became suddenly an economic factor of great importance.

B / METHODOLOGICAL APPROACHES

Globally, the literature distinguishes two opposite approaches for the analysis of the pension of the retired returnee, depending on the vision of his economic capital.

a / THE ENDOGENOUS MIGRATION MODEL

The endogenous migration model considers that the migrant's behaviour is based on altruism and the satisfaction of persons relying on him, and in particular the family at home[9].

In the framework of this model, we can assume that the retired may affect his entire pension for consumption purposes[10], either for himself or his family. Immediate welfare is paramount to any idea of rates of return of the pension, as the utility of the migrant is directly linked to the utility of the family in the home country[11].

This model of remittances does not consider the migrants transfers, savings and pensions as an engine of local employment and economic growth.

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[6] aged more than 65

[7] Cassarino Jean-Pierre, *Migrants de retour au Maghreb, réintégration et enjeux de développement, MIREM*, Italy, 2007, pp.12 and 15

[8] Around 9 100 migrants per year

[9] Brown Richard, *Estimating remittances function for Pacific islands migrants, in World development vol. 25 n°4*, January 1997, pp. 613-626; Poirine Bernard, *A theory of remittances as an implicit family loan arrangement, World development vol. 25 n°4*, January 1997, pp. 589-611; see also Stark Oded, *The migration of labour*, Basil Blackwell, Cambridge, 1991

[10] Assuming that purchasing lands or houses is considered as a consumption

b / THE PORTFOLIO MODEL

The portfolio theory states that remitting aims at guaranteeing a reward when coming back to the home country[12]. In the case of the retired return migrant, this "selfish model" considers that at least a part of the pension is invested in local businesses.

Following this model, we can consider remittances, savings and pensions as a major source of capital for the economic growth in home land, as they may create productive assets and employment.

c / THE OPTIMAL DURATION OF MIGRATION

Many studies showed that there is a close relationship between the period of time spent abroad and the returnee's willingness to invest in the home market. If this duration is too short - a couple of years for example - the migrant will not have the time to acquire the necessary experience to create and manage a project in the home country.

If the period spent outside is too long, the migrant will lose contact with the home society, and will be so disconnected that he will no more have the sufficient knowledge about behaviours, markets and economic mechanisms to be able to create a profitable project[13]. In addition, if the returnee is too aged, his health will no more permit him to manage efficiently his business.

That means that there exist a theoretical, optimal period of time spent abroad that influences the possibility of investing back home. We will verify this hypothesis later, in the specific case of the Maghreb.

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[11] Chami Ralph, Fullenkamp Connel, Hahjah Samir, *Are immigrant remittances flows a source of capital for development?*, in *IMF staff* papers vol. 52, N° 1, International Monetary Fund, Washington, April 2005

[12] Chami Ralph, Fullenkamp Connel, Hahjah Samir, *Are immigrant remittances flows a source of capital for development?*, in *IMF staff* papers vol. 52, N° 1, International Monetary Fund, Washington, April 2005

[13] King Russel, *Return migration and regional economic problems*, Croom Helm, London, 1986, p. 19; see also Carletto Gero, Davis Benjamin, Zezza Alberto, *Investing back home: return migration and business ownership in Albania*, Policy research working paper n° 4366, the World Bank, 2007

2 / THE ENTREPRENEURIAL BEHAVIOUR OF THE MAGHREBIAN RETIRED RETURNEE

This chapter examines the behaviour of the retired migrant when he comes at a certain stage of his life and must take a major one of the most important decisions: come back home or stay in the host country.

A / TYPOLOGY OF THE MAGHREBIAN RETIRED RETURNEE

Let's try to find out the typology of the Algerian retired returnee, who is representative of the Maghrebian migrant, basing on the results of the MIREM survey[14].

He was aged 25 years old when he left Algeria in 1960 and travelled by boat to Southern France (95%). He holds regular documents (99%), and in particular a working permit (63%). Today he is aged 65 years and decided to return home[15] after having spent in average 40 years abroad. He is poorly educated (95%) and was living in a rural area (59%) before settling abroad.

Although he was employed before migrating (62%), his financial situation was precarious (87%) and he did not benefit help from the family (66%). He left Algeria single (70%) and had no close family in France (96%).

Once in France, he did not benefit help from family or friends (75%), but he found a job before three months (82%), and did not find difficulties in integrating the local society. Although he did not improve his educational level (95%) and had no access to professional training (90%), he improved his financial situation during his career (97%).

He kept links with Algeria and used to send once a year 1000€ to Algeria (80%) to help the family (in particular for school expenses), build a house and contribute to social projects, as the building of mosques. He also used to bring to Algeria facilities, as

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[14] Cassarino Jean-Pierre, *Migrants de retour au Maghreb, réintégration et enjeux de développement, MIREM*, Italy, 2007, pp. 38-39

[15] Median age at return is 71 years

refrigerators or cars (88%). When he was expatriated, he had regular contacts with the consular representations.

Back to Algeria, he is now owner of his house (98%) and lives in an urban area (73%). Although he thinks about staying definitely in Algeria (75%), he kept his documents in order to have the possibility to return to France (84%).

He felt poorly assisted by the Algerian government when coming back, and despite problems of reintegration of the Algerian society, he thinks that life in Algeria is better that in France (68%). Those who stayed in host countries transfer monthly 500€ to their bank accounts in Algeria (55%), using it for family expenses and to build a house.

Interesting features also emerge from the entrepreneurship behaviour of the Algerian retired returnee. In fact, he does not seem keen on investing back home (90%). If he did, he invested in small and medium projects, employing less than 10 employees, in the tourism and commercial sectors, with amounts varying from 3 000 € to 90 000 €. He has the capacity to invest amounts that are considered relatively high regarding to the local economy and level of development. His main source of financing is the pension and savings, with no assistance from local bank.

The characteristics of the Algerian retired returnee are very similar to those of the Moroccan and Tunisian.

B / RETURN VS NON RETURN: THE SOCIAL PROTECTION AS A KEY FACTOR

When the migrant reaches 65 years, which is the retirement age in most host countries, he must make a major decision in the last phase of his migration cycle: stay in the host country or return home.

a / STAY IN THE HOST COUNTRY

The degree of access to good medical services and the quality of the health system are key elements for the retired migrant. In fact, he is by nature over 65 years old, and has specific needs for keeping his health. Unfortunately, the Maghrebian health systems do not offer a high standard quality of medical services. The private sector offers a better quality of services, but costs are extremely high, and expenses are not systematically recognised and reimbursed by the social security fund.

In addition, the Maghrebian health systems still do not provide specific services such as geriatrics or psychological assistance for the elderly. The only Maghrebian country where some progresses have been realised in this regard is Tunisia.

The return migrant knows that if he decides to come back home, he will be obliged to travel regularly to benefit good medical services in the previous country of immigration. For this reason, the social factor will have a negative influence in the return strategy.

Secondly, the migrant used to benefit a social protection system that reimburses a consistent part of the medical expenses, especially if he was expatriated in Europe or in the Gulf region, where high standard social systems exist. The migrant knows that in his origin country, the social protection system is still poor, and he will have to spend consistent amounts of money to cover by himself his health expenses, with no hope of reimbursement.

Last, as it is the case in many developing countries, the Maghreb is characterised by a two-speed health system. In fact, the medical services offered by the public sector are bad, and characterized by a disorganised reception, a lack of hygiene, delays in treatments and overcrowd in the rooms. On the other side, the private sector provides a better quality of health services, but at a very high cost. This is particularly true in Tunisia, where private clinics are now exporting their services[16]. The retired returnee is then aware that, if settling in his home country, he must affect a consistent part of his pension to health care, while he could benefit freely in the previous immigration country.

For all these reasons, all related to social protection, the Maghrebian retired migrant is reluctant to come back home definitely. This is probably why, as shown in the results of the MIREM's survey, most retired returnees keep updated the official documents they were handling when living in host countries. They do not hesitate to travel every 6 months to the previous immigration country to prove that they are still alive and keep their social protection cards.

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[16] Many British patients have surgical operations in Tunisia, because it is cheaper comparing to the UK, and there are no waiting lists

b / RETURN HOME

Paradoxically, the main factor pushing the retired Maghrebian migrant to return home is also related to the social system. In fact, there is a huge difference in salary levels between host and home employment markets. As the calculations are based on the last salaries, pensions are higher in the host country. To have an idea, the pension of a retired Tunisian operator returning from Germany is equivalent to the salary of a General Manager in the private sector in Tunisia.

In addition to the differentials in gross salary levels, the exchange rates between the Maghrebian currencies and the Euro or the Dollar are favourable to the return migrant. In addition, the fluctuation in the exchange rates pushes regularly the pensions up, compensating the inflation rates in the home country. For all these reasons, the possible economic effect of the migrant pension is multiplied and afford to him to live in very good conditions in his home country. There is a specific Arabic expression used by the retired returnee to describe this situation: "live like a *bey*[17] in my home country".

The retired returnee finds then himself confronted to a dilemma: should he come back home to enjoy his pension, benefiting from its multiplied value? Or should he stay in the host country, benefiting a high standard social protection? In both cases, the social protection mechanism appears as a key element in taking the decision. But in case he comes back home, there is another decision to be taken: how to use the pension?

c / RETIRED RETURNEES AND ENTREPRENEURSHIP

The MIREM survey shows that the Maghrebian retired returnees use their pensions to satisfy basic needs, as food, clothing or leisure. As we have underlined previously, a consistent part of the pension finances health care.

Pensions are also used to reimburse bank loans to buy lands and build houses. This may start a process of multiplier effect, particularly by creating some employment opportunities. That will also create inflationary pressure on the local property market, rising prices of houses and house renting. In addition, when pensions are affected for buying

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[17] King

imported goods, as refrigerators or cars, this will not really stimulate the local economy, and will not contribute to reduce the deficit of the national balance of payments.

The MIREM survey shows that only a little share of pensions is used in productive investments, mainly small and medium businesses. Despite of this, millions of Euros are invested in the local economies, and this contributes certainly to the economic growth of the Maghreb.

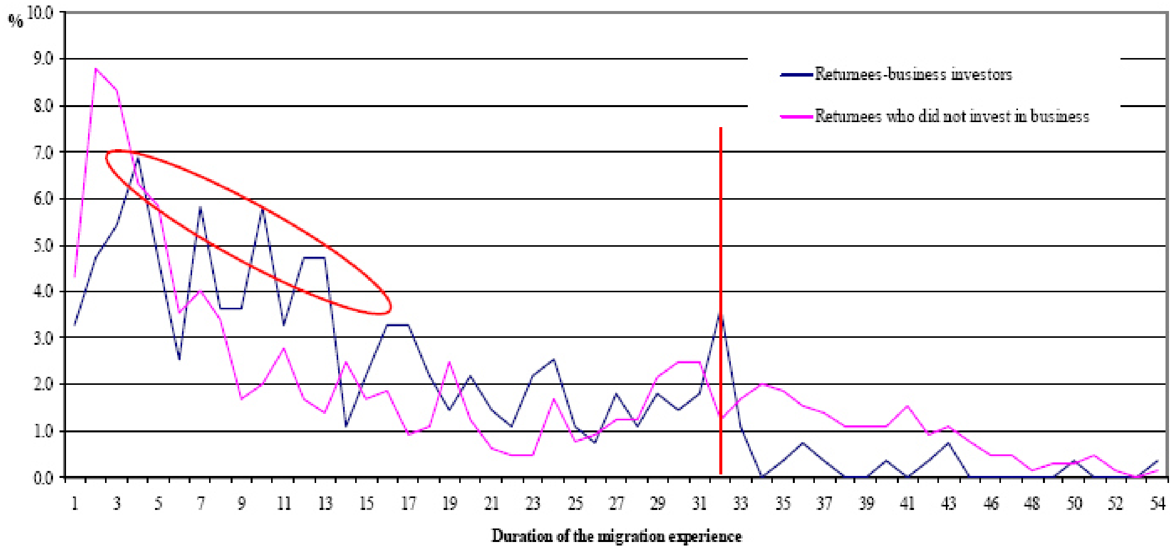
The returnee entrepreneur hardly ever contracts a bank loan when investing. The savings accumulated in host country constitute the great source of financing projects when coming back home. In fact, 76% of the return Maghrebian migrants finance their project with their own saving and pension. Only 13.9% of them contract bank loans (15.3% in Morocco and Tunisia, 9.5% in Algeria)[18]. There are many reasons explaining this autonomy-behaviour: The first one is that the migrant has saved sufficiently during his career to finance a complete project by himself, all the more so since these are small and medium businesses.

The second reason is that there exist some mistrust between the migrant and the local banks. In fact, the Maghrebian migrant has a very bad vision of the local banking systems. But this lack of confidence is also expressed by the other side, as the local banks consider the retired returnee's projects as low-return and risky investments. They argue that the return migrant, after having spent mid-life outside the country, has a poor, wrong knowledge of the local market. He has then great difficulties in managing the human and financial assets in the home country. The second reason for the negative position of the Maghrebian banks is related to the advanced age of those migrants. In fact, banks use to give loans more likely to young entrepreneurs than to retirees.

The question of age is also related to the theory of the optimal period of time spent abroad (see chapter one). In the case of the Maghreb, the MIREM survey showed the following:

[18] Cassarino Jean-Pierre, *Migrants de retour au Maghreb, réintégration et enjeux de développement, MIREM*, Italy, 2007, p. 9

Graph 2: Duration of the migration experience of the returnees who invested back home (N=296) compared with those who did not (N=696)

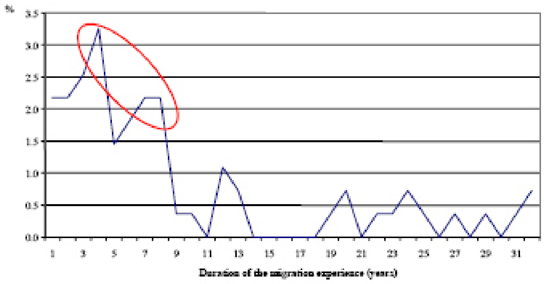


(Cassarino Jean-Pierre, *Migrants de retour au Maghreb, réintégration et enjeux de développement, MIREM*, Italy, 2007, p. 21)

This graph shows that the optimal period of time spent abroad is between 4 and 13 years, and it is obvious that when this duration is over 32 years, the probability of investing back home becomes very low.

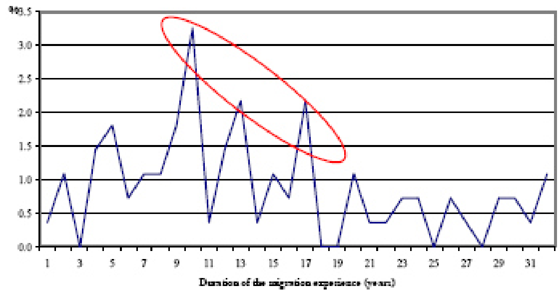
More detailed results show the same conclusion concerning the three various countries of the Maghreb, as we can see in the following graphs:

Graph 3: Algerian entrepreneur returnees, N=74



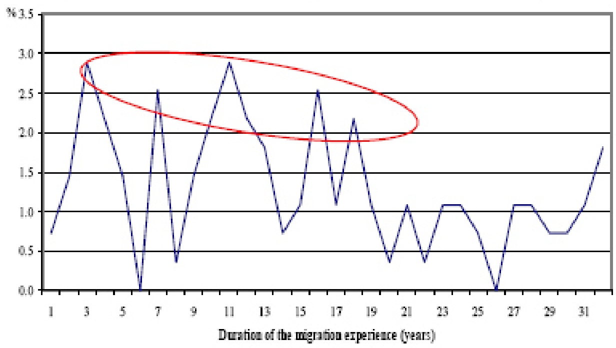
Source: MIREM, © EUI

Graph 4: Moroccan entrepreneur returnees, N=98



Source: MIREM, © EUI

Graph 5: Tunisian entrepreneur returnees, N=124



(Cassarino Jean-Pierre, *Migrants de retour au Maghreb, réintégration et enjeux de développement, MIREM*, Italy, 2007, p. 21)

The comparison between the three countries shows that the Tunisian retired returnee is more likely to invest when coming back home, even after a long time spent abroad.

After this overview of the retired returnee behaviour, the next chapter will discuss a series of recommendations in order to improve the return of the seniors and make them contribute to the local economic development.

3 / RECOMMENDATIONS

In the Mediterranean countries, migration has been traditionally used as a sustainable development strategy for many years[19]. In particular, the three Maghrebian governments are systematically developing strategies to attract the remittances of the expatriated.

Since the first generation of migrants reached the retirement age, the savings and pensions of the returnees became suddenly of great interest for the Maghrebian economy. But the situation is not easy to manage, and many actions should be taken.

A / CONSTITUTE A DATABASE

Decision makers in the three countries of the Maghreb suffer the lack of both quantitative and qualitative data concerning the behaviour of the return migrants. This is particularly true concerning the retired returnee, as the phenomenon is relatively new.

There is a need to widen the knowledge base on the motivations of the retired return migrants, their projects, their needs and the potential they can offer to the home country. This is why it becomes necessary to conduct surveys and make studies in the field of migration of the seniors.

As Maghrebian countries have not the capacity to finance such complex studies, they should think about partnerships with European and US academic institutions, as the European University Institute. Partnerships with NGO's may also offer vast possibilities to collect data. IOM, for instance, is organising regular workshops to mobilise academicians and decision makers.

B / RESTORE FAITH IN HOME COUNTRY ADMINISTRATION

A psychological factor is behind the reluctance of the retired returnee to invest back home. In fact, he is afraid of losing an entire life of *ghorba*[20] and savings in a bad business. This fear is reinforced by the lack of knowledge of the origin society and culture. In fact, the return migrant is afraid of being confronted to corruption, bureaucracy and misunderstanding.

The diplomatic representations in the main European cities should do further efforts in communication in order to offer a more positive vision of the return back home and the investment in productive projects in the origin country. There is a real challenge in communication strategy.

The message bust be convincing, because the idyllic image presented by the embassy's officers may contrast with what the migrant hears about his country, through the European media (TV, papers, Internet,…) and non official channels (family, friends,…).

The fear of the migrant is reinforced when he has already experienced problems with the local administration (customs, border police,…), when coming home for holidays for example.

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[19] Nyberg Sorensen, *Migrant remittances as a development tool: the case of Morocco,* in *Working paper series migration policy research* n°2, IOM, June 2004

[20] Exile

C / SUPPORT THE RETURN MIGRANT

It is great time that we abandon the simplistic, externalised vision of migration in the Maghreb. In fact, emigration has been considered for decades as a major solution to economic growth. In this perspective, the return of the senior migrant has not been seriously considered as an alternative to development.

This is why it is highly recommended to create ministerial agencies with the specific role to help the retired expatriate who wants to invest back home. These agencies should provide the migrant with accurate information concerning investment procedures.

In fact, the migrants do not know much about the mechanisms that have been settled to attract their savings. Most of them ignore, for instance, the last banking reforms, as the possibility for them to hold current accounts in convertible local currencies. The only information they have are those provided by relatives during their holidays. There is a particular effort in communication to do in Tunisia, where there are some incentives to invest, as for example tax exemptions and off shore areas, where investors can install exporting project. But only a few expatriated have access to such information.

These specialised agencies should also help the retired migrants in conducting marketing studies, and play a mediation role to help the migrant obtaining a local bank loan, or negotiating with the local administrations.

D / IMPROVE THE INSTITUTIONAL ENVIRONMENT

The three Maghrebian countries are characterised by a poor infrastructure, and in particular concerning roads, electricity network, industrial estates zones, web and telephone network, and public equipment.

In addition, the populations of Morocco (30 millions habitants), Algeria (30 millions habitants) and especially Tunisia (10 millions habitants) constitute small markets. There is no possibility to count on a sufficiently large demand of goods and services, and competition is severe. Great efforts must be made in this regard to attract fresh money flows from outside the Maghreb.

The government should also offer to the retired migrants specific incentives to create projects when returning home. The MIREM's survey showed that 88.8% of the Maghrebian return migrants had not benefited any assistance from the local administration during the coming back process, nor the investment procedures[21]. Data show marked differences between the three countries, as 80.8% of the Tunisian returnees said they have not been assisted by their own government, while this proportion is 90.9% among Moroccan and 95.1% in Algeria[22].

Most problems are related to the lack of custom and tax incentives, the low education level of the local human capital and the reluctance of the local banks to give loans.

E / IMPROVE SOCIAL PROTECTION

As we have underlined in chapter two, the key factor that influences the behaviour of the retired migrant is the social mechanism in the home country. In fact, the decision of coming back home or staying in the host country depends on the level of life the migrant expects for himself, but also for his spouse.

For this reason, great efforts should be made in order to improve the social protection mechanisms in both host and home countries.

a / IN HOST COUNTRY

The Maghrebian governments should help the retired returnees in regulating their situation regarding to their social rights, as the pension and the health coverage, with the host countries administrations.

In fact, in order to benefit the social protection in the host country, the retiree must keep updated all his documents. The residence permit is one of the most difficult documents to obtain for a retired returnee. In fact, it is not a systematically renewable document, as the migrant is continuously obliged to provide evidence of his presence on the host country territory. He must stay no more than six months outside the host country, and that means that he is obliged to travel regularly and support additional costs.

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[21] Cassarino Jean-Pierre, *Migrants de retour au Maghreb, réintégration et enjeux de développement, MIREM*, Italy, 2007, p.1
[22] Cassarino Jean-Pierre, *Migrants de retour au Maghreb, réintégration et enjeux de développement, MIREM*, Italy, 2007, p.27

The statute of retired migrant may be changed by the recent decisions taken in many European countries that are closing the doors of immigration. The Sarkozy law, for example, may make it more difficult for a retired returnee and his family members to benefit the social protection.

This is why the Maghrebian authorities should create specific taskforces in charge of following the new legislations in the host countries, and interfere if necessary in order to make it easier for the returnee to benefit his social rights. In fact, it is the role of the government to negotiate the legislation related to migration.

But the Maghrebian governments should also solve some of the difficulties related to social protection in the home country.

b / IN HOME COUNTRY

The Maghrebian health Ministries should act in order to improve the quality of the medical services offered to the return migrants. In particular, the private clinics should propose special rates to the retired returnees, who can in return pay in hard currency. In Tunisia, off shore clinics have been already created to admit non resident patients, and the return migrants should have access to them.

In fact, if the retired migrant knows that he can have access to an acceptable level of health services in his home country, that will certainly encourage him to settle back home and then to invest locally.

Last, a specific assistance should also be given to the return migrants in order to make them benefit the social protection in their origin country. Such assistance should also be given to the widows and orphans who returned home and wish to benefit their social rights, as perceiving the pension of the spouse in the home country. In particular, they may need a legal assistance to surpass the juridical problems with the social security administration.

CONCLUSION

The brief overview of the economic behaviour of the retired return migrant developed in these pages makes it evident that the social mechanism is a key issue in the migration process in the Maghreb.

We could also observe that the reliance on the pension and savings of the retired returnee may be an engine of economic development for Morocco, Algeria and more particularly Tunisia. There is then a clear necessity for the Maghrebian governments to settle strategies in order to attract these pensions and inject them in the local economies, in the framework of micro projects.

Last, there is a need to conduct deeper research to understand the social and anthropological factors that are behind the economic behaviour of the retired returnee. This is a complex field, but one that can provide a wealth of information. In particular, the knowledge of the motivations behind the return of the retired return migrant and the utilization of his pension is without contest the key to positive migration policies.

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