



IOM International Organization for Migration
ONM Organizata Ndërkombëtare për Migracionin

Towards enhancing the impact of remittances in Albania: National Action Plan on Remittances

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International Organization for Migration

- Founded in 1951 – Brussels' Treaty
- Intergovernmental organization 122 MS and 18 Observers
- Mission:
- Uphold the human dignity and well being of migrants
- Encourage socio-economic development through migration
- Assist in meeting the growing operational challenges of migration management
- Advance understanding of migration issues



IOM in Albania

- Present since 1992
- Albania IOM MS in 1993
- **Activities:**
- Technical support for the implementation of the National Strategy on Migration and Action Plan
- Technical assistance to GoA for the implementation of the Stability and Association Agreement to EU on migration issues, including readmission
- Assisted Voluntary return and reintegration
- Support the dialogue Albania-Greece-Italy on regular migration, combating human trafficking and increase the contribution of Albanian migrants in the country's development
- Facilitated Labour Migration through capacity building of National Employment Structures to provide information and referral services on Informed Migration from the WB countries

Aspects of remittances in Albania

- Migration as survival and consumption source versus migration as a factor of development
- Today: The better use of financial, human and social capital of migration as a factor of development
- Financial capital or remittances flown in Albania: 6.6 Billion Euro
- Human capital: the most active, dynamic, qualified, and youngest population;
- Social capital: values gained through migration experience: professional, cultural, organizational, managerial, discipline and work culture;
- Remittances: 13 % of GDP
- Remittances finance about 60% of country's trade deficit;
- Remittances: competing with foreign direct investments in the country;



National Action Plan on Remittances

- Project “Enhancing the impact of remittances in Albania. Creating an integrated migrants remittance system”, funded by the Italian Ministry of Foreign Affairs
- Inter-institutional Working Group on remittances representing 24 line ministries and private and public entities
- Approved by the Council of Ministers, December 2007



National Action Plan on Remittances

Measure 1: Expand and improve remittance data collection practices, research, analysis, policies and procedures

▪ **Actions:**

- Improve reliability of statistics and studies on remittance flows, placing a special focus on generating accurate estimations of informal flows
- Build the institutions capacity for data collection
- Expand available data including: a) characteristics of individual household – b) links between remittances patterns of use –c) impact of remittances on savings, education, labor supply, income inequality
- Link Albanian data collection practices to international remittances management standards and initiatives



Measure 2

Expand Albanian Banking services linked to remittances

▪ Actions

- Increase use of banking via banking education/promotional campaigns
- Encourage Albania's participation in a new SWIFT initiative
- Promote best practices through sharing info among banks
- Expand banking services in rural areas
- Expand savings and investment opportunities for migrants and remittances recipient through incentives
- Facilitate the link with financial institutions for young returned Albanians



Measure 3

Encourage Albanian and corresponding banks in migrant host countries to improve remittances related services

▪ **Actions:**

- Expand on-line services for emigrants
- Provide access to loan products taking into account remittances as collateral
- Simplify forms of transactions for cross border transfers, improve speed, reduce fees
- Address regulations issues: Anti Money Laundry and related “Know Your Customer” requirements
- Implement multi-country information campaigns targeting migrants to build trust in transnational banking services



Measure 4

Strengthen capacity of Albanian microfinance institutions (MFIs) to provide remittance transfer services

▪ Actions:

- Strengthen and complete the legal framework and government policies to involve the MFIs in the remittance market
- Help MFIs obtain infrastructure, technology and financial capital to become more involved in remittances transfer
- Encourage MFIs to partner with banks



Measure 5

Strengthen the capacity of Albanian Post to provide expanded remittance-transfer services

▪ **Actions:**

- Take advantage from Albanian Post nation wide network to fill service gaps in rural area
- Expand the existing electronic payment system for remittance services in conjunction with an enhanced marketing strategy to expand Albanian Post
- Improve required infrastructure and technology to help create a functional and secure electronic system

Measure 6

Support regularization processes and expand legal work opportunities for Albanian migrants in Greece and Italy for facilitate higher incomes as well as access/use of banking institutions

▪ Actions:

- Renew pre-existing and pursue new labor agreements, facilitating legal, overseas work opportunities, remittance flows and vocational training
- Improve bi-national institutional cooperation in identifying labor sector needs in recipient countries and then matching available skills in the Albanian labor force
- Improve implantation, monitoring and enforcement of agreement conditions, particularly in he case of seasonal migrants
- Remedy difficulties in certifying and documenting workers skills and in officially recognizing these assets in host countries
- Create functional and sustainable mechanisms to document available labor migrants with specific skills, experience and training to more effectively and efficiently match them with new job opportunities overseas as they arise
- Improve training and update curriculum offered in Albanian Vocational Training Centers to comply and respond better to EU labor market



Measure 7

Enhance migrant's knowledge of (and access to) remittance transfer options, savings and investment opportunities at the time of departure abroad, in their host countries and upon return

Actions:

- Design and offer a pre-departure training curriculum which includes information on available remittance transfer channels, relevant aspects of financial/remittances management
- Provide migrants with information on remittances transfer options, services, costs
- Strengthen the capacity of Albanian Diplomatic Missions to enhance outreach and support to the Albanian migrant communities to encourage formal remittances, transfer, savings, investments



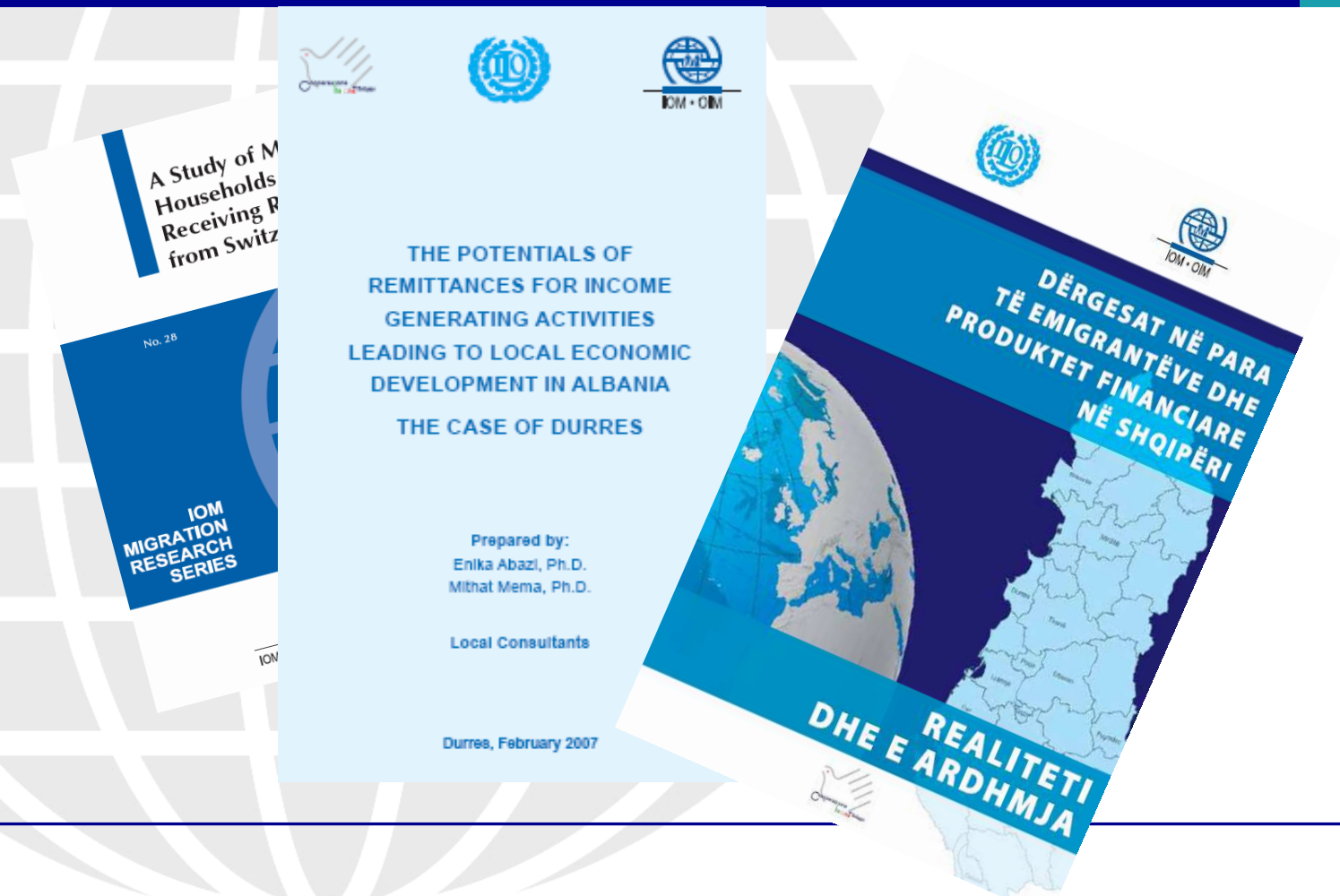
Measure 8

Enhance the capacity of Albanian Government and Albanian migrant/Diaspora associations in host countries to collaborate on transnational development initiatives

Actions:

- Improve the frequency and methods of formal, direct and indirect communication between the GoA and Diaspora
- Identify projects/initiatives favored by New Diaspora groups and provide necessary government support for implementation (similar to IOM/MIDA) in support of LED initiatives

Project Publications:





For more information:

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Thank you!