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IMMIGRATION ANALYSIS AND REMITTANCES COMPOSITION: A CASE STUDY FROM KORCA, ALBANIA

ANALIZA IMIGRACJI I SKŁAD PRZEKAZÓW: STUDIUM PRZYPADKU Z KORCA, ALBANIA

Abstract

This study aims to realize an analysis of immigration issues and also issues related to remittances. Our focus will be the analysis of these issues in the case of Albanian immigrants from the Korca region. Through the study, we will reveal some of the immigrant's characteristics, the reason for immigration, the benefits that immigration has brought to them, financial and also other benefits. Regarding the remittances, we will see in detail the composition of remittances sent from the immigrants of this region, the reason why they are being sent, their supposed and real usage and other issues. The greatest part of the study is based on the information collected by using a questionnaire, which included the participation of 210 respondents. The analysis conducted revealed that the main part of the respondents had chosen to immigrate for financial reasons, the most part of them had not a high level of education, and what we also revealed was the fact that immigration had improved the employment status of the respondents and had increased their opportunities for career. Regarding the remittances, the study revealed that the main purpose of using remittances was for consumption and moral responsibility was one of the main reasons for sending remittances. In general, the study revealed that immigration has had a great impact on the immigrants' life and also on their families' life.

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Keywords: *remittances, emigration, immigrants, remittances destinations, demographic characteristics*

Streszczenie

Niniejsze badanie ma na celu dokonanie analizy problemów imigracyjnych, a także kwestii związanych z przekazami pieniężnymi. Naszym celem będzie analiza tych problemów w przypadku albańskich imigrantów z regionu Korca. Dzięki badaniu ujawnimy niektóre cechy imigranta, powód migracji, korzyści, jakie przyniosła migracja, korzyści finansowe i inne. Jeśli chodzi o przekazy pieniężne, zbadano szczegółowo skład przekazów wysyłanych od imigrantów z tego regionu, powód, dla którego są one wysyłane, ich domniemane i rzeczywiste wykorzystanie oraz inne problemy. Największa część badania oparta jest na informacjach zebranych za pomocą kwestionariusza, który obejmował udział 210 respondentów. Przeprowadzona analiza wykazała, że główna część respondentów zdecydowała się na emigrację ze względów finansowych, większość z nich nie miała wysokiego wykształcenia, a migracja poprawiła status zatrudnienia respondentów, zwiększyli oni swoje możliwości kariery. Jeśli chodzi o przekazy pieniężne, badanie wykazało, że głównym celem korzystania z przekazów pieniężnych była konsumpcja, a odpowiedzialność moralna była jednym z głównych powodów wysyłania przekazów pieniężnych. Zasadniczo badanie wykazało, że migracja wywarła ogromny wpływ na życie imigrantów, a także na życie ich rodzin.

Słowa kluczowe: *przekazy pieniężne, migracja, imigranci, miejsca docelowe przekazów pieniężnych, cechy demograficzne*

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Statement of the problem in general outlook and its connection with important scientific and practical tasks.

Modern immigration is a very well-known phenomenon that has accompanied and still remains to be important for the development of societies. Like in many other countries, also in Albania has been present during all the steps in which Albanian society has passed. Immigration has been and still remains to be an important factor that has given a great contribution, especially regarding the financial point of view. Anyway immigration has had also other effects other than the financial ones.

If we take into consideration Albanian immigration, we can divide it into three periods (Sejdini 2014):

The first period includes the period before 1994.

The second includes immigration between 1944-1990 years.

The third period includes the "post-communist" immigration.

If we take into consideration the analysis of the reasons that stay beyond immigration on each period, we can say that the economic reasons have been one of the most important. What we need to emphasize is the fact that in the second period one of the most important reasons for immigration was because of the political developments of the country.

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Of course, that immigration has brought many changes in Albanian society, from the economic point of view, but also on many other aspects. If on the first period immigration was seen by many individuals as a good opportunity to improve the economic conditions of their families, nowadays immigration-related to other reasons, such as studying or for finding better career opportunities is more common than before.

Since in the period of the collapse of communism, there has been an increasing interest in immigration as a mean that offers opportunities to change people's lives. Even now there are many people and especially young ones that choose to go away from Albania. A part of them choose to continue their studies in other countries, which may offer a higher quality of education, and that can also offer better employment opportunities.

The number of people that have chosen to immigrate has increased especially in the last years, and especially from younger people. If we make a comparison of the immigration of different periods, immigration issues have experienced changes.

The increased number of those that have chosen to immigrate has had a great impact on the decreased number of the Albanian population (INSTAT 2014). If we see the geographical distribution of the Albanian immigrants by their host country, we can say the most part of them have chosen Europe, and after it, a great part of them have

seen America as a better opportunity of immigration.

If we would make an analysis to see the distribution of Albanian immigrants regarding their host countries, we would see that some of the countries that have the greatest numbers of Albanian immigrants are Greece and Italy. Since they have the greatest number of immigrants, this means that their impact on the Albanian society and economy will be very significant.

An example that proves this is the financial crisis of 2009, which had a great impact on the Greek economy, and as a result had transmitted its negative effects on the Albanian society and economy through Albanian immigrants (of course that there were also other reasons, but we remain focused on the immigration issues) (Bank of Albania 2011).

It is interesting to see how the profile of Albanian immigrants has changed in comparison with the first period of the immigration, and also to see how their life or their family's lives have changed because of it. Of course that the remittances that they send to their families have a great impact, and by taking this into consideration we want to see how what's their impact and also to see what changes they have experienced during different years. We will realize this by focusing on the immigrants of a special region of Albania, in Korca, to see these issues in a more detailed way.

Analysis of latest research where the solution of the problem was initiated.

There are many studies conducted that are focused on the analysis of different factors and issues regarding immigration and remittances. A part of them has been focused on the macroeconomic impacts of immigration and remittances. Some authors have

chosen to analyze the financial effects of immigration on different economies.

If we take into consideration the previous research papers that have treated and analyzed immigration and remittances issues in Albania, which will be also the focus of our

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analysis, there are previous research papers regarding them.

Sejdini (2014) treats on his research work a comparative analysis of immigration and remittances in Balkan, by analyzing five countries. What his research work revealed was that immigration had had a great impact on the economic development of Albanian, Kosovo and Macedonia. He also emphasizes the positive impact that they have on the wellbeing of the households of these countries.

Sejdini, A. & Haderi, S. (2008) are focused on the descriptive analysis of the macroeconomic impact of immigration and remittances in the case of the Albanian economy. Agenda Institute (2011) realizes an analysis of the factor that has caused the reduction of the remittances in Albania, and together with this also treats the remittances' impact on the economy. The study also addresses some of the steps or politics that may be needed to be implemented to reduce the negative effects that of remittances decrease.

Bank of Albania is one of the institutions that has analyzed on a regular basis the effects that immigration and remittances have had on the Albanian economy. It has also addressed different issues regarding the decrease of remittances, and also the impact that Greek crises have had on their decrease and also the negative effects that it has brought to the Albanian households, for

whom remittances are one of the main sources of incomes (2009).

INSTAT has also analyzed the impact of the remittance on the Albanian economy, and also the immigration characteristics, by the demographic point of view (INSTAT 2014). In this study, we will analyze some of these issues in the case of the Albanian regions, Korca. We will try to reveal the evolution of immigration among different periods, but also to discover some of the main features of immigrants from this region.

Greece is one of the countries with the main Albanian immigrants, and of course, this is true also regarding the immigrant from Korca. Greece is one of the neighbor countries of Albania, that has had and continues to have a great impact on the Albanian society, especially on its economic development. As we will see during our study the changes that the Greek economy has experienced have had a great impact on the life of many Albanian families, since many of their relatives have chosen to immigrate to Greece (ACIT 2008-2014).

So through the study, we will focus on these issues and will focus our work on the Korca region. We will see and reveal some demographic characteristics of the immigrants, the impact that immigration and remittances have had on this region, the changes that they have experienced among years.

Aims of paper. Methods

Through this study, we aim to realize an analysis of the elements that characterize emigrants and also the remittances in the Korca region, in Albania. We also aim to reveal some of the factors that characterize the usage or destination of the remittances sent by the emigrants in Korca. In a

summarized way, this study's objectives are:

1. To clarify the profile of immigrants of this region
2. To reveal the factors that have caused the emigration of Korca's citizens
3. To create a general overview of the emigrants' financial situation

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4. To analyze the remittances features sent on their origin country
5. To analyze the factors that have caused emigrants to return and its consequences

Regarding the methodology used in this study, as we previously mentioned we have used both, primary and secondary data. Secondary data consists of the information collected from different sources and different research works done before

regarding this topic and also from different Albanian and international institutions.

Primary data were collected from the usage of a questionnaire. The sample was chosen randomly and included 210 respondents. Questionnaires used were composed of several sections and included closed ending questions as well as open ending questions. The data collected through the questionnaire were processed using SPSS.

Exposition of main material of research with complete substantiation of obtained scientific results. Discussion.

This part of the study is focused on the analysis of the remittances in the Korca region, in Albania. Our analysis is based on an empirical analysis that consists of the usage of a questionnaire, which was useful to collect the information we needed in order to reveal some important factors that affect the level of remittances and their destination in this region and also some other important facts regarding remittances. There were 2100 respondents that became part of our study.

We divided the respondents that were part of the study into three groups, and considered them as three "sub-samples":

1. Individuals/families that currently were in emigration but whose origin was from Korca.
2. Individuals/families who have been in emigration for years and have returned to live and work in Korea.
3. Individuals/families from this region that have their relatives in emigration

The usage of three different groups was made for two reasons. Firstly, targeting three groups provides the benefit of wider information that we needed. Secondly, the existence of a common section in the survey that was used in all three groups (the data section regarding the level and

characteristics of remittance and remittances sent to their families) provides the maximum information about this phenomenon, by really increasing the size of our sample.

The survey consists of 70 champions for each of the three above-mentioned groups, reaching a total of 210 respondents. It was composed of four sections:

➤ *Social status*

This section includes some general questions related to the gender, age and education of the respondents. This will help us reveal the emigrants' profile and their socio-demographic characteristics.

➤ *Emigration and accommodation in the host country*


In this section, we have included questions about emigrant qualifications over the years, their occupation in emigration and also the sector in which they have been employed.

➤ *Financial situation*

Questions included in the third part are chosen in order to make possible to create a general overview of emigrants' economic status over the years. They were asked to provide data regarding their incomes, how they used their incomes and also about the

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financial crises of 2008, in order to see if they were affected by it.

➤ *Shipments in Albania.*

In the fourth section, we have included some questions that are related to the number of remittances that the respondents had sent towards their home country, channels that they used to send them, the purpose about which they had sent the remittances, etc. In order to be able to overcome the various problems that could be encountered in the survey, we decided that to ensure the understanding of the questions in the survey as well as to respond to the clarity of the formulation of questions and the ease in providing an answer. Firstly, we conducted a mini-survey in the framework of the pilot test. The questionnaires were first tested in 10-15 families in Korca city. The main problem that arose during the test was related to the sensitivity of the respondents to questions related to personal finance information. In our country is known the fact that there is a taboo when it comes to the declaration of the incomes or wealth. To somewhat

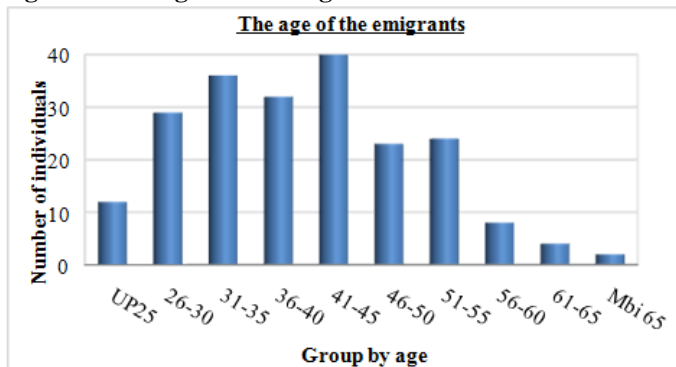
mitigate the impact of these questions on the respondent, we decided to emphasize the anonymity of the survey at the beginning. For every questionnaire, instead of the name, we put only one serial number for its identification.

Socio-demographic characteristics of emigrants

In this part of the study, we will show some of the main elements that characterize the emigrants that become part of our study. Below we are listing some of the main findings of the information collected from the questionnaires related to the emigrants' characteristics.

210 of the respondents, 124 of them were male 86 females. Figure number 1 shows the division of the respondents based on their age. As we can see from the figure the greatest part of the respondents belongs to the group 41-45 years old. From cross-tabs of age and gender, we found that the age group that dominates among men is the 41-45 group, and among the women dominates the 36-40 years old group. The average age of the emigrants is 40 years old.

Figure 1. The age of the emigrants.



Source: Authors' calculations

The origin of the emigrants

In the below table (1) we are representing the results taken from the questionnaire regarding the division of the emigrants by

their district. As the table shows, most parts of the emigrants that we interviewed was from Korca. This group constitutes 54.76% of the total number of the respondents.

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Table 1. The origin of emigrants by districts.

Origin	Frequency	Percentage	Cumulative Percentage
Korça	115.00	54.76	54.76
Bilisht	60.00	28.57	83.33
Maliq	35.00	16.67	100.00
Total	210.00	100.00	

Source: Authors' calculations

Civil status and families' status

From 210 immigrants interviewed, 125 of them were married and 83 were not. A very small percentage belonged to other statuses, such as 'widow' or 'divorced'. Regarding the families' structure, the greatest number of them were composed of three people. We remind here that the number of family members includes only children or third persons who live together with the respondent. To make this structure even clearer, respondents were asked to identify the number of children or third persons they had or no in charge.

Regarding the children who live or not with the respondents we found that:

- 39.52% of the households had a child in dependence and 15.23% of them had no one in custody

- 30.47% of the families had two children in dependence and 5.23% of them two non in dependence

- 7.61% had three children in dependence and 1.42% of them, three are non in dependence

- 0.52% had 4 dependent children.

Regarding third-party individuals non in charge of the respondents, who may or may not live with them, such as parents, siblings, brothers, we found that:

- 66% of the households/ individuals did not have a third person in charge

- 16.3% of the households/ individuals had a third person in charge

- 10.5% of the households/individuals had two persons in charge

- 7.2% of the households/ individuals had three persons in charge

Table 2. Families' structure.

Number of members in the family	Frequency	Percentage	Cumulative Percentage
1	34	11.42	11.42
2	14	6.66	18.08
3	68	32.38	50.46
4	42	20	70.46
5	30	14.28	84.74
6	14	6.66	91.4
7	8	8.6	100,0
Total	210	100,0	

Source: Authors' calculations

Educational level related to the educational level of the respondents before and after migration. In the below table we are representing data

Table 3. The educational level of respondents before and after migration.

Educational level	Education before migration		Current education	
	Frequency	Percentage	Frequency	Percentage
Primary	16	7.6	16	7.61
8-Year	23	10.95	21	10.95
General secondary	106	50.47	103	50.47
Secondary professional	36	17.14	34	20.95
High	27	12.85	33	15.23
Master / Ph.D.	2	0.95	3	1.45
Total	210	100,00	210	100,00

Source: Authors' calculations

If we see the differences between the respective columns, we can say that:

- Emigrants who have been with elementary education have not done any effort to change it.
- From 23 respondents with an 8-year education, two of them had changed their educational level to a higher level.
- From 106 respondents with secondary education, five of them had gone to a higher level.
- From 36 respondents with vocational education before immigration, their number had gone to 34.
- From 27 respondents with higher education, only 1 of them had continued master or Ph.D. qualifications.

Emigrants' profession

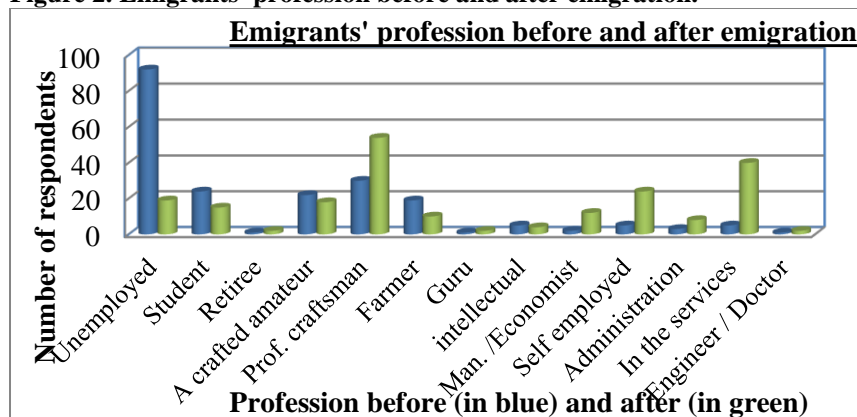
In figure number 2 we represent the profession of respondents before and after emigration. Based on the data provided we see that 46.5% of the respondents before emigration were unemployed, 17% were

professional professionals, 11.8% were students, and the rest distributed to other professions at levels below 5%.

After emigration, the situation has changed significantly. Over the years it has improved and emigrants have become more qualified. Thus:

- The number of unemployed respondents has decreased by 71%.
- The percentage of emigrants specialized in services has increased significantly, from 2.8% to 38%.
- The percentage of skilled emigrants specialized in professional crafts has increased by 23%.
- The number of self-employed and managers/ economists has increased. Based on the above data, we can conclude that the major part of the emigrants has moved from unemployed or employed in low-skilled professions to employed in highly qualified professions.

Figure 2. Emigrants' profession before and after emigration.



Source: Authors' calculations

Emigration and its features

In the below sections we are going to discuss and treat some of the main findings of the questionnaires related to the emigration and some of its main features.

Reasons of emigration

Table number 1.4 shows the results of the information related to the reason why the respondents have emigrated. As shown from the results, the major part of the

emigrants has left the country for economic reasons.

By combining gender data with data about the reason for emigration, we found out that a great part of the women has emigrated for family-related reasons. Family reunification with the first emigrants who had left the country or the creation of new families were the two main reasons for this.

Table 4. Reasons for emigration.

Reasons of emigration	Frequency	Percentage	Cumulative Percentage
Health	2	0.55	0.55
Family	32	15.23	15.78
Academic	9	4.28	20.06
Economic	123	58.57	78.63
Better opportunities	39	18.57	97.20
Others	5	2.80	100.00
Total	210	100.00	

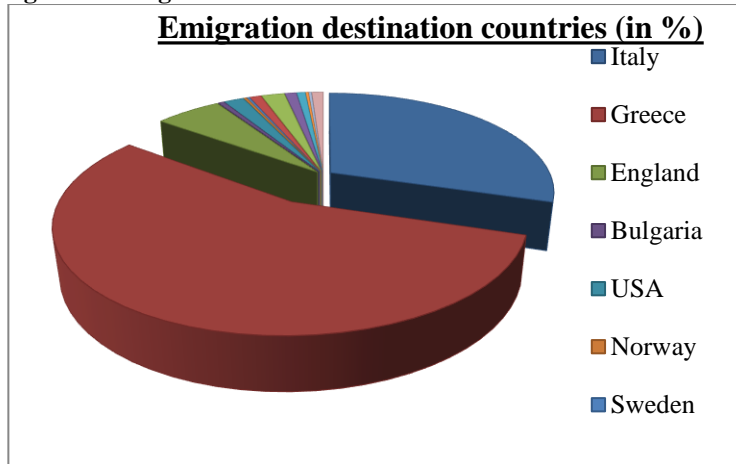
Source: Authors' calculations

Emigration destinations

Figure number 3 shown below represents the results of questions related to the destination country in which the emigrants had moved after emigrating. As we can see

from the figure, 55.5% of them had emigrated in Greece, 29.8% in Italy, 5.8% in England, 2% in Germany, 1.8% in America, and the rest, which is a minority, in other European countries.

Figure 3: Emigration destination countries



Source: Authors' calculations

Financial situation

- In this section of the paper, we are representing some descriptive data about the average income of immigrants. Table 5 represents the results of the monthly average income of the respondents. They are divided into two periods of time and according to the source that has provided them. The goal is to record the total income and per capita income for each household. Before passing on the presentation and review of the data, it is worth mentioning that from the frequency analysis were obtained preliminary information, listed below, which assisted in the correct compilation of table 5. The total number of emigrants/returns after 2010 is 91.

- From the income analysis frequencies before 2008, we found out that we did not have a male head of income with zero-value income.

- From the income frequency analysis after 2008, we found out that there were 30 cases in which the head of the household had 0 income based on the data from the current migrant survey and 58 where the head of household had 0 income in case of data from a survey of returned migrants.

- From the income frequency analysis, we found out that there were 105 cases in which the spouse had 0 incomes before 2008, and 33 cases after 2008.

- Before 2008, the number of families receiving social benefits was 60, reaching 140 after 2008.

From the analysis of the data presented in Table 5 we can reach some conclusions:

- The minimal and maximal revenues have fallen after 2008. This has happened both in the income earned by the head of household and in income earned by wives or social benefits.

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- The average household income after 2008 decreased by 42% compared to the prior year's income. From a cross-tab of income data to the employment sector, it results that the highest income of the head of the household was realized in the construction sector, in the private business and further in the industry sector.
- Men's ranks (heads of households) increased by almost 30%.
- Women's ranks were reduced by about 50% and we found out that a large part of them had started work in the service sector.
- After 2008 was more than the two-fold number of families that received social benefits. However, referring to the amounts of benefit was reduced.
- The income per capita had dropped drastically. Their value after 2008 was almost halved.

Table 5. Domestic monthly income.

	Before 2008					After 2008				
	N0.	Min	Max	Average	Dev. St.	N0.	Min	Max	Average	Dev. St.
Income (family)	210	800	6000	2832,70	1274,56	210	600	5000	1644,50	1099,55
Income (header)	124	1200	3500	1731,50	1070,51	124	0	2800	1337,75	886,09
Income (comrade)	86	0	2500	580,00	714,88	86	0	1600	492,10	627,61
Social benefits	60	600	1500	1109,60	267,20	140	500	1000	970,20	220,32
Income capita	210	500	2200	937,52	636,20	210	0	1600	441,94	514,36

Source: Authors' calculations

Remittances to Albania

In this section are highlighted the features that characterize the remittances sent to Albania, where the remittance amounts, their use, motivation of sending, and selected transfer channels are analyzed. The data being analyzed correspond to the data collected through the fourth section of the survey. Emigrant Family Profile:

- In the surveyed data, from 210 interviewed respondents, 124 were males and 86 females; respectively, 54.5% and 45.5%.
- As the average age of the respondents was 40 years old, while the age group with the highest number of respondents was 60-50 years old.

- The respondents' residence is respectively: 54.76% from the district of Korça, 28.57% from the district of Bilisht and 16.67% from the district of Maliq.
- From 210 interviewed emigrants we found out that 125 of them were married and 83 were not married. A very small percentage were included in other statuses, such as 'widow' or 'divorced'.
- To the question: "Do you have family emigrants who help you economically?", 92.5% responded positively and only 7.5% negatively.
- Regarding the kinship with the emigrants, we found out that 63.4% were helped by boys, 20.1% from girls, 11% from parents, and 5.5% from siblings.

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- The largest share of the emigrant households appeared to live in Greece (49%) and Italy (46%) The above section reflects a simple profile icon of the emigrant' family members. The issues that will be discussed below relate to the analysis of the remittances and remittances characteristics sent to Albania. First, we will see what are the amounts that have been sent over the years and their frequency.

Remittances sent to Albania

Table 6 summarizes all the data related to the remittances. To understand whether changes in their values have come as a result of the crisis or as a result of fulfilling the natural remittance cycle, respondents were asked to provide information on remittances sent at different time periods. The first period was from 1990 to 1999, the second period during 2000-2008 and the third period after 2008. As the average amounts are presented in the table, we decided to consider only cases in which the value of remittances sent was different from 0 for each of the periods.

Also, based on some questionnaire questions, such as: "In what year did you start sending remittances?" Or "Did you have periods (at least one year) on which you did not send remittances?", the last row of the table is calculated and the average remittances sent.

Regarding the frequency of the delivery, the data shows that the minimum of the transfers made is once a year, and at most 12 times each month. The average number of transfers is approximately 5 per year. If we examine the data in table 6 and make a small comparison between the results from the first to the second and, second from the second to the third, the conclusions are as follows:

- Before 2000, the minimum shipment was 500 Euros per year. During 2000-2008 it was 1,200 Euro or 2.4 times higher. After 2008, resulted that the minimum annual shipment was 100 Euros or 12 times smaller than that of the 2000-2008 period.
- Before 2000, the maximum shipment was 25,000 Euros a year. During the period 2000-2008, it was 1.4 times higher than in the pre-2000 period. After 2008, resulted that the maximum deliveries were about 4.4 times lower compared to the second period.
- Before 2000, the average remittance was 7,982 Euros per year. During 2000-2008 it was around 1.25 times higher compared to the pre-2000 period. After 2008, resulted in the average remittance of 4,031 Euro, being about 2.48 times lower compared to the second period, which means a reduction by approximately 60%.
- The average annual remittances of the emigrants referring to the three periods together, resulted to be approximately 7,000 Euros.

Table 6. Remittances over the years, in Euros.

Remittances sent in a year	No	Min	Max	Average	Dev. Standard
Before 2000	205	500	25.000	7.982,13	5.642,58
2000-2008	221	1200	35.000	9.987,05	2.239,67
After 2008	143	100	8.000	4.031,13	6.729,14
Shipments	190	749	25.789	6.913,26	7.697,47

Source: Authors' calculations

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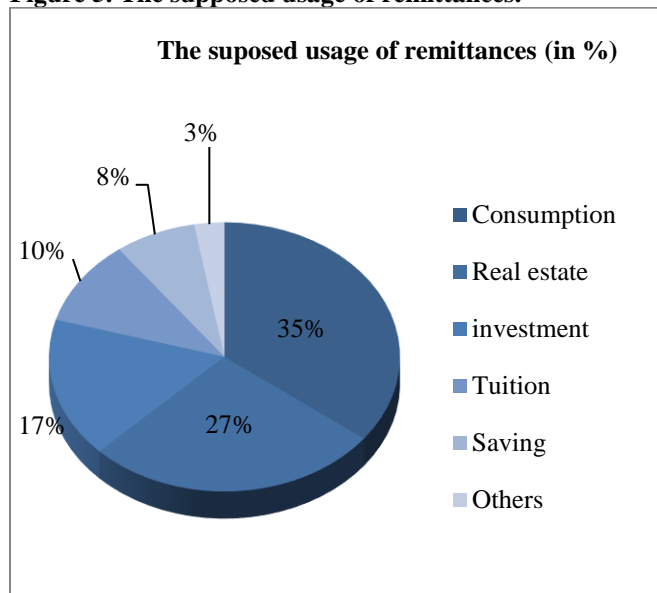
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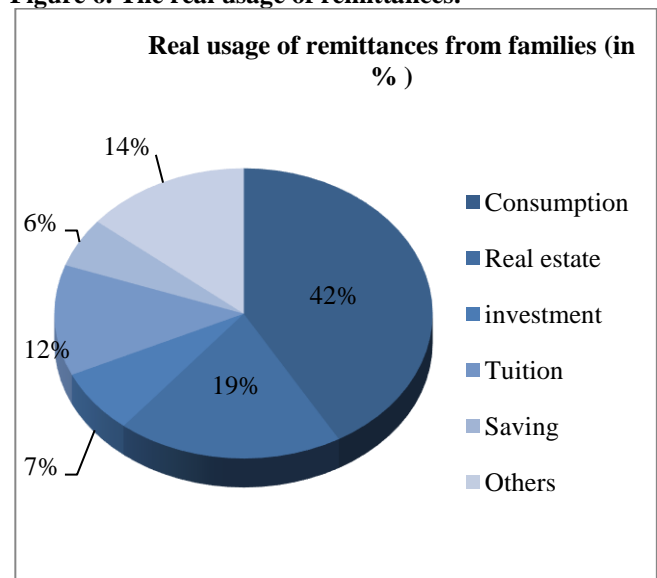
Usage of remittances

Figure 5. The supposed usage of remittances.



Source: Authors' calculations

Figure 6. The real usage of remittances.



Source: Authors' calculations

The two below figures represent the data related to the usage of the remittances. If we compare these two figures, we can see whether there are any major differences between the supposed purpose of using remittances by emigrants and their real usage intentions by their relatives.

As we see from the above figures, the usage of remittances by family members is more consumer-oriented. In both cases, in second place is their use for real estate purchases. One of the reasons why this result is that mainly Albanians have emigrated for economic reasons, with the hope of a better future for their families. While regarding the usage of the remittances to buy real estate, this is a general tendency that exists in Albania, for the most part of the emigrants is important to realize such purchases as for them is important to possess any real estate, especially homes.

Reason for sending remittances

Respondents' answers to the question "What is the reason motivating you to send

remittances" are reflected in figure 7 shown below:

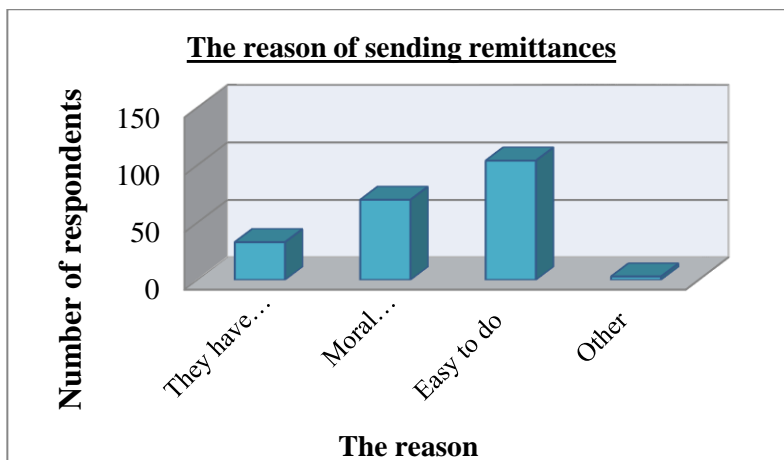
As we can see from figure 7, the key motive behind shipments is altruism, which means that most parts of the emigrants feel that they have to take care of their relatives in their home country.

The way used for remittance transfer

Asked about how remittances have been transferred, respondents responded as follows:

- 68% had brought them in person.
- 12% had brought them through the banking system.
- 20% had brought them through money transfer companies. The reasons behind this selection result were: 79% transfer cost, 15% security and 6% preference, plus other reasons. The most preferred institutions were Western Union and Raiffeisen Bank. As far as banking services are concerned, the most used is transfers, compared to other products such as the common bank account or the bank card.

Figure 7. The reason of sending remittance.



Source: Authors' calculations

Conclusions

At the end of this study we would like to mention some of its main results, and also some of the most important facts that we revealed through it.

By taking into consideration that one of the aims of the study was to reveal the characteristics of the emigrants, some of the main characteristics that we discovered are:

- From the respondents that become part of our study, an important fact was that the greatest part of the emigrants had changed their employment status, from unemployed and employed in low qualified professions (before emigration), to employed in highly qualified professions. This qualification is done outside the auditors and is realized through the accumulated experience over the years.

- Regarding the profession, the greatest part of the men was employed in construction, industry and crafts, and most parts of the women were employed in services and industries. We also found out that around 10% of the emigrants were self-employed and in the most part of the cases they had chosen a small business.

- The most important emigration destinations were Greece, Italy, England, and Germany. Greece and Italy are two of the countries with the greatest number of Albanian emigrants, which is partly related to the fact that these are two neighbor countries of Albania.

- The main reason for emigrating abroad is an economic reason. As far as the financial situation is concerned, the minimum and maximum income of migrants has been declining since 2008. This has been the case for both total income and income individuals.

- Regarding the change of the level of remittances, we can say that the reduction of the level of remittances after 2008 is to a

large extent caused by the financial crisis and not simply as the completion of the overturned U-cycle. Based on this we can say that the reduction of their level is to a large extent caused by the financial crisis and not simply as the completion of the overturned U-cycle.

To sum up we can say that the remittances have played a very important role in the Albanian economy. They have been considerable and have contributed to many sectors of this economy. With the drastic decline of their level after the start of the 2008 financial crisis, the most controversial issue was how this loss could be replaced. Our main recommendation is that the focus of interest is to absorb investment remittances (Sejdini 2014). This goal can only be achieved by working simultaneously in several key directions, such as:

- Improving the investment situation in the country.

- Improving the remittance transfer channels.

- Informing the emigrants with the opportunities Albania offers as well as orienting and channeling potential investing in those directions that increase productivity.

- Improving the standard of living.

- Political stability

- Friendly business environment


- Improved infrastructure

- Law enforcement and low corruption are other elements that can positively influence this aspect.

Regarding the possibility of the return of emigrants, an important element to increase this potential would be the designation and implementation of an action plan, which should focus on two key moments:

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1. Establish a link with all immigrants abroad to provide as much information about the opportunities and alternatives that return in Albania offers. Identifying the relevant country diaspora and developing databases in line with the potential, skills, and education of migrants as entrepreneurs, researchers, artists, students and so on would be an important step in initiating the promotion of the country. Care should be taken not only in the reintegration of returning migrants but also in their orientation in the first steps of building a new life. Only a careful orientation can lead to maximum utilization of their potential. (Prokopowicz D., 2018, pp. 155-178).

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