



***Migration, living conditions and skills: Panel Study -  
Tajikistan, 2018***

**Dushanbe – 2019**

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## LIST OF ACRONYMS

<b>CALISS</b>	Central Asia Longitudinal Inclusive Society Survey
<b>CSR</b>	Center of Sociological Research
<b>DRS</b>	Districts of Republican Subordination
<b>FGD</b>	Focus Group Discussion
<b>GBAO</b>	Gorno-Badakhshan Autonomous Region
<b>GIZ</b>	German Federal Enterprise for International Cooperation
<b>GoT</b>	Government of the Republic of Tajikistan
<b>JICA</b>	Japan International Cooperation Agency, Tajikistan Office
<b>JICA-RI</b>	Japan International Cooperation Agency-Research Institute
<b>MLME</b>	Ministry of Labor, Migration and Employment of the Republic of Tajikistan
<b>NSD-2030</b>	National Strategy of Development 2030
<b>PMTD</b>	Program of Medium-Term Economic Development for the period 2016-2020
<b>PSU</b>	Primary Sampling Unit
<b>RT</b>	Republic of Tajikistan
<b>SP</b>	Sampling Points
<b>TLSS</b>	Tajikistan Living Standard Survey
<b>TJS</b>	Tajik Somoni
<b>ToR</b>	Terms of Reference
<b>USD</b>	USA Dollar
<b>WBG</b>	World Bank Group

## DEFINITIONS

<b>Domestic migrant</b>	A household member who is in another village/city within Tajikistan for at least 3 months.
<b>Enumerator</b>	Person who conduct the interview in accordance with the survey questionnaire.
<b>Household</b>	A group of people who lived together, pooled their finances and ate at least one meal a day together during the survey reference period or over the last 12 months.
<b>Informal employment</b>	Part time, ad-hoc, or full time employment in the informal sector outside of formal regulation by labor laws
<b>Migrant</b>	<ul style="list-style-type: none"> <li>✓ A current household member who has been away for at least three months during the survey reference period or the last 12 months prior to the day of the interview, including both domestic and international migrants</li> <li>✓ A non-current household member (but a family member) who has been away to work abroad for more than 12 months</li> </ul>
<b>Non-remittance receiving household</b>	A household, which did not receive remittances from its migrant member abroad in the last 12 months
<b>NVivo</b>	Qualitative data analysis software
<b>Panel Survey</b>	Follow-up of the CALISS 2013 sample of 2,000 households in Tajikistan.
<b>Remittances</b>	Personal transfers of funds by a migrant worker to a household
<b>Remittances receiving household</b>	A household which received transfers of funds from their HH members working abroad during the survey reference period
<b>STATA/SPSS</b>	Statistical software for data processing

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## INTRODUCTION

More and more workers from developing countries have been migrating outside their home countries in search of better economic opportunities. The remittances that they send to their families at home have been rapidly growing and far exceed ODA as financial inflows to developing countries. In 2019, personal remittances even exceeded foreign direct investment flows into developing countries, making them the largest source of foreign exchange earnings. Reflecting this emerging significance of migration and remittances, dialogue over the Sustainable Development Goals (SDGs) extensively incorporated the economic migrant issue, so that 10 of the 17 goals (1, 3, 4, 5, 8, 10, 11, 13, 16, and 17) are linked to the problems that migrants and their families face.

Tajikistan has an economy which is heavily dependent on migration and remittances. Since 2006 this dependency, measured as a share of GDP has been the highest in the world; in some years, almost 2/5 of all households in Tajikistan have had at least one member working abroad, and remittances sent back by them accounted for 30 to 50% of the nation's GDP. The high incidence of labor migration in Tajikistan implies that understanding the situation of migrants and their families is essential for effective governance and the formulation of development policies.

The JICA Research Institute (JICA-RI) has conducted a nationally-representative survey to study the migration situation in Tajikistan, aiming at providing new insights for the international development dialogue on migration and remittances, as well as for the policy formulation process in Tajikistan. This is a follow-up survey tracking the Tajikistan sampled households of the CALISS 2013 survey conducted by the World Bank and GIZ. The motivation to conduct the follow-up survey was twofold. Firstly, the CALISS 2013 questionnaire contained a relatively rich set of information on the migration experience and skills of migrants that could be informative for formulating national migration policies if updated for the current situation. Secondly, while household level panel surveys were conducted in Tajikistan for a few rounds, including the Tajikistan Living Standard Survey 2007, 2009, and 2011, no tracking effort had been made since 2013. Constructing a panel spanning from 2013 to 2018 will make it possible to capture the potential impact of the Russian economy on Tajikistan— the major destination of Tajik migrants, including the large macroeconomic turbulence in Russia in 2014 and the change in Russia's migration policy in 2015.

### Methodology of the study

As the main purpose was to construct a second-round dataset that tracks CALISS 2013, the study basically follows the format and the sample households of CALISS 2013. The study combines two approaches: a quantitative survey and a series of focus group discussions. The survey was conducted with household heads and migrant workers who were in the household at the time of the survey. Two types of structured questionnaires were used – a household questionnaire and a migrant workers questionnaire. The major part of these questionnaires are the replication of those used in CALISS 2013, with some additions specifically focused on migration and remittances. Focus group discussions (FGDs) were held separately for households with and without migrant workers, as well as with migrant workers themselves. While CALISS 2013 did not implement

FGDs, we add them to our field work to furnish the quantitative data from the structured survey with more detailed anecdotes.

### Sampling, target groups and distribution

**Survey:** The total number of households surveyed was 2,000. Of these, 1,727 households (86%) were those surveyed during CALISS-2013. For various reasons, 273 households from the CALISS-2013 sample were replaced with new ones. The most common reason for replacement was the difficulty to track and trace the sampled households at their recorded addresses. These were mainly urban households that had changed their place of residence.

**Table 0.1. Sample Distribution of households by regions and type of settlement**

Regions of Tajikistan	Surveyed		Type of settlement			
			Urban		Rural	
	Number	%	Number	%	Number	%
Dushanbe	217	10.9%	217	37.4%	0	0.0%
GBAO	180	9.0%	60	10.3%	120	8.5%
Sogd	604	30.2%	143	24.6%	461	32.5%
Khatlon	579	29.0%	61	10.5%	518	36.5%
DRS	420	21.0%	100	17.2%	320	22.6%
Total	2000	100%	581	100%	1419	100%

*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey.*

**FGDs:** In order to discuss the research questions, the respondents from the surveyed households took part in focus group discussions. The main purpose of this qualitative component of the study was to obtain more in-depth information to supplement the quantitative data. The targets used in conducting a qualitative study were three groups of participants - the first group was recently returned migrant workers (up to 1 year); the second group was households with migrants; and the third group was households without migrant workers. Each group included 3-4 participants. When selecting participants to create the most comfortable environment of conversations, the principle of homogeneity was observed, namely: gender, age criteria and criteria related to socio-economic components (hierarchy, social class, and so on) were taken into account. FGD were conducted in 4 regions of the country, excluding Dushanbe. Six FGD were held in each region.

**Table 0.2. FGD distribution by regions and target groups**

Region	Total number of FGD	Group (a)	Group (b)	Group (c)
		Recently returned migrants	Households with current migrant workers abroad	Households without any migrant workers abroad
Khatlon	6	2	1	3
Sogd	6	3	1	2
DRS	6	2	2	2
GBAO	6	2	2	2
Total	24	9	6	9

*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey.*

## The Analytical Report

This Analytical Report provides an overall description of the data from the survey and episodes from the FGDs using four thematic focuses: migration cycle, migration cost, migration and skills, and remittances. After a brief description of the migration patterns in Chapter 2; Chapters 3 to 6 analyze the data and stories from the FGDs for each of the four themes.

**Chapter 1** briefly summarizes the demographic features of household with international migrant(s) in comparison to those without migrant(s). At the national average, about 41% of all households have at least one person who had migrated abroad. Household composition and age structure could play a key role in determining whether or not the household has a migrant member. Migrant households are larger in size and relatively younger with more young working age adults than non-migrant households.

In **Chapter 2**, we analyze the labour market background of migration from Tajikistan as well as the migration cycle that an average Tajik migrant goes through. Despite its young population and more than five million working age population, the economic inactivity rate problem in Tajikistan has reached 55% according to our survey results. And, among those employed informal employment prevails. People search for jobs via informal channels depending on family and friendship ties. We argue that the limited and unstable labor market situation in Tajikistan motivates many working-age adults to seek the chance of migration.

Our survey observes some of the well-known characteristics of migrants from Tajikistan. Namely, migrants are dominantly working-age young men, with no job in Tajikistan before migration. The majority (98%) of them work in Russia as construction and service sector laborers. Their job search largely depends on informal networks of family and friends, and the type of job in Russia hardly has an association with migrants' own educational and professional backgrounds.

We give detailed descriptions of the three phases of the labour migration cycle: pre-departure preparation, working abroad, and after return. In the pre-departure phase, most of the migrants exclusively rely on their family, relatives, and friends (both abroad and in Tajikistan) to collect necessary information on the destination country and the job search. In addition, most (85.5%) of the migrants make job applications in the destination through their relatives/friends. Utilising such informal networks, 70% of migrants arrange their job in the destination before their departure. However, migrants are not very keen to acquire additional skills before departure through training programs. Furthermore, it is not common for them to seek detailed information about their prospective employer abroad: 85% of migrants have never attended skills training, and 74% of them have never sought contact with a prospective employer. In general, it seems that Tajik migrants mainly focus on preparing for necessary arrangements such as job and residence by relying on their informal networks. They are instead less eager to take actions that could empower them, such as skills training programs and information about their employer abroad.

The majority of the migrants return to Tajikistan. We find that half of them have found jobs in Tajikistan, while the other half are economically inactive. Most of them are employed in the informal sector, without social security and labour books despite their desire to receive them. They find their job mainly through their informal networks of family and relatives. About 16% of returning migrants think that their health condition has become worse after return, with half of them attributing this to migration abroad.

**Chapter 3** focuses on the composition and finance of the costs of migration cost required for the departure to the destination country. On average Tajik migrants pay about 3293 TJS for one departure, which is twice as expensive as the average salary in Tajikistan. The major items in the cost of crossing the border are international transportation costs and passport fees. After arrival, migrants have to pay substantial amounts for placement fees, work permits, and medical examinations.

To finance the cost of work- migration, the majority of the migrants borrow money. The amount borrowed ranges from 1,000TJS to 6,000TJS, and is mostly used to finance obtaining a passport and international transportation. Overall, the majority borrow from family, relatives, and friends, usually without collateral.

**Chapter 4** describes the skills of Tajik migrants. The majority of migrants are low-educated, low-skilled and unemployed before migrating abroad. At the time of departure, more than 80% of international migrants have no prior job experience. Despite their low-skill level, only 3% of migrants attend pre-departure vocational training. The participants in pre-departure vocational training are mainly urban residents with secondary education or higher. A third of international migrants receive skills training (on-the-job) at the workplace in the destination country.

After their return to Tajikistan, the migrants try to use their acquired skills as construction and transportation workers, despite the fact that only half of them can get jobs at home. While it is not common for return migrants to open their own business, it is noteworthy that they think their acquired skills are useful for starting a business in Tajikistan.

In **Chapter 5**, the remittances of Tajik migrants are analyzed from various angles. We find that not all international migrants send remittances back home. About 18% of the migrants do not send remittances. However, many also carry remittances by themselves when they return home. This type of remittance is not recorded in our survey. By locality, migrants from rural areas are more likely to be senders of remittances than those from urban areas. In addition, male migrants are more likely to send remittances than female migrants. The senders are predominantly young men aged between 26 and 35. The monthly average amount of remittances sent in cash and in kind is 2,532.TJS. We find that the more experienced migrants (with multiple trip to the destination countries) tend to send more remittances.

The majority (63%) of senders use international money transfer services such as Western Union and Moneygram, which do not require a bank account. Less than 1/3 of the senders transfer remittances through a bank account. The remaining senders transfer remittances via friends and relatives. More than a half of the remittance senders send money monthly. On the other hand, the receivers spend the remittances on basic household consumption including food and non-food daily necessities. After basic necessities, the remittances are used on education and medical expenses and repaying debt. Only a negligible share of households spend remittances on savings and investment. The incidence of business ownership is relatively low among migrants and remittance receiving households.

In conclusion, our survey provides an update on the current situation of migration for work in Tajikistan to help guide policy makers in formulating evidence-based policy. Despite the downturn



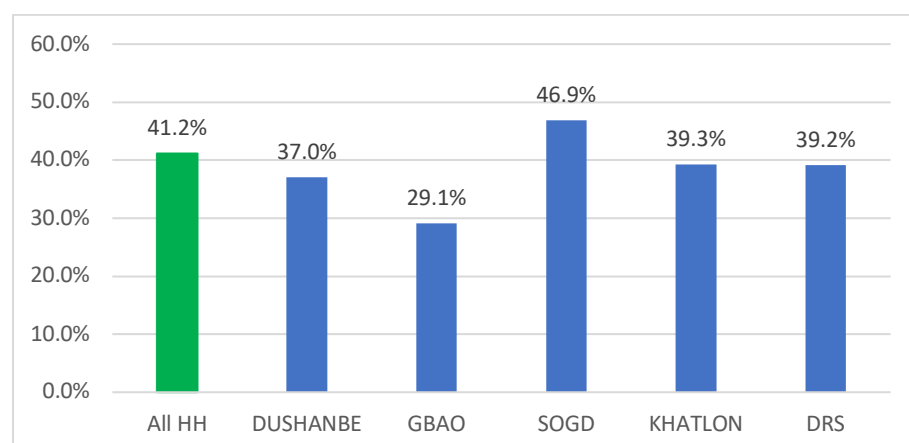
in the Russian economy and its stricter immigration policy, the number of migrants has not declined since 2013. Remittances have been an important livelihood source for the majority of migrant households. Based on our results, the following policy goals could be recommended:

- Providing pre-departure information on employment opportunities and labor market conditions in destination counties;
- Providing local labor market information and a job-search and skill signaling process;
- Providing reintegration programs for returning migrants, focusing on local labor market conditions and encouraging entrepreneurship; and
- Building job relevant skills for youth.

## CHAPTER 1. THE MIGRATION PATTERN

Throughout this report we compare various indicators between two types of households: a) households in which at least one family member is an international migrant; and b) households that do not have any international migrant(s). The share of households with at least one international migrant was 43% of the total number of households surveyed. In addition, we also discuss the characteristics of households having returned migrants. A relatively large share of households with migrant workers is in the Sogd, Khatlon and DRS regions, and the smallest in GBAO and Dushanbe (Figure 1.1).

**Figure 1.1. Share of households with international migrants**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Comparison of the characteristics of households with international migrants and without migrants showed the following differences in terms of the average number of household members, including children under the age of 15 and adults of working age.

**Table 1.1. Characteristics of the surveyed households**

Characteristics of households	All Households	Households with international migrants	Households without international migrants	Households with returning migrants
Household size	6.59	7.24	6.56	6.57
Under age 15	2.14	2.21	2.14	2.13
Working age (15-58 women / 63 men)	3.99	4.60	3.95	3.97
Above 58 (for women) & 63 (for men)	0.46	0.42	0.47	0.46

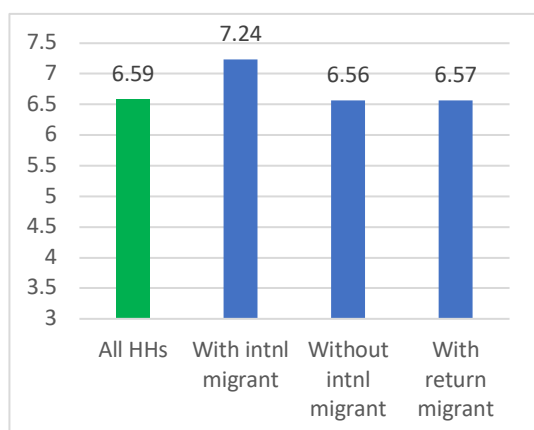
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey.

The average size of households is 6.6 people (Figure 1.2). According to the 2010 census it was 6.3 people then<sup>1</sup>. The average size of households with international migrants and returned migrants is larger than the average size of households without migrants, mainly due to those of working age. The median age of the households with international migrants and returned migrants is lower than that of the households without migrants. The median age of households without migrants is higher

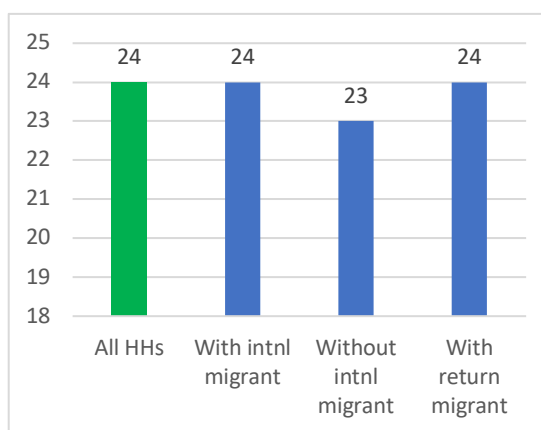
<sup>1</sup> "Population and Housing Census of the Republic of Tajikistan 2010". Part 5. Number and composition of households of the Republic of Tajikistan, Agency on Statistics under the President of the Republic of Tajikistan, 2012.

than the median age of the national average, as are households with migrants and returned migrants (Figure 1.3).

**Figure 1.2. Average household size (persons)**



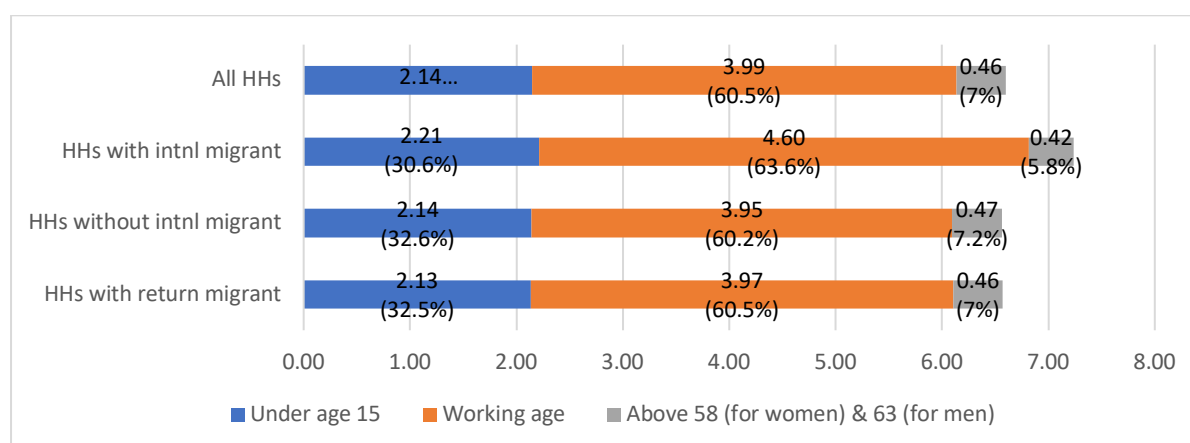
**Figure 1.3. Household members median age (years)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Figure 1.4 shows that households with international migrants have larger household size with more working-age members and children under the age of 15, although they have fewer older dependents than the national average. Conversely, households without international migrants have the smallest household size although they have the highest number of members above working age (58 for women and 63 for men). The households with returned migrants have almost the same number of members on average as those without migrants despite the fact that they have a slightly larger number of working-age members than the non-migrant households. The household age-composition suggests that the age-structure of household members could play a key role in determining whether to have a migrant household member.

**Figure 1.4. Household composition by people**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Most often, households are headed by men – 76%. However, female headed households are slightly more represented amongst households with international migrants. Heads of households are in general younger in households with international migrants and more of them migrate compared to the heads of households without international migrants.

**Table 1.2. Characteristics of household heads**

	Household heads	Total	Migrant	
			Households with international migrants	Households without international migrants
Sex	MALE	75.9%	78.7%	73.9%
	FEMALE	24.1%	21.3%	26.1%
Age group	18-24 years old	0.5%	0.3%	0.8%
	25-29 years old	1.0%	1.2%	0.8%
	30-45 years old	21.5%	23.7%	18.3%
	46-62 years old,	53.8%	50.4%	58.6%
	Above 63 years old	23.2%	24.4%	21.5%
Employment status	Employed <sup>2</sup> (excluding migrants)	45.2%	29.7%	55.8%
	Unemployed <sup>3</sup>	42.6%	42.1%	42.9%
	Migrants	12.3%	28.1%	1.3%
Education level	None	1.9%	2.0%	1.8%
	Primary (grades 1-4)	2.7%	3.0%	2.3%
	Basic (grades 5-8(9))	11.3%	11.1%	11.5%
	Secondary general (grades 9-10(11))	43.3%	41.3%	46.2%
	Secondary special/technical	22.5%	22.0%	23.2%
	Higher education	17.6%	20.3%	20.4%
	DON'T KNOW	0.8%	.5%	1.3%

Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey.

<sup>2</sup> A household member who has worked in the last 14 days or has done any occasional paid job during the last 14 days or has a permanent or long term job even though they did not work in the last 14 days;

<sup>3</sup> A household member who is not 'employed' and is registered as unemployed or is looking for a job or trying to start his/her own business or has found a job which will start later.

## CHAPTER 2. THE MIGRATION CYCLE IN TAJIKISTAN

International labor migration has become an option for the employment of the working age population in Tajikistan. According to this study, around 14% of the working age population currently live outside the country. The majority of these people migrated for jobs and they chose the Russian Federation as their destination. 98% of current labor migrants are working in Russia (see Table 2.2).

Labor migration has become the significant factor in Tajikistan's economic growth. The remittances sent by labor migrants reached 3.7 billion US dollars in 2013 and that was equivalent to 43% of country's GDP, bringing Tajikistan to the top of World Bank's list of the most remittance-dependent country in the world. However, due to Russia's economic slowdown, new migration regulations and the devaluation of the national currency, many Tajikistani migrants did not find it economically advantageous to continue to work in this country. As a result, the number of migrants working in the Russian Federation started declining from 2014 and consequently the size of remittances decreased to 2.3 billion US dollars in 2017, which is equivalent to 32% of Tajikistan's GDP.<sup>4</sup>

### 2.1. Labor Market Conditions in Tajikistan at a glance

Labor market conditions in Tajikistan have been argued as one of the major reasons why international migration has become so prevalent in Tajikistan. We thus take a brief look at the conditions and challenges in the labor market of Tajikistan to see why such many people choose to work abroad.

#### 2.1.1. A large economically inactive population

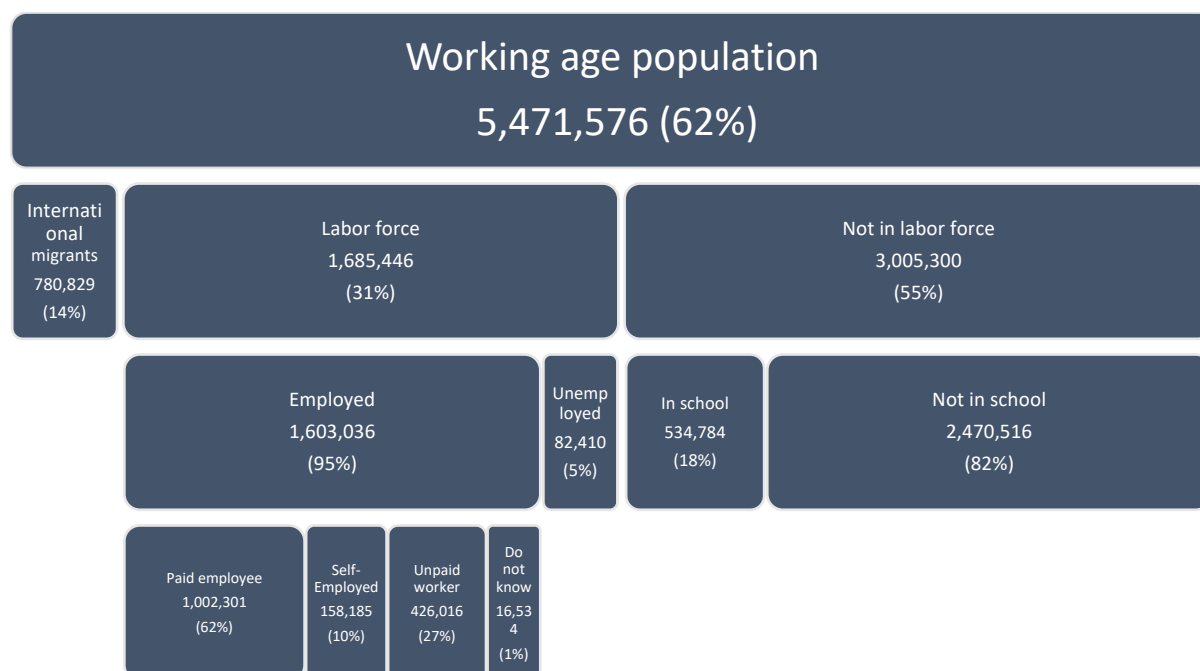
The economy of the Republic of Tajikistan is not able to create sufficient numbers of jobs for its growing working age population. According to the data collected under this study, the share of the working age population from 16 to 65 years is 62% of the total population of the country. A significant proportion of the working age population, 55%, is not economically active – they do not participate in the labor force. 82% of the economically inactive population, which is an equivalent to 45% of the working-age population are neither in employment nor in education. During the survey period, the participation rate of women in the labor force was only 23%, compared with 53% among men (without migration). The data presented in the study, in general, correspond to official statistics.<sup>5</sup> Of the number of employed populations, 62% work as paid employees, 10% as self-employed, and 27% are unpaid family workers.

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<sup>4</sup>World Bank database Annual Remittances Data (updated as of Dec. 2018) [Retrieved on January 19, 2019] <https://www.knomad.org/sites/default/files/2018-12/Remittancedatainflows%28Dec.2018%29.xls>.

<sup>5</sup> Statistical Agency under the President of the Republic of Tajikistan, "Situation in the labor market of the Republic of Tajikistan", 2017.

Figure 2.1. Characteristics of the working population in Tajikistan, 2018



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 2.1.2. Informal employment

In addition to the high level of inactivity of the people, the high degree of informality among the economically active population suggests that the majority of people work in under protected conditions. Half of the workers work informally, i.e. they are wage and salaried workers who lack an employment contract and unpaid family workers excluding those who are self-employed. They are not covered by the state social insurance system, and accordingly their employers do not pay social taxes. However, work experience under a formal employment contract is also necessary for receiving the pension during retirement.

Informal employment is mainly observed in agriculture (35% of the informally employed), construction (19% of the informally employed), in trade and repair (15% of the informally employed). In terms of its geographical distribution, informal employment is observed in rural areas (78% of the informally employed), in Khatlon oblast (43% of the informally employed) and in Sogd oblast (26% of the informally employed). By the level of education, informal employment is observed among people with basic (18% of informal employment) and secondary (54% of informal employment) education.

**Table 2.1. Characteristics of informally and formally employed in Tajikistan, excluding current international migrants**

Characteristics (ages of 16 and above)	Informally employed individuals (n=1172)	Formally employed individuals (n=1209)
Sectors of employments		
Agriculture and fishery	35.1%	8.9%
Production and processing	3.3%	5.3%
Energy and water supply	0.2%	2.8%
Construction	19.1%	7.8%
Trade and repair	14.5%	11.6%
Hotel and restaurant	0.9%	1.3%
Transport and communication	4.1%	4.8%
Finance	0.2%	1.5%
Real estate rent and commerce	0.5%	0.4%
State authority management	0.8%	4.2%
Education	3.9%	20.1%
Health and social sector	2.8%	11.0%
Communal social and personal services	2.4%	3.7%
Individual household with hired workers	1.4%	0.3%
Other	10.6%	15.9%
Regions		
Dushanbe	4.4%	14.1%
GBAO	1.5%	2.7%
Sogd	26.1%	34.8%
Khatlon	43.4%	29.8%
DRS	24.7%	18.5%
Level of education		
Less than Secondary	17.6%	9.5%
Secondary	54.1%	35.2%
Vocational	16.5%	18.6%
Tertiary	11.9%	36.7%

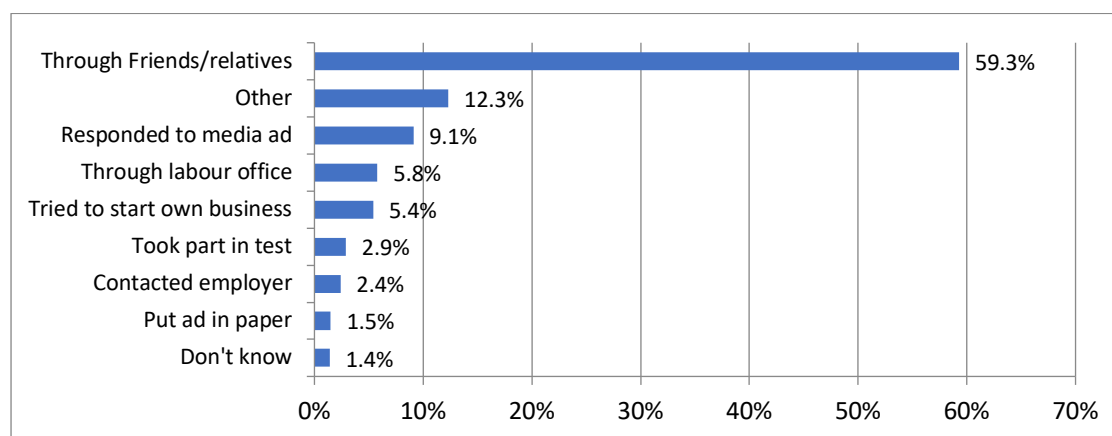
*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

### 2.1.3. Job search in Tajikistan

Another challenge in the domestic labour market can be found in how people search for their jobs. In general, people rely more on social connections in searching for jobs than on more formal infrastructure such as the employment agencies and online platforms. According to the results of this study, a job search in Tajikistan is carried out primarily through personal contacts consisting of relatives and friends. Only 6 percent of job seekers visited employment service centers, while the online platforms for providing information about vacancies were not used. According to Raimdodov et al. (2018), the main reasons why people do not use employment service centers are the lack of information and the low-paid jobs advertised through these centers. This might hamper the efficient allocation of resources in the country, so instead, many choose to migrate abroad and

try for employment there. In other words, there is scope for improvement in making labor market information more accessible in Tajikistan.

**Figure 2.2. Job Search in Tajikistan (n = 124), excluding current international migrants**



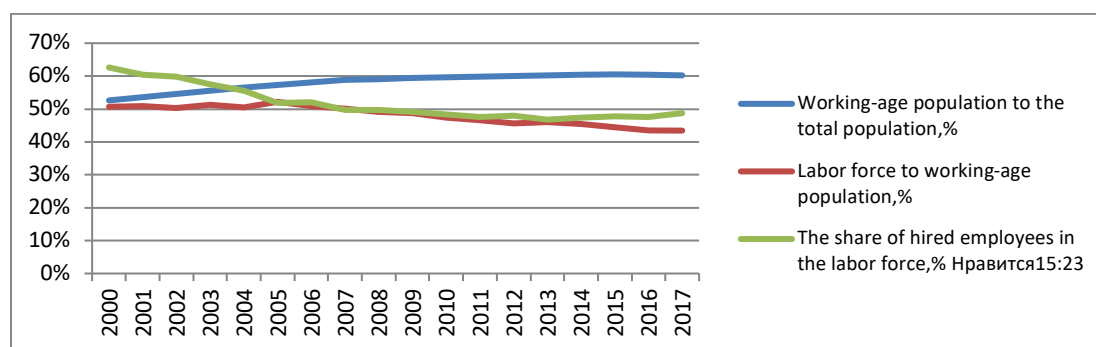
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

## 2.2. Migration from Tajikistan: Why they go, where they go, who are they, and what they do?

### 2.2.1. Why do they migrate for work?

While the working-age population in Tajikistan is growing, the share of the economically active population in the working-age population is declining (Figure 2.3). The share of hired employees in the labor force is also declining, which indicates an insufficient rate of creating decent jobs for a growing working age population. For this population, of all possible alternatives, labor migration abroad becomes attractive for employment and higher earnings. Apparently, therefore, the 55% of households surveyed participated at least once in external labor migration.

**Figure 2.3. Labor market trends, 2000-2017**



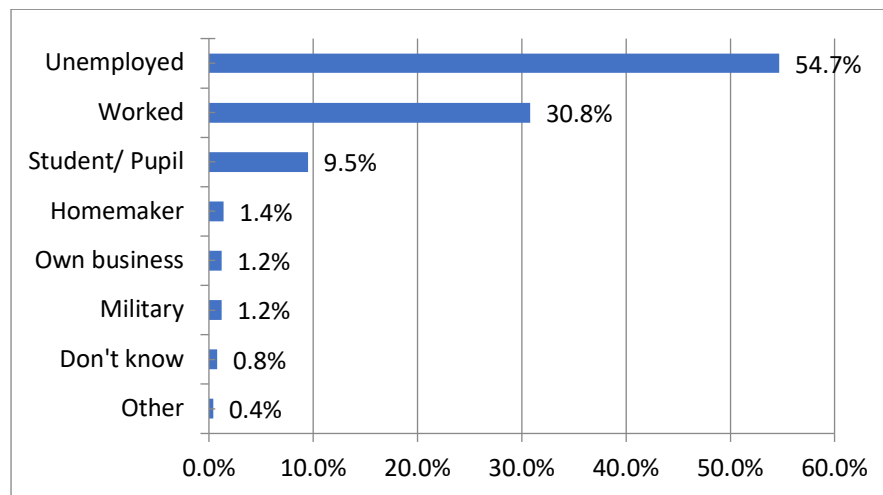
Source: The calculation used data from the National Bank of Tajikistan and the Statistical Agency under the President of the Republic of Tajikistan, World Bank. Calculations of the authors.<sup>6</sup>

<sup>6</sup> Statistical Agency under the President of the Republic of Tajikistan, data “Key demographic indicators, 1991-2017”, [retrieved on January 19, 2019], [http://stat.wv.tj/library/ru/main\\_demographic\\_indicators.xls](http://stat.wv.tj/library/ru/main_demographic_indicators.xls).  
 Statistical Agency under the President of the Republic of Tajikistan, data “Employment by economic activity, 2011-2018”, [retrieved on January 19, 2019], [http://stat.wv.tj/library/ru/employment%20\(ru\).xls](http://stat.wv.tj/library/ru/employment%20(ru).xls).  
 Statistical Agency under the President of the Republic of Tajikistan, data “Employment, 2000-2010”, [retrieved on January 19, 2019] <http://stat.wv.tj/library/ru/employment.xls>.  
 National Bank of Tajikistan, “Macroeconomic Indicators” [http://nbt.tj/upload/iblock/7e7/macro\\_ru.xls](http://nbt.tj/upload/iblock/7e7/macro_ru.xls).



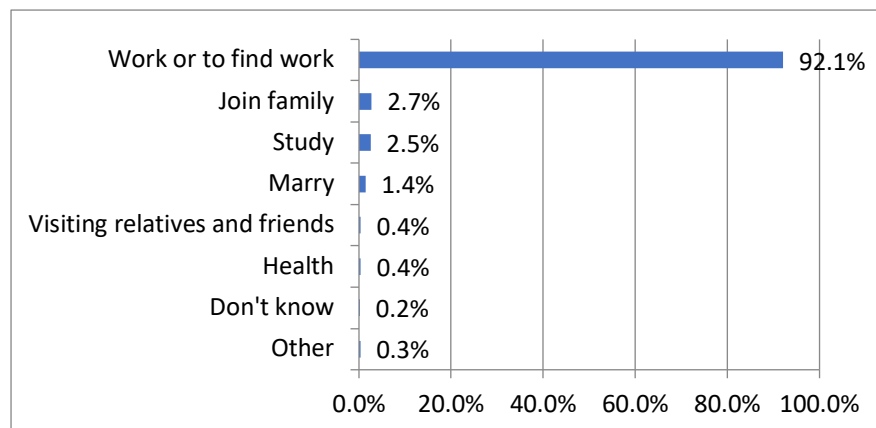
The majority of migrants did not have a place to work before migrating abroad. According to the survey, 55% of migrants did not work until they left the country and 10% left after graduation from school. The main reason for household members to go abroad was job search – 92%, about 4 percent went for family reasons, 2 percent went to study (Figures 2.4 and 2.5). As described in the Box 2.1, FGD interviews also reveal that the lack of job opportunities decisively leads people to seek employment abroad.

**Figure 2.4. Occupation before migration, all international migrants (n=1047)**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

**Figure 2.5. Reasons for the first migration abroad, all migrants (n=1047), international migrants**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

### 2.2.2. Where they go?

The Russian Federation remains the major destination country for Tajikistani labor migrants. Tajikistan and Russia share a 70-year history under Soviet rule. The Russian language is still used as the lingua franca among the citizens of former Soviet countries and Russia and Tajikistan have a mutual visa-free regime. The common history, language, mutually recognized diplomas, free entry, significant wage differentials and existing migrant networks and experience become major factors for choosing Russia as the destination country for Tajikistan's labor migrants.

**Table 2.2. Destination country of migrants**

Country	Current migrants	Returned migrants
Russia	98.7%	95.8%
Kazakhstan	0.3%	2.0%
Kyrgyz republic	0.2%	
Uzbekistan	0.1%	
Turkey	0.3%	0.8%
USA	0.2%	0.6%
UAE	0.1%	0.8%
Korea	0.1%	
Germany	0.1%	

Source: Author's calculations using the JICA (2018) *Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

The existence of migrant networks and previous emigration experience allow us to select the Russian Federation as a country of destination. According to the results of the study, 38% of international migrants responded that the existence of relatives in the destination country was the reason for their labor migration. 18% responded that friends working in the destination country also influenced their decision of the choice of destination country. And 17% responded that they choose to migrate to the same destination country based on their own previous migration experience.

### ***Box 2.1. Focus Group Discussion on Challenges in Local Communities***

*Most respondents noted the lack of job prospects in their areas. The absence of jobs and the need for employment locally was rather a notable reference during the discussions about local challenges. Some respondents noted that their unemployment followed shutdown and closure of local enterprises and small factories (coal mining, food processing). High unemployment among women was also stressed both by male and female respondents. This was also related to the lack of childcare in rural areas, expensive fees for kindergartens where those were available, and the lack of employment opportunities for women.*

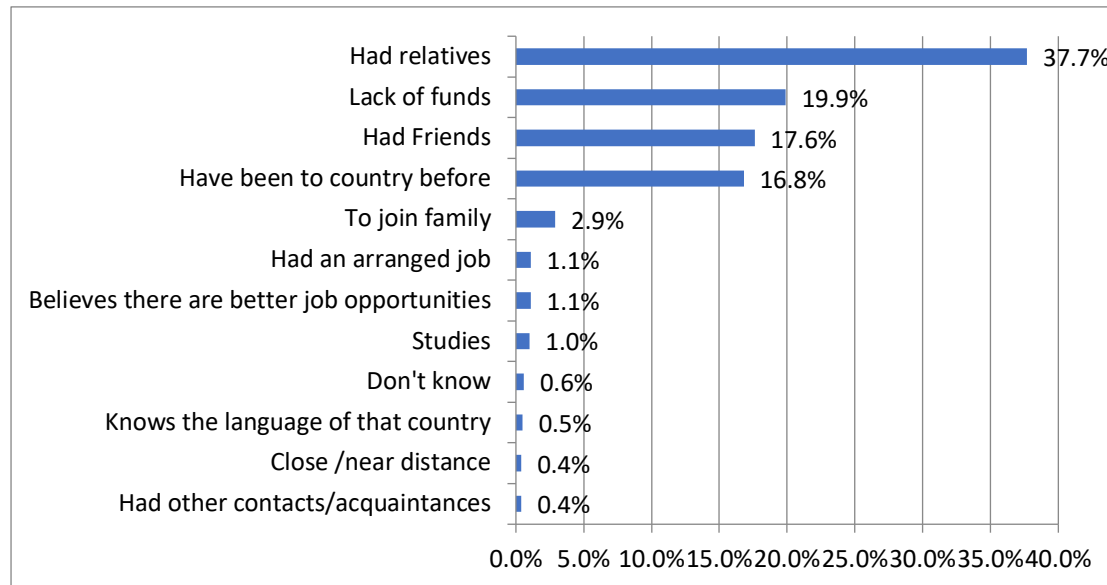
*“If there was a job, we would work”, “we need only employment”, “we have a lot of unemployed” are the few of the examples discussed about the situation with work. Returned migrant workers also overwhelmingly stated that if there were job opportunities locally, they would not have gone to Russia for employment. Migration was assessed as an involuntary decision caused by lack of employment opportunities. As one respondent summed this “Everything will work out with jobs, life will be beautiful with free people” (Qobodiyon district, returned migrant worker).*

*When asked about local challenges, FGD respondents also discussed at length the infrastructural challenges in their communities. Often the remoteness of school, the lack of medical centers, electricity shortages, and playgrounds for children, lack of drinking water and lack of paved roads were adding the financial and labour burden on communities. In some areas, climate volatility has also become an issue, for instance the drying up of water springs or reservoirs for either drinking purposes or irrigation. Access to drinking water is a major issue for many, as well as the remoteness of schools for various villages. Children in some areas walk 3 kilometres each way on main roads in rain and snow to reach schools. School transfers are unavailable in covered districts.*

The lack of money for their living as a consequence of low salaries and a lack of employment opportunities at home influenced the choice of the destination country. Interestingly, lack of funds, on the one hand, became the reason for facilitating migration. Migrants go to work to cover the

costs of household consumption and the necessary celebrations. On the other hand, lack of funds can also be a reason that impedes migration, since those who wish to leave cannot cover the costs of migration (see Figure 2.6). In this case, those who want to leave apply for loans from relatives, friends or financial institutions (for more information, see Chapter 3).

**Figure 2.6. Reasons for choosing the destination country (n=1052), international migrants**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 2.2.3. Who are the migrants - Individual characteristics

Migration from Tajikistan is male dominated: 92% of migrants are males of working age. groups Migrants are mostly married (71%) but are not heads of households (79%). Most of the migrants are sons and daughters of head of households. The majority of migrants are from rural areas of Tajikistan (71%) and do not have any professional education (71%) (Table 2.3). Abdulloev, Epstein and Gang (2019) in their recent paper looked at decisions of migrants on acquiring professional education and migration. They found that with large wage differentials between low-skilled labor in Russia and high-skilled labor in Tajikistan, Tajikistani young migrants forgo professional education. The migrants choose to work at unskilled jobs in Russia, which are paying multiples of the pay for skilled workers in Tajikistan. Such a large wage differential leads to the rejection of professional education of young Tajikistani citizens in expectation of migrating. They call this phenomenon in migration as a “forsaken schooling trap”<sup>7</sup>.

<sup>7</sup>Abdulloev, I., Epstein, G. S., and Gang, I.N. (2019) Schooling Forsaken: Education and Migration. IZA Discussion paper No. 12088.

**Table 2.3. Individual characteristics of migrants**

Individual characteristics (ages from 16+)	Current migrants
Male	91.9%
Married or nikoh	70.5%
Household Head	21.5%
Respondent is less than 30 years old	45.7%
Respondent is 30-65 years old	54.2%
Respondent is older than 65 years old	0.1%
RURAL	71.3%
Less than Secondary	16.0%
Secondary	57.2%
Vocational	13.8%
Tertiary	12.9%

Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

## 2.2.4. What do they do in the destination?

Relying on migrant social capital, the migrant workers from Tajikistan chose to work mainly in the construction (47%), trade (12%), transport and communication (5 %), and utilities (5 %) sectors, where they occupy lower positions. The type of work after migration does not necessarily depend on the qualifications and skills of migrant workers. At the same time, respondents are clearly aware that their job positions depend on their citizenship in a country of destination. There are also gender variations in employment. Men work in construction (painter, plasterer, carpenter, construction guards, loader), light industry plants (galvanizing, coffee-tea, sausage, bottle factories), as well as in agriculture (farm mechanic, animal husbandry, daily laborer) and services (sellers, car repairing, cook, street cleaners). Migrant women work mainly in the service sectors (cleaning, waitressing, elderly care, nanny, sellers, baking and cooking).

**Table 2.4. Employment Sector for Current Migrants Abroad and Returned Migrants in Tajikistan**

Sectors of current employment (ages of 16+)	Current migrants (n=879)	Returned migrants (n=400)
Agriculture and fishery	3.3%	19.2%
Mining	0.2%	0.0%
Production and processing	5.3%	3.3%
Energy and water supply	0.6%	2.2%
Construction	47.2%	27.3%
Trade and repair	11.5%	11.8%
Hotel and restaurant	1.9%	1.2%
Transport and communication	5.0%	8.7%
Finance	0.1%	0.5%
Real estate rent and commerce	0.5%	0.5%
State authority management	0.3%	1.2%
Education	0.7%	4.3%
Health and social sector	0.5%	2.8%
Communal social and personal services	4.8%	3.1%
Individual household with hired workers	1.0%	0.6%
Other	14.8%	12.4%
Don't know	2.3%	0.9%

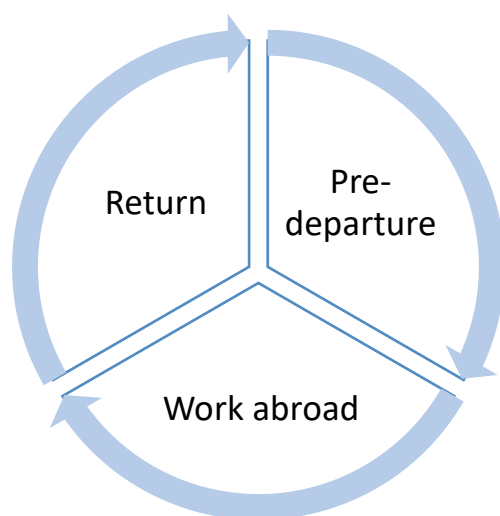
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Some focus group participants are employed as day laborers due to the lack of a permanent job in migration. Basically, day laborers work on farms or cleaning in private homes. Migrant workers, especially the unemployed, also note this type of employment as a part-time job, that is, short-term work (from several hours to several days). The social capital also helps in obtaining the legal status in the destination country. According to the responses of surveyed household members, 95% of current migrants work abroad in legal status, only 5 percent of labor migrants work illegally. At the same time, according to the returned migrants, 14% worked abroad illegally.

### 2.3. Migration Cycle: Predeparture Preparation

The typical migration cycle of Tajik migrants can be divided into three stages: pre-departure, work abroad, and return. Pre-departure refers to time period when a potential international labor migrant makes decision on migration. The work abroad stage includes the time period from when a migrant arrives, finds a job and works in the host country. The return stage includes the time period when a migrant comes back and starts to reintegrate in their own country. Some migrants after their return to the home country may decide to re-migrate. Among these three steps, what follows focuses on the pre-departure preparation and the situations after return.

Figure 2.7. The Labor migration cycle in Tajikistan



#### 2.3.1. Main steps in pre-departure orientation

According to Ali (2004) the need for labor migrants at the pre-departure stage includes:<sup>8</sup>

- Acquiring the knowledge of costs, benefits, risks associated with migration;

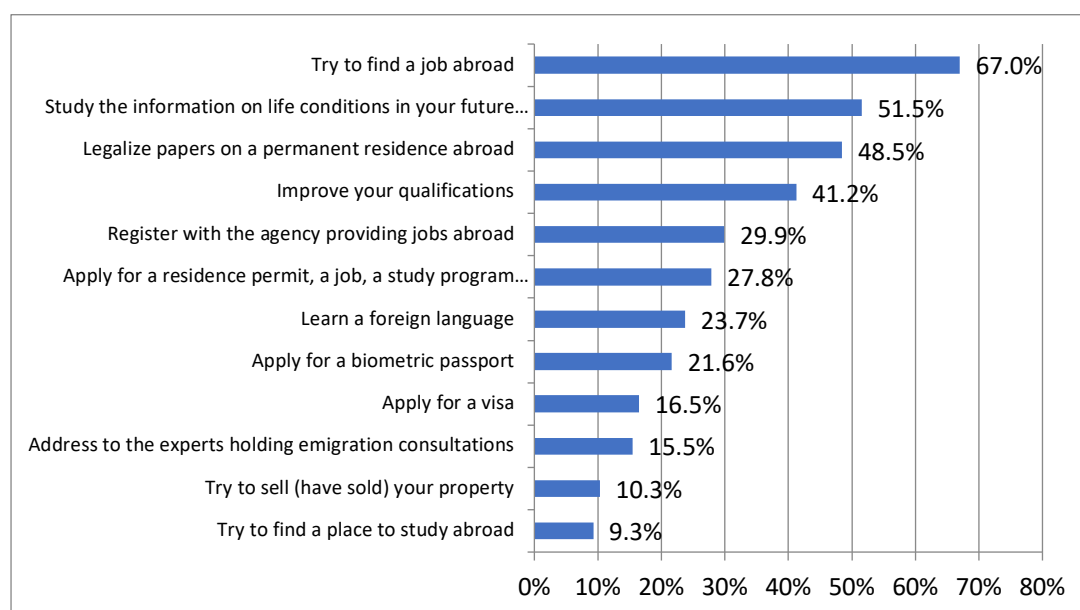
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<sup>8</sup> Ali A.K.M. (2004). Pre-departure Orientation Programme: Study of Good Practices in Asia. A Comparative Study of Bangladesh, the Philippines, and Sri Lanka. International Organization for Migration and Department for International Development: 1-68. <http://siteresources.worldbank.org/INTECA/Resources/Pre-DepartureOrientationStudy-Bd.pdf>

- Acquiring information on job availability, conditions of contract and placement, financial resources to meet migration expenses, assistance in making domestic arrangements during their absence and preparing for work overseas, including psychological preparedness for safe migration;
- Following standards and certification of required skills;
- Learning about the culture, expected attitudes and behavior at a destination.

During the study we asked the returned international migrants about the major steps they undertook during their predeparture preparation. 67% of returned migrants started from job search abroad, 52% studied information about the conditions of stay and residence in the country of destination, and 49% start preparation of necessary documents for traveling abroad. At the same time, 42% plan to improve their skills before departure.

**Figure 2.8. Main steps to prepare for migration (n=97), returned migrants**

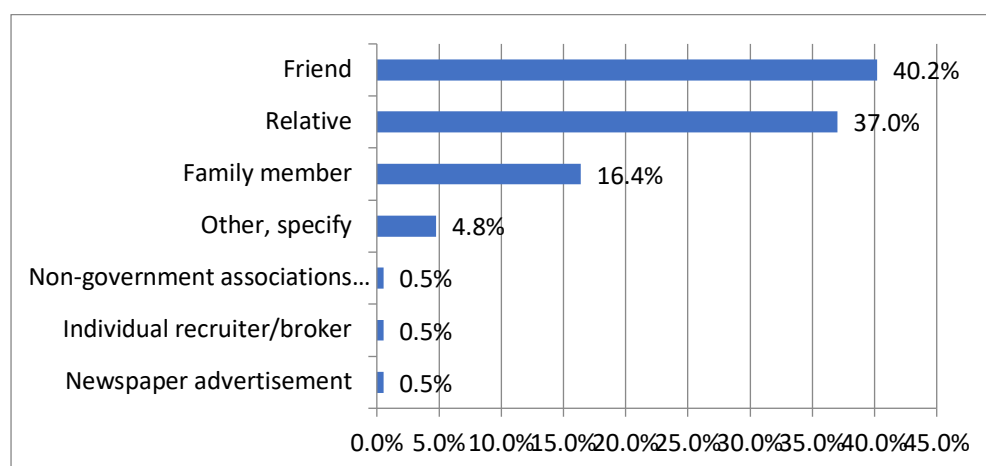


*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

### 2.3.2. Use of migration networks

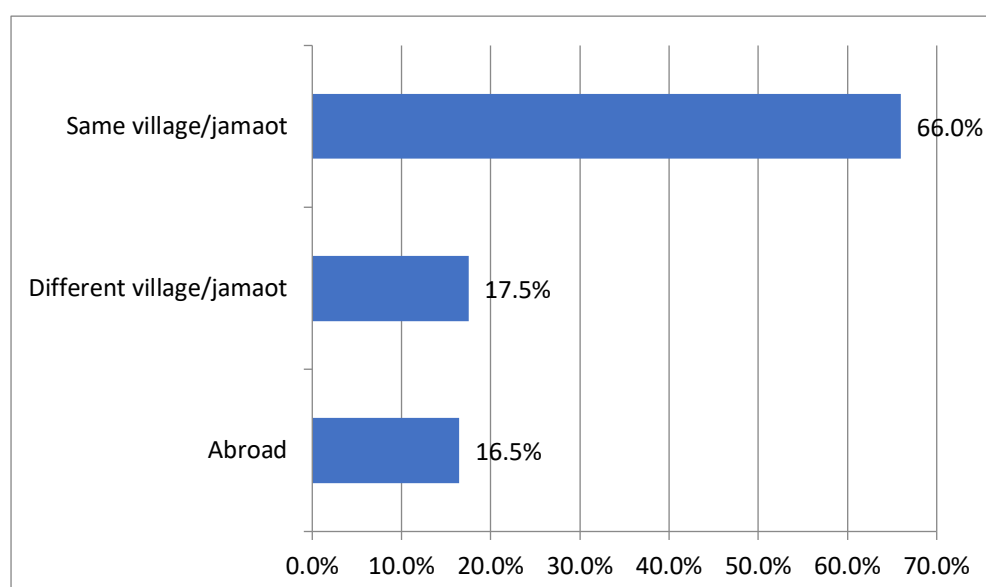
Migration networks have become an important factor in labor migration in Tajikistan, impacting on migration magnitude, job search, adaptation and the sending of remittances. To search for a job abroad, Tajikistani migrant workers mainly use social capital in the form of friendship and family ties. Migrants with work experience in the destination country attract their relatives, friends, and fellow villagers. These experienced migrants are becoming a source of information for the new generation of migrants. The presence of relatives and friends in the country of destination is one of the factors that facilitate travel abroad for employment.

**Figure 2.9. Resource person of information for migration (n=189), returned migrants**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

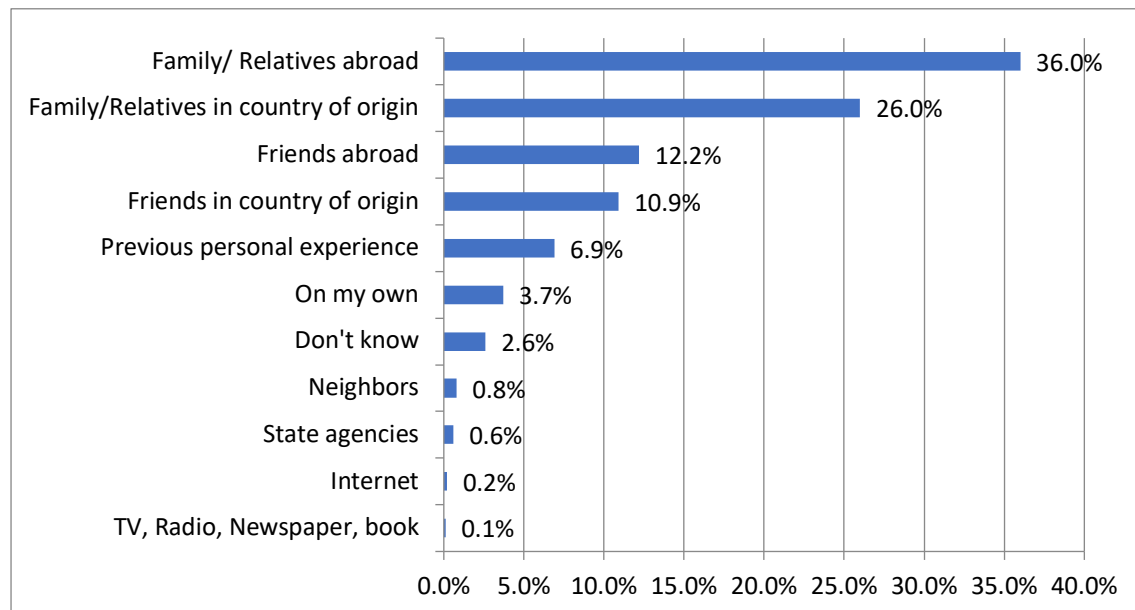
**Figure 2.10. Place of information source for migration (n =97), returned migrants**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

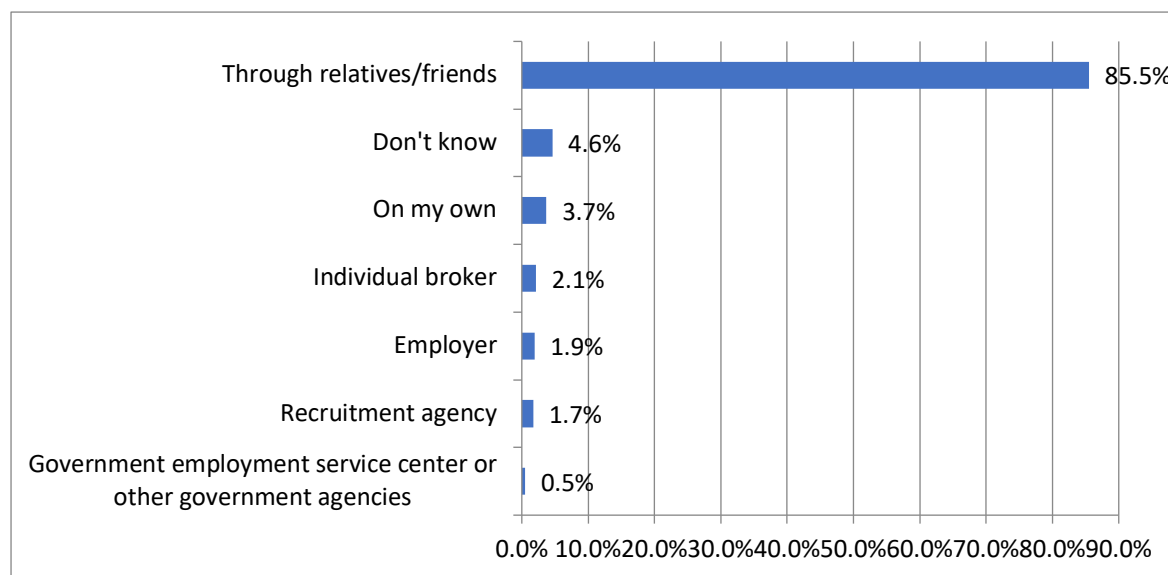
Another factor is the experience of previous migration. Experienced migrant workers may have a preliminary agreement with the former employer on employment in the next migration and are able to quickly prepare the necessary documents. Newly arrived migrants receive support not only in finding a place of residence and paperwork, but also in applying for employment. More than 70% of migrants going to work have pre-prepared documents and employment agreements. Most labor migrants live and work legally in the destination country.

**Figure 2.11. Source of information about the country of destination and job search (n =1052), international migrants**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

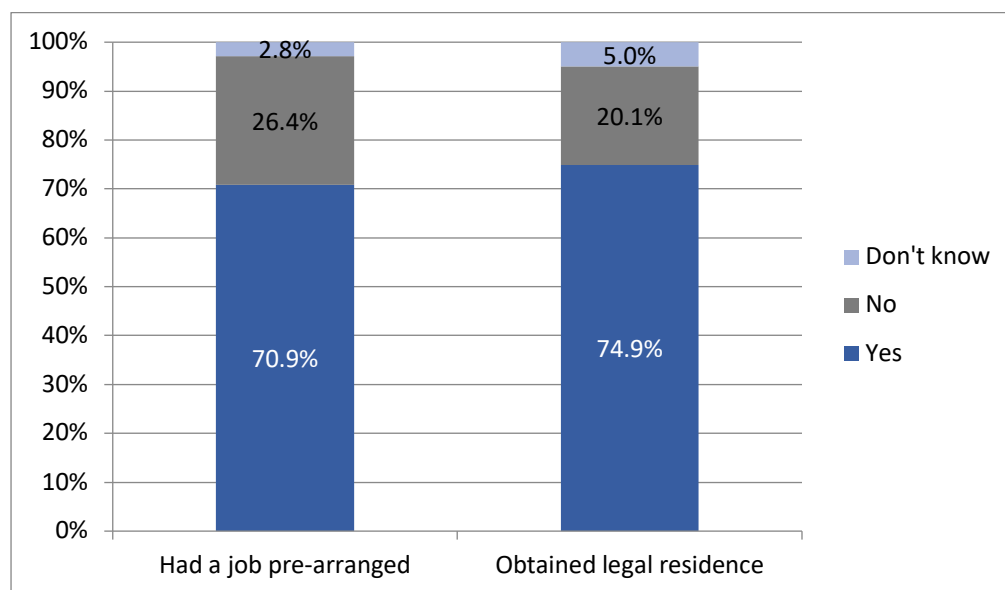
**Figure 2.12. Submission of applications for employment (n =1023), international migrants**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*



**Figure 2.13. Pre-departure agreement and official status (n=1052), international migrants**

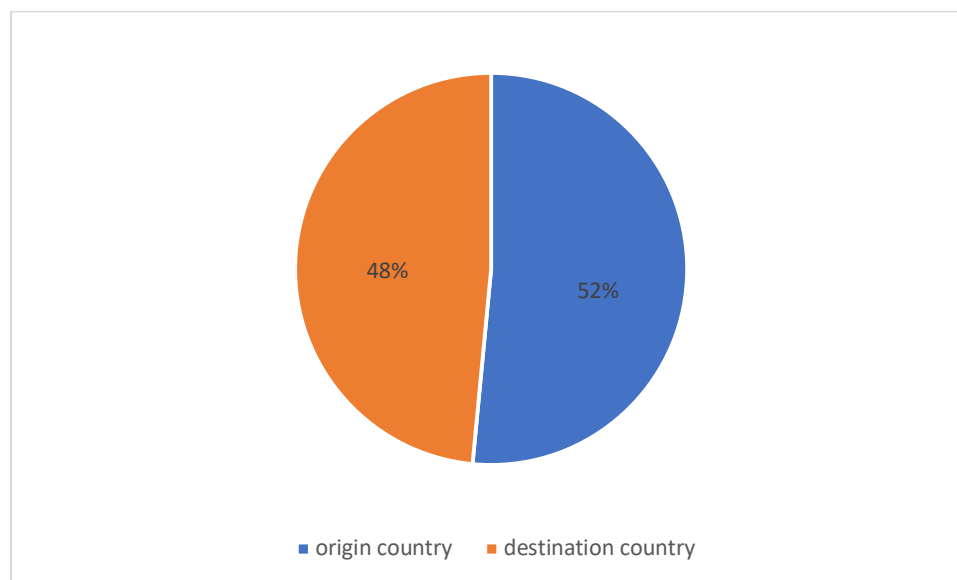


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 2.3.3. Acquiring skills before departure

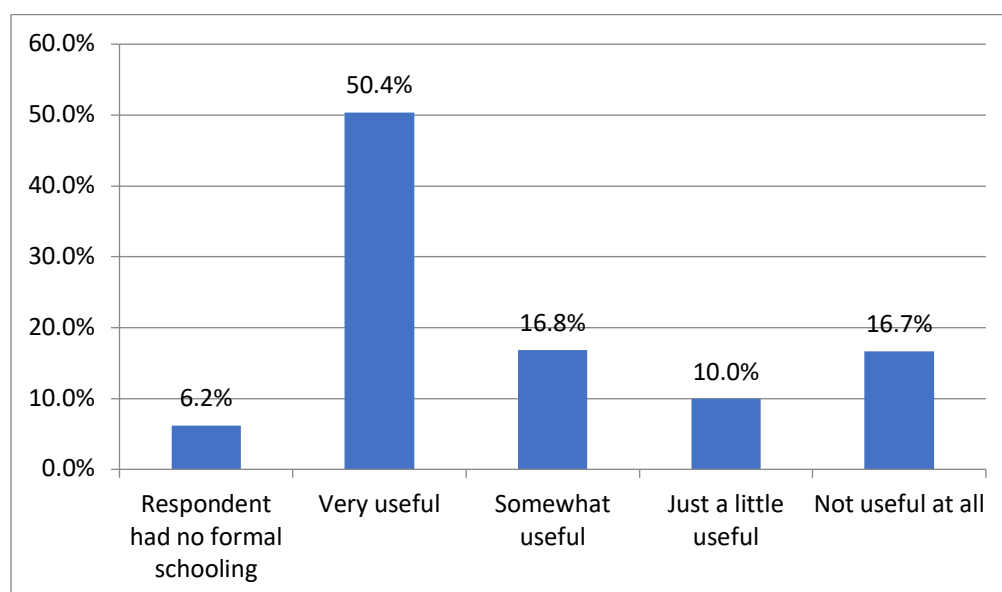
For 58% of the surveyed returned migrants, the skills acquired in their own country were useful in finding employment. At the same time, 85% of those who intend to migrate noted that the formal education they received will help them in finding jobs abroad.

**Figure 2.14. Place where the skills necessary for employment abroad were obtained (n=99), return migrants**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

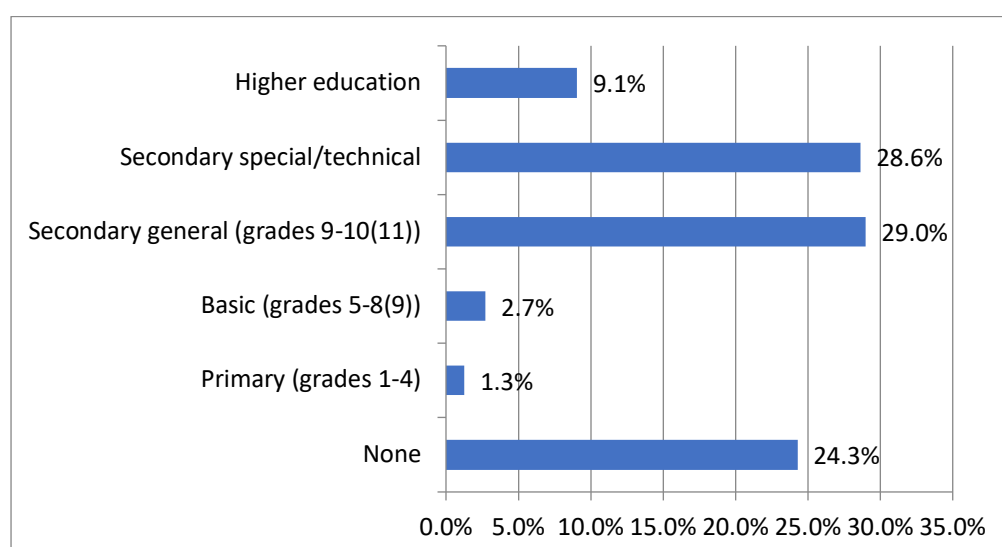
**Figure 2.15. Suitability of formal education for work abroad (n=552), intending to migrate**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

However, more than half of the surveyed returned migrants believe that there is no need for professional education in finding jobs abroad: 29% responded that with secondary general education migrants can find jobs, 24% responded that without any education migrants can find jobs abroad, 3 percent responded that migrants can find jobs with basic education and 1 responded that migrants can find jobs with primary education. Only 38% responded that migrants should have professional education to find jobs abroad: 29% responded for vocational education and 9% for tertiary education. This is not surprising as Tajikistani migrants mainly work in unskilled occupations in the Russian Federation.

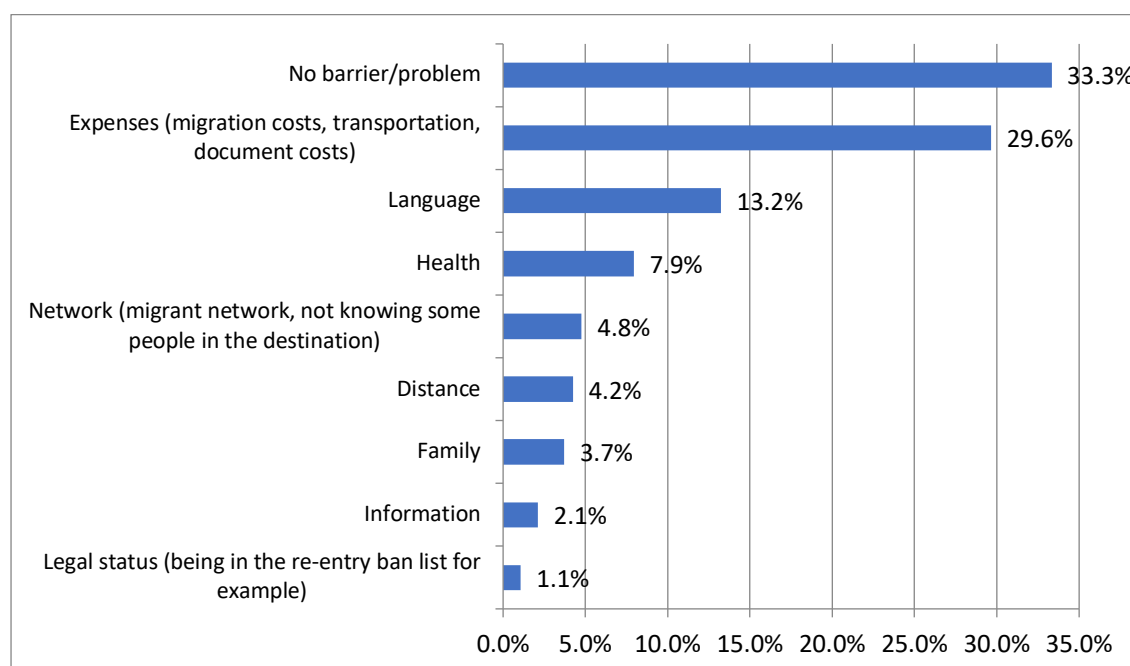
**Figure 2.16. Minimum level of education required to work abroad (n= 552), expecting to migrate**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Lack of proficiency in the Russian language is not a major barrier to the employment of migrant workers. Among the main problems of employment abroad are the lack of funds to cover the costs of migration, including travel and living expenses.

**Figure 2.17. Problems in finding a job abroad (n=189), returned migrants**

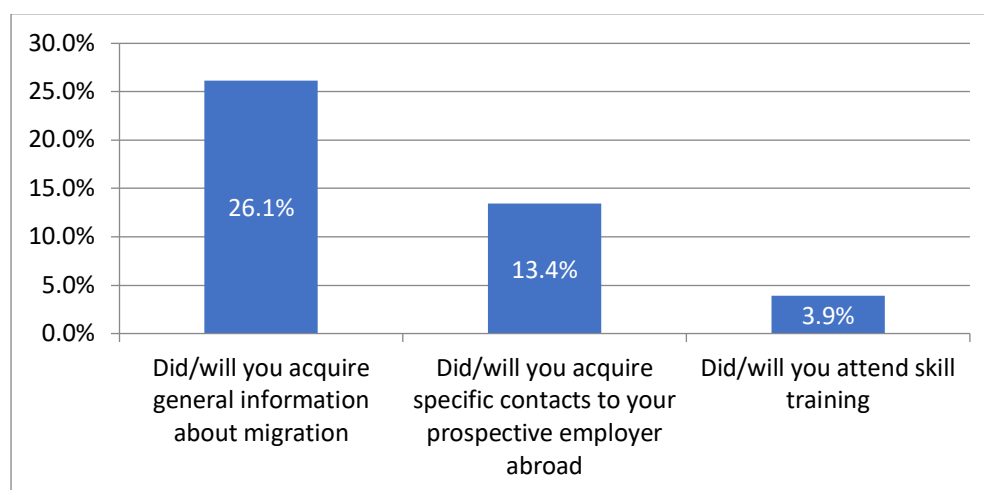


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

For pre-departure preparation, only 4 percent of migrants participated or plan to participate in training to receive additional skills. Over the last 3 years, 85% of migrants did not participate in training to obtain the skills necessary for jobs abroad, 13% participated in such training only once, and 2 percent participated in such trainings more than once. About 26% of migrants received or plan to receive the additional information necessary for migration. Over the last 3 years, 55% of migrants did not look for information on migration before leaving, 33% of migrants applied for such information only once, and 12% of migrants applied for information more than once.

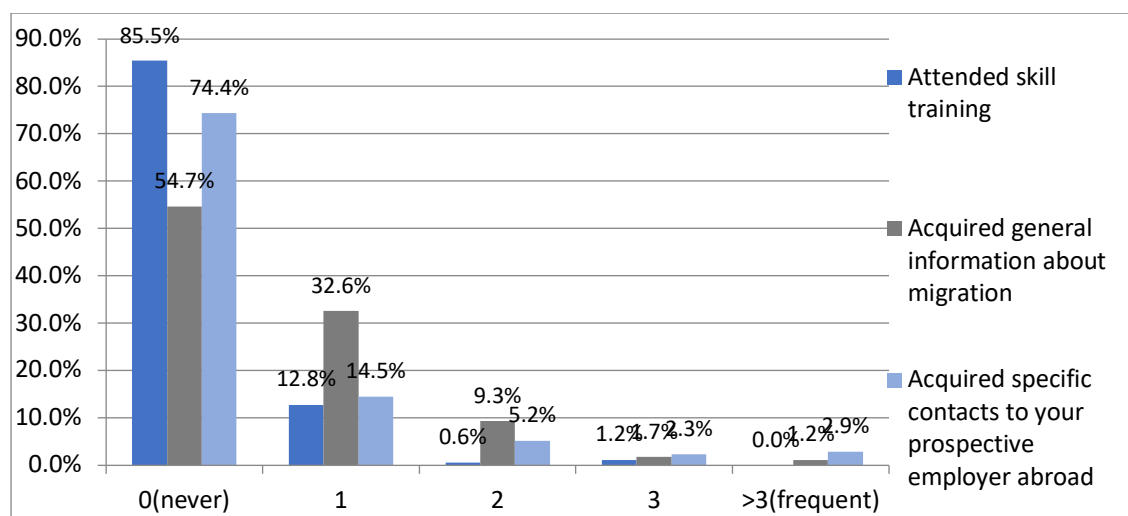
Only 13% of migrants wanted or just plan to get information about the employer before they leave to go abroad. Over the last 3 years, 74% of migrants did not receive information about a foreign employer prior to their departure, 14% of migrants had access to such information only once, and only 10% of migrants had requested such information more than one time (see Figures 2.18-2.19).

**Figure 2.18. Preparation for migration for the first migration (n=536), expecting to migrate**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 2.19. Frequencies of seeking information and gaining skills in last three years (n=172), expecting to migrate**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 2.3.4. Employment search in the destination

Despite the majority of migrants having job-arrangement before their departure, in some cases they need to find jobs upon arrival or during their stay in the destination countries. This has become especially true since the Russian Federation introduced the “work patent” system for incoming labour immigrants. A work patent is a document confirming the right of foreign citizens arriving in the Russian Federation on a visa-free basis (from Abkhazia, Azerbaijan, Moldova, Tajikistan, Uzbekistan, and Ukraine) to work in its territory (Malakhov, et. al., 2018; Chudinovskikh, et. al., 2017). The migrants upon their arrival in the Russian Federation start applying for jobs and work permits. Newly arrived migrants receive support mainly from their relatives and friends in applying for employment, 86% of the respondent international migrants reported that they relied on friends and relatives when applied for employment in the destination country. Such social capital in the destination country become also a source for finding a residence, preparing paperwork, sending remittances, building connections, and so on.

The social capital in the destination country also affects the choice of employment, resulting in clustering of migrant workers in certain groups of occupations and sectors of the economy. The lack of migrant social capital (of relatives and friends) complicates the search for work. Migrant workers who do not use informal networks to find work are more at risk of unemployment upon arrival in the country of destination. Without the presence of acquaintances, some focus group discussants noted that they were not able to find a job in Russia.

Unemployment in migration has several features and economic consequences. The introduction of the work patent system has caused temporary unemployment of the migrants upon their arrival in the Russian Federation. Unemployment for a period of 1-2 months significantly reduces the amount of earnings from migration. The lack of funds required to obtain a work patent can also lead to longer unemployment in migration, and then to the introduction of restrictions on re-entry into the Russian Federation. According to focus group discussions, in some cases, migrant workers who had difficulty finding a job were expelled from Russia and returned with additional debts generated during the waiting period (payment for accommodation, food and transport) and the

purchase of a ticket. The introduction of a patent system increases the risks of unemployment and administrative expulsion from Russia. Given the fact that administrative removal is paid by the migrant workers themselves, the financial burden for unsuccessful experience in migration falls on the shoulders of the migrant family. Migrant workers often take a debt from relatives or friends to return to Tajikistan.

### ***Box 2.2. The role of loans and debt in the migration strategy***

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*The introduction of changes to the migration legislation of the Russian Federation has significantly affected migration costs and access to the labor market for respondents. Most participants during focus group discussions noted difficulties in collecting documents and obtaining patent for employment in the Russian Federation. The introduction of patent infrastructure (passing of tests, medical examination, start-up and monthly fees for patent) transferred the responsibility for legal employment onto migrant workers, who basically turned into private entrepreneurs.*

*Respondents assessed the collection of documents as “very difficult”, requiring time and monetary investments. It takes an average of 1 to 2 months to obtain a work patent, which factually means temporary unemployment upon arrival. Receiving a work patent means waiting in queue from 4 am, and visiting various institutions to receive certificates, which also requires time and generates financial costs. On average, the costs of obtaining patent are estimated at between 20-30 thousand rubles (the official cost of the patent was 12 thousand rubles in 2018). The fluctuations of financial costs for obtaining work patents may be associated with the involvement of intermediaries. At the same time, employment opportunities without a patent are significantly limited, and also are considered as illegal. Among the consequences of employment without a patent, FGD participants cited the following: lower wages, fear of police detention on the street, and a ban on entry into the Russian Federation for a period of 3 to 5 years.*

*The receipt of work patent also comes with a monthly payment for its use. Payments for patent vary depending on the region of employment. However, it reduces profits from work, and can also act as a deterrent in employment. Migrant workers who do not have the means to cover the costs of patent cannot find better jobs, and face difficulties in finding (unregulated) work. Therefore, the need to receive patent means that workers will be temporary unemployed, lack of it might lead to unemployment or a ban on re-entry into Russia. It is also worth noting that payment for patent should be made monthly on a certain day of the month and the schedule for receiving wages is not always fixed. Accordingly, the employer may be late in paying wages for a month. In this case, migrant workers need to have saved money to cover the monthly costs of patent in case of a delay in wages.*

*The migrant workers surveyed coped with the difficulties of introducing a system of individual responsibility for their legal status by increasing their workload in migration (for example, working 2 shifts and reducing sleep to 5 hours), or sending more modest remittances. Another mechanism was the decision not to return to migration due to its economic unprofitability. Therefore, several respondents did not return after the introduction of changes to the migration legislation of the Russian Federation. It should be noted that in cases when the employer helped and paid to obtain the patent, the amount was deducted from the subsequent wages of the migrant.*

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## **2.4. Migration Cycle: Returning to the Home Country**

### **2.4.1. Reasons for Return**

The reasons for return vary. We distinguish the traditional reasons for the return of migrants that are not associated with any structural changes in migration policies. The traditional reasons for return migration may include the mismatch of migrant skills and employer demand for skills, inability to find jobs, low wages, work seasonality, family reasons, illness, and so on. The non-traditional reasons for migrant return include structural changes in the policies in destination or home countries. Such the reducing trend of the number of migrants' workers from Tajikistan in the Russian Federation, which is due structural changes in the migration policy of the Russian Federation and its economic growth slowdown. The returned migrants brought about by policy changes can be divided into three subgroups.

The first subgroup is a group of returning migrants, who found that it became economically disadvantageous for them to remain and work in Russia due to the reduction of purchasing power of their wages as a result of the slowdown in economic growth in Russia and the significant devaluation of the Russian ruble. The increase in costs of patents, examinations, purchase of an insurance policy, obtaining a medical certificate, obtaining a passport (since entry into the Russian Federation from January 1, 2015 is carried out only on the basis of international passports), and other matters affect the choice of migrants to remain in Russia.

The second subgroup of returning migrants are those who have an entry ban for the Russian Federation due to a violation of the migration legislation, the expiration of their temporary stay period, the presence of two or more administrative offenses, evasion of tax, or administrative fines payments. The official list of "bans" as of the first half of 2015 of citizens of Tajikistan included more than 302,000 people. The ban on entry is set for up to 3, 5, or 10 years, depending on the nature of the violation. Although the abolition of the ban on entry is possible either administratively or by a court decision, many migrants, because of their lack of training and lack of reliable information on the legislation of the host country, turn to unscrupulous persons, falling into the hands of fraudsters and depriving themselves of their last money and hopes. Such migrants complete the list in the "risk group" who may work informally. The problem of illegal migration is complicated by the fact that migrants do not know the reasons why they are put on the banned list as there are 11 agencies in the Russian government who can enter migrants into this list.

The third subgroup of returning migrants are mainly young people who graduated from schools after the collapse of the USSR and who speak poor Russian. It is difficult for these migrants to be integrated and to obtain a work patent in Russia as they have to pass tests on the knowledge of the Russian language, history and legislation.

It should be noted that since 2013 there has been a tendency for the number of Tajikistani migrants in the Russian Federation to decline. If this trend continues, Tajikistan needs to develop programs for the reintegration of migrants as soon as possible in order to avoid economic and social problems.

### **Box 2.3. Structural changes in migration policy in Russia**

*The introduction of changes in 2015 to the migration legislation of the Russian Federation radically changed the procedures for employment of foreign citizens in the Russian Federation. Under these changes, the government of the Russian Federation introduced a unified system of work patents not only for individuals but also for legal entities. A work patent is a document confirming the right of foreign citizens arriving in the Russian Federation on a visa-free basis (from Abkhazia, Azerbaijan, Moldova, Tajikistan, Uzbekistan, and Ukraine) to work in its territory. The citizens of the member states of the Eurasian Economic Union do not need any work patent. The cost of the patent for each region of Russia is annually revised and increased by authorities. The total income collected by Russian government from labor migrants' income as the payment for work patents reached 57 billion rubles in 2018 (equivalent to 868 million US dollars).<sup>1</sup>*

*To obtain a work patent, migrants should submit the following documents:*

- *an application form;*
- *a passport;*
- *a migration card indicating the purpose of the visit;*
- *a contract (policy) for voluntary health insurance;*
- *a receipt confirming the payment of the service for application consideration;*
- *medical certificates confirming the absence of drug addiction, infectious diseases, HIV;*
- *a certificate confirming knowledge of the Russian language, the history of Russia and the basics of the legislation of the Russian Federation;*
- *a registration document for current stay in Russia.*

*After submission of documents, a foreign citizen is obliged to submit his/her biometric details including fingerprints. The patent is issued on the basis of advance payment and is extended on the basis of following advance payments.*

<http://avesta.tj/2019/01/30/dobod-ot-prodazhi-patentov-trudovym-migrantam-v-rossii-v-2018-godu-sostavil-57-mlrd-rublej/>

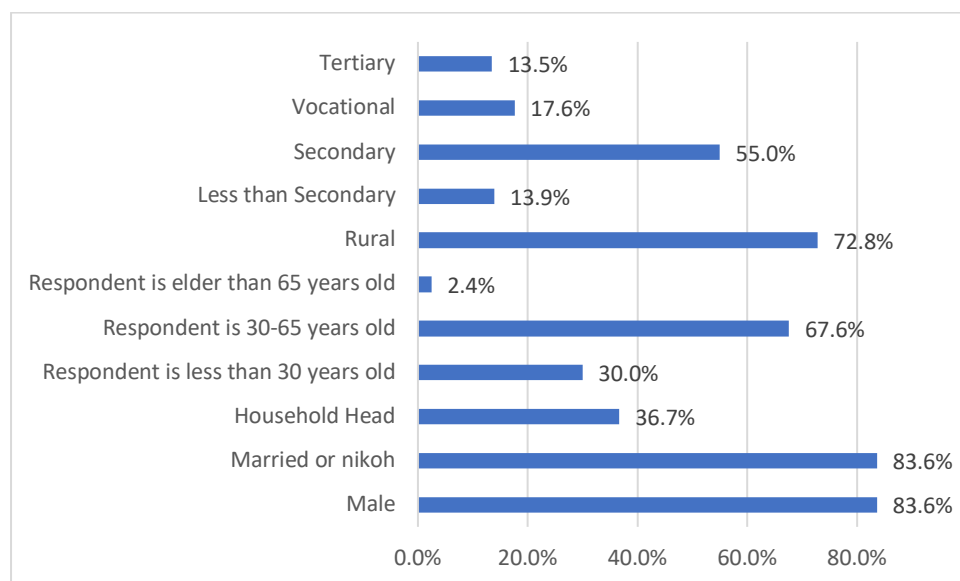
After returning to their home country migrants are interested in finding descent jobs, investment opportunities to generate additional income, and access to credit, technical services, marketing and other business facilitation services for starting self-employment activities. Counselling in dealing with intra-family difficulties and with reintegration into the community are also required for returned migrants who were absent from their families for longer periods of time.

#### **2.4.2. Characteristics of the returnees**

The returned migrants are mostly married men. 37% of returned migrants are heads of households. The average age of the returned migrants is 38. Only 31% of them have professional education, but the majority have secondary education.

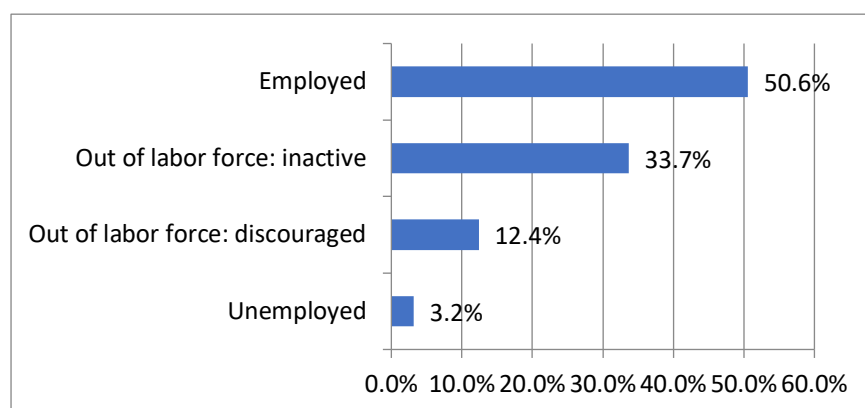
About half of the surveyed returned migrants have found jobs in Tajikistan. The other half are economically inactive: 12% are discouraged (do not believe that they will find a suitable job in the country), and 34% are unemployed for other reasons, such as study, homework, reaching retirement age, disability, and so on. Approximately a quarter (27%) of migrants work in the construction sector after returning to Tajikistan, and 19% work in agriculture. Another significant group of migrants work in the service sector: 12% in trade and the provision of repair services, 9 % in the transport and communications sector, and so on.

**Figure 2.20. Returned migrants (n =619), returned migrants**



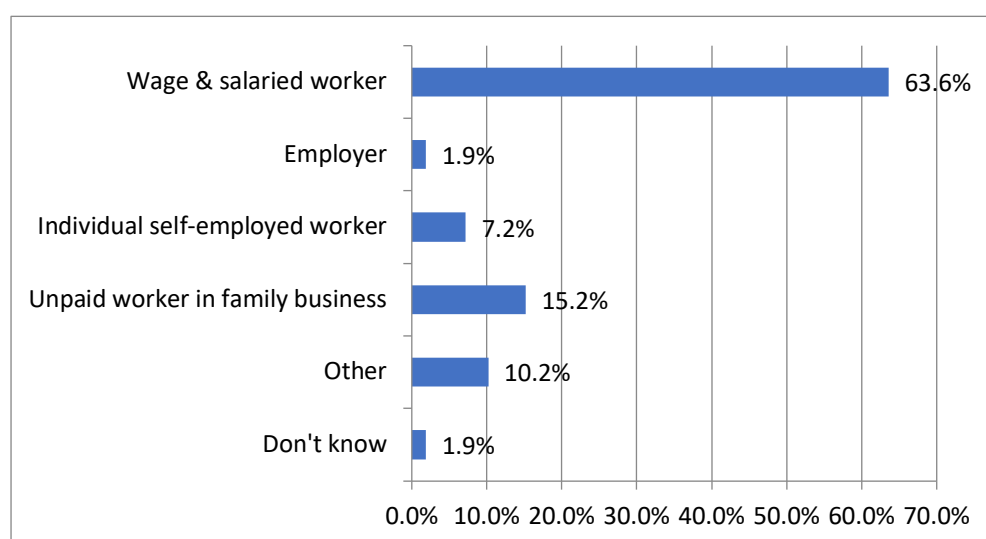
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 2.21. Economic status of returned migrants (n =619), returned migrants**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 2.22. Employment of returned migrants (n =400), returned migrants**

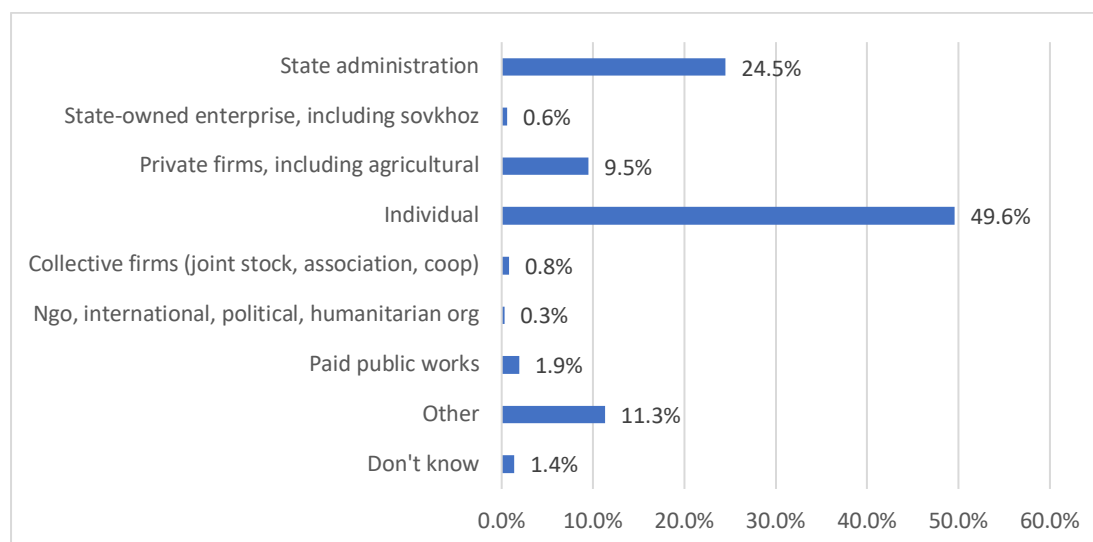


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey



Two thirds (64%) of returned migrants, after returning, work as hired workers. The majority of returned migrants work in the private sector, 49% for individual entrepreneurs, 10% for private companies and about 27% of returned migrants work in the public sector.

**Figure 2.23. Types of employers of returned migrants (n=342), returned migrants**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

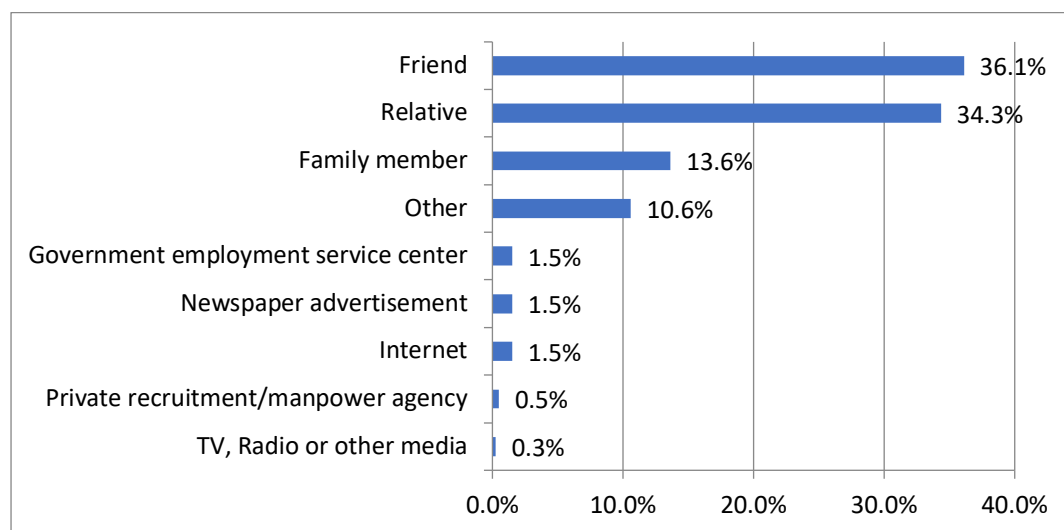
### **Box 2.4. Migrant Households' Engagement in Local Public Goods**

*The focus group discussion did not show large variations between households with and without migrants on the level of participation in communal life. The most referenced joint activity was hashar (cleaning or arrangement of community infrastructure). Both the members of households with migrant workers and members of non-migrant households participate in joint community events. In addition, a large portion of joint activities require cash contributions (rather than manual labor, or one's own presence for celebrations) from all the households, which means that households with and without migrant workers contribute to road, electricity or school repair. Although there were a few cases when migrant workers were paying other local men to partake in communal activities on their behalf, the available material is not representative to make stronger conclusions. No grievances or complaints were voiced regarding missing members of the community working in Russia. It is worth noting that migration to Russia can be very irregular for some, which means that often migrant workers can attend some of the events and miss other or those in the following year. It appears that members from their households would still participate in joint events.*

### **2.4.3. Job search by returned migrants**

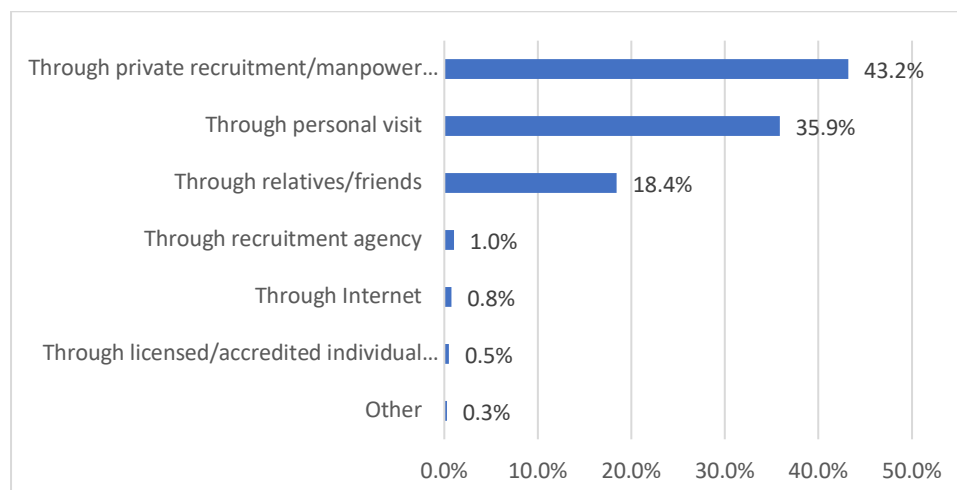
Returned migrants mainly find work in Tajikistan through relatives and friends. Candidates apply for employment through private employment agencies, directly by themselves – 36% of the surveyed returned migrants, or through their relatives – 18%. Most of the returned migrants prefer to work as a hired employee (50%). Returned migrants are the least interested in opening own businesses (be self-employed). Services on business facilitation and self-employment stimulation can play a significant role in creating additional jobs for returned migrants. It is important to attract those categories of returned migrants who not only expressed interest in starting their own business, but also those who are indifferent between hired work or establishing their own business (31% of surveyed returned migrants).

**Figure 2.24. Job Search in Tajikistan after the return (n=396), returned migrants**



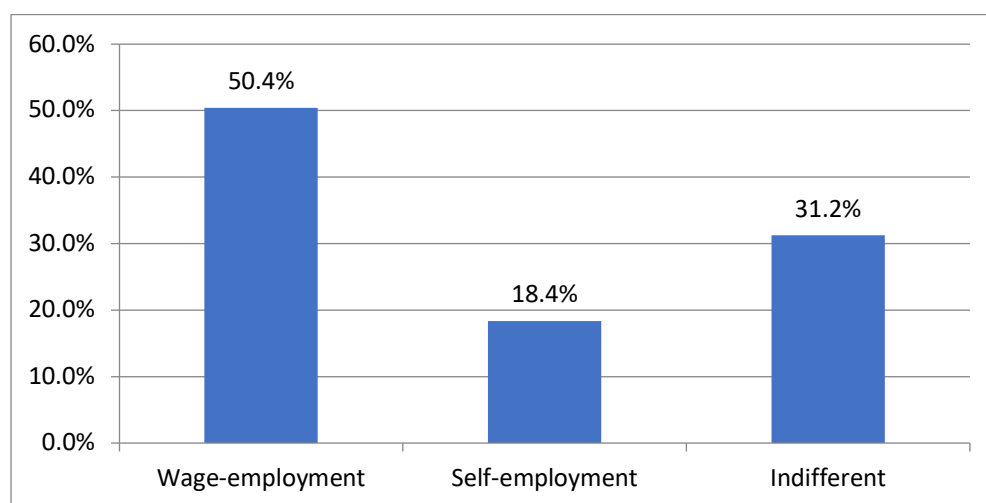
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 2.25. Applying for employment in Tajikistan after return (n=396), returned migrants**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 2.26. Employment preferences after return (n=599), returned migrants**

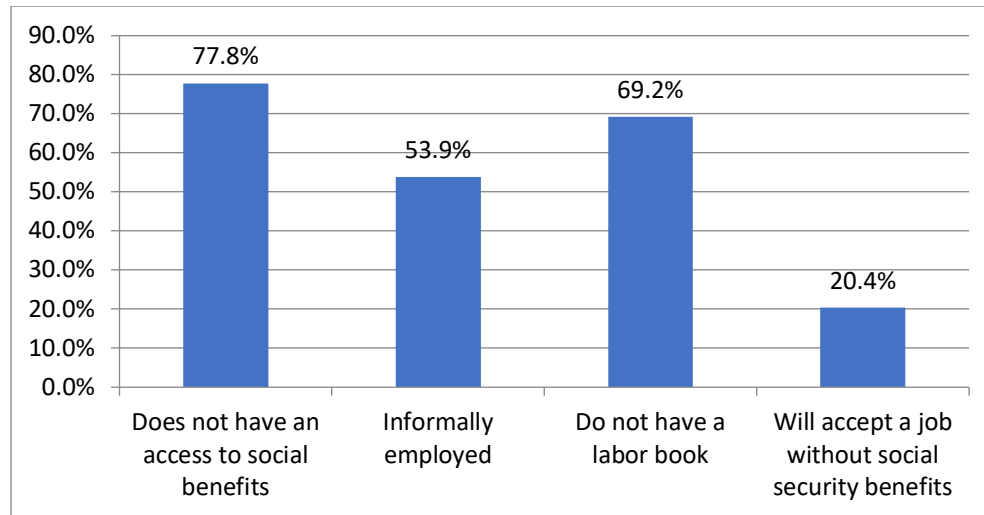


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

#### 2.4.4. Informal employment among returned migrants

Over half of the returned migrants (54%) work in the informal sector, i.e. who are wage and salaried workers who lack an employment contract and unpaid family workers excluding those who are self-employed. If most of the Tajik labor migrants did not have professional education and were not employed before leaving for overseas jobs, then after returning they are more likely to find employment informally in the construction and agriculture sectors.

Figure 2.27. Informal employment among returned migrants, returned migrants (n=396)



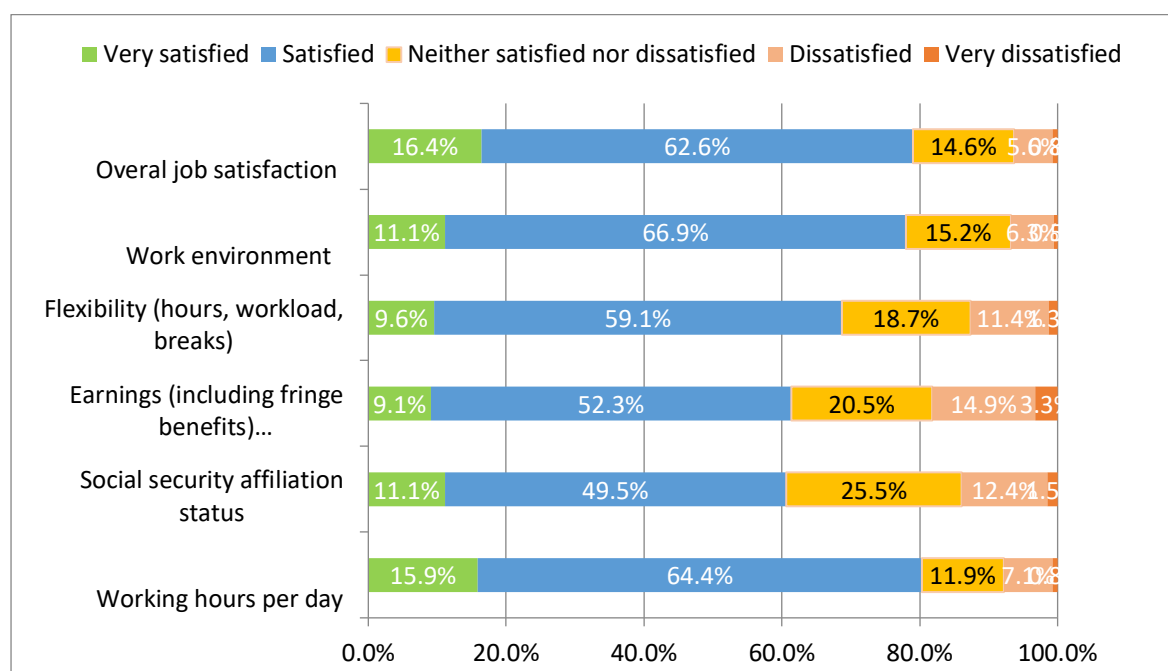
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Only 30% of the returned migrants have a labor book, but not all workers who have such books register their current work in them. Almost a third (31%) of the surveyed returned migrants said that the main reason for the lack of a labor book is the lack of requirements from the employer to submit it at employment. The absence of a record in the labor book of current work may be the decision of the employer – 62%, not the employee. One fifth of the returned migrants (20%) stated that they were ready to accept work in the absence of social security.

#### 2.4.5. Satisfaction of returned migrants with the work in Tajikistan

Migrants working after their return are generally satisfied with their jobs. 80% of returned migrants are satisfied with the number of working hours per day, 78% of returned migrants are satisfied with working conditions, and 69% are satisfied with flexible working conditions (workload, breaks). The returned migrants are least satisfied with earnings and social security affiliation status. Since the wage differential between Russia and Tajikistan is high, returned migrants who were receiving higher pay in Russia are less satisfied with the lower wages in home. Since half of returned migrants work informally they do not have access to social security protection.

Figure 2.28. Satisfaction of returned migrants with their current work (n=450)

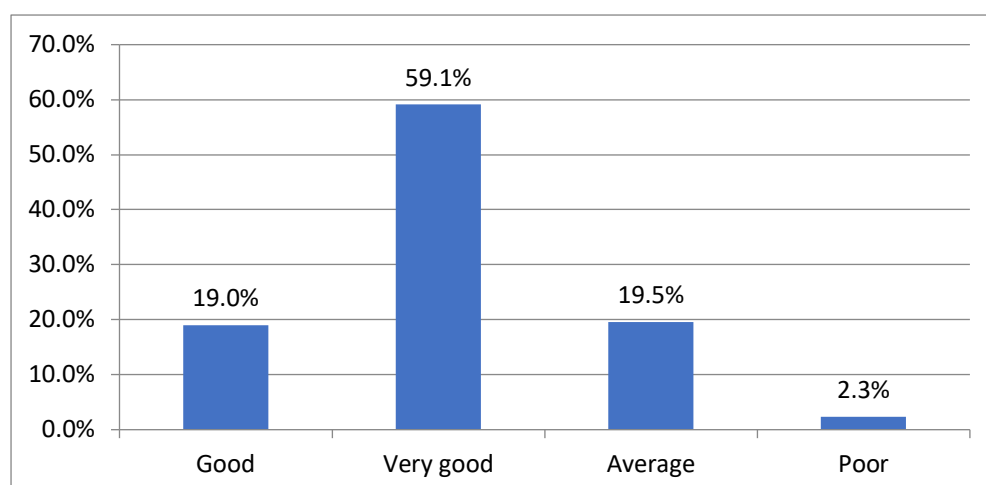


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

#### 2.4.6. The health of returned migrants

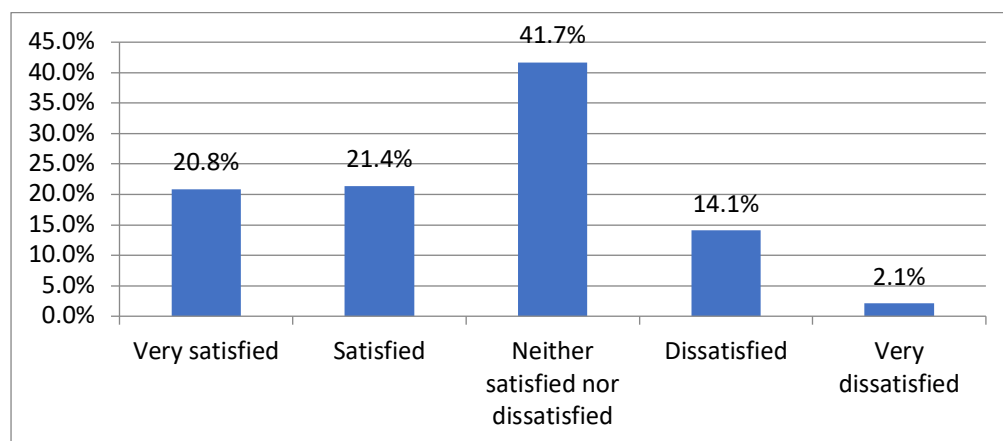
Very few, only 2 percent of the returned migrants, rate their state of health as poor. One fifth of returned migrants (18%) reported they have a chronic disease or disability: back pain, hypertension, arthrosis, and so on. Comparing their health before and after migration, 16% of returned migrants noted that it had worsened, of which 50% noted that migration was the cause of their health deterioration.

Figure 2.29. Self-assessment of health status by returned migrants (n=599), returned migrants



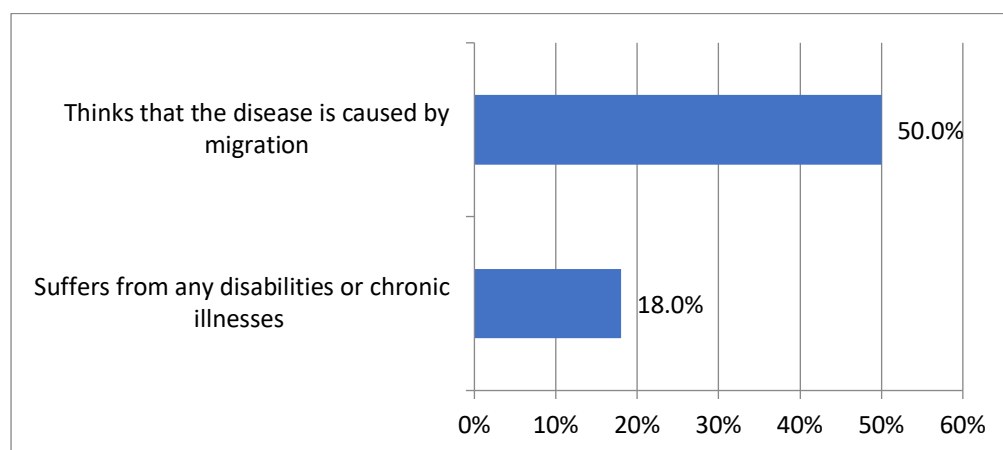
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 2.30. Self-assessment of health after migration by returned migrants (n=192)**



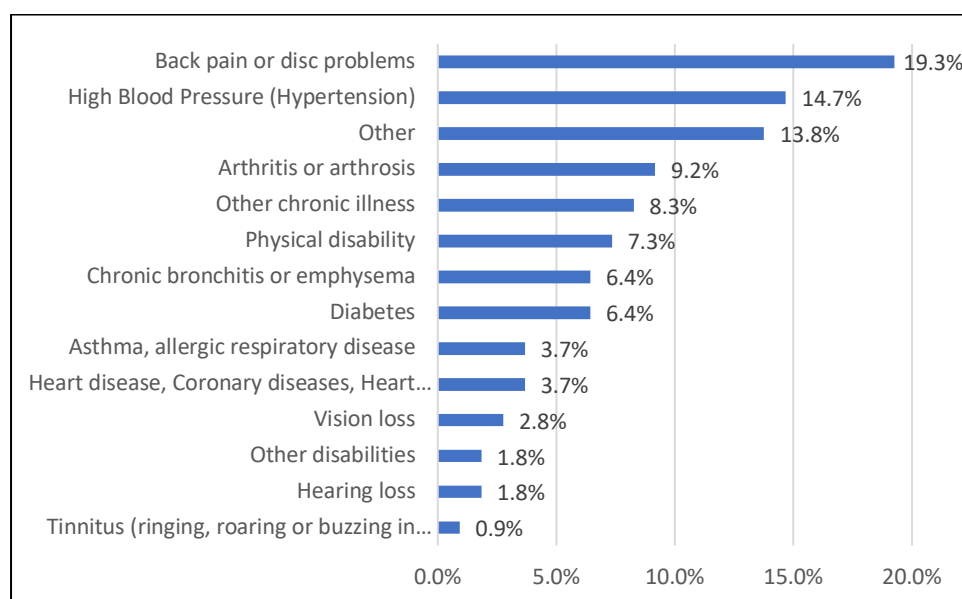
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 2.31. The presence of disease in returned migrants (n=42)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 2.32. Forms of disease in returned migrants (n=109)**

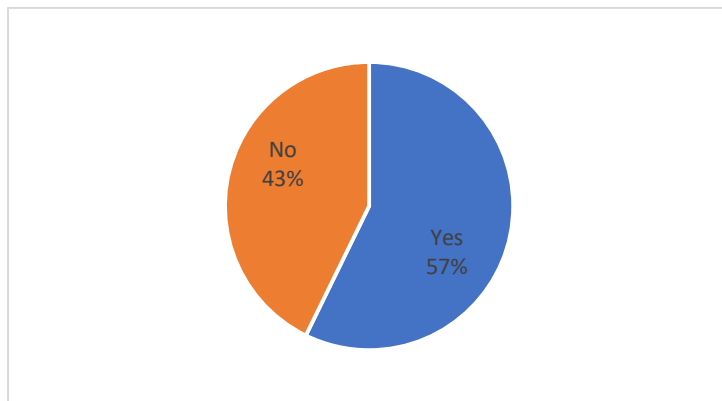


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 2.4.7. Intention to re-migrate and the reasons for not re-migrating

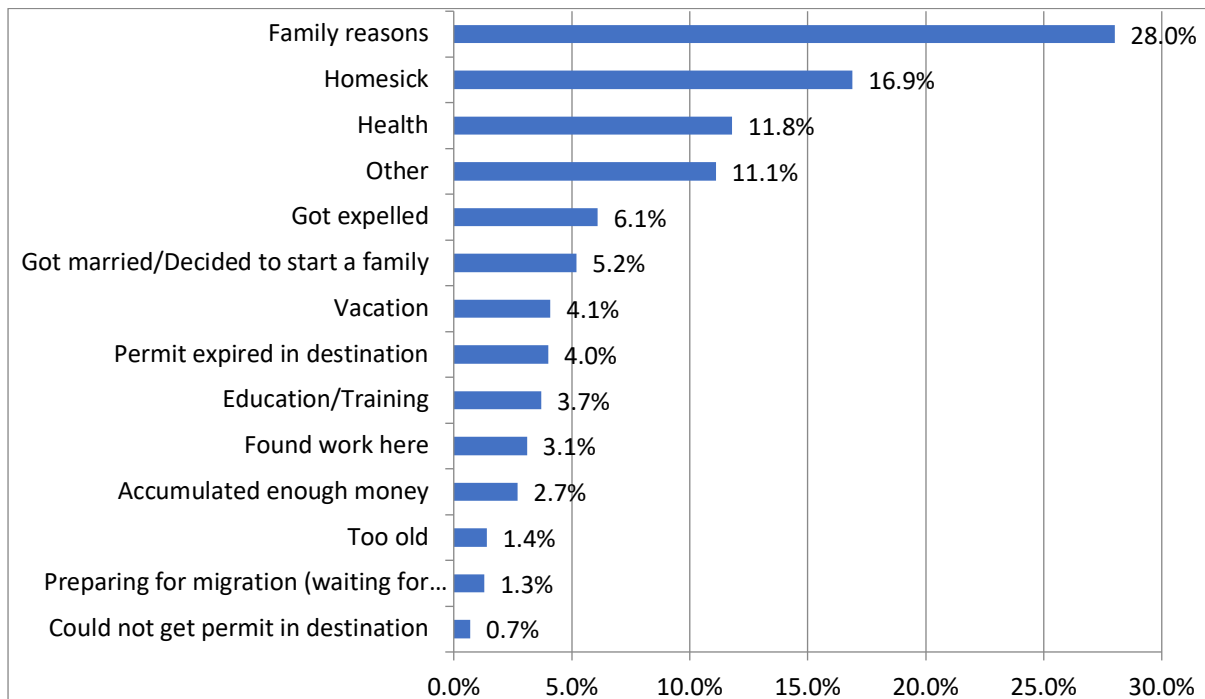
According to the survey, 43% of the selected international returned migrants do not intend to migrate again. There are several reasons for not participating in remigration. Family reasons become the reason to remain in the home for 28%, and home sickness accounts for 17%. Health issues caused 12% to remain in the home and not to participate in further migration. The expulsion of migrants, that is, those who cannot return due to the ban in the Russian Federation, make up 6 percent of the number of returned migrants. Other reasons were the difficulty of finding work abroad and lack of money.

**Figure 2.33. Intention of international returned migrants to migrate again (n=145)**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

**Figure 2.34. Reasons for not participating in next migration, returned international migrant**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

## 2.5. Conclusions and Recommendations

The labor outmigration provides an employment opportunity for the growing working age population of Tajikistan with higher and formal employment. Many young men choose to migrate after the completion of their secondary education without acquiring professional education or training. The migrants rely on personal networks when finding information about employment opportunities abroad, preparing necessary documents (work permits, international passports, and so on) and preparing for tests. The migrant networks result in the clustering of migrants in low skill occupations and sectors of economy.

The Russian Federation remains as the major migrant destination country for Tajikistani migrants. Such high dependency on a single country increases the economic risks and vulnerability of Tajikistan to economic shocks in Russia. Tajikistan should consider the diversification of migrant destination countries to mitigate such risks in the future. This diversification of migrant destination and access to medium skill and high skills jobs in the destination countries means that Tajikistan should extend its pre-departure orientation services for migrants, provide good quality professional training, language courses, and information about employment opportunities in destination countries. Such predeparture orientation programs will reduce the dependency of migrants on informal migrant networks, encourage for skillful migration and better employment opportunities and working conditions, and lower risks to health.

One of the possible approaches to the provision of information to migrants about vacancies in destination countries could be the use of online platforms. The existing online platforms [www.kor.tj](http://www.kor.tj) and [www.muhojir.info](http://www.muhojir.info) could be used to provide information for potential migrants and returned migrants on predeparture and reintegration programs, respectively. Returning migrants should be supported with verification of acquired skills during their work abroad for their economic reintegration in the labor market in their home communities. It is necessary to expand advisory services, including business facilitation, short-term business training and the provision of soft loans for starting businesses. Employees and employers could be encouraged to support employment formalization through the provision of employee related tax incentives, and those who are considering opening individual or family businesses within the existing tax patent and certificate system. Such stimuli would contribute not only to the economic integration of returned migrants, but also to the creation of new jobs for the growing working age population of Tajikistan.

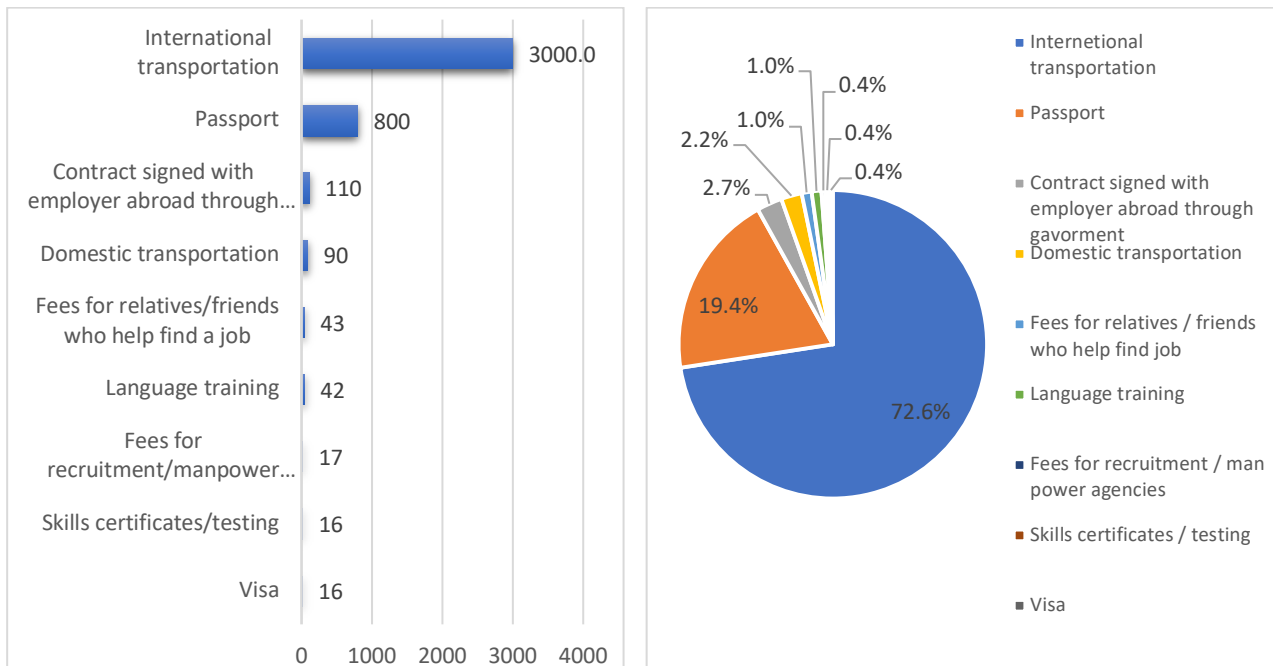
## CHAPTER 3. UNDERSTANDING MIGRATION COSTS

This part of the study deals with the understanding of the monetary and social costs of migration. It will reveal the whole process of migrational expenditures: predeparture costs; costs incurred in destination countries; and return and reintegration costs. The chapter will also describe how migrant households finance migration costs.

### 3.1. Predeparture Costs

Approximately 73% of migrants' expenses in Tajikistan are accounted for by international transportation and more than 19% of predeparture cost costs are spent to acquire a new passport or to renew one. For example, on average, the additional fee for obtaining a new passport is 800TJS, as noted by 55 respondents (Figure 3.1). The other comparatively high items of migrants' expenditure are assistance in obtaining a contract with an employer, as well as transportation costs within the country<sup>9</sup>.

**Figure 3.1. Predeparture monetary cost for migrations in 2017/2018, in TJS and %**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Note: Average costs are for those who incurred the costs.

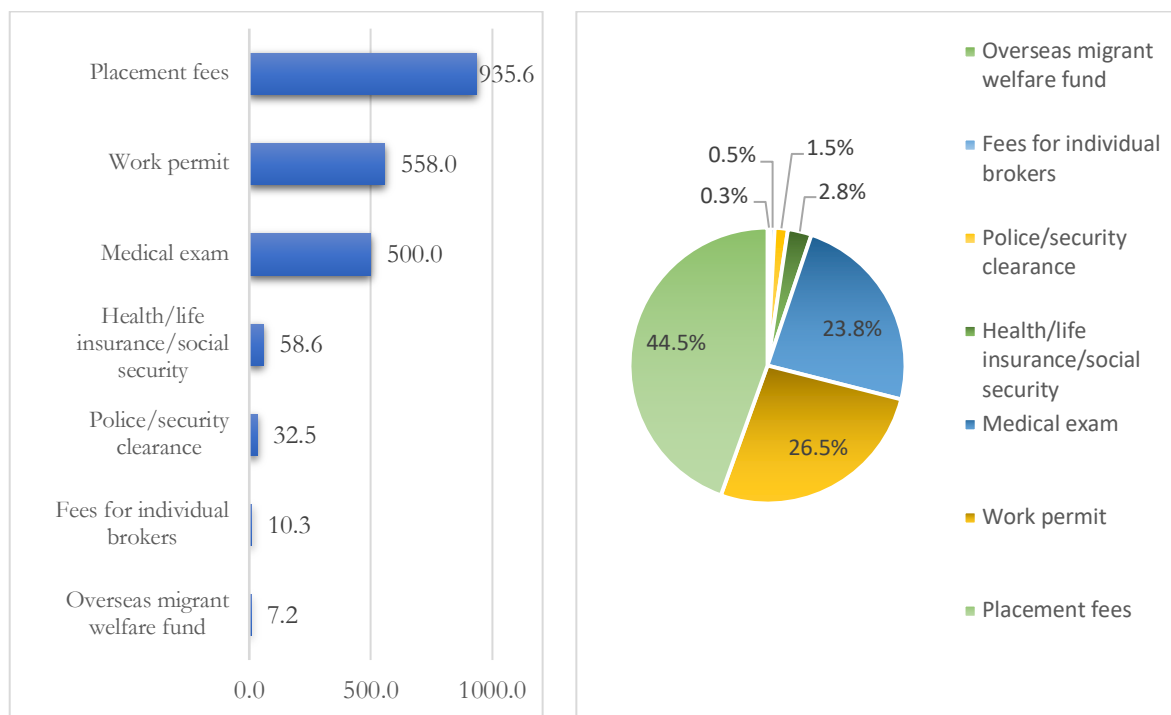
<sup>9</sup> Since the destination countries for Tajik migrants are mainly Russia and Kazakhstan, obtaining a visa is not relevant and the expenses associated with obtaining a visa were noted only by two respondents whose destination countries were the United States and the UAE (see Figure 3.1).



### 3.2. Costs for finding employment in the destination country

A significant part of migrants' expenditure spent in destination country is mainly accounted for by the following three purposes: placement fees (45%), obtaining a work permit (27%), and medical examinations (24%) (Figure 3.2).

Figure 3.2. Monetary cost incurred in destination country, in TJS and %

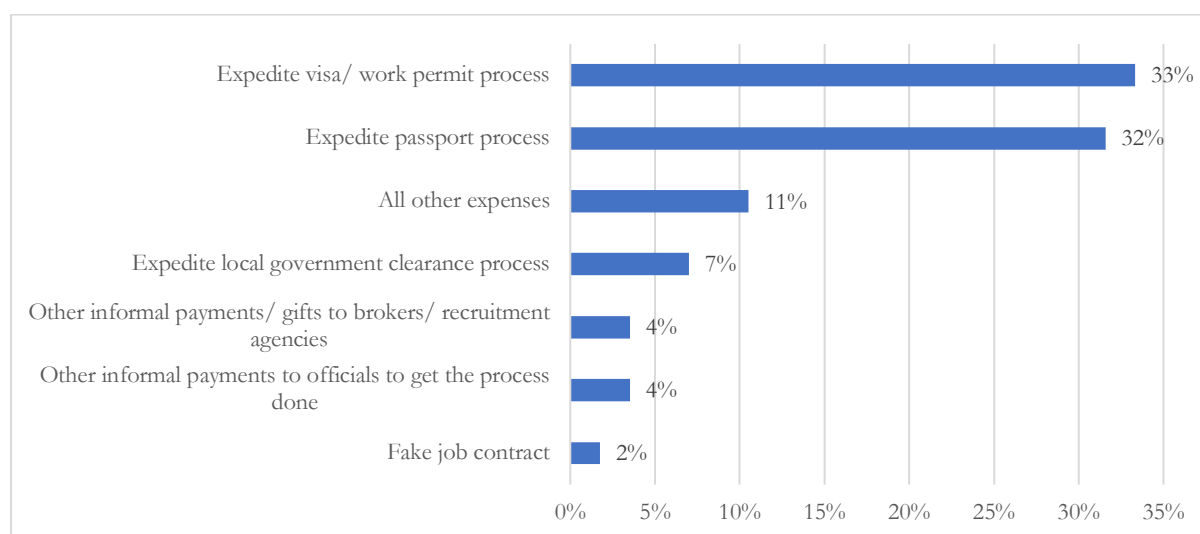


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Note: Average costs are for those who incurred the costs.

Costs associated with border crossing, both in the country of exit and in the country of destination, as well as the bribes available to the police in the host country, are also items of expenditure for migrant workers. These costs remain relevant for those who plan to migrate in the future. In summary, in labor migration the main items of expenditure for migrants are placement fees, work permits, transportation costs within the country, costs for medical examination, and so on. Another important cost is obtaining a new international or internal passport. However, this item of expenditure is relevant for migrants with expired documents and is not the main source of costs associated with future migration. Other sources of migrants' costs incurred by migrants at destination countries are accelerating the work permit obtaining process. These costs work to speed up the issue of a passport and other payments (Figure 3.3).

**Figure 3.3. Other monetary costs**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Average migration costs estimated by the survey are about 3,300TJS (or 350USD). This amount is almost 2 times higher than the average monthly salary in Tajikistan, which was 1,455.13TJS at the end of 2018<sup>10</sup>.

**Table 3.1. Migration expenditure estimated by the survey**

	TJS
Average sum	3292,71
Median	3000,00
Minimum	1000,00
Maximum	9400,00

Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 3.3. Return/Reintegration Cost

The cost of returning from the migrants' host countries to Tajikistan is important, and can strongly influence their family as the cost depends on the migration experience of workers in their host countries. The cost of a relatively uneventful migration experience amounts largely to the fee for an airline ticket and the purchase of obligatory gifts for family members and relatives. The costs of airline ticket assessed by all respondents as "extremely high" or "expensive" means that a significant portion of income from migration is spent on transportation for international migration.

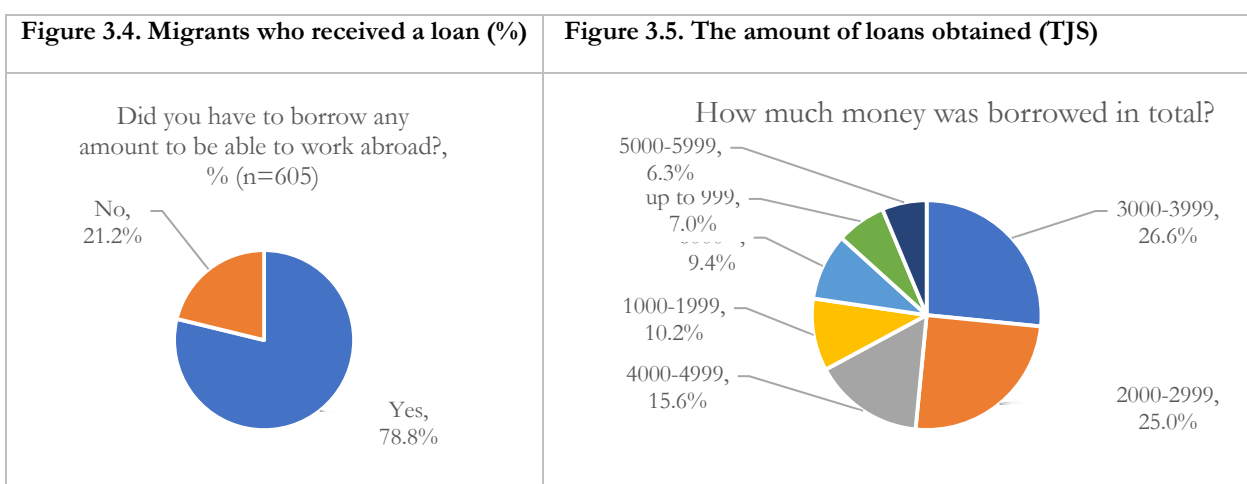
The costs of return from an unsuccessful migration experience, which may be related to unemployment in migration, and/or administrative removal or deportation, however, has different repercussions for households. Unfortunately, under bad circumstances, for example early departure from migration due to unemployment, and/or administrative removal, the costs of return are added to the existing debts incurred before migration. The unsuccessful experience is often related to the lack of funds to receive the required work permits. Among our respondents

<sup>10</sup> The Statistical Agency under President of the Republic of Tajikistan, "Monthly wages, 1995–2019" <https://www.stat.tj/en/tables-real-sector>.

four cases of administrative removals were described. All four cases were related to the lack of funds for procuring the required work permits. With a lack of the necessary 25,000-30,000 Russian Rubles (or 3,500-4,200TJS) for a work permit, participants had to work as undocumented workers, and then after 3-4 months of migration they were detained on streets, taken to courts, issued orders on administrative removals, and subsequently held in specialized centers for the temporary detention of foreign workers (SUVSIG) <sup>11</sup>. This detention can last until relatives provide the funds for their removal. In some cases, relatives had to borrow additional money to finance the administrative removal from Russia. Another case is that relatives had to sell their livestock to return a son after a month spent in SUVSIG.

### 3.4. Financing Migration Costs

To minimize expenses, labor migrants mostly try to get some financial assistances from their relatives, and 78.8% of returned migrants interviewed in the survey took a loan for international migration (Figure 3.4). On average, returning migrants obtained loans in the amount of 5,150 TJS, and more than 50% paid between 2,000-3,999TJS (see Figure 3.5).

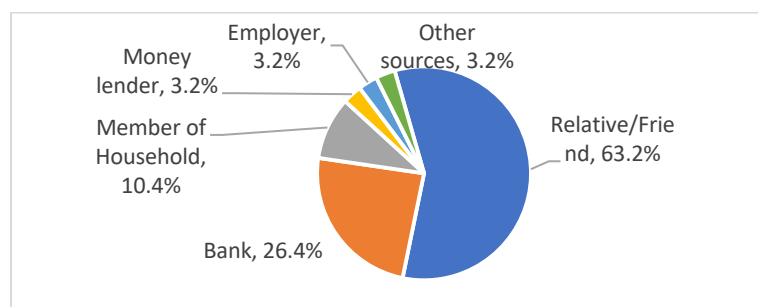


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

The fact of obtaining a loan or the search for alternative sources of funding by migrants indicates that not everyone earns enough money to finance future migration. Approximately three-quarter of the loans return migrants received are from relatives, family members and employers (Figure 3.6). These loans are mostly interest-free. As a source of financing, a quarter of return migrants received loans with an interest rate from financial institutions.

<sup>11</sup> For more information on administration removals and the Russian immigration law changes see Reeves 2017, Bahovadinova 2016, and Kubal 2017.

**Figure 3.6. Sources of labor migration financing**

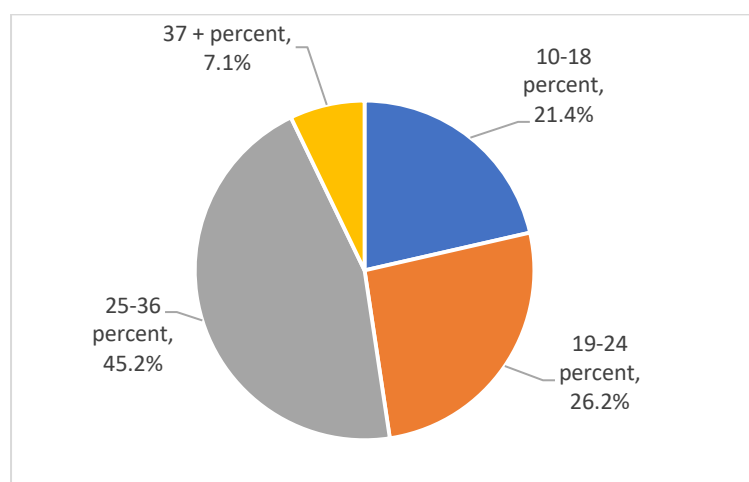


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

In the future, return migrants also plan to borrow the necessary amount, mainly from relatives or acquaintances, banks and household members, which again indicates the absence of savings among migrant households.

The average annual interest rate on loans received to those who received loans (i.e. remaining one-third) is 21.8%. More than half of the migrants who were issued loans, received them at 25% interest rates and above (see Figure 3.7). It should be noted that, according to the National Bank of Tajikistan, the average annual interest rate on loans at the end of 2016, 2017 and 2018 amounted to 30.00%, 28.12% and 26.03%, respectively<sup>12</sup>. In general, the loans are repaid from the remitted amount or deductions from future migrants' salary (see Figure 3.8) that mentioned by almost 88% of respondents (see Figure 3.9).

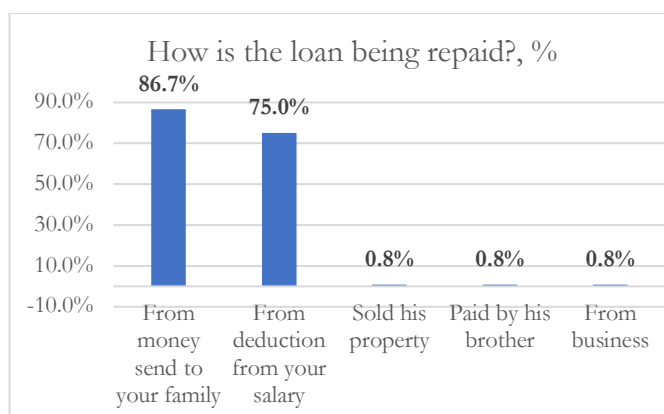
**Figure 3.7. Loan annual interest rate (in %)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

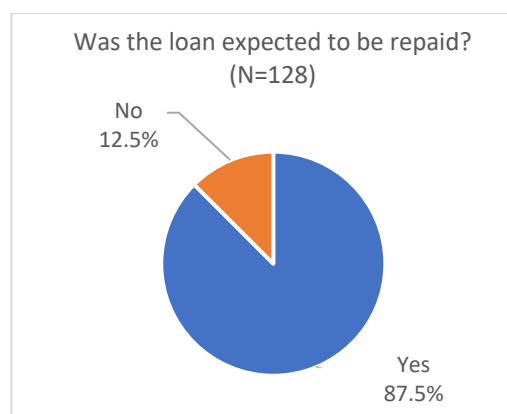
<sup>12</sup> [http://www.nbt.tj/en/statistics/monetary\\_sector.php](http://www.nbt.tj/en/statistics/monetary_sector.php) "Interest rates on credits", The National Bank of Tajikistan.

**Figure 3.8. Sources of repayment of loans received (multiple response)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

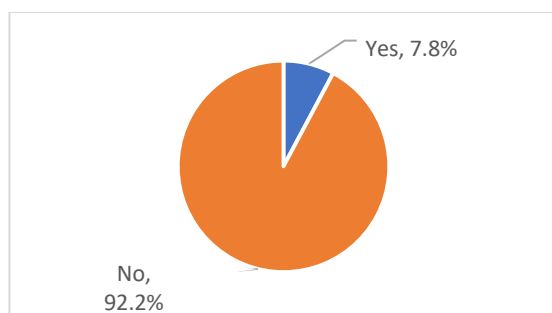
**Figure 3.9. The repayability of loans received**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

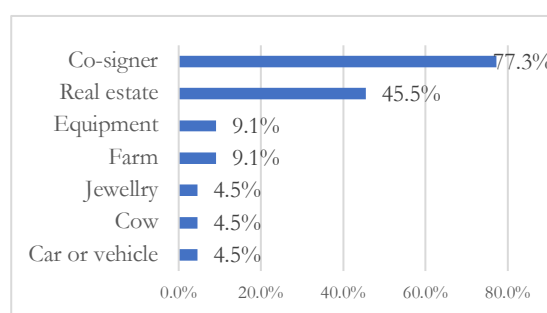
Since the amount of loans received is low, approximately 8 percent of those who received loans provided collateral to receive them (see Figure 3.10), where co-signer and real estate are the main types of collateral (see Figure 3.11).

**Figure 3.10. Collateral to receive loans (%)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 3.11. Type of collateral, n=99 (%)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### **Box 3.1. The role of loan and debt in the migration strategy**

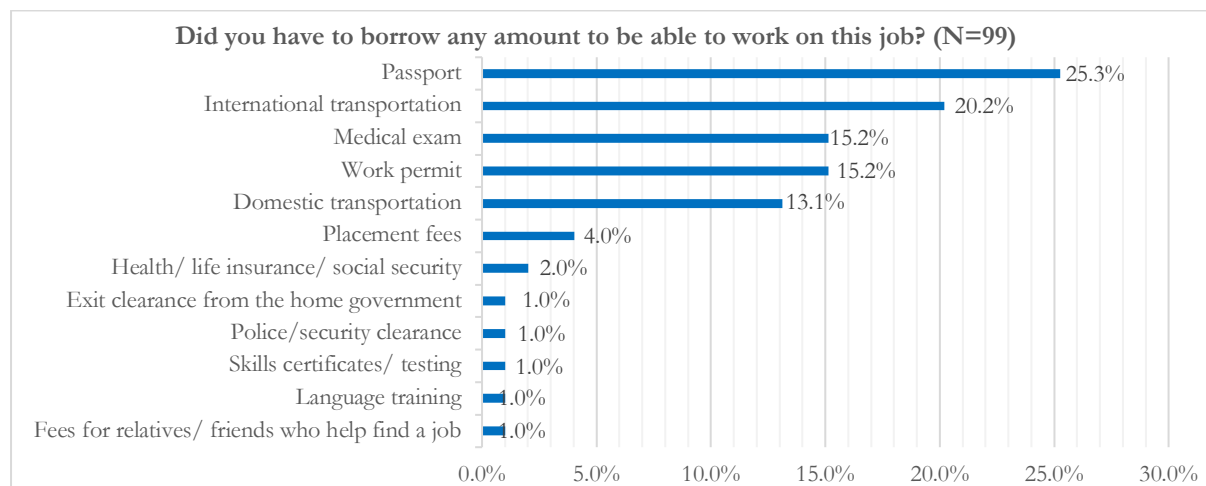
*Credit worthiness and the possibility of obtaining a loan are an integral part in preparing for migration. The topic of debt and loan was the most discussed during the focus group discussions. The ability to take a large debt for migration distinguishes households with migrants from households without migrants. Households with migrants apply to both formal and informal loan channels, while the latter can only apply to informal channels for more modest loans for food or education, such as relatives, neighbors or local funds on mutual help that are found in GBAO.*

*The absolute majority of households with migrant workers need a loan to prepare for a new migration and for future migration or repeated migration opportunities. So, a loan is necessary to cover the cost of a ticket, documentation in the Russian Federation, as well as for the start up living costs, both for migrant workers in Russia (rent, food, warm clothes) and for their households in Tajikistan. Such households turn first to relatives and friends for a loan, and only if they fail, they turn to banks and microfinance institutions. In some cases, migrant workers applied for loans in banks in the country of destination.*

*At the same time, debt has a wider presence. The decision to migrate for work also occurs after the accumulation of debt in Tajikistan. For example, a number of respondents decided to migrate after having large expenditures for a wedding, paying for children’s education at universities, or repairing or expanding a house. Thus, the debt is often already present when deciding to migrate. Its size increases after purchasing a ticket for air travel (all respondents noted a high ticket price of 2,000–3,500TJS for one way, depending on the season), as well as a patent acquisition (the official cost of a patent for 2017-2018 was 2,800 somoni or 19,700 RUB).*

Only two percent of returned migrants and those who received loans in the past lost their collateral when they could not repay the loan. The loans they received were mainly spent on paying for a passport, transportation costs (domestic and international), health insurance, a work permit, and rental housing. The following figure gives the details for those who borrowed money (see Figure 3.12).

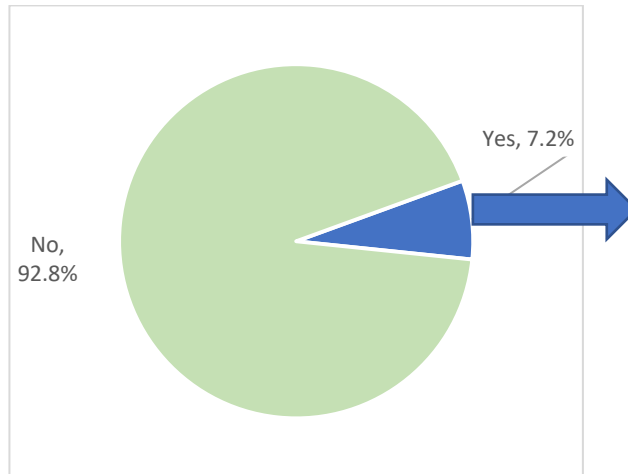
**Figure 3.12. Cost sources of loans received**



Source: Author’s calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Only 7 percent of migrants noted that the employer or recruiters reimbursed the expenses (see Figure 3.13). However, this compensation is made at the expense of future wages. The main items of reimbursed expenses are listed in the following table. These items are work permits, visa payments, transportation costs, medical examination costs, rental housing and the costs of obtaining a new passport (see Table 3.2).

**Figure 3.13. Reimbursed or paid cost by your employer or recruiter, n=194**



• Work permit
• Visa
• International transportation
• Medical exam
• Placement fees
• Passport
• Domestic transportation

Source: Author’s calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Based on their previous migration experience, return migrants interviewed in the survey are mostly confident that future costs will not be reimbursed by the employer or recruiters, and in the case of reimbursement the costs will be deducted from their future salaries. The deduction from the wages of migrants is carried out gradually, broken down by months and as indicated by the respondents, on average divided into 4-5 months.

**Box 3.2. Migration related family cost**

*One of the costs associated with departure for migration is the need to provide food and money for a few months before departure. If a head of households departs, he/she is required to provide some living expenses for his/her family for at least a few months before he/she is able to remit. This expense was noted by the majority of respondents as one of the main costs of migration. This is because within the first month or two the majority of workers are not engaged in paid work and are in the process of receiving work permits, and they are unable to remit to support families left in Tajikistan. Therefore, before their departure there is a need to leave some money for everyday expenses or supply the household with enough food. These expenses are covered largely by debt as are the rest of the costs of migration.*

*“Respondent 1: You buy everything for the house. Moderator: What do you buy? Respondent 1: Flour, oil, rice ... Moderator: First, you provide them for your family, and then you leave. Respondent 1: Yes” (Rasht, households without migrant workers)*

*“Participant 2: Before departure there were expenditures for the household. Moderator: Okay, you supplied the household before the departure. Participant 2: Yes, we supplied for the household and left.” (Shabrinav, household returned).*

**Family separation**

*Missing one's children, parents and family is one of the social costs associated with migration (Ibanez Tirado 2018). Both female and male workers who worked in Russia discussed the feeling of being homesick and being away from their children and family. Female respondents were more prone to talk about their missing children when they referred to challenges in migration. First, they were discussing the pain of being separated from their children, and the constant anxiety for their wellbeing, before discussing other issues with work permits, difficult working conditions, or the fear*

of the police. «We worked and missed, because our children were far» (Konibodom, return, female), «at night I thought about my children» (Konibodom, return, male), «I missed my daughter very much» (Kborog, return, woman) are a few of examples which underscore the price for work in a foreign country. The high costs for migration, the relatively modest earnings in Russia, and the absence of dependent categories for work permit holders mean that often households are unable to travel jointly, and family separation is an integral part of migration.

The size of a household can also affect the migration strategy. For a smaller family, family separation might be a too high cost to pay for migration. Thus, households without migrant workers appear to lack a larger family structure. The large household size would allow (usually) men to depart for migration. The cost of leaving one's elderly parents, or a wife with small children alone acts as a deterring factor in migration. Statistical breakdown of this research also supports this hypothesis. The average size of households with migrant workers is 7.16, while that of households without workers is on average 6.1. The larger households have more extended support networks for remaining families. «I have a family, and little children here. I cannot leave them and go» (Rasht, households without migrants), «we cannot leave our families without a caregiver» (GBAO Darvoz, without migrant workers), are just a few examples of how the size of families affects household decisions about the intention to migrate. The need to collect wood for winter, take care of cattle, and work on land plots means that smaller families cannot support a member of the household to migrate.

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### 3.5. Conclusions and Recommendations

Monetary aspects. The survey results indicate that on average, Tajik labor migrants spend 3,292TJS (or 350USD) to carry out migration, and about a third of the expenditures are spent in the host country. At the same time, it should be noted that there are unofficial payments. Reducing migrant expenditures will lead to an increase in remittances and will accelerate the development of a country of migrants (Martin, 2015).

The analysis carried out also shows that, in order to finance migration, households often have to take out a loan, and this takes place not only during the first migration but also remains relevant in subsequent migrations. The fact of receiving a loan by migrants for future migration indicates a lack of savings among one-fifth of the households with returned migrants. Just over one-fifth of the returned migrants took out a loan in order to migrate. Basically, in order to minimize costs, returned labor migrants try to get gratuitous help from relatives and friends, and in exceptional cases, apply to financial institutions, though this is associated with high interest rates and the fear of losing property.

The main sources of repayment of loans received are money transferred to the family or deducted from wages. Due to the size of the loans received, a guarantor is required to receive a loan. It is worth noting that even in the case of reimbursement of expenditures incurred by employers, these expenditures will be deducted from the future wages of migrant workers.

Social aspects. There are differences between households with and without migrants from high to negligible, and variations exist in the perception of the impact of migration on the local community. Households without migrant workers tend to assess the difference more starkly. Other respondents and migrant households interviewed for this study were less arbitrary in setting up differences between migrant and non-migrant households.



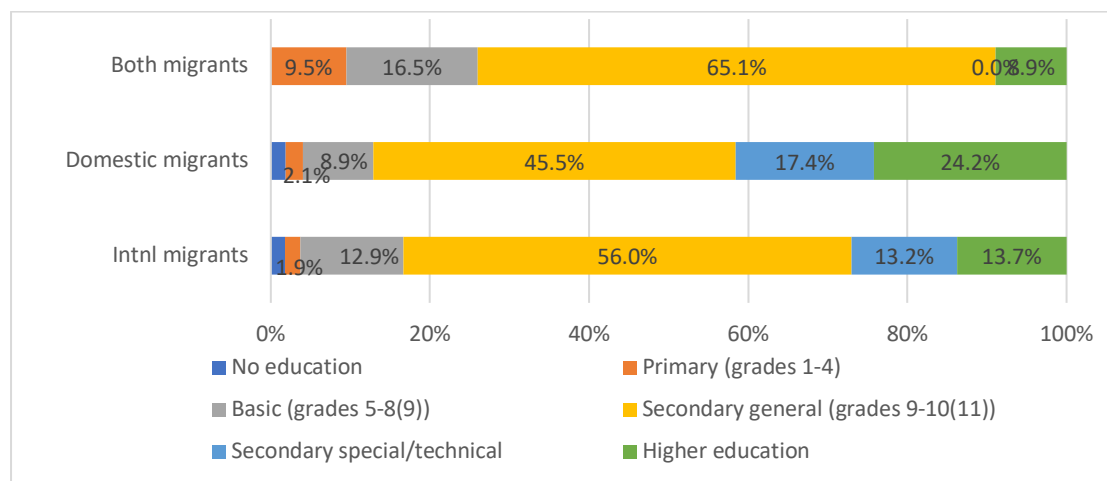
Family separation and the difficulties associated with mobility to the Russian Federation constitute important social and psychological costs associated with migration. The absolute majority of former migrant workers and their families who joined the focus group discussion mentioned that their household members would have not departed for migration to Russia had there been more jobs existed in rural areas where they were living. The high costs of mobility and the challenges of family separation should also be accounted for when assessing the costs of labor migration. The fear of police in migration and children's growth without fathers are costs migrant families pay for their economic wellbeing.

While being aware of the need to incur debt to fund migration, and the recurring nature of such debt, respondents were saying that while a difference in wellbeing existed, it was not a stable one and was rather fragile depending on the success of the migration experience. Migration was assessed as being «unfree» given the difficulties in working abroad. More research is required to elucidate the relationships in the community impacts of labor migration. Finally, migration appears not to impact on the level of participation in communal life. The temporary but repeated (also ad-hoc need based) driven migration to Russia means that policymakers have to regard migrant workers as being still a part of the local community and local economies.

## CHAPTER 4. MIGRATION AND SKILLS

Traditionally, the majority of migrants going abroad are young men aged 18-45 from rural areas who do not have professional education<sup>13</sup> (72.3%). Persons with a higher level of professional education migrate abroad to a lesser extent or are involved in internal migration from the village to the city.

**Figure 4.1. Education and migration**

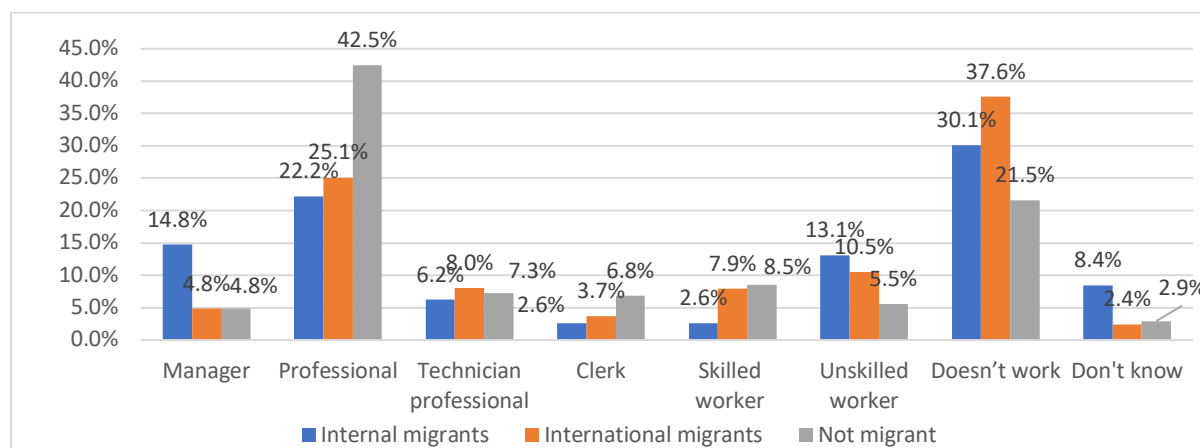


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

About 95% of all migrants are international migrants, irrespective of their level of education.

Unemployed individuals, unskilled workers, people employed in low-wage sectors (services, transport and the agricultural sector) are more willing to migrate in search of work, both domestically and abroad. More than a third of international migrants (37.6%) did not have a job after completing his/her studies at home, which is 1.8 times higher than the same indicator among non-migrant household members.

**Figure 4.2. Type of occupation after completing study at home and migration status (%)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

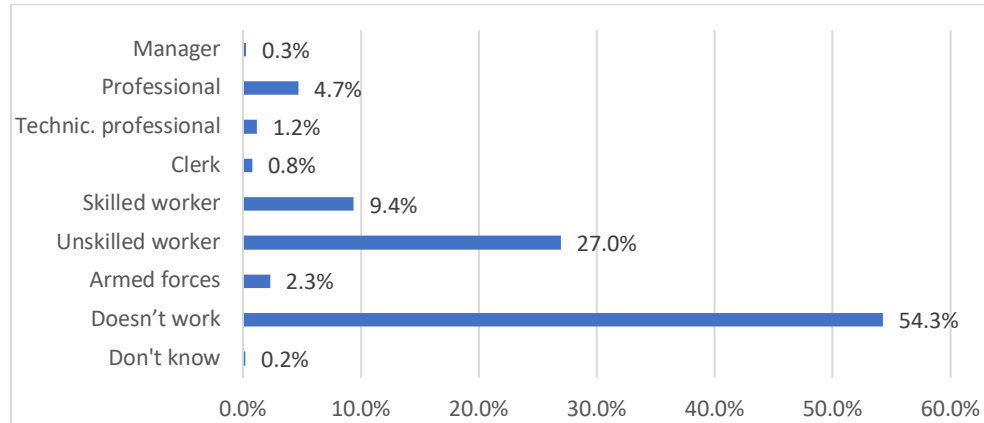
<sup>13</sup> Professional education includes: primary vocational education (vocational lycceums); secondary professional education (professional colleges); higher education (institutes and universities).

## 4.1. Pre-departure skills

### 4.1.1. Characteristics of migrants' work before departure

According to the survey, 54% of migrants did not have any occupation, and another 27% were unskilled workers before the first migration (Figure 4.3).

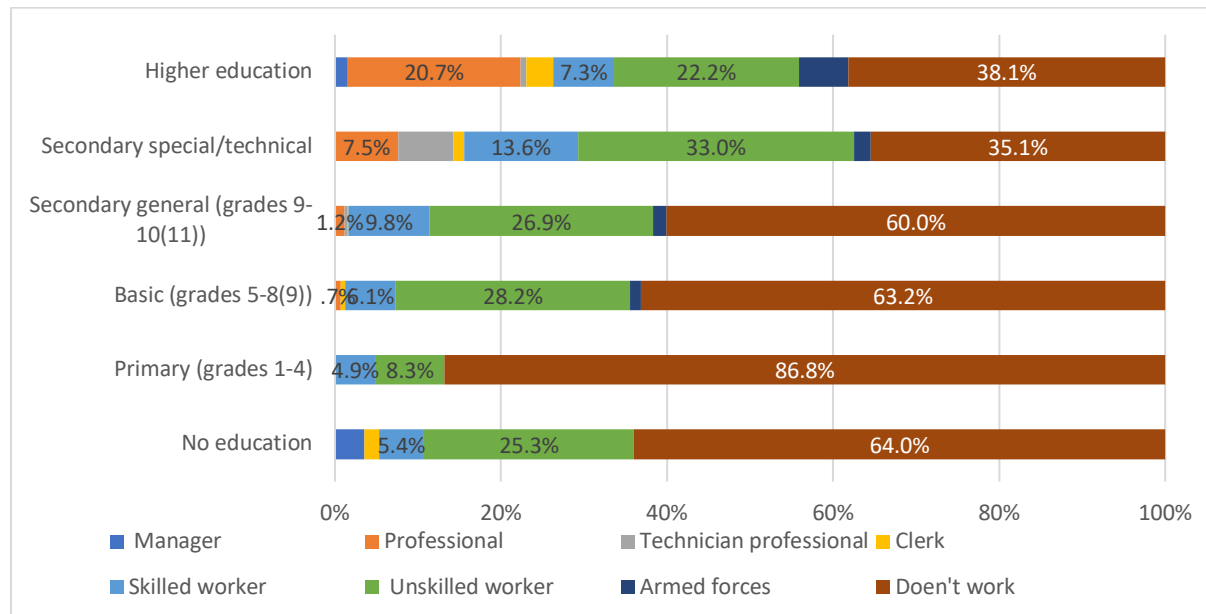
**Figure 4.3. Occupation of international migrants before first migration**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Among the international migrants who did not have professional education, the majority (79.9%) did not have a job before the first migration. Such a structure of employment corresponds to the level of education of international migrants, most of whom have no professional education (see Figure 4.1.).

**Figure 4.4. Occupation of international migrants before first migration by education level**



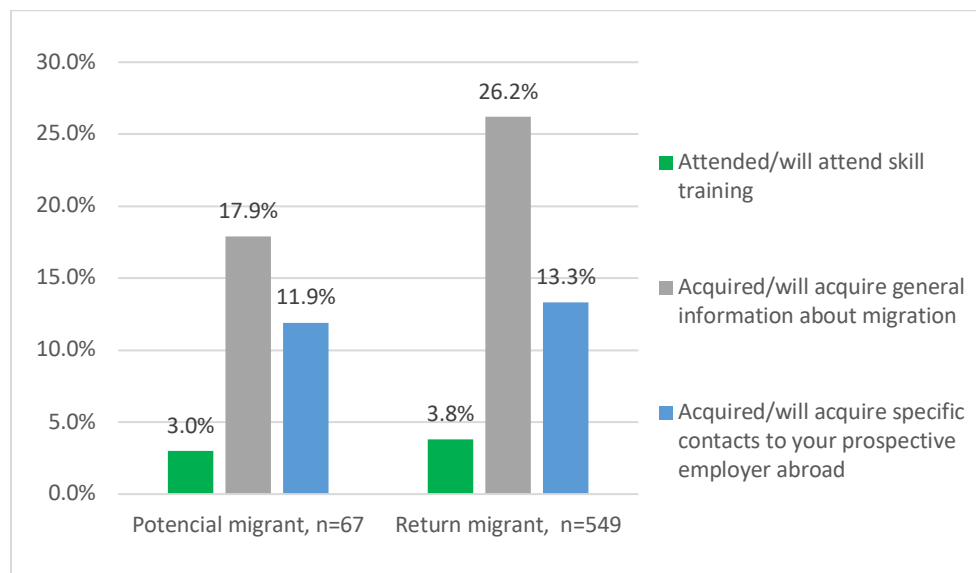
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

In general, people who do not have a professional education or who do not have a job, work for hire, and partly, studying students leave for migration to find work. Also, those people whose professional careers did not work out at home, migrate.

### 4.1.2. Pre-departure skills training

Before the trip, only every fourth migrant sought information on migration. The behavior patterns of potential and returned migrants are identical; basically, they collect general information on migration (laws, rules, expenses, and so on).

Figure 4.5. Pre-departure preparation



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Despite the low level of professional education of migrants however, only 3.0-3.8 percent attended vocational training, and mostly these were urban residents, with general secondary education or with technical and secondary professional education. At the same time, the country has a developed network of adult education centers (consisting of 74 educational centers throughout the country), which annually train more than 50 thousand people in short-term courses. These centres also validate professional skills. There is paid and free education at the expense of the Employment Service (30% of trainees). As follows from the survey results, migrants visit these centres to a lesser degree before traveling and prefer to combine study with work abroad.

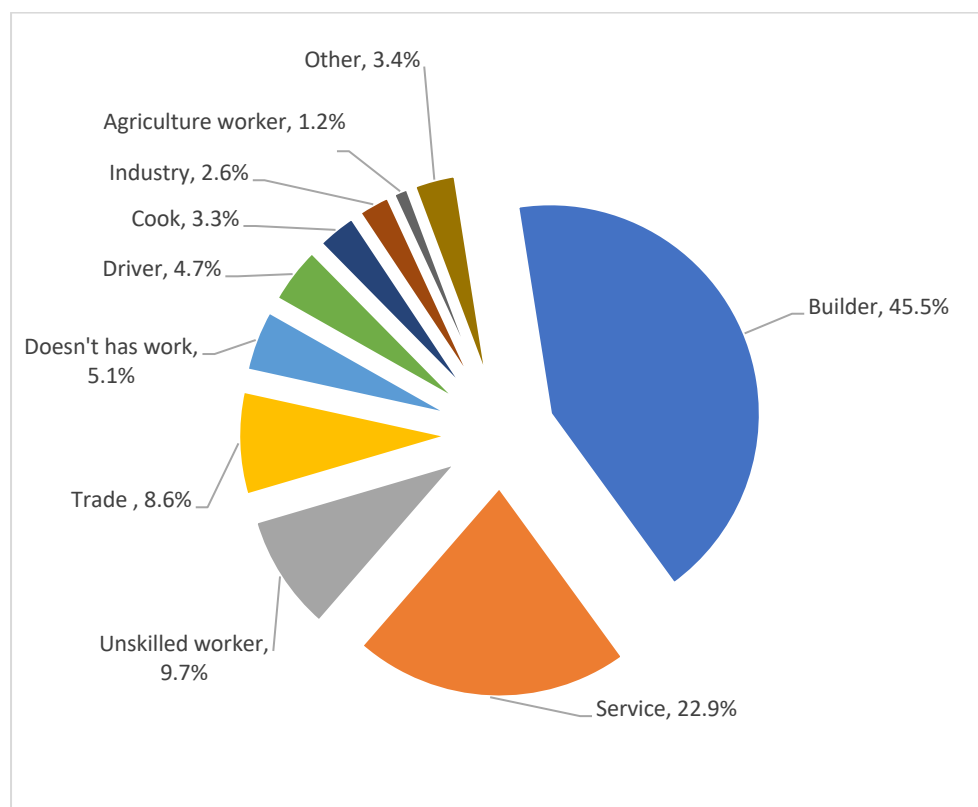
## 4.2. Skills Acquired Abroad

### 4.2.1. Job description abroad

Migrants abroad are employed in construction (45.5%), in the service sector (22.9%), in commerce, and in transport (13.3%). Migrants with professional education are less engaged in manual labor and are more engaged in education, in the sphere of finance, in hotels and restaurants, in trade, and in the health sector.

A large number of returned migrants, regardless of their level of education, are employed in construction. Those migrants whose profession is not in demand in the foreign labor market, mainly in Russia, do not work according to their specialty.

Figure 4.6. Migrants' work abroad, n=565



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Table 4.1. Migrant employment types abroad by education

	Basic and lower	Secondary general (grades 9-10(11))	Secondary special/technical	Higher education
Agriculture worker	0.0%	0.7%	0.6%	0.0%
Cook	0.8%	1.5%	0.4%	0.5%
Trade	1.2%	3.3%	1.4%	2.5%
Driver	0.2%	3.3%	1.0%	0.2%
Builder	4.8%	27.2%	8.9%	4.6%
Unskilled worker	1.2%	5.5%	1.6%	1.4%
Service	4.5%	12.2%	3.4%	2.8%
Industry	0.2%	1.0%	0.7%	0.7%
Doesn't have work	1.1%	3.0%	0.6%	0.4%
Other	0.2%	1.2%	1.0%	1.3%

Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

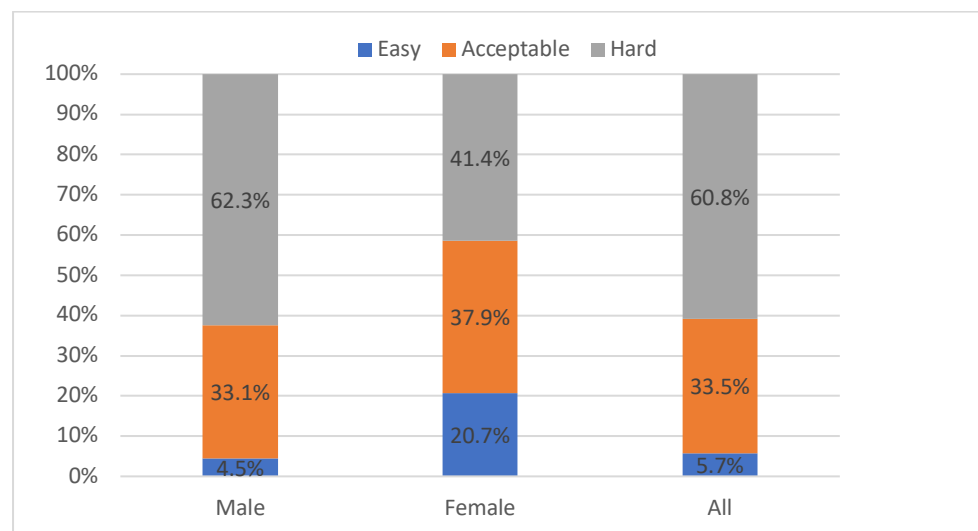
Migrant women with professional education often work abroad not in their specialty. The majority of return migrants perform unskilled work in construction, with hard working conditions (60.8%), regardless of their level of education.

Migrant women work in better conditions than men, because they have a different nature of work – work in the service and trade sectors.

### Box 4.1. Occupations of women abroad

*A woman with a degree in chemistry worked as a waitress in Russia, a nurse worked as a nanny and a cleaner, another one with pedagogical education worked as a cleaner in a kindergarten (Darvoz and Khorog, FGD with returned migrant women). In general, women work abroad in low-paid and low-skilled jobs in the service sector.*

**Figure 4.7. Working conditions of return migrants abroad, n=403**

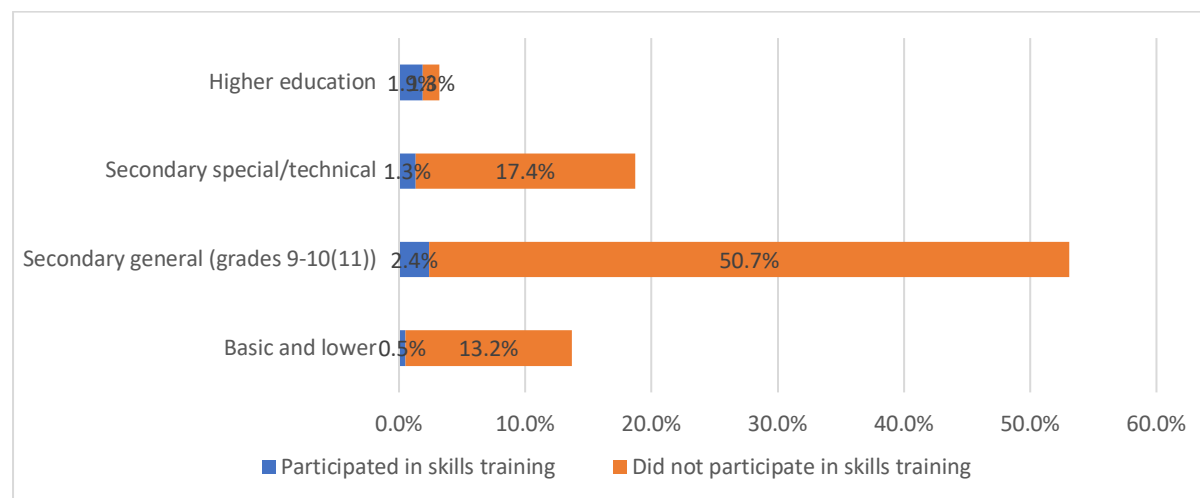


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 4.2.2. Characteristics of acquired skills

The level of participation of return migrants in skills training is not high (6.1 percent). The majority of the returned migrants (70.2%) were trained at home before departure. Only 36% of trained migrants received professional training, but two thirds of migrants learned general information on migration. The higher the level of education among return migrants, the higher is their participation in training related to working abroad. Even migrants with higher education were trained to help them find work abroad.

**Figure 4.8. Return migrant participation in skills training by education level, n=619**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

This study revealed that international migrants consider only formal education as education. But at the same time, the majority of migrants were trained informally in the workplace. Therefore, the participation of migrants in education abroad is very low. Only 1.9 percent of the total numbers of return migrants were trained abroad. In the international migration process, skills are acquired through on-the-job training and are often taught by labor migrants from Tajikistan and other countries. Namely, the work in construction is a workplace where skill acquisition is usually required.

**Box 4.2. Training migrants with a mentor abroad**

*“I went [to Russia] with a mentor. I asked him questions and found out how to work” (Shakhrinav, returned, man). Or, as a farmer, he recalled his training at a construction site: “I learned from the guys there” (Kanibadam, returned, man).*

*Recent graduates of schools who went to migration said that they either learned to work at a construction site from senior peers with whom they studied, or from “Uzbek and Tajik guys who already worked there” (Kanibadam, return, man and Shakhrinav, returned, the man).*

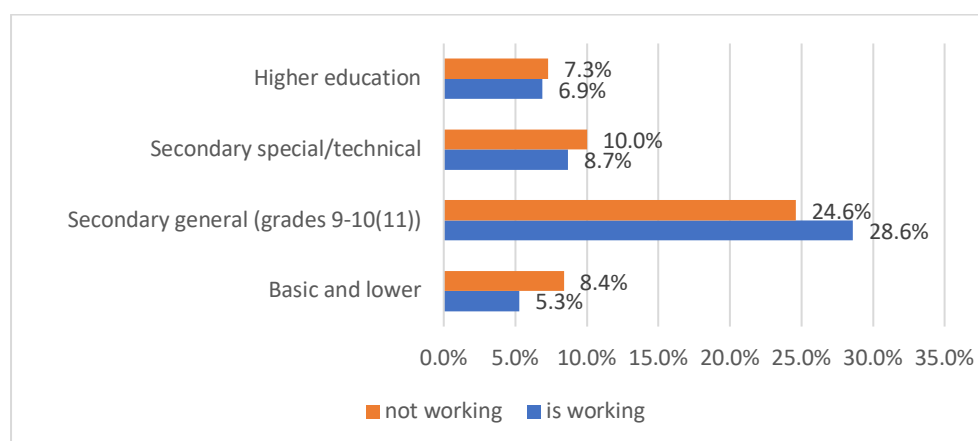
*The former cook became a constructor and learned to plaster, mix concrete, and make ceilings in the process of migration (Shakhrinav, returned, man).*

**4.3. Jobs after Return**

**4.3.1. Characteristics of work done upon return**

After returning, only every second international return migrant (50.2%) had a job at home. Two thirds of those who had a job are persons with professional education.

**Figure 4.9. Employment of international return migrants after return, by level of education, n=619.**



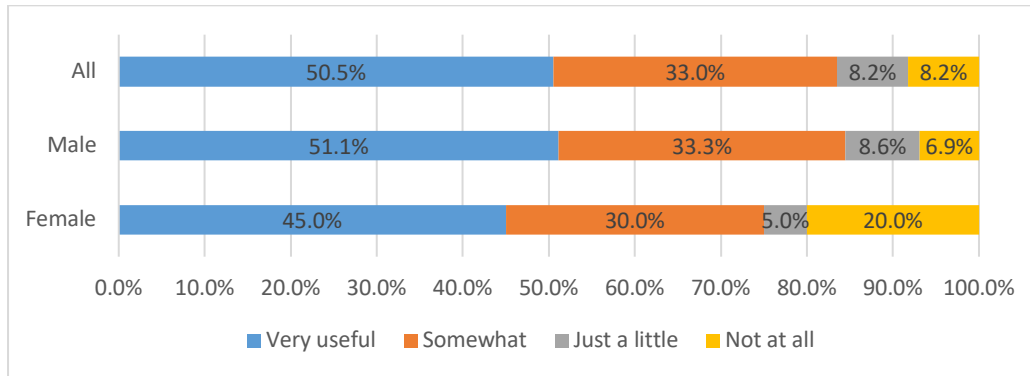
*Source: Author’s calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

Upon their return, migrants who have had a professional education try to work by profession, while migrants without professional education try to find work in construction and transport, that is, according to the skills that they have acquired while working abroad. The largest employment is in the construction industry, in transport, in the agricultural sector and in the service sector. Upon returning home, migrants also do quite a lot of hard work — manual labor and weight moving.

### 4.3.2. The usefulness of skills acquired abroad

More than 80% of returned migrants<sup>14</sup> indicated the usefulness of acquired skills and experience abroad for use in their homeland.

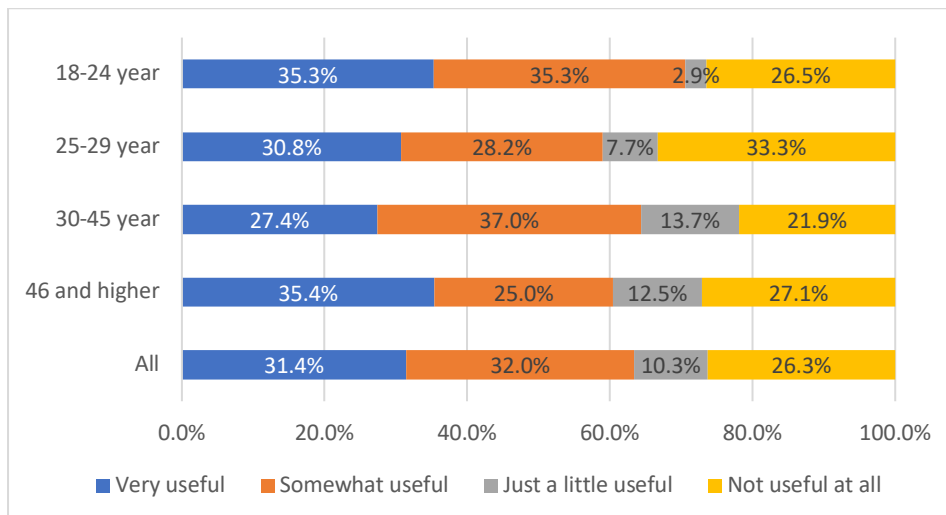
**Figure 4.10. Assessment of usefulness of skills and experience gained by return migrants during migration, n=194**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Two thirds of recently returned migrants (63%) noted the usefulness of skills acquired abroad for starting a business in their homeland.

**Figure 4.11. The usefulness of the skills to start a business, n=194**



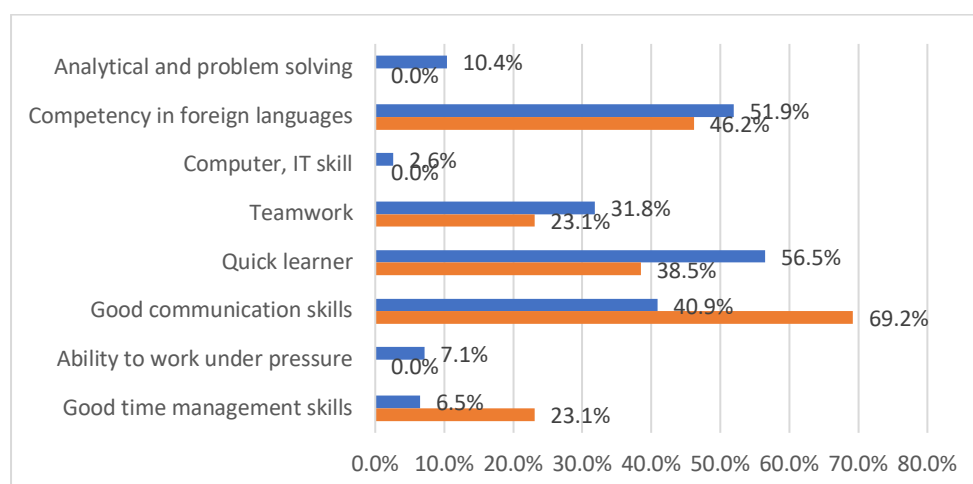
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

The most useful skills in migration are being a quick learner, knowledge of a foreign language, communication skills, and the value of teamwork.

<sup>14</sup> These are international migrants who have been abroad for more than 3 months in the last 12 months, they make up only 31.3% of the total number of returned migrants.



**Figure 4.12. Useful skills for migration, n=194**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

The application of skills upon return to Tajikistan varies depending on the previous skills and qualifications of migrant workers, as well as the needs of the local economy. It seems that the former workers mainly apply the skills gained in construction. Most of the former workers interviewed for this study, who worked in construction, agreed that the skills gained from migration were useful to them.

#### **Box 4.3. Useful building skills**

*All FGD participants noted that they built their own houses without having to hire additional labor and specialists, and those who were engaged in seasonal work at home, were mainly engaged in the construction of houses, fences and other temporary projects.*

It is worth noting that the majority did not have a stable job in construction upon returning home and noted that construction projects were rather seasonal. One of the respondents, apparently, built a successful construction business upon returning home (Shakhrinav, returned, men).

#### **Box 4.4. Unclaimed at home: the skills of migrants**

*For example, a high school graduate went to Russia and learned to work with cranes. Upon returning home, he was not able to apply his skills, because local construction projects did not require cranes. When asked why he would not go to the capital of Tajikistan, where cranes are used in construction, he replied that he did not know anyone who worked in Dushanbe, and there were no networks (Kabodiyon, returned, men).*

But there are examples when acquired skills were not applied in Tajikistan.

#### **Box 4.5. New skills are useful at home**

*The former cook, who learned construction skills in Russia, continued to work in construction upon his return, not willing to open a canteen due to local taxes and frequent inspections (Shakhrinav, returned, men).*

In other cases, a profession acquired during the migration process has become a profession upon returning home.

#### 4.4. Conclusions and Recommendations

This survey has confirmed the trends observed in previous surveys. The CALISS 2013 results inform us that majority of Tajikistani migrants work on low-skilled jobs in Russia. The large wage differential between Tajikistan and Russia creates disincentives for Tajiks to invest in their professional education for two reasons: first, the opportunity costs for not going to professional schools are lower, as wages for a professional in Tajikistan are still lower than for an unskilled laborer in Russia: and second, very few people with professional education find jobs that match their education in Russia. Job search in Russia normally takes a longer time for high-skilled occupation than for low-skilled occupations. This is partly due to the existing migrant networks which are wider among low-skilled workers.

Most migrants who go abroad to earn money do not have professional education, but at the same time, they prefer to master new skills, combining these with work abroad. Before departure, migrants prefer to get more information about legal issues and rules of stay. Migrants with professional education, if possible, get employed abroad in their main profession, and there are not many of them, since the current profession of migrants does not correspond to the type of employment abroad. The sectoral structure of employment of migrants abroad is more focused on construction, transport and services. Migrants, working in these sectors of the economy abroad, perform heavy and manual work.

Upon returning to their homeland, migrants with professional education try to find work in their profession. Migrants who did not have a profession prior to departure, upon returning to their homeland, are looking for work with the skills that they have acquired abroad – in construction and transport or as workers in the agricultural sector. However, on returning home, the status of migrants in the labor market does not change – until departure and after returning, almost every second migrant does not have a job. Among the migrants there are very few who were entrepreneurs before departure. In general, those migrants go abroad for migration who have not found work in the domestic labor market, and those who are not satisfied with wages in their homeland.

The survey showed that the presence of a demanded profession is an important factor in the career success of a migrant, both at home and abroad. Based on this factor, it is necessary:

- to involve migrants more in professional training, creating conditions for their quality education;
- to promote an approach aimed at investing in knowledge among all young people; and
- to promote policies aimed at teaching people to create jobs – that is, to teach successful entrepreneurship.

## CHAPTER 5. REMITTANCES

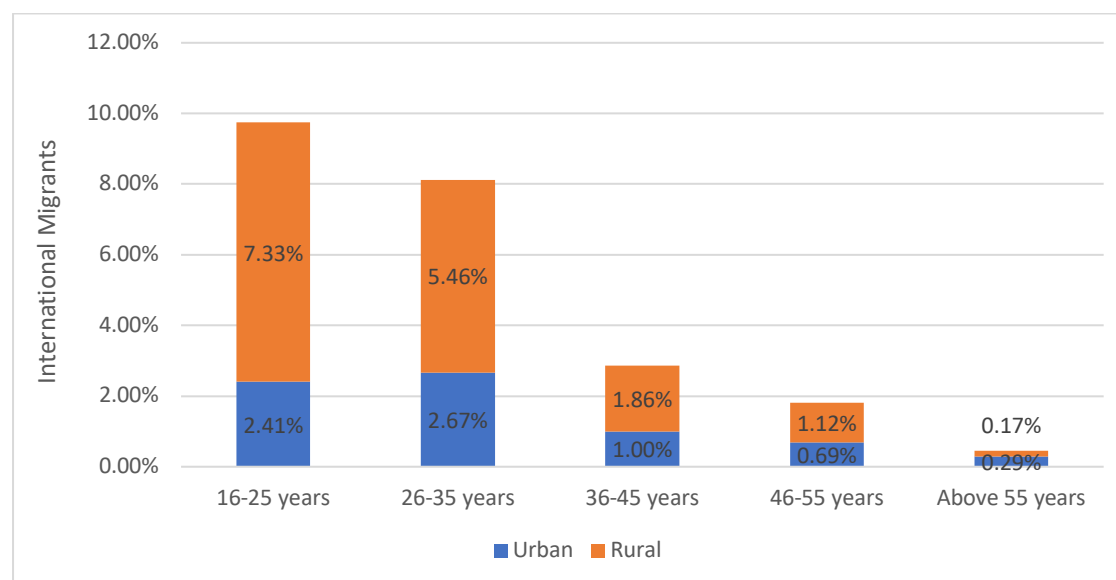
This chapter considers the profile of the senders of remittances and the receiving households, their differences from non-receiving households, the channels through which transfers are made and the size and frequency of these transfers. The chapter covers the use of remittances, the impact of remittances on the socio-economic behavior of households, the development of entrepreneurship, and investment in education. The chapter also discusses the impact of transfers on the use of financial services and financial inclusion.

### 5.1. Sending and Receiving Remittances

#### 5.1.1. Characteristics of remittance senders and receivers

The survey showed that the majority of international migrants are from rural areas and are predominantly young people between 16 to 35 years of age, with the highest share of international migrants being in the age group 16-25 years (Figure 5.1).

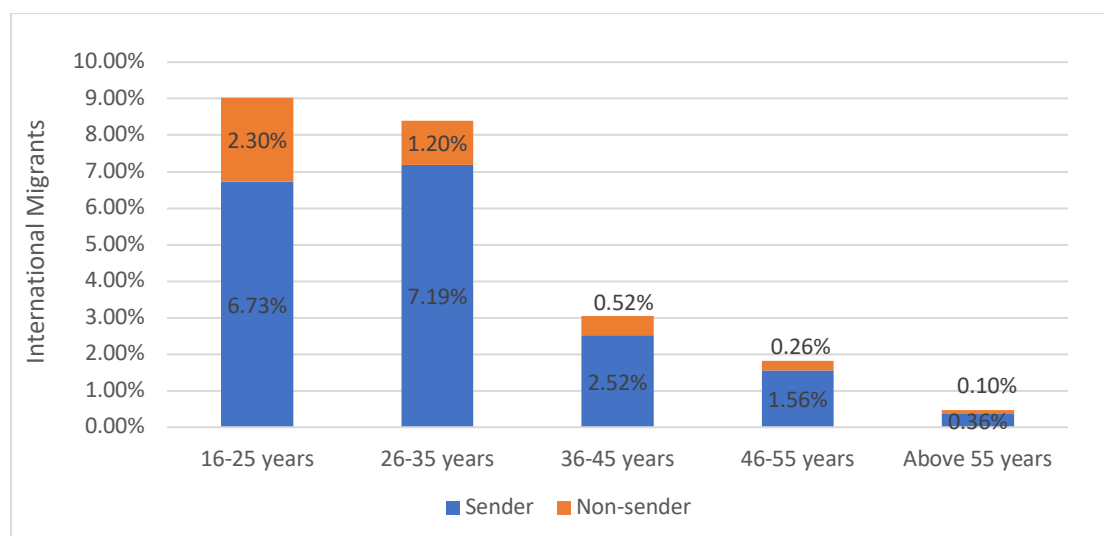
Figure 5.1. Age distribution of international migrants as a share in total population, by settlement type



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

However, not all international migrants send money back home. According to the survey, 18.5% of international migrants did not send remittances in cash or kind in the last 12 months. Considering the socio-demographic characteristics of international migrants, 85% of rural international migrants sent remittances in comparison to 74% of the urban international migrants. Most of the senders are in the age group 26 to 35 years (Figure 5.2).

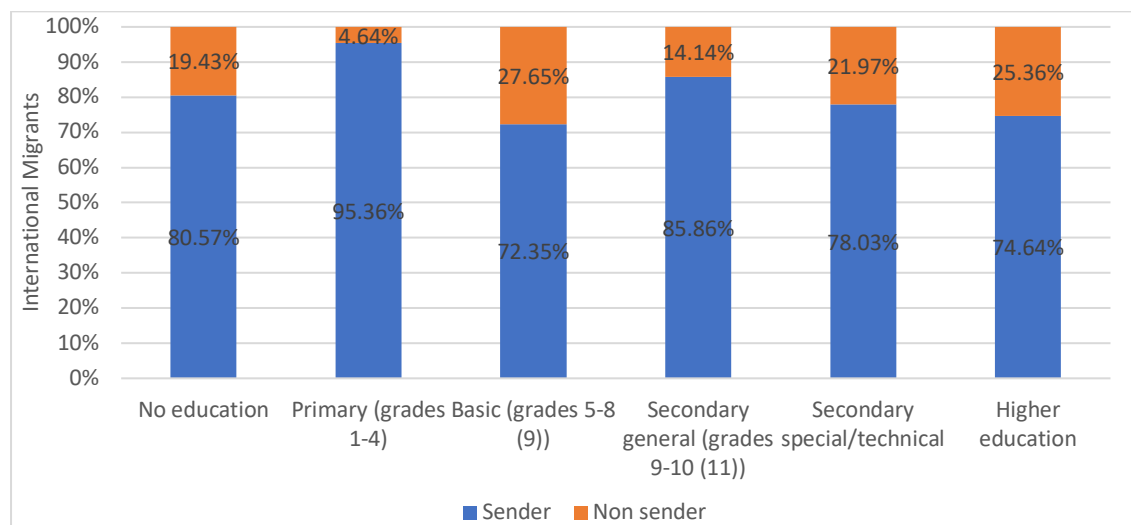
**Figure 5.2. Age distribution of international remittance senders and non-senders as a share of total population**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

If we look at the education level of the international migrants, the highest educational attainment is bachelor's degree. According to the survey, 74% of people without education migrate abroad, of which 60% send remittances. The majority of the senders are migrants who have secondary level general education (Figure 5.3).

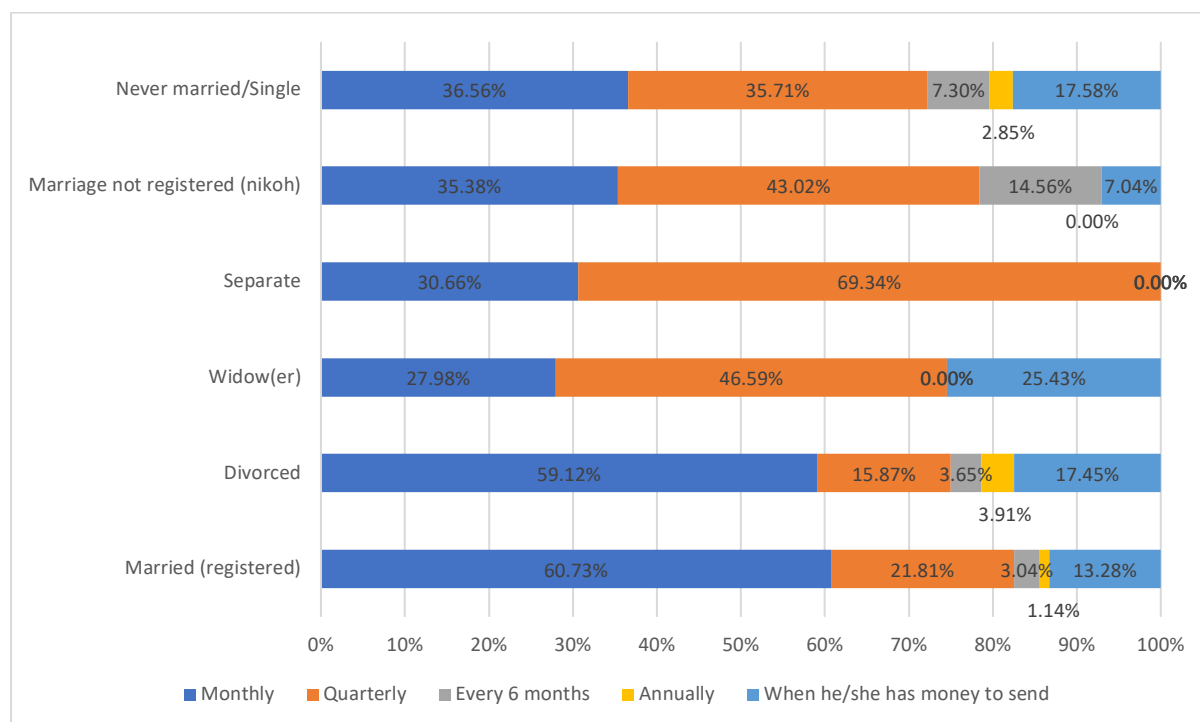
**Figure 5.3. Education level of international remittance senders above 15 years old**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

According to the survey, the average monthly remittance during the last 12 months was 2532.14TJS in cash and kind. Married international migrants (married registered) remit more frequently than single international migrants (Figure 5.4). However, single international migrants remitted more (cash and in kind) on average per month (Table 5.1).

**Figure 5.4. Frequency of remittance transfer by international migrants according to their marital status (%)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Table 5.1. Average monthly remittances in cash and kind sent by international migrants during the last 12 months**

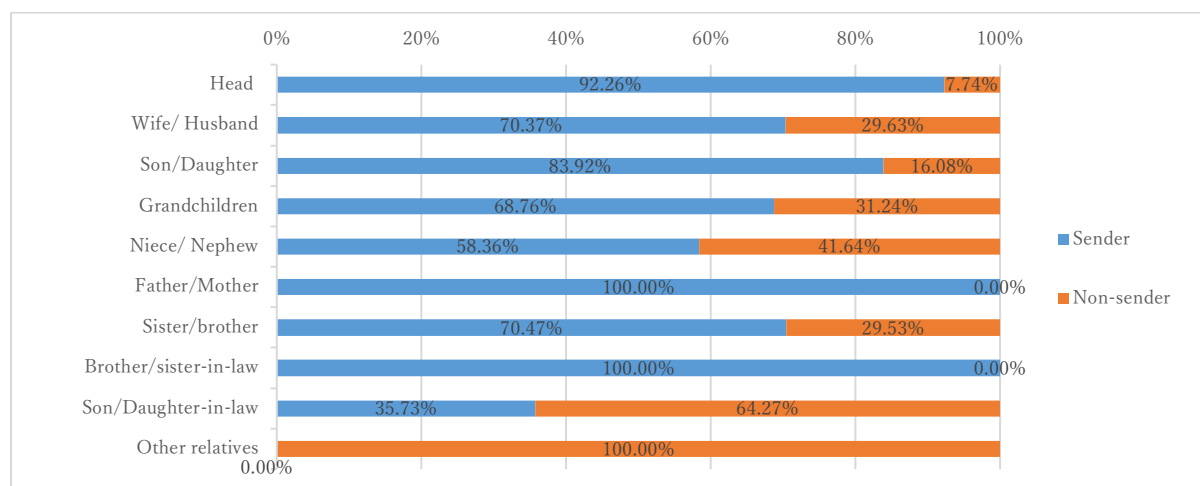
Marital Status	Remittance (in TJS)
Married (registered)	2538.727
Divorced	2422.3
Widow(er)	1423.25
Separate	1120
Marriage not registered (nikoh)	989.25
Never married/Single	2657.825
<b>Total</b>	<b>2532.14</b>

Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

If we analyze the composition of senders by their relationship to the head of household, then the highest number of people sending remittances are the ‘sons and daughters’ of this person – 65.24% of all senders. However, out of all the international migrant sons and daughters, only 84% send remittances in comparison to the 92% of all the international migrant ‘heads’ sending remittances. Often these are the eldest sons who have the highest level of commitment to the household. They send money more often and their transfers are larger (Figure 5.5).

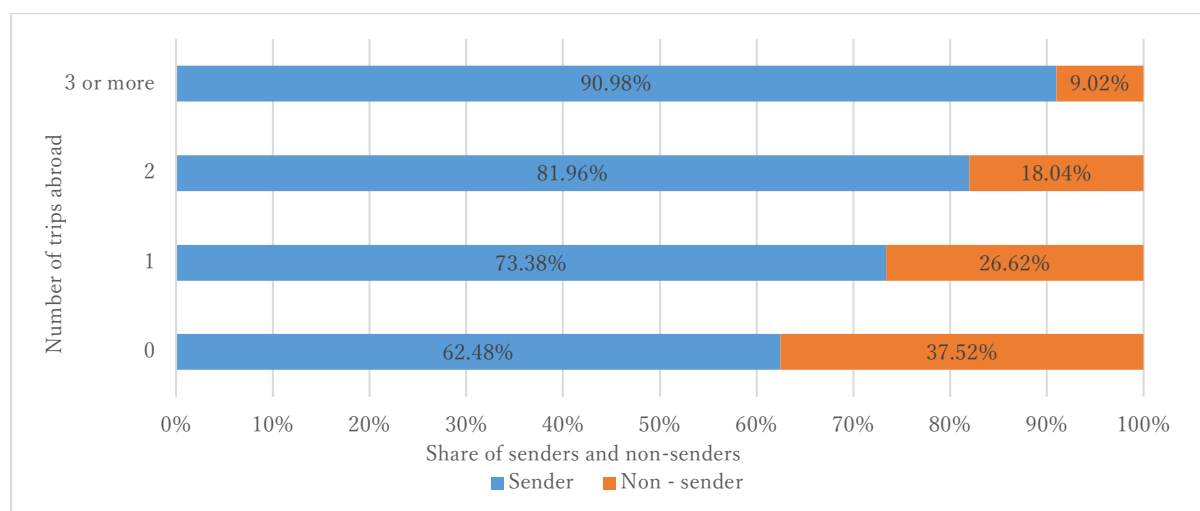
According to the survey, more people with “migration experience” (the number of international migration trips during the last 5 years) sent remittances. The share of senders increases as the number of trips increases (see Figure 5.6).

**Figure 5.5. Share of international remittance senders according to the relationship to the head**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

**Figure 5.6. Number of international migration trips and share of international remittance senders**



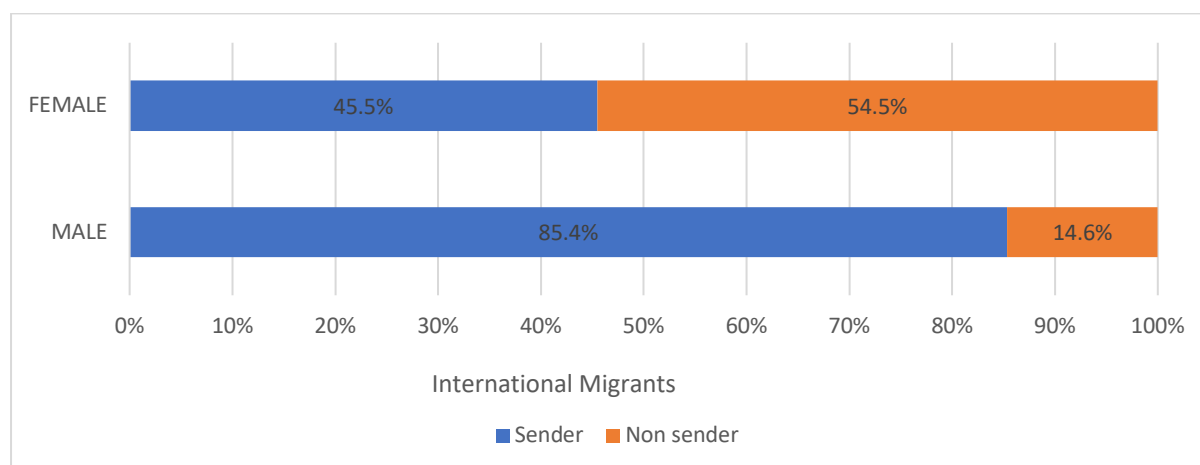
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Most of the senders are in the category “labor migrants” but are seasonal workers. For them, this periodic foreign work is the main way to support their family. The survey revealed that the majority of senders (97%) live in the Russian Federation. Other senders are located in Kazakhstan (1%), the United Arab Emirates (0.1%), Turkey (0.3%), the USA (0.3%), Germany (0.1 percent) and South Korea (0.1%). Most migrants who are in Uzbekistan and Kyrgyzstan do not send remittances. As for domestic migrants, they send remittances much less frequently than international migrants (1.9%).

There are less senders among women-migrants than among men (Figure 5.7). There might be several reasons why female migrants send less than male counterparts. Firstly, females earn less than males in the destination countries. Second, some of the female migrant workers are in the country of destination with their husbands and sometimes with their children. Their main responsibility may be taking care of the home but not earning money. Thirdly, working females do not send remittances home, spending their money on current consumption. Another group of female migrants, who are not sending money home, are single or divorced. They accumulate funds

for various purposes (buying or repairing housing, paying for children's education, wedding, and so on) and do not send remittances.

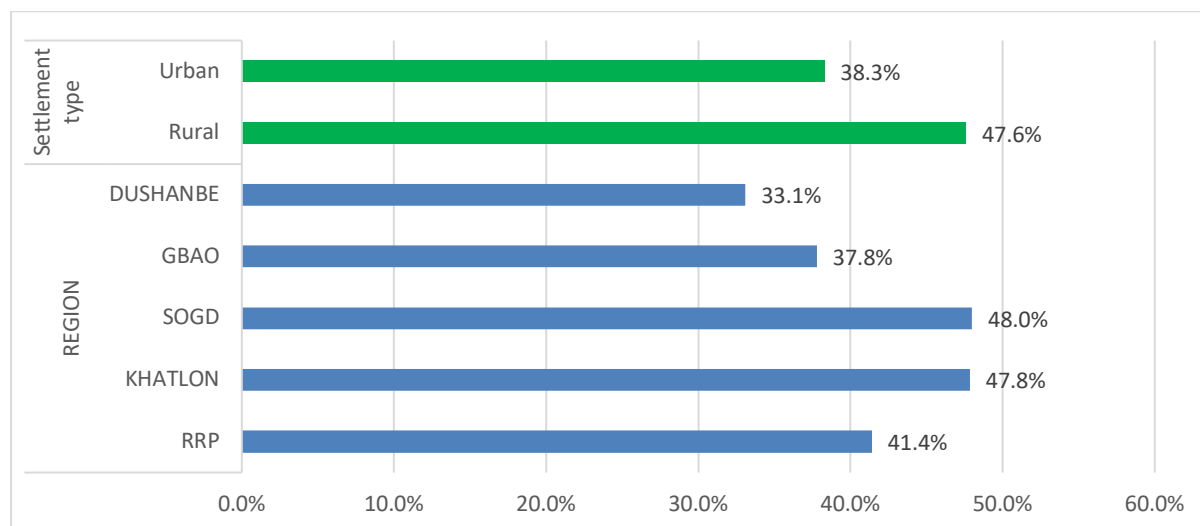
**Figure 5.7. Distribution of remittance senders by sex**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Thus, remittances play an important role for many households living in Tajikistan. More of the households receiving remittances are in rural areas (48%), while 38% in are in cities (see Figure 5.8). Regions of Tajikistan differ in the share of receiving households. Nearly half of the households (48%) receive remittances in the Sogd and Khatlon regions, while the share is the lowest in Dushanbe (33.1%).

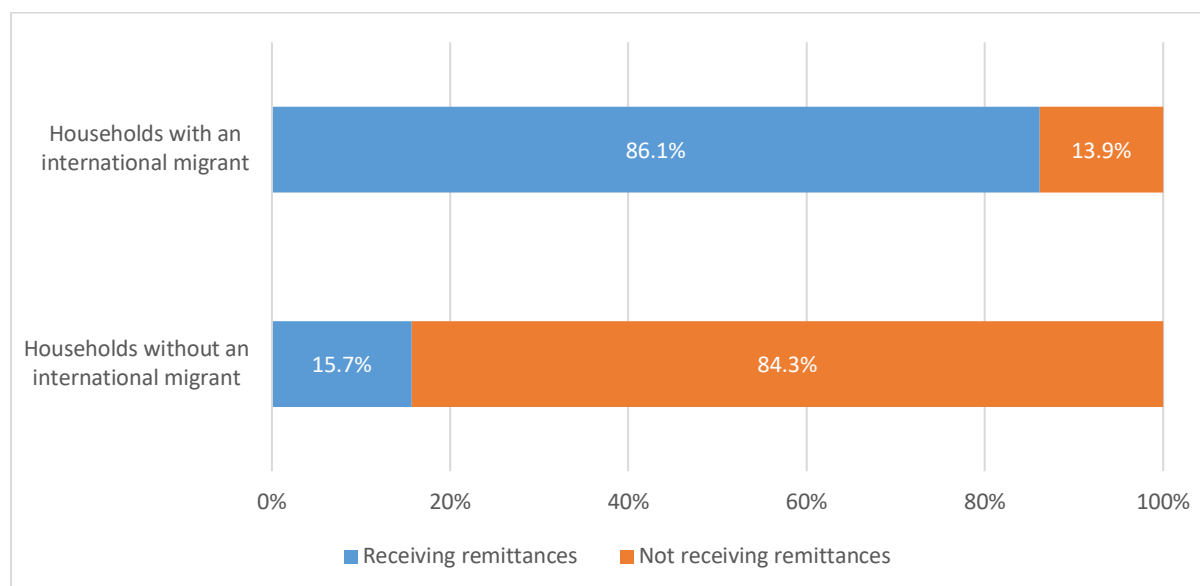
**Figure 5.8. Share of households receiving remittance by type of settlement and region**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

In general, 86% of migrant households receive remittances (see Figure 5.9). Some non-migrant households also receive remittances - 16%. These are mainly transfers from relatives or friends who left the country several years ago or from domestic migrants.

**Figure 5.9. Receivers of remittances in distribution by households with migrants and without migrants**



Source: Author's calculations using the JICA (2018) *Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

Comparing the characteristics of households receiving and non-receiving remittances, it can be seen that they differ in size and composition. The survey data shows that the average size of the receiving households (7.1 people) is greater than of the non-receiving households (6.2 people). This can be explained by the fact that, among households with migrants, the proportion of multi-unit families has increased, and includes multi-generational and/or multiple marriage couples.

Table 5.2 shows that, in the country as a whole, the average monthly transfer in cash is 2236 TJS, and in in-kind is 535 TJS. Total transfers (cash and in-kind) is 2532 TJS. The average monthly cash transfers in urban settlements (2065 TJS) is less than in rural areas (2288 TJS). Similarly, the size of in kind remittances is also higher in rural areas (585 TJS) than those in urban ones (380 TJS).

**Table 5.2. Average monthly remittances (in TJS)**

Type	Cash Remittances	In-kind Remittances	Cash and in-kind Remittances
Urban	2065.082	379.9358	2233.622
Rural	2288.365	585.2526	2625.311
Total	2235.574	535.0641	2532.14

Source: Author's calculations using the JICA (2018) *Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

### 5.1.2. The mode of remittances

The survey results show that most transfers come through official channels<sup>15</sup>. The most popular transfer channel is international payment systems, such as Golden Crown/Western Union/MoneyGram – they are remittance service providers that make cross-border money transfers using either their internal system or access to another cross-border banking network. 63% of households

<sup>15</sup> Currently, there are two main types of cross-border remittances: official and “unofficial”. Official remittance channels include postal, bank, and remittances through remittance systems, unofficial channels include transfers of cash directly by individuals or through shadow systems.



receiving money used this channel, while 27% sent and received money through banks. Of the remainder, 5 % received money through microfinance institutions and 1 % received cash and goods from couriers.

The average annual amount of money sent by migrants was 16,836.2TJS if the households received it through microfinance institutions, which was the highest amount sent. A somewhat smaller size of the average transfer – 16,104.9TJS was received through the money transfer system by remittance service providers. The average size of transfers through banks was 14,218.9TJS. Migrants carry no more than 10,000TJS with them and they trust couriers, relatives and friends to bring 4,500TJS. The popularity of one or another transfer channel is different in urban and rural areas. In the villages, microfinance institutions seem to be more popular than in the cities. Their share in the villages is 6.2 percent, which is nearly twice that of its share in the cities (Table 5.3).

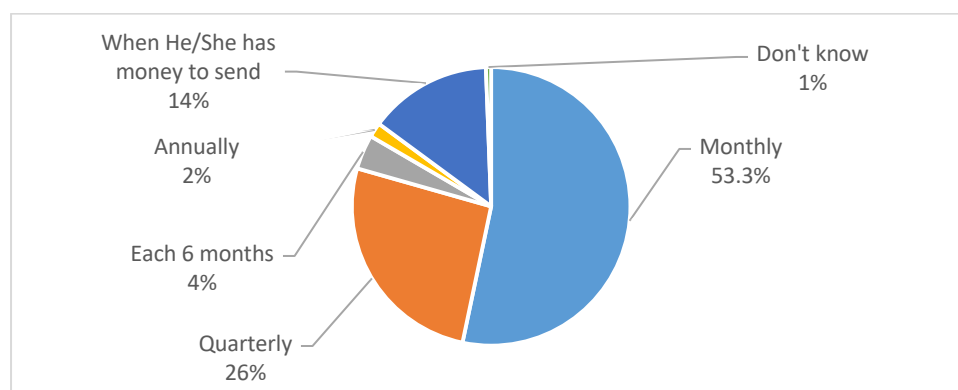
**Table 5.3. Channels of remittances**

Channels	Share of household-users (%)	Mean in TJS	Urban (%)	Rural (%)
Money transfer systems	63.3%	16104.9	70.8%	60.7%
Bank	27.0%	14218.9	22.4%	28.6%
Microfinance institution	5.4%	16836.2	3.4%	6.2%
Don't know	1.5%	6922.5	1.3%	1.6%
Personal Courier	1.2%	4558.9	0.3%	1.6%
Family/relatives/friends/colleagues	0.8%	4449.1	0.8%	0.8%
Hand carry	0.6%	9962.4	0.4%	0.6%
Online money transfer	0.2%	3557.9	0.7%	0.0%

*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

There are differences in the preferences for certain transfer channels between men and women. Given that all senders prefer remittance systems (64% of men and 60% of women), noticeably more women (38% of women against 26% of men) transferred money through banks. At the same time, men used microfinance organizations which women have little use for. Men also used the remittance channels offered by couriers, friends and relatives, and via online money transfers. However, these channels were not used at all by females. The majority of senders send remittances systematically: 53% of them send money every month, while 26% of them send every quarter (Figure 5.10).

**Figure 5.10. Frequency of transfers**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

Most of the funds are sent from the Russian Federation – 97% of the total volume of cash remittances and almost the same amount (95%) of transfers are remittances in kind (goods). Internal migrants send 2 percent of all transfers and 3% of transfers in kind. Transfers from other countries are minor<sup>16</sup>.

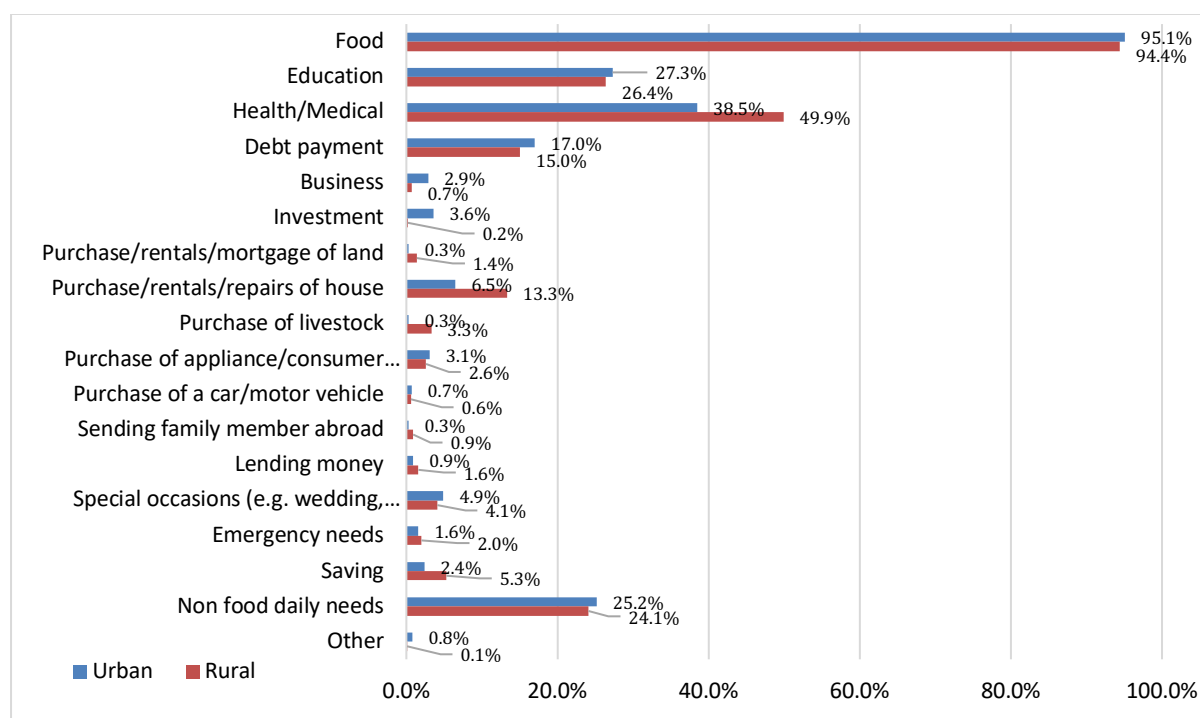
At the same time, according to the survey results, the largest average transfers per sender per year come from the United States — 33,540.4 TJS. Noticeably lower transfers are from Germany and Turkey — 23,329.9 TJS and 12,000 TJS, respectively. The size of annual transfers per sender from Kazakhstan is even lower – 17,796.3 TJS. On average, 15,419.3 TJS per year are transferred from Russia, 10,800TJS from the United Arab Emirates, and 1800TJS from South Korea. Thus, if the other destination countries for labor migration can be diversified, this could help to increase the average transfers per sender and volume of remittances to Tajikistan.

## 5.2. Usage of Remittances

### 5.2.1. Remittances and consumption

According to the survey, the majority of receiving households use most remittances to cover basic household expenditures. The share of households making savings is generally small (5 %).

**Figure 5.11. Expenditure items of remittances throughout the year by receiving households in distribution by type of location (multiple responses)**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

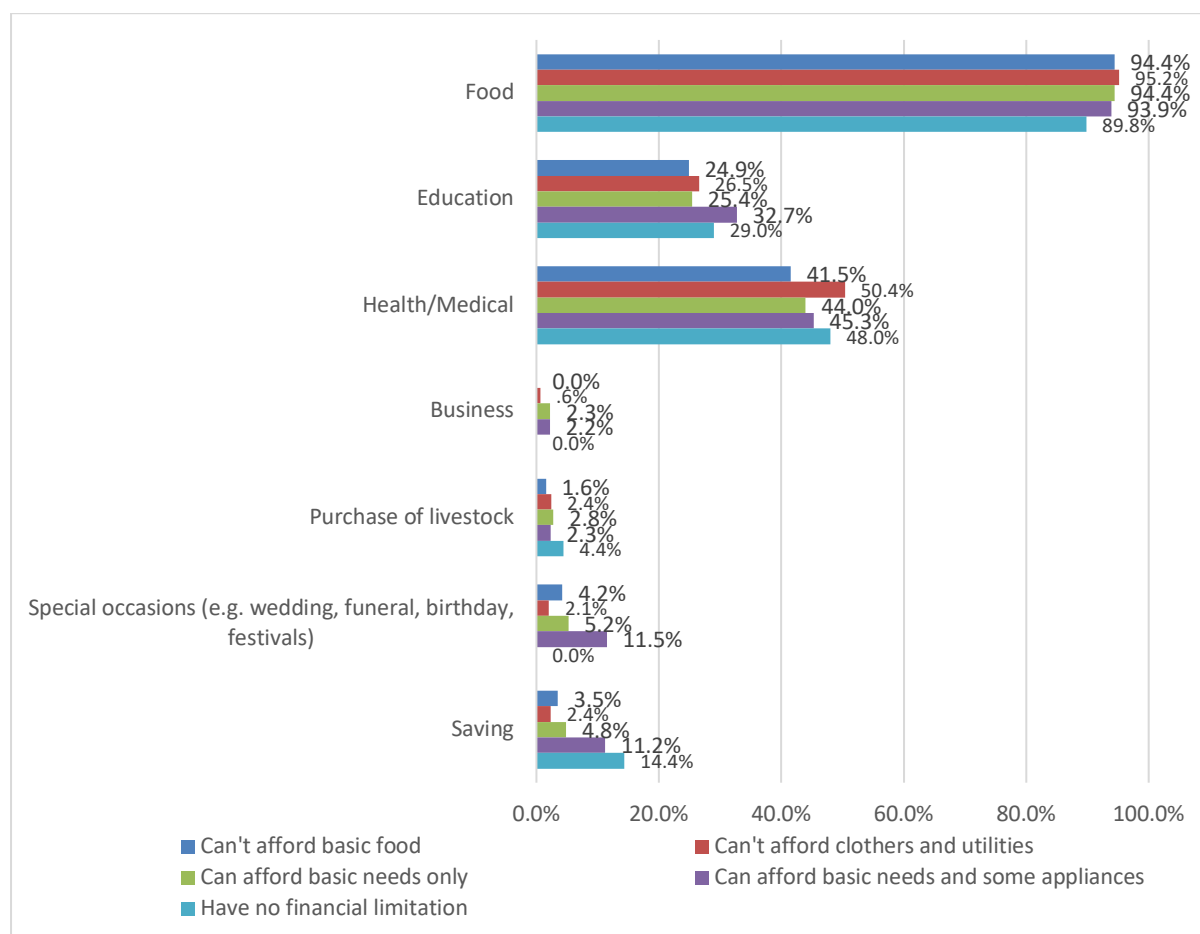
<sup>16</sup> According to the Central Bank of the Russian Federation, transfers from Russia are growing after several years of decline. In 2017, 2.536 billion USD was sent to Tajikistan from Russia, while for the whole of 2016 the amount was 1.929 billion USD. Thus, the growth was 31.47% or 607 million USD. It should be noted that the average amount of one transfer (from Russia to Tajikistan) decreased (to 98 USD), which is lower by almost 3% (3 USD) compared to the 2016 indicator or by 56.3% (126 USD) compared to 2015. The average transfer amount has been decreasing since the financial crisis of 2009. The last increase was recorded in 2008 when it reached a record 645 USD.

However, with regard to the savings behavior of households in connection with their financial status, the share of households with savings has increased – up to 14% in the group of the most well-off households. Also, rural households are more likely to save than urban ones.

Many believe that migrants spend significant sums on festivals and durable goods such as expensive household appliances, furniture, and so on. However, our survey shows that the expenditures for these purposes are small. 4 % of households reported that they spent money on ritual ceremonies and festivals, such as weddings, and only 3 % said that they spent money on buying expensive equipment and durable goods.

Comparing the answers about the use of remittances by receiving households in rural and urban areas, rural households put more priority on expenditure for medical services (50% of rural and 39% of urban), and use remittances for construction and repair of houses (5 % of rural and 2 percent of urban). Predictably, we find some cases that rural households use remittances for leasing land (1 % of rural) and buying livestock (3 % of rural) (Figure 5.11). The city has a higher proportion of households who spend money on debt repayment, but there are also more households who spend remittances for business purposes (3 % urban versus 1 % rural households) and investment (4% urban versus 0.2% rural households).

**Figure 5.12. Expenditure items of remittances throughout the year by receiving households in distribution by economic situation (multiple response)**



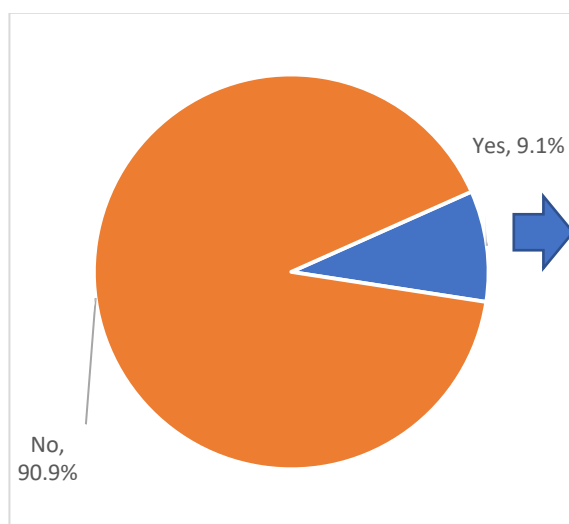
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

If we consider household expenditures of remittances in the distribution according to the self assessment of family wealth, we get the following figure. If in the “poorest” group (not even enough money for food), about 25% said that they spend money for education, if in groups with higher self-esteem 29 - 33% spend money for education (see Figure 5.12).

### 5.2.2. Remittances and entrepreneurship

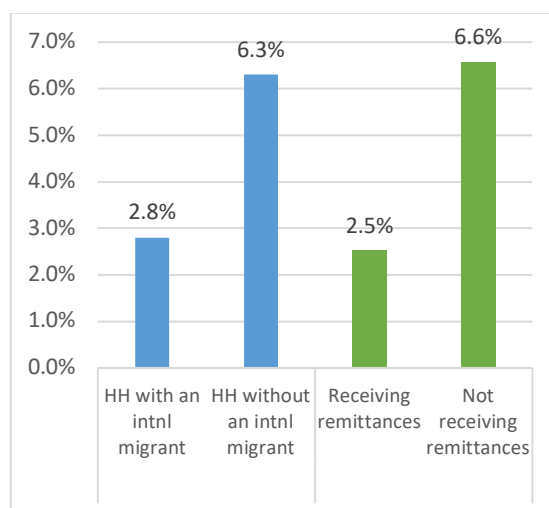
About one out of ten households reported that they already have a business – 9 percent. Less than 3 percent of them are households with an international migrant compared with 6 percent of households with no international migrants. Considering this question by the receiving and non-receiving remittances households, the survey showed that less than 3 percent of receiving remittances households have a business compared with 7 percent of non-receiving households.

**Figure 5.13. Existence of any type of business in household**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

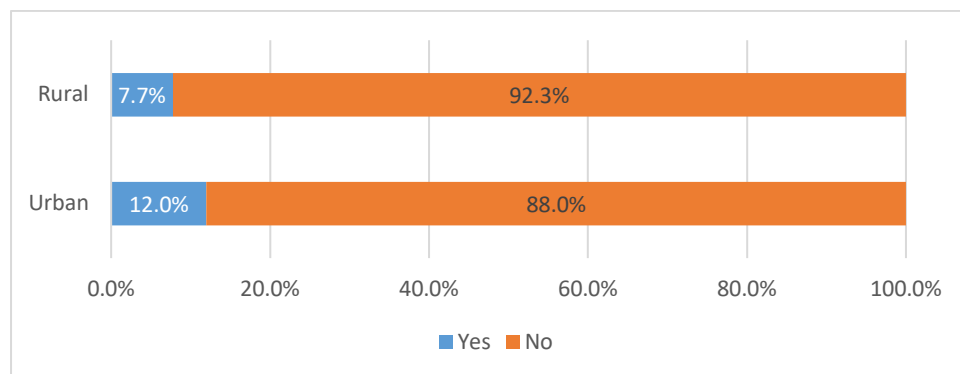
**Figure 5.14. Distribution of business owning households by existence of intl migrant and receiving remittances**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

The share of households having own businesses is higher in urban areas. (Figure 5.15).

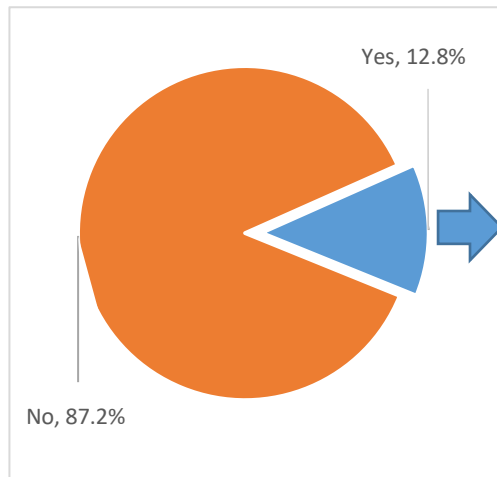
**Figure 5.15. Share of business-owning households by type of location**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

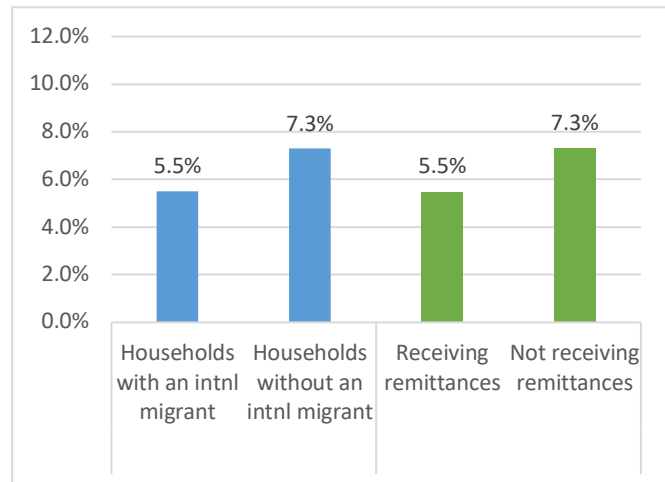
Speaking about business intentions, the data shows that there are 13% of households intending to open a business in the next two years. Again, among this group the share of households without international migrants and non-receivers of remittances is slightly higher than households with international migrants and receivers of remittances.

**Figure 5.16. Intention to open any type of business by household nearest 2 years**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

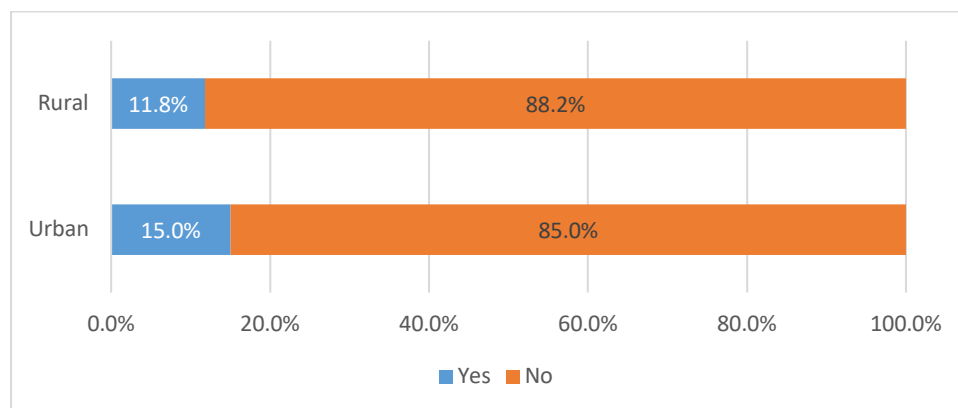
**Figure 5.17. The intention of starting the new business in distribution by households with and without international migrant and receiving and non-receiving remittances**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

The share of households who intend to start a new business in the next two years was 15% for urban areas and 12% for rural areas (Figure 5.18).

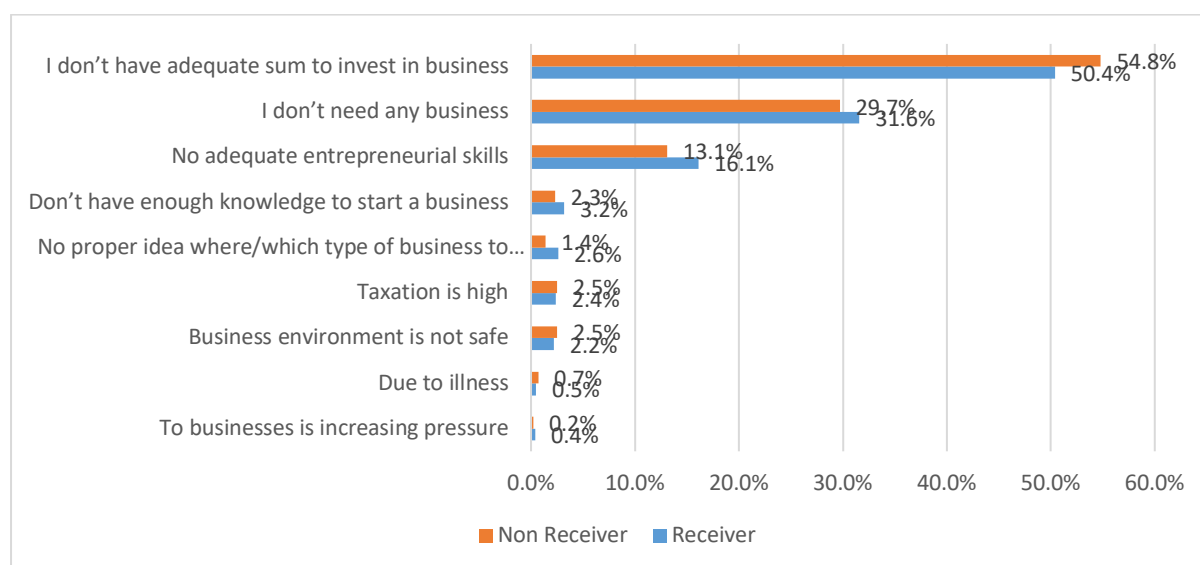
**Figure 5.18. Share of households declared the intention of starting the new business by type of location**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

If we compare the reasons for the not starting a business between remittance receiving and non-receiving households we find that for receiving households, lack of funds is the major reason in both receiving (50.4%), and non-receiving (54.8%) households. At the same time, the survey revealed that a larger number of receiving households do not have the knowledge and skills to do business. The survey results also show that entrepreneurship training needs seem to be higher among remittance receiving households (see Figure 5.19).

**Figure 5.19. Reasons why households do not intend to open a business**

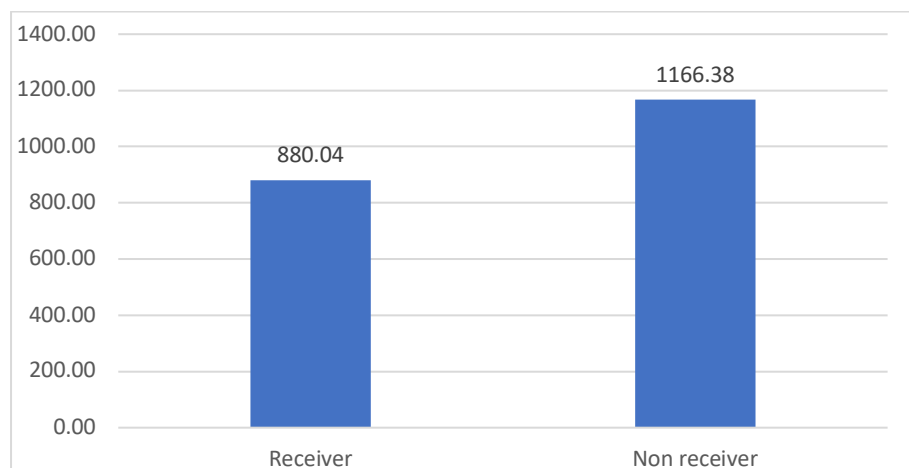


Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 5.2.3. Remittances and investment on education

The survey showed that receiving households spend less on education than non-receiving ones per year. Non-receiving households spend more on education of one schoolchild than receiving households 1,166.38 vs 880.04 TJS per year.

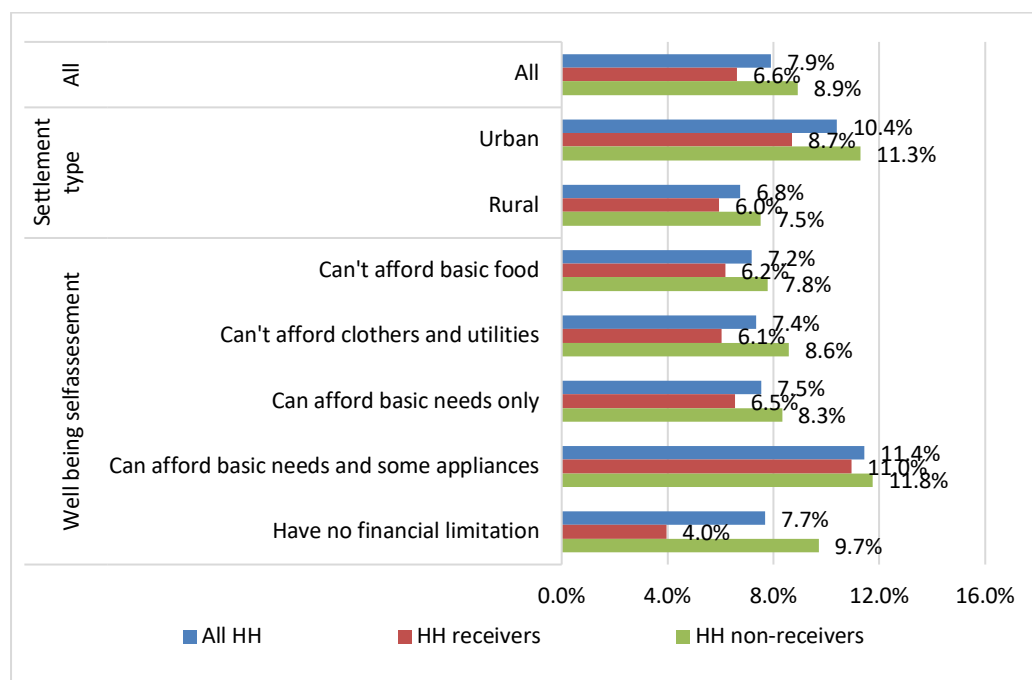
**Figure 5.20. Expenditures per one schoolchild aged 7-17 years, in TJS**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

Urban households spend more than rural households on education. With regard to the household expenditure pattern, poor households spend more on education than well-off households receiving remittances. This can be explained by the fact that in Tajikistan educational services are generally poorly differentiated in terms of quality and level of payment. In most educational institutions, the fee for pupils and students is almost the same, regardless of the income level of their parents.

Figure 5.21. Share of expenditures for education in the total household expenditure structure (%)



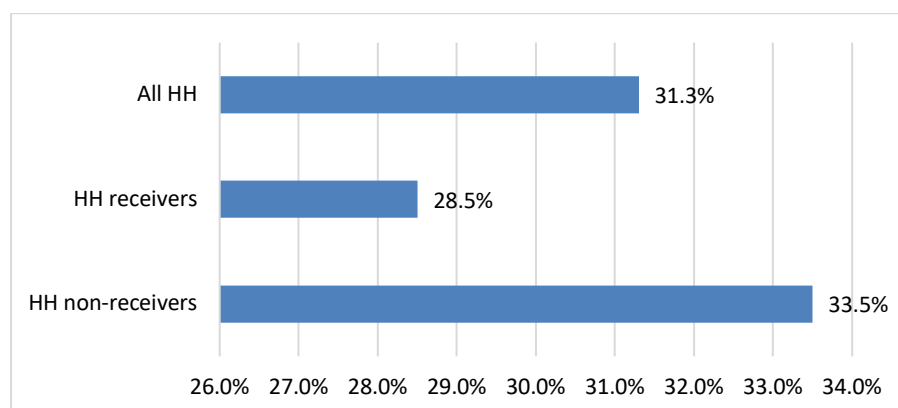
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 5.3. Remittances and Financial Inclusion (Opportunities, Preferences, and Barriers)

#### 5.3.1. Financial inclusion through receiving remittances

Three out of ten households reported the existence of at least one member who has a bank account – 31%, 29% and 34% of receiving and non-receiving households respectively.

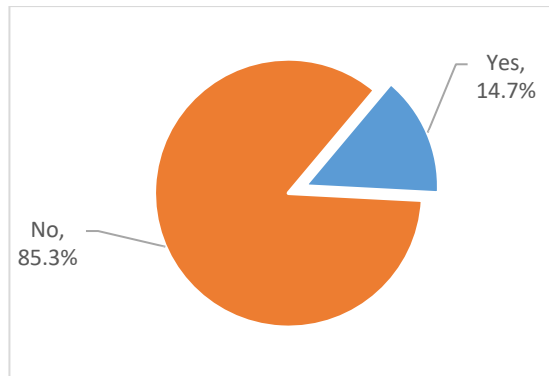
Figure 5.22. The presence of a bank account (%)



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

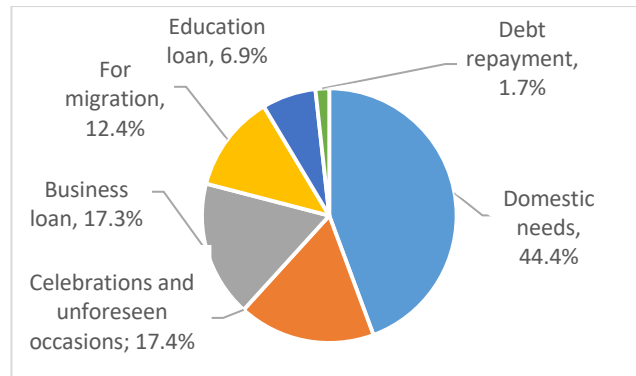
Only 15% of respondents reported that their household received credit during the last 12 months (Figure 5.23). Mainly the purpose of the credit taken was for household consumption needs – 70%, such as domestic needs (44%), celebrations and unforeseen occasions (17%), and payment for education (7 percent). Some took the loan to finance the migration expenditures – 12%. Only 17% reported the business loan (Figure 5.24).

**Figure 5.23. Borrowing money from a formal institution during the last 12 months**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

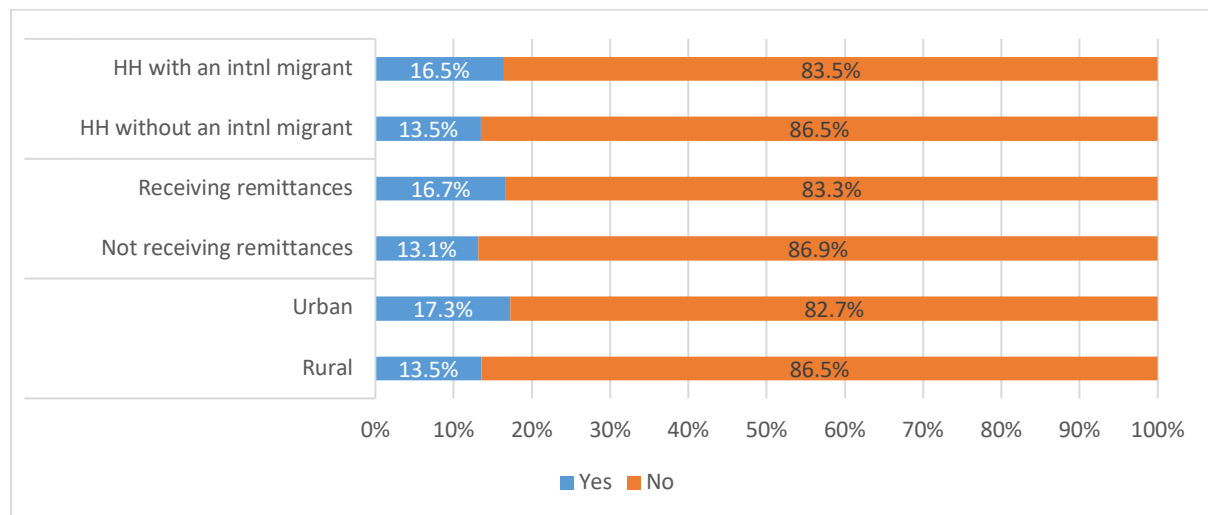
**Figure 5.24. The purpose of the loan**



Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

The share of receivers of loans is slightly higher among the households with international migrants, those receiving remittances and also urban households compared with rural ones.

**Figure 5.25. The share of loan borrowers depending on the type of households**



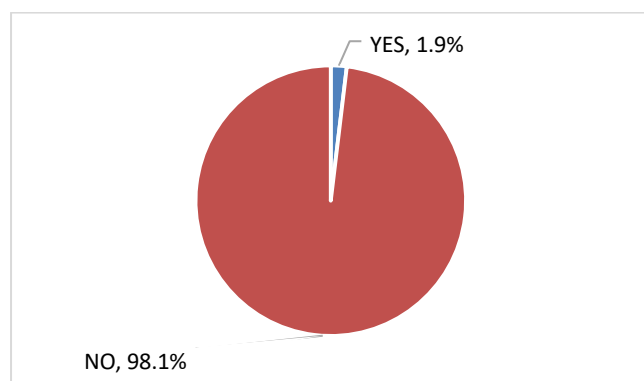
Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey

### 5.3.2. Financial Inclusion through using remittances

It is believed that remittances can contribute to economic development through increasing the savings of the population, a significant part of which should flow into the country's economy through financial services. This requires a higher propensity to save among the population and the development of financial services to stimulate savings. In general, only 2 percent of receiving households make savings by deposits in banks. Even fewer respondents keep money in microfinance organizations (only 1 percent). The main reason for this is the lack of enough money to warrant keeping it in financial institutions (91%).

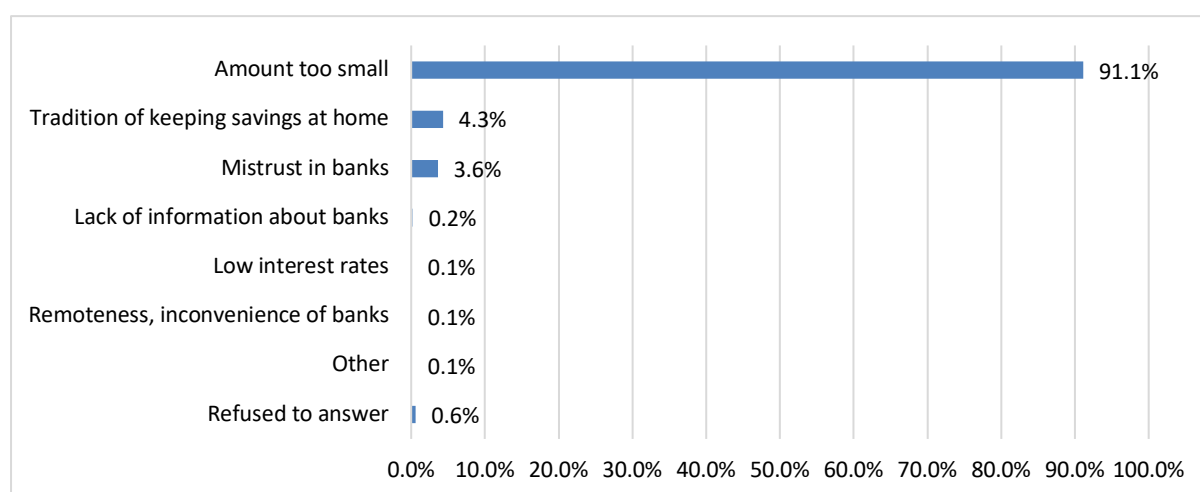


**Figure 5.26. The presence of deposit account**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

**Figure 5.27. The reason for not having a deposit account**



*Source: Author's calculations using the JICA (2018) Migration, Living Conditions & Skills: Panel Study-Tajikistan Survey*

## 5.4. Conclusions

Although most remittances are sent through formal channels, such as remittance service providers and banks, only a small proportion of remittances are deposited in savings accounts at banks. In fact, all remittances are collected once. Given these data, policy makers should increase the credibility of banks, introduce deposit insurance, expand banking and financial services in rural areas, and disseminate information about affordable financial services among migrants and receiving households.

This study revealed that receiving households invest in business less often than non-receiving households. Why the receiving households have lower propensity to invest should be further studied. There might be several reasons preventing them from undertaking this behavior. There are external factors, which are related to the broad issues of business and investment environment, trust in institutions, and personal factors, which are related to financial literacy and business education. However, some measures can be taken to change the investment behavior of receiving households from consumption to more investment and savings through the introduction of financial literacy programs and savings programs in local banks, the introduction of special loan programs for the purchase of real estate and agricultural equipment, and the provision of business consulting.

Although remittances are one of the main driving forces that reduce extreme poverty and income inequality among households, remittances do not contribute to entrepreneurial activities and business development so far in Tajikistan. Therefore, new attempts should be taken by policymakers to encourage entrepreneurial action at the regional and national levels. Community, regional, and national training programs should be introduced in order to promote entrepreneurial activity. These programs should include basic financial literacy training, financial planning, and introduction to basic accounting principles, tax laws, trade laws, and customs legislation. This will work as a foundation to help migration and remittances to contribute more to local economies in the long run.

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