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Invisible Development? Remittances for Housing and Transnational Reproduction Strategies among Migrant Households in Colombia

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ABSTRACT

In recent years, the Colombian government has embraced the migration-development agenda by designing programmes to channel remittances to key sectors such as housing and finance, in an attempt to institutionalise migrant households' transnational economic practices. However, little is known about migrant households' multifaceted transnational practices, their broader impact on households' and localities' socioeconomic development and migrants' engagement with these migration-for-development programmes. Drawing on qualitative data collected along the Colombia-UK migration network, this paper contrasts the narrow interpretation of development that underpins the migration-development agenda, as exemplified by the remittances-for-housing programmes implemented in Colombia, with the more nuanced social and economic contributions that remittance-financed housing investments have for migrant households' and communities' socioeconomic development. Thus, it provides a more nuanced interpretation of development to account for the often invisible, socioeconomic spinoffs that occur in the process of migrant households' attempts to produce and reproduce their livelihoods transnationally.

INTRODUCTION

Given that workers' remittances have become one of the main sources of finance for developing countries, where in 2011 they represented about half of the income received in the form of Foreign Direct Investment (FDI) and three times the amount received as Official Development Assistance (ODA) (Ratha, 2013; World Bank, 2016), migrants have emerged as one of the key agents in solving the "development problem" of the south (Faist, 2007). This has translated into a coordinated effort on the part of international financial institutions and governments in the north and south to incorporate them into the dynamics of the global financial system and to establish a discourse that links migration, remittances and development, the so-called migration–development nexus. In the face of its prominence in international policy circles, this migration–development nexus has been one of the major features of the global development agenda over the last decade, with the advancement of a concerted effort to promote policies and programmes that seek to spur economic development in migrant-sending countries based on the 'proper' use of remittances.

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Having recognized migrants as a current and potential economic and political force, the Colombian government has actively embraced the migration–development agenda and has sought to construct migrants as transnational development agents by designing specific programmes to channel remittances to key sectors such as housing and finance. In view of these efforts and the fact that high rates of migration have transformed Colombia into a "transnational social formation"[1] (Guarnizo, 2006), little is known about migrant households' multifaceted transnational practices and their broader impact on the socioeconomic development of migrant households and their localities of origin. In fact, most research on the transnational practices of Colombians abroad has been conducted at the point of either departure or destination, and has mainly focused on the transnational connections established by Colombians in the United States and, more recently, in Spain (cf. Bermúdez Torres, 2006; Cock, 2008; Echeverri, 2010; García, 2008; Gimeno et al., 2009; Guarnizo & Diaz, 1999; McIlwaine, 2005; Puyana et al., 2009; Sørensen & Guarnizo, 2007). Furthermore, no empirical studies to date have engaged with the migration-for-development/remittances-for-housing programmes implemented in Colombia and/or migrants' level of engagement with them.

This article aims to fill this lacuna by contrasting the narrow interpretation of development that underpins the migration-development agenda, as exemplified by the remittances-for-housing programmes implemented in Colombia, with the more nuanced social and economic contributions that remittance-financed housing investments have for migrant households' and communities' socioeconomic development. It does so by examining the Colombian government's remittances-for-housing programmes and Colombian migrant households' use of remittances to finance housing investments, their intended and unintended socioeconomic outcomes and the ways in which they may shape these households' long-term livelihoods. The article brings empirical data to bear on the premises that underpin discourses around the migration–development nexus by providing a more nuanced interpretation of development to account for the, often invisible, socioeconomic spinoffs that occur in the process of migrant households' attempts to reproduce their livelihoods over the transnational social field.[2] As such, the article contextualizes the links between state policy, economic development, global financial flows and family reproduction strategies and migration experiences and aspirations. This is important in light of calls for multi-sited empirical research that follows the transnational flows and connections of people, money and information across space (Faist, 2007; Levitt & Lamba-Nieves, 2011) and the need for understanding the extra-economic aspects of remittance behaviour (Batnitzky et al., 2012; Goldring, 2004). It is also important because there is limited knowledge on the use and production of housing and housing finance in developing countries (Datta & Jones, 2001).

The article is divided into three sections: the first section provides an overview of the role of the state and new enthusiasm around the migration-development nexus, before briefly touching upon the linkages between migration, remittances, housing and livelihoods in order to frame the empirical findings. The second section explores the Colombian government's embrace of the migration-development agenda through the channelling of remittances into housing and finance. The last section explores the dynamics of Colombian migrants' use of remittances to finance transnational housing investments, their intended and unintended socioeconomic outcomes and how these shape migrant households' long-term livelihoods.

Methodologically, this article draws on empirical data collected at both ends of the Colombia (Coffee Region) – UK (London) migration network, for a period of six months between 2008 and 2009. It consisted of a mixed-method approach that included in-depth semi-structured interviews (58 in total), participant observation in both locations and analysis of secondary quantitative data, mainly used to contextualize the qualitative empirical findings. The fieldwork in the UK included a total of 23 interviews, 21 with Colombian migrants in London and two with key actors, both active members of the Latin American community in London. It also included volunteering at two prominent charities working with Latin Americans in London and occasional participant observation in commercial areas in the city known for their high concentration of Colombians. In Colombia, the fieldwork encompassed 35 interviews, 21 with migrant families in the Coffee Region and 14 with local and national actors such as academics, neighbourhood leaders, NGOs representatives, government officials and members of entities from the remittances and construction sector. Participant observation involved living and travelling around the Coffee Region for four continuous months, whose fruits are spread through the analysis presented here. This article makes direct references to the interviews conducted with migrant households.

THE STATE AND THE NEW ENTHUSIASM AROUND THE MIGRATION-DEVELOPMENT NEXUS

This section reviews the role of the state and the new enthusiasm around the migration-development nexus among policymakers, in particular with regards to growing efforts for the financialization of migrant remitters and their families, and migrant households' transnational socioeconomic activities. We aim to elucidate the macro-dynamics and ideological underpinnings of the Colombian government's embrace of the migration-development agenda and its attempts to render migrants as transnational development agents.

Given that workers' remittances have become one of the main sources of finance for developing countries in recent years, migrants have emerged as one of the key agents in solving the "development problem" of the south (Faist, 2007) and consequently, one of the most important actors to be incorporated into the dynamics of the global financial system. This has translated into a coordinated effort on the part of international financial institutions and governments in the north and south to promote the migration–development nexus in the form of a range of policies and programmes that seek to spur economic development in migrant-sending countries based on the "proper" use of remittances. Although the World Bank has been in charge of coordinating these efforts, they are being pushed at a global scale by a range of international organizations and think tanks and have been given prominence by the United Nations' High Level Dialogue on Migration and Development and the agency's establishment of a Global Migration Group in 2006 (Gamlen, 2014). For the most part, this agenda reproduces a discourse that shifts the responsibility of development from the state to its citizens, at home and abroad, insists on the centrality of financial markets for households' access to basic services and promotes "productive" investment as the preferred mechanism for the 'proper' use of remittances.

Although most studies have concluded that migration, remittances and investment by migrants do not produce development but instead, that good institutional conditions and development are a precondition for migrants to invest (Faist, 2007; Levitt & Lamba-Nieves, 2011), the migration–development nexus continues to gain ground as a "pressing need" (Sørensen et al., 2002), given the importance of migration and remittances for the financial health and social and economic stability of developing countries (Ratha, 2013; World Bank, 2016). The linking of migration and development is not a new phenomenon and the debate about the nexus "has swung back and forth like a pendulum, from optimism in the 1950s and 1960s, to pessimism, scepticism and relative neglect since the early 1970s, and towards more optimistic views since 2000" (de Haas, 2012, p. 11). However, this renewed enthusiasm is animated by political and economic interests and exaggerates the benefits and multiplier effects that remittances can have on origin countries (de Haas, 2012; Gamlen, 2014). Furthermore, the reborn optimism about the migration-development nexus implicitly fails to recognise that migration is not an exogenous variable but part and parcel of broader development and/or social transformation processes (Castles et al., 2014); tends to ignore the structural constraints that inhibit development and allocate an unlimited capacity to individuals to overcome them (Glick Schiller & Faist, 2010). As Portes (2011) has rightly argued, given that development is not an spontaneous but a guided process, although private actors may play an important role in development, “the quality and developmental orientation of state institutions have thus come to be recognised as a necessary, if not sufficient condition for development” (p. 501).

However, the new discourses around the migration–development nexus, and its policies, fit with Northern governments’ attempts to control and manage migration (Datta, 2009; Delgado-Wise & Márquez Covarrubias, 2010; Gamlen & Marsh, 2011) and an ideology that seeks to “roll-out neoliberalism”, that is, strives for the creation of new global forms of technocratic economic management and invasive social policies (Gamlen, 2010; Peck & Tickell, 2002, pp. 388-389). In particular, a lot of effort has been put lately into exploiting migrant households’ connection to broader circuits of capital and finance, through the financialization of remitters and their families and the establishment of the necessary channels for the release of the ‘investment potential’ of remittances. In Latin America, the Multilateral Investment Fund (MIF) of the Inter-American Development Bank (IDB) set out to create a cluster of projects to mobilize remittances to strengthen the global financial system, by designing programmes around five main areas of work: housing, policies and legal frameworks, banking, productive investments and, financial education and entrepreneurship (Hall, 2010).[3]

Hence, in Latin America and the Caribbean, where remittances represent around 70 per cent of Foreign Direct Investment (FDI) inflows and are five times larger than the flows of official development assistance (ODA) (World Bank, 2006, 2016), governments are taking bold steps to establish and maintain links with their citizens abroad. These range from symbolic policies and bureaucratic reforms to highlight migrants’ importance to policymakers and the extension of political rights to migrants[4]; to programmes to channel remittances to key national sectors and remittances-matching funds for public investment schemes (Levitt & de la Dehesa, 2003). At the same time, financial institutions have been driven into a fierce competition to capture a greater portion of remittances flows. One of the most important developments in this regard is the sector’s alliance with governments for the financialization of migrant activities, especially by tailoring financial products to the needs of the remittance market, in an attempt to institutionalize migrant households’ transnational economic practices.

For instance, the Mexican government partnered with major US banks to allow undocumented migrants the use of Matrículas Consulares as proof of identity to open bank accounts in the United States. Also in Mexico, the National Development Bank (NAFIN) developed a programme to foster municipal and state-level public-private partnerships to capitalize remittances for entrepreneurial productive projects (Levitt & de la Dehesa, 2003). Ecuador’s Banco Solidario has partnered with remittance-sending institutions in Spain and Italy to offer transnational bank accounts that allow migrants to send remittances to their families, free of charge, if they open a bank account in Ecuador (Hall, 2010; Orozco, 2008). Through its “Mi familia, Mi pais, Mi regreso” programme, Banco Solidario also offers mortgages directly to migrants and their relatives for acquiring homes in Ecuador under a set of more flexible requirements (Fajnzylber & López, 2008; Orozco & Fedewa, 2006). Under the “Programa Quinto Suyo”, Peruvian commercial banks offer Peruvian migrants in the USA, Spain, Italy, Japan and Chile, mortgage credit based on their accumulated remittances-based savings accounts (Conthe & Garcia, 2007). For its part, Banco de Crédito del Perú, the country’s largest bank, offers mortgages to remittance-recipients through the “MIVIVIENDA con remesas” programme, while Banco Salvadoreño has opened several branches in the United States, where it offers differential mortgage credit, according to migrants’ legal status, to finance housing purchases in El Salvador (Fajnzylber & López, 2008). Also, the government of the Dominican Republic has partnered with some US banks to offer subsidised mortgages to migrants wishing to return to the island to invest in purpose-built housing units (Levitt, 2001b).

As will be illustrated by the Colombian case, these types of programmes, linking remittances to housing acquisition and financing, have been one of the main mechanisms employed by governments in their efforts to render migrants as transnational development agents. In fact, the IDB financed five remittances-for-housing projects throughout Latin America, in partnership with governmental and/or commercial financial institutions: one in Colombia, two in Mexico, one in El Salvador and one in Ecuador (Hall, 2010). Another innovation in this realm, pioneered by the Colombian government, has been the forceful promotion of property fairs abroad. These fairs are often promoted by alluding to migrants' longing for and loyalty to their homeland and literally involve bringing the domestic housing market to migrants' main cities of destination in the North. Indeed, these types of fairs are becoming the instrument of choice for many Latin American governments: Mexico sponsored the first "Tu Vivienda en México" fair in the USA in 2007 and Honduras did so in 2011. Likewise Ecuador promoted the first 'Mi Casa en Ecuador' fair in Madrid and Barcelona in 2006, and in the USA in 2008; while El Salvador organized a series of fairs in the USA beginning in 2006 (Klaufus, 2010).

Other novel business strategies have emerged in an attempt to control the flow of remittances. Instead of sending money home, migrants in the United States are being encouraged, by transnational money transfer companies in alliance with home appliances, furniture and construction chains, to directly buy durable goods, business equipment and construction material that are then delivered to their relatives back home in countries such as Mexico, El Salvador and the Dominican Republic (Guarnizo, 2003; Stefoni, 2011). Although the overall impact of these recent attempts at the leveraging of remittances for development throughout the region is still unknown, the experience of countries with a long tradition of migration should serve as a guide in this regard. As Durand (2009) has pointed out, Mexico and the Dominican Republic have received remittances for more than 100 and 50 years respectively, yet, there is no empirical proof that these flows of money have aided the development process of either country.

Thus, it is argued that these efforts are part of the wider shift in development policy and practice – from state-led to market-led – that has taken place in the last three decades. The institutionalization of market-driven approaches to development has often meant poverty-alleviating interventions that favour the deepening of financial markets by tying resources to economic activities based on credit. These interventions seemed to be based on the construction of an idealized financial subject on the part of donors (and the different agents involved) so that "as entrepreneurial subjects, the poor are identified in ways consistent with the financial sustainability of lenders and an ideal of self-regulating markets" (Rankin, 2001, p. 28). As the examples above illustrate, it is clear that the nation-state is being pushed to redefine its domain of action in an attempt to harness the resources of its nationals beyond its territorial boundaries and thus, continues to play a crucial role in framing the terms under which migrants' transnational practices take place. As Katharyne Mitchell (1997, p. 106) has suggested, "state practices and the rights and responsibilities of state citizenship expand and contract with prevailing transmigration currents and capital flows".

The next section explores the linkages between migration, remittances, housing and livelihoods in order to contextualise the empirical findings presented in the article.

MIGRATION, REMITTANCES, HOUSING AND LIVELIHOODS

There is a considerable amount of literature on migration and remittances behaviour on the part of migrant workers worldwide (Adams Jr., R & A. Cuecuecha, 2010; Agarwal & Horowitz, 2002; Rapoport & Docquier, 2005; Stark & Lucas, 1988). In this vein, migration has been recognised as one of the main strategies that households employ for the production and reproduction of their livelihoods (King, 2011; Kothari, 2003; McDowell & de Haan, 1997; Sørensen & Olwig, 2002). The production of livelihoods involves capital assets, social relations and organizations and the ability of individuals to access and employ them in order to generate income and support households. The ability to access these resources differs across time and space and sometimes it may require the movement of labour and capital (Bebbington, 2000; King, 2011). In this sense, the sending of remittances, and in particular their use to finance housing investments, can be seen in the broader context of transnational family relationships, as part and parcel of these livelihood strategies. As Sørensen and Olwig (2002, p. 1) remind us: people "do not necessarily migrate to start a new life elsewhere but rather to search out new opportunities that may allow them to enhance and diversify livelihoods practised and valued back home". Thus, there is a strong interdependence between those who migrate and those who stay behind, so these households engage in a wide range of transnational activities for the maintenance and reproduction of family relations from afar. These transnational activities materialize in concrete places that are interconnected through multiple human, financial and information networks (Portes, 2011).

The use of remittances to engage in strategies that aid the long-term reproduction of livelihoods has been documented among migrant households in a variety of sending countries. For instance, Montoya Zavala (2006) documented the use of remittances to finance small business ventures, from taxi services to restaurants and hotels in the Dominican Republic, El Salvador, India and Morocco. Sørensen (2005) found that some Colombian migrant households with relatives in Italy rely on renting rooms in the home, that had been built with remittances, to supplement their income; while Verrest and Post (2007) showed how low-income migrant households in Surinam combine remittances and home-based economic activities as livelihood strategies to make ends meet.

These strategies have resulted in changing landscapes in migrant-sending communities around the world. For example, Levitt (2001a) vividly described the ways in which the new, mostly half-finished, remittances-financed homes in the Dominican village of Miraflores differed so completely in style and scale from the other houses in the area. Klaufus (2006) detailed the conflicts and class-based objections of the established elite to the houses built by lower and middle class migrants from Cuenca, Ecuador to the USA and Europe. Colloredo-Mansfeld (1994) documented that in Ecuador's northern Andes, local and transnational textile weaver/trading families create new architectural forms to affirm their economic success and social position; while there are a series of accounts of the great influence of remittances on the family and community life and architecture of Guatemala, El Salvador and Honduras (AECID, 2010). These examples illustrate that migrant households' livelihood strategies, particularly their use of remittances to invest in housing, are deeply embedded in social relations and are part of complex processes through which they may define themselves and claim a place in the social and economic arena in which they function.

Lately, it has become evident that transnational households' individual practices have had much broader institutional, economic, social and cultural effects in communities, regions and nations at both ends of the migration network. Hence, a wealth of research on the effects of remittances in multiple arenas of social life has been produced. While some have investigated particular issues such as improvements in migrant households in terms of human capital formation (López-Córdova, 2006; Rapoport & Docquier, 2005), school attendance (Cox & Ureta, 2002) and lower infant mortality rates (Frank and Hummer, 2002; Hildebrandt & McKenzie, 2005); others have focused on broader issues such as poverty alleviation (Richard Adams Jr & Page, 2005; Ratha, 2013), development (Richard Adams Jr, 2011; Bakker, 2015; Fajnzylber & López, 2008; Orozco, 2008) and the role of remittances in the expansion of global finance (Cross, 2015). With regards to housing, while the use of remittances to finance housing investments has been widely documented across the world (for a comprehensive review see Massey et al., 1998), scholars and policymakers have tended to disregard these investments as "non-productive", consumption-expenditure that have little or no developmental impact. However, as De Haas has repeatedly shown (2006, 2007; 2013), housing investments not only enable migrant households to improve their living conditions and wellbeing but also function as a relatively secure capital investment and a potential source of additional income and improved future livelihoods. As such, these housing expenditures have direct and indirect effects that have the potential to contribute positively to social and economic development in migrant-sending areas. Thus, "dismissing such improved well-being and standards of living as 'non-developmental' reflects a narrow view of development" (de Haas, 2006, p. 575). As will be shown in the next two sections, the narrow interpretation of development that underpins the migration-development agenda, as exemplified by the remittances-for-housing programmes implemented in Colombia, is made evident by their assumption of "productive investments" as only those that create formal linkages with the financial sector. In this sense, they fail to capture the more nuanced contributions that migrant households' diverse transnational livelihood strategies have for the development of their households and communities at origin.

THE COLOMBIAN GOVERNMENT'S EMBRACE OF THE MIGRATION-DEVELOPMENT AGENDA

Having recognized migrants as a current and potential economic and political force, in the last fifteen years, the Colombian government has embraced the migration-for-development agenda by radically changing its policies towards Colombians residing abroad. Although Colombians acquired the right to dual citizenship in the 1960s, since the introduction of the new Constitution in 1991, Colombians living abroad have acquired the rights of voting from abroad, representation in the National Congress and the right to be elected to Congress (Guarnizo et al., 1999). Through the "ColombiaNosUne" programme, the government has sought to "permanently link the Colombian state with its communities living abroad", "recognise them as a vital part of the nation" and "advocate for mechanisms to facilitate the sending of remittances and to channel them towards savings and investment", among others (MRE, 2004). As detailed in the first section, these radical political changes are not the exclusive domain of the Colombian state. Migrant-sending governments' widespread practices of trying to reincorporate migrants into the polity have, no doubt, been triggered by political as well as economic reasons.

In line with this, the Colombian government has attempted to render migrants as agents of economic development by promoting the channelling of remittances towards "productive investment", through the "Mi Casa con Remesas" programme and the international housing/property fairs. "Mi Casa con Remesas" is a model of housing finance and one of the five remittances-for-housing projects financed by the IDB in Latin America, by which remittance-receiving households can apply for mortgage credit to buy new low-income housing. The programme began in 2007 and is run by the Cajas de Compensación Familiar[5] and Bancolombia, Colombia's largest commercial bank. It is available in the regions that receive the greatest amount of remittances: the Coffee Region and the states of Valle del Cauca, Cundinamarca and Antioquia. Its promotional brochure pictures a mother with two children and reads, "now your money sent from abroad represents a house in Colombia". But the Colombian government has also innovated in its efforts to promote the migration-development agenda by being the first in Latin America to sponsor, logistically and/or financially, housing/property fairs for Colombians abroad. These fairs have been taken place since 2005 in the main cities of destination of Colombians in the global North: New York, Miami, Madrid and London. They are usually organized by the National Builders' Association and supported by the government through its Consulates and Embassies. The fairs involve a massive logistical effort by gathering Colombian property developers, financial institutions, international mortgage credit corporations and representatives from a variety of government agencies for a two-day event in a designated location in these cities. They are widely advertised in a variety of media outlets for "people who are far away from home and want to invest in their motherland"[6] . The fairs feature a series of talks that emphasize the housing sector's contribution to the country's economy and how migrants can contribute to it by investing in property while alluding to their loyalty to families back home and a potential return home. The reasoning for promoting these programmes is in line with the prevailing conventional wisdom, among policymakers and business leaders, that remittances have to be channelled towards productive use because they are being squandered in consumption and thus not contributing to the country's development[7] . In short, it is argued that the Colombian government's promotion of the migration-development agenda has centred around initiatives that favour the deepening of financial markets by tying remittances to so-called development-inducing 'productive investments' based on mortgage credit. These aggressive efforts to incorporate migrants into the dynamics of the global financial system are part and parcel of the broader process of financialization of the global development agenda that has taken place in the last three decades (Hudson, 2008; Roy, 2010).

THE SIGNIFICANCE OF THE COLOMBIA (COFFEE REGION) – UNITED KINGDOM (LONDON) MIGRATION CORRIDOR

Migration flows in this corridor gained significance in the 1990s and peaked at the beginning of the new millennium: the UK is the second most favoured destination of Colombians in Europe (after Spain) and the fourth biggest source of remittances to Colombia (Banco de la República, 2010). Migration from Colombia to London, estimated around 70,000[8] (Guarnizo, 2008), is mainly urban and regionally concentrated: around 50% of migrants come from the Coffee Region and the state of Valle del Cauca (Guarnizo, 2008; McIlwaine, 2005).

The dramatic increase of migration from Colombia in the 1990s was the result of the confluence of multiple factors. On the one hand, following the debt crisis of the 1980s, the Colombian government implemented a series of neoliberal economic policies to integrate the country to global markets. Increased trade and market liberalization, privatization and sharp cuts in health and education weakened the economy's ability to generate employment, especially in the sectors that were rapidly exposed to foreign competition such as agriculture and manufacturing (Guarnizo, 2006). Although similar reforms were implemented in other Latin American countries at the time, a deterioration of the internal socio-political climate, especially following the death of Pablo Escobar in 1993, meant that the adverse effects of these reforms were much more acute. On the other hand, the dissolution of the International Coffee Agreement in 1989 produced a series of economic and institutional changes that had a profound impact on the lives of coffee producers in Colombia[9] (Montenegro, 1993) and triggered one of the worst economic slumps in Colombian history. The sudden collapse of the coffee economy and the earthquake that hit the Coffee Region in 1999, brought to light the complex problems that had been developing under the surface during the boom years: a deterioration of the living standards of some sectors of the population, high rates of violence and crime and the displacement and migration of people to and from the region (Toro Zuluaga, 2005). The interweaving of these factors pushed millions of Colombians, from all socioeconomic backgrounds, to seek social, political and economic refuge abroad. Finally, the strong demand for labour (low and highly skilled) of a booming UK economy and the pre-existing transnational social networks (whose seeds had been sown in the 1970s) accelerated the rate of emigration from Colombia, especially from the Coffee Region, to new destinations, particularly in Europe.

As a consequence of increased migration, remittances to Colombia have grown steadily since the 1990s, totalling US$ 4,093 million in 2014 (Banco de la República, 2015). They provide the second largest source of foreign currency to the Colombian economy (after oil exports), and represented almost three times the income from coffee exports in 2006 (Khoudour-Castéras, 2007). The main sources of remittances are the United States, Spain, Venezuela and the United Kingdom. The geographical distribution of remittances mirrors the regionally concentrated nature of migration from Colombia, with the Coffee Region and the state of Valle del Cauca, receiving a little over 50 per cent of total flows (Banco de la República, 2010).

REMITTANCES AND HOUSING INVESTMENTS: SHAPING LIVELIHOODS

The government's forceful promotion of remittances-for-housing programmes has effectively meant throwing its weight behind creating and sustaining a new transnational socioeconomic space, yet the overall impact of these programmes has been relatively small. Although investment in housing is a growing component of remittances expenditure,[10] housing purchases (with remittances) by Colombians abroad represent a fraction of the total amount of money that migrants send to their families back home, around 3.4 per cent (Banco de la República, 2015; Collazos, 2015).

All migrants in London interviewed for this study regularly send remittances to their families in the Coffee Region of Colombia. Most of the migrant households (28 out of 42) had used remittances to invest in housing.[11] However, none of them accessed housing through the government-sponsored programmes, "Mi casa con remesas" and the international housing fairs or by borrowing from a bank but instead used alternative strategies for housing acquisition and financing. Although there are many different and very personal reasons behind migrants' desire to remit and invest in housing in their localities of origin, some common elements can be identified. For these migrant households, transnational housing investments are a key strategy to guarantee a space for the reproduction of the family across the transnational social field. Housing fulfils multiple roles such as materializing one of the goals of migrating and improving their nuclear and/or extended family's immediate welfare and quality of life, as well as providing a sense of future stability and security. Housing also function as a calculated investment that would facilitate migrants' eventual return and serve as a tangible store of value. In this sense, housing investments have material but also important qualitative effects on the everyday lives of migrant households, which are encapsulated by a phrase repeated by many of the migrants interviewed: "owning a house does not equate with wealth but not owning one equates with poverty". Migrants rely on their close family members back home for the materialization of the dream of homeownership and the investment process is quite transnational in nature.[12]

As part of this process, migrant families are using remittances to invest in housing as a livelihood strategy to generate additional sources of income for their families in the Coffee Region. This strategy takes two main forms. The first strategy is to consolidate an additional income stream from the migrant's family home by building additional rooms for rent, *housing for housing*, or setting up small businesses. The second strategy involves using the earnings from renting other property (previously financed with remittances) as an income supplement that is de-linked from migrant remittances.

Generating income within the home

Carmen's case illustrates the functioning of the *housing for housing* strategy. Carmen is a returned migrant, resident of Pereira, whose daughters and son live in London. Although Carmen has a small pension and receives remittances regularly, she wanted to create her own source of income, as she put it, in order not to become a burden for her children:

> This house was remodelled. I built a studio flat thinking that I can have my own income, instead of depending on the money my children send me because I do not work anymore…It has been a year since that was finished and now I have a young professional living there.

The case of Yair's family also illustrates the dynamics of this housing for housing strategy. He is a returned migrant from London also living in Pereira whose mother left for the UK 12 years ago. He recounted the changes had been made to the house with the remittances his mother sends:

> This house was remodelled…the third floor was added and the other two were polished. We [my mum and I] wanted to make that investment so we could rent one of the floors and make some extra money. Now, my grandmother, uncle, niece and I live in the two top floors and rent out the first floor. It is not much, but at least we have the extra fixed amount coming in every month.

The experience of Carmen's and Yair's family highlights some of the real contributions that remittances make to local economies, which are being overlooked by discourses around the migration-development nexus, because of its emphasis on the use of remittances for "productive" investments. In particular, these *housing for housing* activities are not simply an "unproductive" livelihood strategy that migrant households engage in to make ends meet, they make an important contribution to migrants households' improved wellbeing and living standards and generate an increased, albeit small, demand for goods and services that are produced by local businesses such as the construction industry.

In Colombia, building additional rooms for rent in the home and/or renting the spare rooms in the house is a very common strategy to diversify a family's earnings, especially among low-income urban households, given that it does not require great amounts of capital investment and/or requesting costly building permits. And there is a growing demand for this sort of living arrangement.[13] Thus, remittances are providing these migrant families in the Coffee Region with the capital resources needed to take advantage of this national trend. Despite the fact that these migrant remittances are being channelled to the construction industry (as the government programmes seek to do), they are not considered "productive" investments because they are not producing any formal linkages with the financial industry.

Setting up small businesses was another common livelihood strategy among migrant households in the Coffee Region. Andrea's case is a clear example of these trends. Andrea lives in London with her daughter, sister and two nephews. Her oldest sister, Graciela, lives in Pereira with her two nephews, Arturo and Javier, who also lived in London for six years but had to return to Colombia in 2007. On their return, they were unable to find jobs and because of Arturo's passion for cooking, they decided to open a restaurant in Pereira. Andrea recounted the family's story in London and Arturo supplemented it in Colombia:

> When I was in London I had the opportunity to buy some land and that has helped a lot …we help each other [the ones here and the ones there]. Now we have this business, we all contribute to it. Although it has not been easy, it provides us, as a family, with an income so that the family in London does not have to send a lot from there.

This strategy was not only a response to the hard economic reality of the region, but also served as a mechanism to decrease the family's dependence on the remittances they receive from their relatives in London. Although from an economic point of view these small businesses contribute to the development of the local economy, through the generation of employment and tax revenues and increased family incomes to finance consumption, they do not follow the script of the 'preferred' mechanisms articulated by the migration-development agenda in Colombia.

Generating income outside the home

The second livelihood strategy among Colombian migrants households is to generate additional sources of income by capitalising on previous housing investments. That is, using the income created through the renting out of other property, previously acquired with remittances, as an income supplement. These monies do not cross national borders. Viviana and her sister, Diana's case illustrates this dynamic. Both live in London but Viviana had returned temporarily to Colombia to take care of their ill mother:

> My sister Diana bought this house for mum. I bought a house 9 years ago to have some extra money coming in, some money guaranteed. I opened a bank account where the money for the rent is deposited. We all contribute to support mum but sometimes I barely have any money left to send from London. You know how expensive it is to live there…so, sometimes I have to use some of the money that the house produces here [in Colombia], when I cannot send, then I tell my mum to withdraw the money from that account.

These economic dynamics are also not being captured by the "productive" forms of investment favoured by discourses around the migration-development nexus. On the one hand, the additional income generated through the renting of property is not only improving migrant families' wellbeing but is also rebalancing the transnational flows originating in London and indirectly benefiting the British economy by leaving migrants with more disposable income to spend locally.

And for some migrant households, the monies derived from the renting of property may be critical for the family's survival because they may constitute their sole source of income. Mariela is a single mother of three who lives in London. Her sister takes care of their disabled brother. Their case illustrates this situation:

> My flat in Colombia is rented. When I first came here [London], I used to send money and give them a third of the rent from the flat. I have not been able to send money for a while because I have been on benefits since I separated from my husband. So, I give my sister half of the flat's rent and the rest is used to pay the property tax and the administration fee. They practically live on that.

In summary, migrant households purposely engaged in a set of strategies that seek to diversify the sources of income that sustain their livelihoods. These strategies serve as a mechanism to guarantee the maintenance and reproduction of the family across the transnational social field by creating employment opportunities for the family and/or supplementing the family's income in case of unexpected changes in migrants' ability to remit. These additional sources of income may ultimately reconfigure the livelihoods of these transnational migrant households by partially de-linking the family's subsistence from the migrants' remittances. These livelihood strategies have produced significant improvements in migrant households' wellbeing and living standards and have aided the local development process through the multiplying effects (albeit small) they have on local industries, primarily via higher demand for goods and services. However, because of the form they take and the fact they are not producing any formal linkages with the financial industry, they have not been taken into account as "productive" forms of investment by the agents in charge of the migration-development agenda in Colombia.

Remittances: other unintended economic outcomes

Remittances also produce other unintended economic outcomes. In particular, the empirical evidence suggests that there are spin-off effects that occur at the level of the household/family, which may or may not have immediate economic effects at the community/local economy level. That is, remittances help not only their direct beneficiaries in the Coffee Region but also the migrant's extended family, because the former, given their higher disposable income, help the latter and these, in turn, help others.

This household "multiplying effect" is illustrated by the utilization of remittances in Nancy's family. Nancy and her brother have lived in London for more than 10 years. Nancy's sister, Ana, talked about how the family's situation in Cali had improved since her siblings migrated:

> The situation has definitely improved. One can see for example that my mum helps the people she can help with the same money that she receives from my siblings. She has 11 siblings and she helps them. She has benefited by their emigration and also other people such as my children because they are the only two grandchildren that she has here…if they need anything, she gives it to them because she now has that extra income from abroad.

Similarly, Lina's account (in Zaragoza, Valle) illustrates this issue:

> With the money that my son sent me every month, I used to help my brother, who does not have a stable job. I used to buy food for my house and his. I also help other family members like my sister, who has two children, and my niece who is studying in Pereira; I buy food for them because they just don't have enough money.

Although migrants do not usually remit with the intention of aiding the reproduction of their wider family networks, these are nonetheless benefiting in multiple, yet often intangible ways. These spin-off effects of remittances at the household level have also tended to be ignored in the economic literature. Documenting these dynamics highlights the fact that there is a wider interdependence between those members of the family who migrate and those who stay behind but remain connected with the migrant through kinship, economic and social ties; and it allows us to capture some of the qualitative impacts that the flow of remittances is having on migrants' wider social networks.

CONCLUDING REMARKS

Migration and remittances can be seen, in the broader context of transnational family relationships, as part of wider livelihood strategies for the maintenance and reproduction of the family. One of the main family reproduction strategies for Colombian migrants in London and their families in the country's Coffee Region is acquiring homes with remittances. For these families, housing fulfils multiple roles such as materializing one of the goals of migrating and improving their nuclear and/or extended family's immediate welfare and quality of life as well as providing a sense of future stability and security. They also function as calculated investments that would facilitate migrants' eventual return and serve as a tangible store of value. These housing investments in turn, generate other intended and unintended socioeconomic outcomes. On the one hand, they create avenues for the generation of additional sources of income that have the potential to reconfigure the livelihoods of these transnational households by partially delinking the family's subsistence from the migrant's remittances. These resources are generated within the home, by building additional rooms for rent, *housing for housing*, or setting up small businesses. They are also generated outside the home, by using the earnings from renting other property (previously financed with remittances) as an income supplement. On the other hand, migrant remittances have spin-off effects, often intangible, that extend beyond the migrants' immediate family and aid the reproduction of their wider social networks. Thus, it seems that Colombian migrants' transnational housing investments, contrary to the rationalistic logic of orthodox economics, are producing the kinds of multiple outcomes widely documented by sociologists (Portes, 2011).

These findings overshadow the current policymakers' preoccupation with the use of remittances for either consumption or investment by providing a more nuanced interpretation of development to account for the, often invisible, socioeconomic spinoffs that occur in the process of migrant households' attempts to reproduce their livelihoods over the transnational social field. Such preoccupation is based on arbitrary notions of what dimensions of socioeconomic change are considered as developmental, ignores the capabilities-enhancing potential of migration and remittances (Castles et al., 2014; de Haas, 2009) and thus individuals' freedom to invest in the activities they consider the most valuable to pursue the kinds of lives they have reason to value (Sen, 1999). They also point to the conceptually narrow nature of the migration-development agenda, as exemplified by the remittances-for-housing programmes implemented in Colombia, and its failure to recognize the multiple economic and social dimensions of migrant households' diverse livelihood strategies. Moreover, given its obsession with easily quantifiable measures of development, they also overlook the real impact these strategies have on households' everyday living conditions and local development processes.

On the one hand, although these households' remittances are being channelled to the construction industry (as the government programmes seek to do), they are not considered "productive" investments because they are not producing any formal linkages with the financial industry. On the other hand, although migrants have been placed at the centre of the migration-development agenda, important aspects of their lives have tended to be ignored. Specifically, because of the focus on migrants' role as consumers and investors, this agenda has downplayed their condition as citizens with social rights; the social, economic, political and historical factors that pushed migrants to leave their countries of origin, as well as the conditions in which most of them enter (and remain in) their societies of destination in the global north. Considering the fact that the implementation of neoliberal structural adjustment programmes was one of the triggers for the large flows of emigration from Colombia beginning in the 1990s, it is counter-productive to think that the neoliberal-inspired migration-development agenda now being promoted would bring about the kind of development that years of public policy have failed to produce. In short, the current articulation of the migration-development nexus reinforces a "myopic vision of how economic, social and political transformation is actually brought about all over the world" (Glick Schiller, 2012, p. 95).

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NOTES

1. A transnational social formation refers to the profound transformations in the social, cultural and political structures of Colombian society caused by high rates of migration from the country beginning at the end of the 1980s. Thus, the political, economic and social matrix that structures society, as well as the production, reproduction and transformation of culture and national identity, transcend the national territory and take place in a transnational space in which residents in the country interact with, influence and are influenced by Colombians residing abroad (Guarnizo, 2006).

2. This article employs the definition of transnational social field that grounds transnational practices in the localities in which they take place, so that "… the context in which transnational actions take place is not just local, but also 'trans-local' (i.e., local to local). Translocal relations are constituted within historically and geographically specific points of origin and migration…such relations are dynamic…they form a tri-adic connection that links transmigrants, the localities to which they migrate and, their locality of origin" (Guarnizo & Smith, 1998, p. 13).
3. Since 1999, the MIF has financed numerous studies, surveys, conferences and national and regional projects, to the tune of more than 37 million dollars, to promote remittances as a tool for development (BID, 2006; Orozco, 2008).
4. It is a telling fact that only four countries in Latin America allowed dual citizenship prior to 1991: Uruguay, Panama, Peru and El Salvador. By the dawn of the new millennium, laws that amount to *de facto* dual nationality or citizenship had been passed in Colombia, the Dominican Republic, Costa Rica, Ecuador, Brazil and Mexico (Jones-Correa, 2001).
5. Cajas de Compensación Familiar are regional, not-for-profit institutions which collect government-mandated resources from private companies to provide social services such as health, education, housing and recreation to low income employees and their families.
6. This was the slogan of the first international property fair for Colombian migrants in London that took place in 2008.
7. This conventional wisdom on remittances has been articulated in a variety of official documents and was also a recurrent theme among some of the key actors interviewed.
8. More recently, McIlwaine et al. (2011) estimated the whole Latin American community in the city to be just around 113,500.
9. The production of coffee in the country is in the hands of thousands of small landowners. Around 62% of the cultivated area is owned by farmers with less than 1 hectare of land (Toro Zuluaga, 2005).
10. A study conducted among Colombian migrants in twenty different countries found that 54% of them were interested in investing in housing in Colombia (Gaviria & Mejía, 2005). Another study found that close to 10% of remittance recipient households in the country's Coffee Region used a portion of remittances to finance housing acquisition and 40% used them to fund housing expansion and/or improvements (Garay & Rodriguez, 2005).
11. Since the study was conducted only among migrant households at both ends of the migration network, we cannot establish similarities and/or differences with the investment patterns of non-migrant households.
12. In contrast, Smith and Mazzucato (2009) found that Ghanaian migrants in Amsterdam keep their housing investments in the capital city hidden from their extended family in the village. They rely on friends or other relatives (who can be trusted to keep the secret) for these transactions.
13. Colombia's rapid urbanisation has put great pressure on the demand for housing and has generated an acute qualitative and quantitative housing deficit of around three million homes (El Espectador, 2010).

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