

Realising the Sustainable Development Goal to Reduce Remittance Transaction Costs: Practical Challenges and Critical Perspectives

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Date and venue: Friday, 6 June 2025. This is an in-person only event, taking place on campus at the University of Leicester. Room tbc. To register please follow [this link](#). For any queries, please contact Alan Desmond alan.desmond@leicester.ac.uk

Concept note: Remittances, money sent by migrants to their countries of origin, have been the main source of external finance for most low and middle-income countries (LMICs) since 2015. For such countries, remittances exceed overseas development aid and foreign direct investment flows. In 2024, remittances to LMICs were estimated to amount to 685 billion dollars, a sum that would have been even greater if migrants did not lose up to 10% of each remittance transfer in transaction fees. This problem has been recognised at the global level in recent years. Examples of this recognition include the international commitment in the Sustainable Development Goals (SDGs) to reduce to less than 3 per cent the transaction costs of migrant remittances by 2030. This concrete target is part of a wider international commitment to ensure faster, safer and cheaper remittances articulated in a variety of international agreements including the 2018 UN Global Compact for Migration.

Despite the centrality of remittances to migration and the increasing recognition of the unfairness of current levels of remittance transaction costs, there is an almost complete absence of scholarship that explores remittances from a migrants' rights perspective. This one-day seminar aims to address this gap in the scholarship by bringing together key figures working on the issue of remittances in a range of international institutions as well as emerging and established academics from a diversity of disciplines. 2025 marks the 10th anniversary of both the adoption of the SDGs, and the proclamation of 16 June as the International Day of Family Remittances, making the seminar particularly timely and relevant.

The seminar will explore the challenges posed to, and the means to advance, the goal to reduce remittance transaction costs and will address three intimately inter-related issues:

1. The prospects for identifying an international human rights law framework requiring states to ensure reduction of remittance transaction costs in line with the SDGs 2030
2. The centrality of financial literacy and financial inclusion to reducing remittance costs
3. Under-appreciated and unintended consequences of remittances.

Programme:

9.00-9.15: Registration and coffee

9.15-9.30: Opening Remarks

9.30-11.00: Session 1 Remittances and the Law

9.30-9.45: Alan Desmond, 'An International Human Rights Law Obligation to Reduce Remittance Transaction Costs?'

9.45-10.00: Silvia Steininger, 'Intra-EU Remittances: A Model for a Migrant-Friendly International Remittances Framework?'

10.00-10.15: Tugba Basaran & Elspeth Guild, 'The Migrant Premium: Why Migrants Pay So Much to Work'

10.15-10.30: Liebe Burger, 'Identity Requirements as a Barrier to Remittance Transactions: Lessons from the Remittance Access Innovation Programme in Africa'

10.30-10.45: Lalaine Siruno, 'Irregular migration and remittances: a case study from the Netherlands'

10.45-11.00: Discussion chaired by Vincent Guermond.

11.00-11.30 Tea/Coffee

11.30-13.00: Session 2 Opportunities and Challenges for Increasing Financial Inclusion and Remittance Flows

11.30-11.45: Jenna Holliday, 'Addressing Gender Norms in Labour Migration to Increase Financial Inclusion for Women Migrants'

11.45-12.00: Ludovico Rella, 'The Real Cost of Remittances: Fees, Infrastructures, Data'

12.00-12.15: Carlos Vargas-Silva, 'Are Remittances More Costly for Corridors Serving the Forcibly Displaced?'

12.15-12.30: Karol Karpinski (online), 'Regulatory Frameworks and Payment System Infrastructure: Is Harmonisation Possible?'

12.30-12.45: Ravenna Sohst, 'Leaving No One Behind: What role for digital remittances on the path to more inclusive remittances?'

12.45-13.00: Discussion chaired by Idil Osman.

13.00-14.00: Lunch (provided only for seminar speakers)

14.00-16.30 Session 3 Critical Perspectives

14.00-14.15: Favour Offia, 'Sacrificing the rights of low-skilled migrant workers on the altar of remittances?: the case of Uganda and Kenya'



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14.15-14.30: Anna Lindley, 'Remittances: Received Wisdoms and Alternative Perspectives?'

14.30-14.45: Matthew Hoye, 'Remittances and Care Ethics: Normative Puzzles and Theoretical Shortcomings'

14.45-15.00: Daniel Robins, 'The Medium is the Message: the geographies of cryptocurrency remittances to Venezuela'

15.00-15.15: Maya Goodfellow, 'Remittances: Racialised Containment of Exploited Workers'

Chaired by Marie Godin.

15.15-15.45: Closing Address: Dilip Ratha (online), 'Leveraging Remittances for Development: How to Increase Flows, Reduce Costs, and Make Them More Productive?'

15.45-16.15: Q&A/Roundtable Discussion chaired by Bernard Ryan

16.15-16.30: Thanks and Close: Alan Desmond, University of Leicester.

Speaker Bios

Dr **Tugba Basaran**, Director of the Centre for the Study of Global Human Movement, University of Cambridge, Fellow of Lauterpacht Centre and Fellow of Wolfson College. Previously, she has worked in senior management positions in inclusive finance and conducted research on digital finance in Sub-Saharan Africa. Relevant publications include *Global Labour and the Migrant Premium: the Cost of Working Abroad* (co-editor) (Routledge 2019); ‘Indicator: [Objective 20](#) Promote faster, safer and cheaper transfer of remittances and foster financial inclusion of migrants’ in E Guild and T Basaran (eds), *The UN’s Global Compact for Safe, Orderly and Regular Migration: Analysis of the Final Draft, 13 July 2018, objective by objective*, Refugee Law Initiative Blog 2019; various financial sector studies, and programme evaluations for international organisations and foundations.

Liebe Burger, Senior Research Analyst at Cenfri, an independent African economic impact agency. Her work focuses on expanding access to financial services while mitigating financial crime risks. She played a key role in the [IFAD Remittance Access Initiative](#), which provided technical assistance to 13 remittance service providers across seven African countries to reduce barriers to remittance access for low-income, rural households and women. She has also contributed to various industry resources, including the [Customer Due Diligence and Identity Regulatory Frameworks](#) report and [The Remittance Innovation Toolkit](#), which guides on improving access to remittances with innovative interventions. Her writing on remittances includes [Remittances: A Vital Contributor to the SDGs](#) and [Unlocking Growth: Three Key Opportunities for Remittance Service Providers](#). She holds a Master’s degree in Economics from Stellenbosch University.

Dr **Alan Desmond**, Associate Professor, Leicester Law School. Editor of the *Journal of Immigration, Asylum and Nationality Law* and Chair of Leicester City of Sanctuary’s New Evidence Search Team ([NEST](#)). He has published widely in leading international journals on various aspects of migrants’ rights. Relevant publications include ‘GCM Objective 20: Promote faster, safer and cheaper transfers of remittances and foster financial inclusion’ in V. Chetail (ed), *Oxford Commentaries on International Law: The UN Global Compact for Migration* (OUP 2025); ‘Remittances’ in V. Chetail (ed), *Elgar Concise Encyclopaedia of Migration and Asylum Law* (Elgar 2025). Before entering legal academia he was an Irish language lecturer at universities in Poland.

Dr **Maya Goodfellow**, Presidential Fellow at City St George’s, University of London. Prior to this she was a Leverhulme Early Career Research Fellow at SPERI, University of Sheffield. She is the author of *Hostile Environment: How Immigrants Became Scapegoats* (Verso 2019). Other publications include ‘Race, capital and the British migration–development nexus’ (2023) 25(4) *British Journal of Politics and International*

Relations, which was the winner of the BJPIR John Peterson Best Paper Prize, and 'Interrogating the "economic migrant" in British political discourse: race, class, the economy and the human' (2023) 46(8) *Ethnic and Racial Studies*.

Prof **Elsbeth Guild**, Jean Monnet Professor ad personam at Queen Mary, University of London and at the Radboud University Nijmegen, Netherlands. Relevant publications include *Global Labour and the Migrant Premium: the Cost of Working Abroad* (co-editor) (Routledge 2019); 'Migrants in Vulnerable Situations and the Global Compact for Safe Orderly and Regular Migration' (2018) *Queen Mary, University of London, School of Law Legal Studies Research Paper Series*; 'Securitisation of Borders and the UN's Global Compact on Safe, Orderly and Regular Migration' (2018) *Queen Mary School of Law Legal Studies Research Paper*.

Jenna Holliday, independent gender and migration specialist, providing technical support to UN agencies on policy and programming. This includes supporting programming that seeks to maximise the developmental benefit of remittances, and to understand how gender and social norms impact remittance sending and receiving. Publications include: *Skilled to Work; but Forced to Care? Recognizing the skills profiles of migrant domestic workers in ASEAN amid forced labour and exploitation* (ILO 2023); 'Incongruous Objectives – Endeavouring to Realise Women Migrant Workers' Rights through the Global Development Agenda' (2020) 16 *International Journal of Law in Context*; with J. Hennebry and S. Gammage, 'Achieving the Sustainable Development Goals: Surfacing the Role for a Gender Analytic of Migration' (2018) *Journal of Ethnic and Migration Studies*; with J. Hennebry and M. Moniruzzaman, *At What Cost? Women Migrant Workers, Remittances and Development* (UN Women 2017).

Dr **Matthew Hoye**, Associate Professor of Global Justice at the Institute of Security and Global Affairs (ISGA), Leiden University. As the Principal Investigator of the European Research Council Starting Grant [JustRemit](#), he leads a research group of two PhDs and a Postdoc in the study of remittances and global justice. [JustRemit](#) critically evaluates contemporary global justice theory from the perspective of remittances and the agency of the global poor, and undertakes an ethnographic study of the remitter/receiver relationship to uncover the ethical, moral, cultural, and religious practices hidden below the economic surface of remittances. Relevant publications include 'Famine, remittances, and global justice' (2022) 27 *World Development Perspectives*; (2021) 'Global justice and the remittances challenge: on political ontology and agency' (2021) 28 *Constellations: An International Journal of Critical and Democratic Theory* 234-251. He is co-editor of the forthcoming *Oxford Handbook of Remittances*.

Karol Karpinski, Senior Financial Sector Specialist in the World Bank's Finance, Competitiveness and Innovation Global Practice. In his current role, Karol focuses on the development of payment systems and financial market infrastructures, providing support to dozens of central banks, financial regulators and other institutions responsible for operation and oversight of payment, clearing and settlement systems. Karol also works with colleagues across the World Bank Group on modernising government payment processes. Relevant publications include '[New bank payment](#)

[systems get money moving in Somalia](#)' (2022) World Bank Blogs; *The Decline in Access to Correspondent Banking Services in Emerging Markets: Trends, Impacts, and Solutions: Lessons Learned from Eight Country Case Studies* (World Bank 2018).

Dr Anna Lindley, Reader, Department of Development Studies, SOAS, University of London. Publications include 'Remitting through crisis: Looking beyond resilience in UK migrant and diaspora communities' *Migration Studies* (2024); 'The global ordering of remittance flows: formalisation, facilitation, funnelling and financialisation' in A. Pécoud and H. Thiollet (eds), *Research Handbook on the Institutions of Global Migration Governance* (Edward Elgar 2023) 357-376; 'Diaspora and Transnational Perspectives on Remittances' in A. Quayson and G. Daswani (eds), *Companion to Diaspora and Transnationalism* (Blackwell 2013) 316-329; 'Remittances' in A. Betts (ed), *Global Migration Governance* (OUP 2011); *The Early Morning Phone Call: Somali Refugees' Remittances* (Berghahn 2010); 'Remittances in conflict: some conceptual considerations' (2009) *Journal of Economics and Statistics*.

Favour Offia, Junior Technical Officer for the Fair Recruitment Initiative in the Labour Migration Branch of the ILO, supporting ILO work on a rights-based approach to labour migration; Doctoral Candidate at the Irish Centre for Human Rights, School of Law, University of Galway, where he researches the links between labour migration and human trafficking of migrant workers along East Africa to the Gulf Cooperation Council migration corridor. Relevant publications include: *Global Study on Recruitment Fees and Related Costs* (with E Lebon-McGregor et al) (ILO 2024); *Justice Across Borders: Access to Labour Justice for Migrant Workers through Cross-Border Litigation* (with A Aziz et al) (ILO 2024); 'Exploring the Links Between Racial Exclusion and Human Trafficking of Migrant Workers in Qatar' (2023) 22(6) *Social and Legal Studies*.

Dr Dilip Ratha, Lead Economist and Economic Adviser to the VP of Operations at the World Bank's Multilateral Investment Guarantee Agency (MIGA). From 2013-2024, head of the World Bank's KNOMAD, the Global Knowledge Partnership on Migration and Development, which played a key role in securing a commitment on reduction of remittance transaction costs in the SDGs. Editor of the World Bank blog [People Move: A blog about migration, remittances, and development](#). Relevant publications include 'Resilient Remittances' *IMF Finance and Development Magazine* (2024); *Migration and Development: A Role for the World Bank Group* (World Bank 2016); *South-South Migration and Remittances* (World Bank 2007); *Remittances: Development Impact and Future Prospects* (World Bank 2005).

Dr Ludovico Rella, Postdoctoral Researcher in Geography, Durham University, in the ERC research project Algorithmic Societies. PhD focused on cross-border payments and blockchain technologies. He currently studies the infrastructural materiality of AI, and AI for economic policy making. He has published in the *Journal of Cultural Economy*, *Political Geography*, *Big Data & Society*, and authored several book chapters.

Dr **Daniel Robins**, economic and migration geographer. Currently a Leverhulme Early Career Fellow in the Oxford School of Global and Area Studies at the University of Oxford. His project, 'New Strategies of Survival in Venezuela: migration and alternative remittances', explores the causes, impacts and policy implications of the use of alternative channels to send remittances. These channels include cryptocurrencies, 'in-kind' remittances, and informal and parallel exchanges. His latest publication is 'The Medium is the Message: the geographies of cryptocurrency remittances to Venezuela' in *Transactions of the Institute of British Geographers*. He is co-editor of the forthcoming *Oxford Handbook of Remittances*. He was previously an Associate Lecturer in the School of Geography and Sustainable Development at the University of St Andrews. He was also an ESRC Postdoctoral Fellow, in the Department of Geography and a Research Associate at Cambridge Zero, both at the University of Cambridge. He obtained his PhD in Geography at the University of St Andrews.

Lalaine Siruno, researcher at Institute for Societal Policy and Innovation Research (INSPIRE), Maastricht University (UM), and the Governance and Public Policy of Innovation Unit, United Nations University - Maastricht Economic and Social Research Institute on Innovation and Technology (UNU-MERIT). Lalaine works primarily on the issue of (irregular) migration and human development, and fair and ethical recruitment in the context of labour migration. Her work on remittances has been published in the *Journal of Immigrant and Refugee Studies* (discussing the role of financial remittances in the personal recognition and self-verification of irregular migrant workers) and *Population, Space, and Place* (discussing how irregular migrants navigated the impacts of the COVID-19 pandemic on remittances). She is currently working on a paper discussing financial remittances in relation to the capabilities approach, and another exploring the impacts of in-kind, financial, and social remittances on reverse remittances and family dynamics, both in the context of migrant irregularity.

Dr **Ravenna Sohst**, Policy Analyst at the Migration Policy Institute (MPI) Europe where she provides policy advice and research on migration and development. Relevant publications include: 'Leaving No One Behind: Inclusive Fintech for Remittances' (*Migration Policy Institute*, 2024), in which she analyses barriers to greater uptake of digital remittance channels, from investments in physical infrastructure, to business models, policy frameworks and opportunities for regional cooperation. She also published 'Financing Responses to Climate Migration: The Unique Role of Multilateral Development Banks' (*Migration Policy Institute* 2022), with reflections on how remittances could be mobilized in the context of climate migration.

Dr **Silvia Steininger**, Postdoctoral Researcher at the Hertie School, Centre for Fundamental Rights in Berlin and Senior Research Fellow at the Max Planck Institute for Comparative Public Law and International Law in Heidelberg. She has published widely on matters of international law, in particular focusing on international investment law and human rights, eg, 'What's Human Rights Got to Do With It? An Empirical Analysis of Human Rights References in Investment Arbitration' *Leiden Journal of International Law* (2018), as well as on backlash regional human rights

regimes in Europe and Latin America. Her prize-winning monograph on the latter is currently under review with CUP. In her habilitation project 'The International Economic Law of Migrants', she examines the regulation of remittances across anti-terrorism, financial services, tax, and migration law in the European Union.

Prof **Carlos Vargas-Silva**, Professor of Migration Studies at the University of Oxford and former Director of the Centre on Migration, Policy and Society (COMPAS). Relevant publications include: 'Dreaming of a remittance house: Understanding transnational housing aspirations' (with P Boccagni), *International Migration Review* (2024); 'Remittances sent to and from the forcibly displaced' *The Journal of Development Studies* (2017); 'Focus on Migration: Remittance revolution unlocks funds' (*SciDev.net*, 2015); 'Remittances and the business cycle: A reliable relationship?' (with I Ruiz) *Journal of Ethnic and Migration Studies* (2014).

Chair Bios

Dr **Marie Godin**, Lecturer in Human Geography at School of Geography, Geology and the Environment at the University of Leicester. She is a Research Associate at the Centre on Migration, Policy and Society (COMPAS) and at the Refugee Studies Centre at the University of Oxford. She is also Associate Editor for *Migration Studies* Journal (Review Editor).

Dr **Vincent Guermond** is a Lecturer in Digital Innovation in Business and Society at QMUL and an economic and development geographer. Before joining QMUL, Vincent was a Leverhulme Early Career Research Fellow at Royal Holloway, University of London, and from 2020-2022 he worked as a Postdoctoral Research Associate in a Global Challenges Research Fund (GCRF) study in Cambodia and India. His research interests lie in the areas of the geographies of digital economies, finance and debt, climate adaptation, migration and development, and social reproduction. He has published in leading academic journals in geography, development studies, and international political economy, including *Antipode*, *Progress in Human Geography*, *Geoforum*, *World Development*, and *Development and Change*. He is the author of *Remittances and Financial Inclusion: Contested Geographies of Marketisation in Senegal and Ghana* (Routledge 2023).

Dr **Idil Osman** is an Assistant Professor at the School of Arts, Media and Communication at the University of Leicester and has a longstanding interest in Sub Saharan Africa and its diaspora communities. Her research focuses on how media and communications relate to modern day conflicts, migration and development and engage refugee, migrant and diaspora communities. She has an emerging research interest in how evolving digital technologies are reshaping diasporic activities such as remittances. She holds a PhD in Media from Cardiff University and has authored numerous publications that focus on media, conflict, development and migration including the most recent book, *Media, Diaspora and the Somali Conflict* (Palgrave 2017). Prior to her transition to academia, she spent over 12 years as a journalist working for the BBC, the Guardian and the Voice of America in Washington, DC covering Sub Saharan Africa and its diaspora.

Prof **Bernard Ryan**, Professor of Migration Law at University of Leicester. Chair of the Migration and Law Network and the University of Leicester's Migration, Mobility and Citizenship Network (MMCN). Publications include: *Migrant Labour and the Reshaping of Employment Law* (co-editor) (Hart 2023); 'The Labour and Social Rights of Migrants in International Law' (with V Mantouvalou) in Rubio Marín (ed) *Human Rights and Immigration* (OUP 2014) 177-211; 'In Defence of the Migrant Workers Convention: Standard-Setting for Contemporary Migration' in Juss (ed), *The Ashgate Research Companion to Migration Theory and Policy* (Ashgate, 2013) 491-515; 'Extraterritorial Immigration Control: What Role for Legal Guarantees?' in Ryan & Mitsilegas (eds) *Extraterritorial Immigration Control: Legal Challenges* (Martinus Nijhoff, 2010) 3-37.