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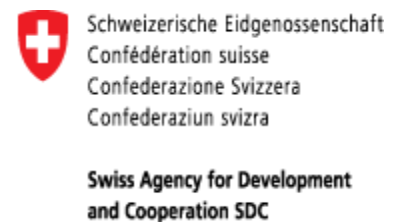
Civil Conflict, Internal Migration, and Monetary Transfers: A Case Study in Colombia

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Civil Conflict, Internal Migration, and Monetary Transfers: A Case Study in Colombia*

Ana María Ibáñez, Andrés Moya, and Julián Arteaga[†]

Abstract

The purpose of this paper is to provide an initial exploration of how conflict shapes internal migration and the dynamics of domestic monetary transfers. Studies on remittances focus on international migrants and mostly on traditional migrants, while the remittance behavior of forced migrants – refugees and internally displaced persons – is largely unexplored. Nonetheless, remittances can play an important role by supporting households left behind in conflict regions or by providing monetary resources for the settlement process undergone by forced migrants. This paper studies the case of Colombia, a country with the largest number of internally displaced persons worldwide; it uses recent data from a longitudinal survey that tracks migrants before and after migration and collects detailed information on conflict dynamics. The ability to identify statistically significant effects is limited by the small sample size of households that migrated, were exposed to direct violence, or fled communities under the presence of nonstate armed actors, and also sent and received monetary transfers. However, we are able to observe how conflict and displacement dynamics are associated with difficulties in sending and receiving transfers. Although victims of violence who are forced to migrate, as well as those who are unable to migrate and thus remain in conflict-torn regions, could use transfers to cope with the socioeconomic consequences of violence, conflict dynamics also seem to undermine the flows of transfers to and from these households.

Keywords: internal migration, IDPs, transfers, remittances, Colombia

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1. Introduction

According to the United Nations High Commissioner for Refugees, by the end of 2015, 65.3 million people had been forcibly displaced from their homes as a consequence of human rights violations, conflict, and generalized violence.¹ Of those, 40.8 million people are classified as internally displaced persons (IDPs), a figure that is roughly equal to the populations of Canada, Iraq, Poland, or Sudan (all between 35 million and 40 million people in 2015).²

Forced displacement occurs during episodes of genocide and mass killing but also, and to a larger extent, in nongenocidal violent conflict. While displacement is triggered by violence and conflict, violence does need not be realized, it only needs to be a credible threat. Civilians can be forced to migrate for three different and broad reasons: as a preventive measure and without direct victimization, to minimize the possibility of future victimization; to escape the economic hardships and social and political restrictions prevalent in regions torn by widespread violence; and by the direct exposure to multiple types of violence or even by direct orders of armed groups. Hence, economic considerations may play a role in forced migrants' "decision" to migrate, but are not the driving factor, as they would be for traditional or economic migrants who often migrate for the purpose of sending remittances back home.

Understanding remittance dynamics in the context of forced migration is important to identify the differences from and commonalities with the remittance dynamics of traditional economic migrants. A considerable body of evidence has explored remittances from and to traditional migrants, analyzing migrants' motives for sending remittances, the profiles of those who send and receive remittances, the channels through which remittances are sent, and the impact of remittances on receiving households as well as on the economy at the community, regional, and country levels. However, there is relatively little evidence on whether forced migrants send and receive remittances and on how remittances help households that are forcibly displaced and those who are unable or unwilling to migrate to cope with the socioeconomic effects of violence. Although an emerging body of literature examines the way in which violence can thrust populations into poverty and the pervasive effects of forced displacement, remittances in such a context have been largely unexplored.

This paper provides a first exploration of how monetary transfers operate in conflict-ridden regions in Colombia.³ The analysis first examines whether households' decisions to send and the likelihood of receiving transfers are associated with violence and conflict. The transfer behaviors of migrants and nonmigrants are then separated to examine whether violence and conflict are related to transfer behavior for each group. The objective is not to establish causal relationships between

¹<http://www.unhcr.org/figures-at-a-glance.html> retrieved February 10, 2017.

² http://data.worldbank.org/indicator/SP.POP.TOTL?year_high_desc=false retrieved February 10, 2017.

³ We examine monetary transfers in a broader sense, not only remittances sent by migrants. The household survey does not ask whether transfers are coming from migrants or from people living in the same municipality.

conflict and transfer behavior, but rather to provide initial descriptive evidence on a topic that has been largely unexplored in the migration and remittances literature.

The paper focuses on Colombia, a country with the largest number of IDPs worldwide in absolute (7.0 million people) and relative (14.3 percent of the population) terms.⁴ Colombia also exhibits large levels of internal migration: 21.5 percent of the population migrated within the country between 2000 and 2005. The analysis uses recent data from a longitudinal survey that tracks migrants before and after their migration and collects detailed information on direct victimization, violence at the community level, and the presence of armed groups. In addition, the survey includes a module on transfers sent and received during the past year. The survey's design allows migration decisions and transfer behavior to be correlated with conflict dynamics.

The paper provides a first exploration of how monetary transfers operate when households migrate from conflict regions or when people decide to stay behind. The findings show large bidirectional flows of transfers between migrants and nonmigrants. As a group, internal migrants also seem to be large recipients of transfers, and stayers in conflict regions send transfers in nonnegligible amounts. However, the presence of nonstate armed actors (NSAA) in conflict regions seems to hinder the capacity of households to send and receive transfers. The negative impacts of conflict, the isolation from markets, and the large risk of expropriation might explain this lower capacity. Some households split up such that some members stay in conflict regions and others migrate. Split households subject to conflict dynamics are better able to send and receive transfers.

The paper is organized as follows: Section 2 provides a detailed literature review that compares the motives to migrate and send remittances, how households use remittances, and the impact of remittances on incomes and poverty for both traditional and forced migrants. Section 3 characterizes migration trends, the conflict in Colombia, and the circumstances of the displaced population. Section 4 describes the data, and section 5 provides descriptive statistics and analyzes transfer dynamics for both migrants and nonmigrants. Finally, section 6 concludes and discusses key questions for future research.

2. Literature Review: Remittances in Contexts of Traditional and Forced Migration

Increasing remittance flows throughout the world and their importance for households in developing countries have gained the attention of scholars from different disciplines. Most studies focus on traditional economic international migrants who move looking for better economic opportunities and, in some cases, to send remittances back home. In this sense, available research finds that economic considerations play a key role in the migration decision and thus determine remittance dynamics.

Fewer studies examine the remittances of forced migrants, that is IDPs and international refugees, or the flows of remittances in regions torn by violence. Also, research on remittances flows of internal migrants is scarce. This void is partially explained by the difficulties of collecting data in regions affected by violence, armed conflict, or wars, and from IDPs and refugees. Nonetheless,

⁴ <http://rni.unidadvictimas.gov.co/?q=node/107> retrieved February 10, 2017.

recent studies, which mostly rely on qualitative data from refugees, have been able to characterize remittances sent by forced migrants who fled violence-torn environments, as well as the receipt of remittances by those who stayed behind. Perhaps surprisingly, these studies suggest that remittance dynamics in the context of forced migration are not entirely different from those in the context of traditional migration, although the nature of the migration process and the characteristics of forced migrants, among other factors, lead to distinct patterns.

This section reviews the literature on remittances for both traditional and violence-induced migration with particular attention to the factors that in each context affect their dynamics. The goal is to understand the similarities and differences between the two types of migration as a way to inform the empirical analysis in the following sections. In particular, the section focuses on the determinants of the decision to migrate and to send remittances, the profile of the individuals or households that send remittances, the uses and impacts of remittances, and the formal and informal channels through which they are sent.

2.1. Remittances in the Context of Traditional Migrants

Migration can be conceptually understood as a strategy for maximizing household incomes, overcoming market failures, diversifying income-generating activities, or coping with shocks (Stark and Bloom 1985). In some cases, individuals decide to migrate, or the household sends a member to another region or country, to take advantage of better economic opportunities elsewhere and increase household income or secure their livelihoods (Agarwal and Horowitz 2002; Vanwey 2004). In other cases, migration is a strategy for managing and reducing risk exposure. In particular, members of the household migrate to diversify the household's income sources and to guarantee that household members are not subject to the same covariate shocks (Lucas and Stark 1985; Stark and Bloom 1985; Amuedo-Dorantes and Pozo 2006; Ratha et al. 2008; Christiansen 2008; Lozano-Ascencio 1998; Mohan 2002). Likewise, migration can be a response to natural disasters, financial crises, or other shocks that induce members to look for better economic opportunities that enable them to send remittances back home (Fagen and Bump 2006).

The evidence above indicates that economic motives often drive the decision to migrate. Hence, it is not surprising that migration is often accompanied by considerable remittance flows back home. There are four distinct reasons that motivate the decision to send remittances: altruism, insurance, self-interest, and migration-loan repayment (Vargas-Silva 2016). First, migrants send money or goods back home to improve the well-being or secure the livelihoods of their households, relatives, or friends back home. This motive is relevant when migration is induced by a desire to maximize income, but also important when home countries or regions suffer from shocks, including financial crises or natural disasters. In the wake of such events, altruistic remittances represent a stable source of income that allows households to cope (Savage and Harvey 2007; Fagen and Bump 2006). A second and related motive that drives remittances is household insurance and income diversification (Stark and Bloom 1985; Spatafora 2005; World Bank 2005, 2006; Clay and Benson 2006; Clarke and Wallston 2004; Gellert 2006). Although this motive somewhat mimics the behavior behind the altruistic motive, the difference lies in the fact that migration was explicitly driven by an interest in managing and mitigating risk exposure and thus implied from the very beginning the

importance of remittances if there were to be a shock back home. Remittances are also driven by the self-interest of migrants who want to obtain future returns, which Ahmed and Martinez-Zazorso (2013) label the “portfolio motive.” Migrants might send remittances to relatives and friends back home as a way to secure economic and social gratitude in the future (Hoddinot 1994; Ruiz and Vargas-Silva 2009), or in the form of investments in real estate or productive activities (Ballard 2005; Ahmed and Martinez-Zazorso 2013; Carling, Erdal, and Horst 2012; McCormick and Wahba 2002; Horst 2006; Campbell, Kakusu, and Musyemi 2006). Finally, a less explored motive is related to remittances used to pay back previous investments from relatives and friends back home, in particular those that helped the individual finance the migration process (Brown and Poirine 2005).

The literature also finds that different factors play important roles in explaining the likelihood of sending money or goods back home. Among them, the time elapsed since migration and the planned length of stay, the profile of the migrant, and the circumstances back home are of particular interest. First, as migrants stay settled for a longer time in host communities or as the planned length of stay increases, the level of remittances decreases, eventually stopping completely (Lowell and de la Garza 2002; Amuedo-Dorantes, Bansak, and Pozo 2005; Gammage 2006; Grigorian and Melkonyan 2008; Dustmann and Mestres 2010; Cohen 2011). Second, migrants’ demographic and socioeconomic characteristics also determine the extent of remittances. For instance, skilled young adults are better able to take advantage of economic opportunities elsewhere, and thus are in a better position to send remittances back home (Al-Sharmani 2006; Levitt and Lamba-Neves 2011; Hernandez and Coutin 2006; Portes 2007). Likewise, young migrants with children back home send a good proportion of their incomes to support their families (Stark 1992; Trager 1984). The extent of social networks and the strength of the diaspora, in particular, influence migrants to send money back home, either to fund the migration of other individuals or households, or to support origin communities in times of need (Brown et al. 2014; Cohen 2004; Paerregaard 2008). Third, circumstances in the places of origin matter a good deal for remittances. As discussed above, financial crises and natural disasters increase remittances motivated by altruistic and insurance concerns. However, in such cases, portfolio-driven remittances follow the opposite trajectory as migrants react to the volatility and risk of sending money back home and to the lower returns on their investments (El-Sakka and McNabb 1999; Hysenbegasi and Pozo 2002; Ratha 2003). Therefore, the net effect of shocks in the home country on remittances depends on the relative strength of the altruistic, insurance, and portfolio motives.

The uses to which individuals put the resources and goods they receive from migrants is of particular interest since it determines the impact of remittances on income and poverty dynamics. On the one hand, remittances can increase household income and lower the incidence of poverty, especially if migration was driven by income-maximization considerations. Nevertheless, the net effect will not only depend on the size of the transfer but also on the way in which the household spends such transfers and the labor-supply responses. If remittances are used to purchase daily consumption goods rather than to finance productive activities, or if they induce the household to decrease labor supply and increase the demand for leisure, aggregate household income will not necessarily increase with migration and the resulting remittances (Binzel and Assaad 2011; Amuedo-Dorantes and Pozo 2006; Brown and Connel 1994; Conway 2007; Sorensen, Van Hear, and Engber-Pedersen

2003; van Doorn 2004). On the other hand, when migration is a risk-management strategy or resources and goods are sent as a response to idiosyncratic or covariate shocks, remittances will not drive incomes up but will play an important role in mitigating the negative consequences of such shocks (Savage and Harvey 2007; Fagen and Bump 2006).

2.2. Remittances from Forced Migrants

Remittances from forced migrants are not entirely different from those of traditional migrants, especially when traditional migration occurs as a response to financial crises, natural disasters, and other shocks. However, there are a few distinctive factors that merit more detailed discussion.

To start with, forced migration is triggered by different degrees of exposure to violence. Although economic considerations might play a role in the decision, they are not the driving factor (Stanley 1987; Williams 2008; Bohra-Mishra and Massey 2011; Gottschang 1987; Lozano-Gracia et al. 2010; Morrison and May 1994; Balcells and Steele 2016; Czaika and Kis-Katos 2009; Adhikari 2013; Engel and Ibáñez 2007; Ibáñez and Vélez 2008). Previous studies suggest that forced migration can be classified into three broad categories (Engel and Ibáñez 2007; Ibáñez 2014). Some households and individuals migrate preventively, without being directly exposed to violence but rather fearing the onset of violence and looking to minimize the possibility of future victimization (Verpoorten 2009; Zetter, Purdekova, and Ibáñez 2013). Other households, however, migrate from regions already torn by violence, not only to protect themselves but also to escape the economic hardships and social and political restrictions that characterize such regions (Lindley 2010; Rockmore 2012). Finally, extreme cases of forced migration are triggered by direct exposure to multiple types of violence or by witnessing the horrors of violence, conflict, or war, and even by direct orders of armed groups (Ibáñez and Velez 2008; Lindley 2010; Young, Jacobsen, and Osman 2009; Sirkeci 2005). In this final category, forced migration can be considered involuntary or a last resort.

Since economic considerations are not the key factors that drive forced migrants' decisions to migrate, the motives to send remittances, the profile of those who send them, the ability to send them, and the impacts of remittances are somewhat different than for traditional migrants. In particular, refugees' remittances are almost entirely motivated by altruism and are intended to help those who stayed behind cope and endure the hardships of violence (Van Hear and Cohen 2015; Carling, Erdal, and Horst 2012; Lindley 2006, 2009; Young, Osman, and Dale 2007; Johnson and Stoll 2008; Horst 2006; Seddon 2005; Maimbo 2006) or to finance their migration process and allow them to escape from violence (Van Hear and Cohen 2015; Young, Osman, and Dale 2007; Johnson and Stoll 2008; Lindley, Pieke, and Van Hear 2007). It comes as no surprise then that as the intensity of the conflict increases, forced migrants are more compelled to send resources and goods to their relatives and friends back home (Carling, Erdal, and Horst 2012; Sorensen, Van Hear, and Engber-Pedersen 2003).⁵

⁵ In addition to altruism, available evidence finds that the social pressure from diasporas and fellow forced migrants in reception sites and the support for armed groups or conflicting parties back home also motivate the remittance patterns of forced migrants (Koser and Van Hear 2003; Horst 2008; Van Hear 2009; Hammond 2011).

More intense conflicts, however, lower forced migrants' capacity and incentives to send remittances since their socioeconomic and demographic profile changes, and their obligations in reception sites become more important. In general, forced migrants are different from traditional migrants who, as mentioned, self select and are often skilled and educated young adults who can take advantage of economic opportunities in host communities. Forced migrants might be less qualified and thus face greater challenges in reception sites. As the intensity of conflict increases, displacement affects a wider segment of the population and entire households, including young children, unskilled workers, and the elderly, are forced to migrate (Ahmed, Sugiyarto, and Jha 2010; Lindley 2009; Carling, Erdal, and Horst 2012; Ibáñez and Vélez 2008). This means that the demographic and socioeconomic profile of forced migrants becomes more vulnerable, which in turn translates into greater obstacles to settlement in reception sites, finding jobs, and securing stable sources of income (Carling, Erdal, and Horst 2012). Moreover, forced migration is often accompanied by a significant loss of productive, social, and human capital, which lowers the ability of forced migrants to generate income in reception sites (Ibáñez and Moya 2010b). Therefore, the capacity of forced migrants to send remittances is compromised, generating considerable financial and emotional pressures (Johnson and Stoll 2008; Jacobsen 2005). In addition, when entire households are displaced, forced migrants have greater obligations in reception sites and fewer contacts in origin sites, which lowers the incentives to send money back home (Ahmed 2000).

Despite the difficulties of sending remittances to violence-torn regions, studies have found that remittances play a key role in helping populations cope with the different negative effects of violence. On the one hand, remittances may partially sustain local economies and household livelihoods during times of widespread violence, similarly to the context of financial crises and natural disasters (Seddon 2005; Lindley, Pieke, and Van Hear 2007; Maimbo 2006). On the other hand, and contrary to what happens after the receipt of remittances from traditional migrants, remittances in violent regions do not necessarily bring about changes in labor supply since households that stay behind become more and more inclined to diversify their sources of income (Justino and Shemyakina 2012). Remittances in conflict regions are mainly destined to cover daily expenses and secure minimum consumption levels, rather than to fund investments in income-generating activities. This is hardly surprising since a wide body of evidence has identified that conflict increases vulnerability to poverty, through different mechanisms including asset losses, market disruption, and changes in behavior and portfolio allocations, among others (see Ibáñez and Moya [2016] for a detailed review of the literature). Hence, remittances sent to populations who stay behind allow some degree of consumption smoothing, prevent the adoption of costly coping strategies, and mitigate the negative consequences of violence, but are not likely to be invested.

Although the evidence on the dynamics of remittances among forced migrants is scant, available studies find that forced migrants, and refugees in particular, do receive remittances that at certain times make up a considerable proportion of their income (Doocy et al. 2012; Betts et al. 2014; Young, Jacobsen, and Osman 2009; Dalen and Pedersen 2007; Jacobsen, Ayoub, and Johnson 2014). However, remittance flows are hardly constant, and only a few refugees receive remittances on a regular basis (Jacobsen, Ayoub, and Johnson 2014). Nevertheless, the receipt of remittances, even if unstable, allows refugees to move into urban locations to search for jobs (Campbell, Kakusu, and

Musyemi 2006), fund productive activities (Ballard 2002; Betts et al. 2014), and become less dependent on international aid (Shandy 2006). Of course, one can only wonder about the origin of such remittances. Who is sending them if the regions from which refugees fled are facing violence and conflict, and populations back home are also enduring economic hardships? Surprisingly enough, more than 40 percent of Iraqi refugees residing in Jordan received remittances from Iraq (Dalen and Pedersen 2007), while 10 percent of Sudanese refugees living in Egypt received remittances from Sudan (Jacobsen, Ayoub, and Johnson 2014).

The studies reviewed in this section highlight that forced migrants, unlike traditional migrants, do not take the prospect of future remittances into account in their migration decisions. Although some economic considerations can play a role in motivating individuals and households to escape from conflict regions, especially if migration is preventive, the decision to migrate in most cases is triggered by violence. Forced migrants, therefore, experience considerable loss of physical, social, and human capital, while their demographic and socioeconomic profile depicts greater vulnerability than that of traditional migrants. Hence, their ability to send remittances is greatly diminished. Nevertheless, economic considerations also play a role, albeit of lesser importance, in the decision to migrate and send remittances.

Table 1 summarizes the differences between economic and forced migrants' decisions to migrate, their motives for sending remittances, other factors that influence remittance behavior, and the use of remittances. It is worth noting that many factors that affect traditional migrants are present as well for forced migrants. Because some features of traditional migration are present in forced migration, table 1 only highlights the salient differences in the column for forced migrants. One important difference for forced migrants is the bidirectional flow of remittances: forced migrants both send and receive remittances. Forced migrants may be motivated to send remittances to help friends and relatives in need in their hometowns, while receiving remittances can support their own migration and settlement processes.

Table 1. Differences between Traditional and Forced Migrants

	Economic Migrants	Forced Migrants
The decision to migrate	<ul style="list-style-type: none"> Take advantage of better economic opportunities Increase household income Manage risk or diversify income sources Respond to a shock (for example, natural disaster, financial crises) 	<ul style="list-style-type: none"> Mitigate the impacts of violence, including prevention of victimization and escaping direct or indirect violence Mitigate the economic impacts of conflict
Motives for remitting	<ul style="list-style-type: none"> Altruism Insurance and income diversification Self-interest: Investments in hometown or secure economic and social gratitude in the future Migration-loan repayment 	<ul style="list-style-type: none"> Altruism: Help those who stayed behind cope with the impacts of conflict, finance their migration process, or fund the settlement process of forced migrants
Other factors influencing remittance behavior	<ul style="list-style-type: none"> Time since migration Planned length of stay Migrants' profile Circumstance in hometown 	<ul style="list-style-type: none"> Intensity of conflict Context of migration Migration process Support for coping with negative consequences of forced migration
Use of remittances	<ul style="list-style-type: none"> Consumption Finance productive activities Reduce labor supply Mitigate negative shocks 	<ul style="list-style-type: none"> Support to cope with the negative consequences of violence Diversify income sources for stayers Cover daily expenditures and secure minimum consumption levels Support the settlement process in destination

Although studies on the remitting behavior of forced migrants are slowly starting to emerge, most of the evidence comes from qualitative studies that focus on refugees, while not much is known about IDPs or about the population that does not migrate but stays in conflict regions. Therefore, the following sections focus on IDPs in Colombia, which has the second-highest number of displaced persons worldwide. The discussion describes migration trends as well as the context of violence and displacement in Colombia and takes advantage of a unique longitudinal data set that allows us to explore transfer dynamics for both migrants and nonmigrants, and to focus on the decision to migrate, the decision to send remittances, the likelihood of receiving remittances, and how households use such remittances.

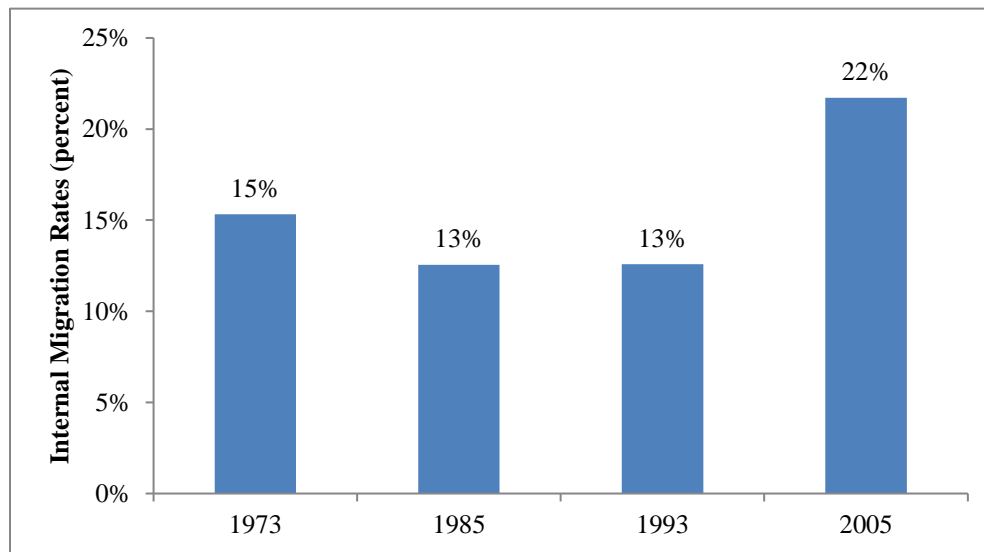
3. Internal Migration and Forced Displacement in Colombia⁶

3.1 Internal Migration and Forced Displacement

Internal migration in Colombia has traditionally been high. The proportion of lifetime internal migrants in Latin America and Colombia is 18 percent and 36.2 percent, respectively, while the worldwide figure is 12 percent (Lucas 2015). The 2005 census in Colombia calculates that 9.9 million people migrated internally between 2000 and 2005, increasing to a rate of 22 percent in 2005 from 15 percent in 1973 (Figure 1).⁷ From 1973 until 1993, migration rates were relatively steady (between 13 percent and 15 percent). The steep increase in 2005 might be the result of high internal displacement.

The total number of IDPs between 1985 and 2016 was 7.0 million,⁸ the highest figure worldwide after Syria. Since one person can be displaced more than once, the number of displacement events is 7.6 million. Figure 2 shows the yearly flows of forced displacement events between 1995 and 2016. The bulk of forced displacement, 43.3 percent, occurred in the period ranging from 2000 to 2005. Since 2002, the number of forced displacement events has steadily decreased from more than 700,000 in 2002 to 52,819 in 2016. During the period of the case study (2010–13), nearly 900,000 forced displacement events took place.

Figure 1. Internal Migration Rates



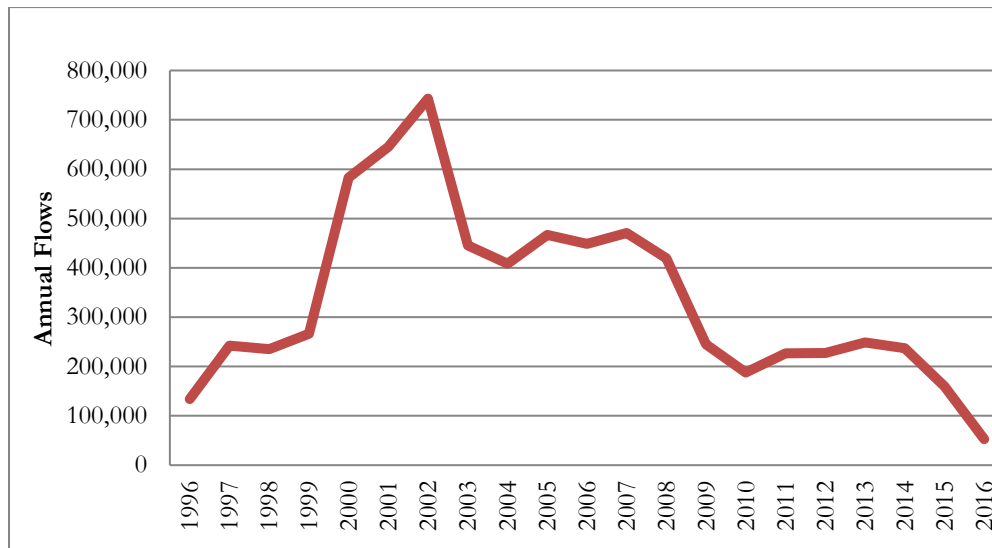
Source: Authors' calculations based on Departamento Administrativo Nacional de Estadística (DANE) (1973, 1985, 1993, 2005).

⁶ This section is partially based on Arjona et al. (2015).

⁷ Internal migration rates are calculated for the five years previous to the census.

⁸ The official number of IDPs for Colombia comes from <http://rni.unidadvictimas.gov.co/?q=node/107> retrieved February 10, 2017.

Figure 2. Forced Displacement in Colombia, 1996–2016



Source: Registro Único de Víctimas 2016.

3.2. Conflict and Forced Displacement

The Colombian conflict began in 1964, but violence and aggression against the civil population intensified during the 1990s. The emergence of paramilitary groups and the additional monetary resources provided by extortion, kidnapping, and participation in the illegal drug trade caused geographical expansion of the conflict and intensification of violence. Aggression against the civil population heightened. According to official registries, 7.9 million people, equivalent to 15.1 percent of the Colombian population, were victimized between 1985 and 2015.⁹ The death toll reached 220,000 people, 81.5 percent of whom were civilians (GMH 2013).

Large investments in Colombia's military forces and a peace process with paramilitary groups reduced the intensity of the conflict significantly from 2002 onward. At the end of 2016, the national government and FARC, the largest guerrilla group, brokered a peace agreement. Aggression against the population has decreased further. Nevertheless, violence persists in some isolated regions because of illegal drug-trafficking activities, the mutation of former paramilitary members into criminal bands, and scattered actions from the ELN, the only guerrilla group still active.

Forced displacement was a recurrent and effective strategy used by NSAA to terrorize the population, weaken support for the opposition group, prevent civil resistance, and seize valuable assets (Henao 1998; Ibáñez and Vélez 2008; Velásquez 2008; Reyes 2009). Because NSAA deliberately targeted civilians, forced displacement was not random. Landowners, community leaders, and political actors were frequently targeted by NSAA and were thus overrepresented in the displaced population (Henao 1998; Lozano and Osorio 1999; Engel and Ibáñez 2007; Steele 2011; Balcells and Steele 2016).

⁹ <http://rni.unidadvictimas.gov.co/?q=node/107> retrieved June 24, 2016.

IDPs also considered economic factors when deciding to migrate, although assigning them a lower weight than violence. Households that migrated faced lower opportunity costs from migrating and could more easily adapt to urban life—their land plots were small, they had low access to state services, and they were younger and lived in regions isolated from economic markets, with lower public goods provision and weak state presence (Engel and Ibáñez 2007; Lozano-Gracia et al. 2010).

The IDP migration process has some features salient to an examination of transfer behavior. First, nearly 91 percent of IDP households migrated with all members. However, some households split up either before or after migration for strategic purposes, such as to exploit the land in their hometown and to send remittances. Some 21 percent split up for strategic reasons, and 21 percent of this group received remittances from the family members that stayed in their hometown. Second, 78.3 percent perceived displacement as permanent, and only 11 percent desired to return to their hometown (Ibáñez 2008). Both features suggest that the flow of remittances from IDPs might be lower than for economic migrants, and the flow might be bidirectional. Displaced households may receive funds from the nonmigrating members to support the settlement process in the destination city.

Forced displacement brought about severe consequences for IDPs. First, asset losses were large since NSAA illegally seized the land of IDPs and some households left hastily and abandoned their land. Second, IDPs' insertion into labor markets in destination sites was slow. Their labor experience was mostly in the agricultural sector, and their average education was five years. Therefore, income levels fell sharply—a year after settling in the destination, incomes were half their levels before displacement (Ibáñez and Moya 2010a, 2010b). Finally, the victimization households endured before migrating caused high levels of post-traumatic stress disorder and depression among the IDPs, further impairing their economic behavior and income-generating capacity (Moya 2013; Carter and Moya 2014). However, the national government's provision of assistance to IDPs steadily expanded beginning in 2005, and included programs such as conditional cash transfers and cash for humanitarian assistance. Remittances to and from IDPs could therefore have distinct consequences for their ability to recover.

4. Data

This analysis uses data from the Colombian Longitudinal Survey (Ecueta Longitudinal Colombiana, or ELCA) provided by Universidad de los Andes, the first survey of its kind in Colombia. The survey has collected data beginning with a baseline in 2010 and a first follow-up in 2013. The 2010 baseline sample covers 4,555 rural and 5,275 urban households, and provides unique data that is representative of the urban areas of Colombia and four rural regions of Colombia. The urban sample for 2010 covers 48 municipalities, and is representative of households from strata one to four¹⁰ (low- and middle-income families) and of urban areas in five regions of Colombia: Atlantic, Pacific, Central, Eastern, and Bogotá. The 2010 rural sample covers 17 municipalities and 224 rural

¹⁰ Colombia designed a socioeconomic stratification system to classify the urban population into six groups of similar economic characteristics. Payments for electricity, drinking water, sewage, and other public services vary by strata such that households in the lower strata pay lower prices.

communities, and is representative of small farmers in four rural regions (Atlantic, Central, Coffee-Growing, and South). Thus, the ELCA allows migrants across the country to be studied. In 2013, the follow-up of households increased the number of municipalities in the rural and urban samples to 114 and 132, respectively.

Although the ELCA was not designed specifically for the study of migration or remittances, it is suitable for this study since it identifies migrants and nonmigrants. For the first follow-up in 2013, members of the core group from all households from the 2010 sample were tracked down.¹¹ If the households split up or migrated, the ELCA followed all members of the core group to their new households or destination municipalities. If the household and its core-group members resided in the same municipality as in the 2010 baseline, households were asked whether they ever lived more than six months in another municipality, the time period, and the reason for temporal migration. This information allows households to be divided into two groups: (1) migrants, that is, households or core-group members who reside in a different municipality in 2013 than in 2010, and households or core-group members who reside in the same municipality in 2013 as in 2010, but in which one or more members reported living at least six months in another municipality between 2012 and 2013; and (2) nonmigrants, that is, households or core-group members who reside in the same municipality in 2013 as in 2010 and where no members migrated temporarily in the year previous to the first follow-up data collection.¹²

It is important to note that the ELCA did not capture the reasons that motivated migration, and the analysis is thus unable to distinguish between forced and economic migrants. However, two different measures of household exposure to violence and conflict are used to gauge the exposure of migrants and nonmigrants to violence, and distinguish between those who have been exposed to violence and those who have not. First, data from the ELCA questionnaire on direct victimization of households between 2010 and 2013 are used to identify whether households were directly exposed to violence. Second, the community questionnaire (see details below) is used to identify whether NSAA were present in the community of origin between 2010 and 2013. The presence of NSAA therefore indicates whether migrants fled from communities controlled by armed groups, and whether nonmigrants stayed behind and reside in such regions.

While the first variable captures the exposure to idiosyncratic violent shocks, the presence of NSAA is of particular importance since it captures conflict dynamics that go beyond violence. When NSAA are dominant in a region, levels of violence against the civilian population are low or nonexistent. NSAA often impose order and governance structures in the communities they control, reducing uncertainty for some groups of the population (Kalyvas 2006). Using the incidence of household-level exposure to violence might mask the extent of the effects of conflict on household behavior and on the incentives to migrate or stay behind. For this reason, special attention is paid to the effect of the presence of NSAA on migration and remittance dynamics.

¹¹ The core group refers to the household head, spouse, and children younger than age nine years in 2010 in the original household.

¹² Attrition rates for the rural and urban samples were 3 percent and 16 percent, respectively.

Table 2 shows the flows of IDPs from 2010 through 2013, the period of this study, at the national level; the average flow per municipality; and the average for the ELCA's municipalities. The municipalities of the rural and urban ELCA sample have, on average, a large number of IDPs when compared with the national average: 234.1, 298.1, and 198.6, respectively. Indeed, almost 30 percent of the total displacement in Colombia between 2010 and 2013 was generated in the ELCA sample. Hence, our sample of migrants might very likely include both economic and forced migrants.

Table 2. Internally Displaced Persons 2010–13

Year	All Municipalities (N=1,123)		ELCA Rural Municipalities in 2013 (N=114)		ELCA Urban Municipalities in 2013 (N=132)	
	Total Displaced	Municipality Average	Total Displaced	Municipality Average	Total Displaced	Municipality Average
2010	188,081	167.5	24,358	213.7	37,614	285.0
2011	226,931	202.1	28,701	251.8	42,437	321.5
2012	227,746	202.8	28,262	247.9	38,063	288.4
2013	249,175	221.9	25,407	222.9	39,264	297.5
Total	891,933	198.6	106,728	234.1	157,378	298.1

Source: Registro Único de Víctimas (RUV).

Note: ELCA = Columbia Longitudinal Survey.

To further explore whether the decision to migrate was associated with conflict dynamics, a regression for the probability of migrating between 2010 and 2013 for the rural and urban sample is estimated. The regression captures conflict dynamics with the experience of direct violence or the presence of NSAA in the 2010 community or neighborhood of origin. Household and community controls are included to account for economic conditions associated with the decision to migrate and the ability of households to generate income as well as municipality fixed effects.¹³

¹³ Controls for the urban and rural sample include the following variables from the 2010 baseline: household characteristics (age and gender of the household head, maximum education level in the household, number of household members by age range), access to government programs (training, and income-generation and safety net programs), and the incidence of nonviolent shocks between 2010 and 2013 (health, family, employment, productive, and housing shocks). Controls for the ability to generate income in rural areas are size of the household's land plots, whether land ownership is formal, as well as community characteristics such as the number of households in the community, time to the urban center of the municipality, community access to water sources, the number of social services provided by the state in the community, altitude, access to agricultural markets, and the distance from the community to the main road, the state's capital, and river routes. In urban areas, the analysis controls for the household head's and spouse's 2010 employment status and neighborhood conditions such as the number of social services provided by the state, presence of a police station, the number of community organizations, whether public transportation serves the neighborhood, whether the neighborhood was initially illegal or if it still is illegal, and whether its roads are paved. A set of municipality size fixed effects is also included.

Table 3 reports the probability of migrating for households that in 2010 resided in rural areas (columns (1)–(4)) and urban areas (columns (5)–(8)). Results indicate that rural households that suffered a direct shock of violence were more likely to migrate than those who were not directly exposed (column (1)). When the controls described in footnote 14 are added, the point estimate is still positive and corresponds to a 30 percent effect on the probability of migrating but is no longer significant. Urban migration is also driven by the direct experience of violence: the experience of a direct shock of violence increases the probability of migrating by 9 and 6 percentage points with and without controls, respectively. The latter effect corresponds to an effect of 74 percent relative to the average migration rate among urban households (7.5 percent). The presence of NSAA, on the other hand, does not have an effect on the probability of migrating for rural and urban households, which is not surprising since different forms of NSAA presence and territorial control have distinct effects on the intensity of violence and conflict in a given community. Although we are unable to identify whether migrants are in fact IDPs, the results in table 3 and the high displacement flows in the ELCA sample suggest that a considerable portion of the ELCA migrants between 2010 and 2013 might be IDPs.

Table 3. Probability of Migration and Civil Conflict—2010 Rural and Urban Samples

OLS estimates	Rural Households				Urban Households			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Idiosyncratic violence	0.132*** (0.0336)	0.0397 (0.0314)			0.0904*** (0.0262)	0.0562** (0.0260)		
NSAA presence			0.00122 (0.00283)	0.000462 (0.00288)			-0.000662 (0.000526)	-0.000585 (0.000524)
Migration rate	12.8	12.8	12.8	12.8	7.5	7.5	7.5	7.5
Observations	4,204	4,204	4,204	4,204	4,306	4,306	4,306	4,306
R-squared	0.004	0.156	0.000	0.155	0.003	0.047	0.000	0.046
Covariates	No	Yes	No	Yes	No	Yes	No	Yes

Note: NSAA = nonstate armed actors; OLS = ordinary least squares. Each cell reports the estimated coefficient of the violence variable indicated in the left column on the probability of migrating. Idiosyncratic violence is a dichotomous variable that indicates whether the household was directly exposed to violence between 2010 and 2013. NSAA presence indicates whether nonstate armed actors were present in the household's community of origin. Common covariates for rural and urban households include the household head's age, gender, schooling level, and occupational status; number of household members by age range; access to government programs; and nonviolent shocks. Rural sample covariates include rural community characteristics, type of land tenancy, and land size. Urban sample covariates include neighborhood characteristics and number of inhabitants in the municipality. Standard errors in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.

The ELCA also provides key information that allows monetary and in-kind transfers between migrants and nonmigrants to be identified and characterized. First, it provides information on whether households received transfers from family and friends during the past 12 months, whether the transfer was monetary or in kind, the total amount received, and how the household spent the resources. Second, it provides similar information for monetary and in-kind transfers sent during the same time period. Unfortunately, the data do not tell whether the transfers were sent to (sent from) the household from a (to a) friend or relative residing in a different part of the country. Hence, transfers include both domestic remittances and regular transfers from friends, relatives, and neighbors who reside in the same municipality.

Finally, the ELCA provides detailed data on household demographic and socioeconomic characteristics. In particular, the household questionnaire collects standard information on employment, income, consumption, health, education, access to financial markets, participation in organizations, and the incidence of economic and violent shocks between 2010 and 2013. In addition, the rural questionnaire elicits information on land tenure, asset ownership, and agricultural production. The ELCA team also administered a community questionnaire that collects information on public infrastructure, provision of state services, incidence of violent events at the community level, and a detailed module on the presence of armed groups, the history of conflict during the past three years, and the behavior of armed groups, from which the NSAA data were obtained for this paper.¹⁶

The analysis complements the rural data with geographical and community variables. Based on the coordinates of each household, geographical and climatic variables, such as the household's altitude above sea level; distance to the state capital, the nearest main road, and the nearest river; and the number of months that rainfall was one standard deviation above or below the historic rainfall mean, are calculated. To create these variables, the exercise uses data from the Geographic Institute Agustin Codazzi, the National Roads Institute, and the Institute of Hydrology, Meteorology, and Environmental Studies. Municipal characteristics come from the Economic Development Research Center at the Universidad de los Andes and cover the period between 1990 and 2010.

5. Migration, Transfers, and Conflict Dynamics

This section provides a descriptive analysis of the likelihood of sending and receiving monetary transfers and of the amounts sent and received. It also explores whether these transfer patterns are correlated with conflict dynamics. As discussed in the previous section, the sample is divided according to migration status (migrants and nonmigrants) and by rural and urban location of residence in 2010.

Table 4 presents the migration rates for the rural and urban samples. Almost 13 percent of rural households and 7.5 percent of urban households migrated or had a member that migrated within Colombia's borders between 2010 and 2013. Some 54 percent of rural migrants relocated to rural areas, while urban migrants mostly moved to other urban areas (87 percent).

¹⁶ In rural areas, communities are defined as *veredas*, whereas in urban areas the communities are neighborhoods.

Table 4. Migration Rates: Rural and Urban Samples

	Rural	Urban
Number of households	4,204	4,306
Migration		
Nonmigrants	3,664	3,982
Migrants	540	324
Migration to rural area (%)	54.07	12.96
Migration to urban area (%)	45.93	87.04
Transfers		
Households receiving transfers (%)	29.20	25.29
Average value received	Col\$754,604 (Col\$1,157,987)	Col\$1,631,322 (Col\$2,304,712)
Value received as a share of total consumption	0.10 (0.17)	0.14 (0.22)
Households sending transfers (%)	21.10	26.90
Average value sent	Col\$606,052 (Col\$1,442,741)	Col\$1,231,213 (Col\$2,027,122)
Value sent as a share of total consumption	0.06 (0.13)	0.07 (0.15)

Note: Standard deviations in parentheses.

Table 4 also reports the percentage of households receiving and sending transfers, the value of transfers, and the value received as a percentage of aggregate consumption. All values are in 2013 Colombian pesos (Col\$) with an exchange rate of US\$1 = Col\$1,800. The proportion of households sending transfers in 2013 was 21.1 percent and 26.9 percent in rural and urban areas, respectively; the proportion receiving transfers was 29.2 percent and 25.3 percent in rural and urban areas, respectively (for a description of the extent of money transfers in Colombia and the money transfer provider market, see box 1). In 2013, an average rural household annually received Col\$754,604 and sent Col\$606,052, whereas these figures for an average urban household were Col\$1.6 million and Col\$1.2 million, respectively. The yearly amount received was larger than the amount sent for rural and urban households in absolute terms and as a percentage of aggregate consumption. However, the amount sent by households in the ELCA sample increased sharply between 2010 and 2013 from 3.2 percent to 5.8 percent of total consumption in rural areas and from 6.1 percent to 7.4 percent in urban areas.

Table 5 reports descriptive statistics on transfers sent and received by rural and urban households and compares migrants and nonmigrants. A salient characteristic of the data is the bidirectional flow of transfers for migrants: 21.9 percent of rural migrants sent transfers and 23.3 percent received transfers. The comparable figures for urban migrants were 25.9 percent and 28.7 percent for sending and receiving transfers, respectively.

Table 5. Transfers in 2013 and Migration: Rural and Urban Sample

	Rural Sample		Urban Sample	
	Nonmigrants	Migrants	Nonmigrants	Migrants
Households receiving transfers (%)	30.05	23.33 ***	25.01	28.70
Value received	Col\$721,605 (Col\$1,092,072)	Col\$1,042,952 ** (Col\$1,601,067)	Col\$1,646,711 (Col\$2,316,657)	Col\$1,466,505 (Col\$2,177,708)
Value received as a share of total consumption	0.10 (0.15)	0.14* (0.28)	0.14 (0.22)	0.12 (0.17)
Households sending transfers (%)	21.04	21.85	26.95	25.93
Value sent	Col\$599,319 (Col\$1,426,667)	Col\$650,044 (Col\$1,549,381)	Col\$1,242,106 (Col\$2,061,395)	Col\$1,092,060 (Col\$1,525,703)
Value sent as a share of total consumption	0.06 (0.12)	0.06 (0.17)	0.07 (0.15)	0.08 (0.15)
Observations	3,644	540	3,982	324

Note: Standard deviations in parentheses. Asterisks denote statistical significance of two-sample t-test between migrant and nonmigrant households within each sample.

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.

The difference between rural migrants and nonmigrants for the likelihood of sending transfers and the values sent is not statistically significant. Rural nonmigrants are more likely to receive transfers, yet the amount received is higher in both absolute and relative terms for migrants. Indeed, the value received by rural migrants is equivalent to 14 percent of aggregate consumption while for nonmigrants it is 10 percent. The transfers might be particularly important for IDPs, who may use these funds for their settlement process. Urban migrants and nonmigrants are similar with respect to transfer behavior.

Table 6. Transfers in 2013 and Conflict: Rural and Urban Samples

	Rural Households				Urban Households			
	Direct Victimization		between NSAA Presence (at community of origin in 2013)		Direct Victimization		between NSAA Presence (at community of origin in 2013)	
	No (N=4,103)	Yes (N=101)	No (N=3,888)	Yes (N=155)	No (N=4,202)	Yes (N=104)	No (N=3,351)	Yes (N=650)
% Households Receiving	29.20	28.71	29.58	19.35***	25.23	27.88	25.63	23.85
Value Received	Col\$746,345 (Col\$1,130,488)	Col\$1,095,793 (Col\$1,988,875)	Col\$765,069 (Col\$1,160,815)	Col\$623,767 (Col\$1,317,265)	Col\$1,659,613 (Col\$2,327,589)	Col\$597,241** (Col\$596,238)	Col\$1,586,686 (Col\$2,206,352)	Col\$1,690,185 (Col\$2,467,345)
Value Received/Total Consumption	0.10 (0.16)	0.14 (0.22)	0.10 (0.17)	0.09 (0.12)	0.14 (0.22)	0.07* (0.09)	0.14 (0.20)	0.17 (0.29)
% Households Sending	21.20	18.81	21.24	10.97***	26.68	34.62*	27.90	20.92***
Value Sent	Col\$611,523 (Col\$1,455,608)	Col\$355,526 (Col\$573,529)	Col\$626,643 (Col\$1,489,508)	Col\$414,412 (Col\$629,662)	Col\$1,236,167 (Col\$2,038,109)	Col\$1,076,945 (Col\$1,664,967)	Col\$1,252,528 (Col\$2,078,641)	Col\$953,294 (Col\$1,522,309)
Value Sent/Total Consumption	0.06 (0.13)	0.04 (0.07)	0.06 (0.13)	0.03 (0.04)	0.07 (0.15)	0.06 (0.09)	0.08 (0.16)	0.06* (0.08)

Note: Standard deviations in parentheses. Asterisks denote statistical significance of two-sample t-test between households not exposed and exposed to violence within each sample. * p<0.1, ** p<0.05, *** p<0.01

Table 6 provides simple correlations between transfers and conflict dynamics for rural areas, with no distinction between migrant and nonmigrant households. The results suggest that violence and conflict dynamics reduce the ability of households to send and receive transfers. The difference between households affected and not affected by conflict is particularly large for rural households living in regions with NSAA present. For example, 19.4 percent and 11 percent of rural households living in regions with NSAA present received and sent transfers while these shares are 29.6 percent and 21.2 percent for those who did not live in regions with NSAA present. More isolation or higher risk of expropriation from armed groups might explain the lower likelihood of sending and receiving transfers for households that live or lived in a region with NSAA present. An interesting pattern emerges for direct victims of violence in urban areas: victims were more likely to send transfers while they received lower amounts of transfers in absolute and relative terms.

The patterns above suggest that violence and conflict have distinctive effects on monetary transfers. However, these patterns might be the result of systematic differences between people living in conflict and nonconflict regions, and between migrants and nonmigrants. Therefore, the correlations above might be confounding both the effects of conflict *per se* and these systematic differences. Appendix tables A1 (rural sample) and A2 (urban sample) show the household and community characteristics of those who are victims and nonvictims of direct experiences of violence and those living and not living in regions with NSAA present. The tables show systematic differences for household and community characteristics according to both dimensions of conflict.

For this reason, regressions are estimated for the likelihood of sending or receiving transfers, as well as the amount sent or received, for the migrant and nonmigrant samples separately. This approach allows us to identify whether transfer behavior varies according to the experience of direct violence or the presence of NSAA after controlling for these systematic differences. A rich set of household and community variables is included to control for differences between households living and not living in conflict regions.¹⁷ The analysis also explores whether transfer behavior differs for households that migrated after being victimized or that lived in regions where NSAA were present, and that also split up during the migration process. This provides an understanding of how the decision to send transfers varied when the household did not migrate completely and some members of the 2010 household roster stayed behind.

A note of caution is in order. Relatively few households effectively migrated between 2010 and 2013, sent or received transfers, and were also subject to conflict dynamics. The statistical power

¹⁷ Household controls for 2013 are used since transfer behavior is correlated with current conditions. Controls include characteristics of the household head (age and gender), the maximum education level in the household, household composition (number of members between 0 and 5 years of age, number of members between 6 and 17, number of members between 18 and 65), and a wealth index. The exercise also included variables to capture the capacity of the household to generate income: whether the household head or the spouse was employed, and for rural migrants we add the size of their land plot in 2010 and whether the land plot in 2010 had formal land ownership. Finally, the analysis controls for whether the household faced an economic shock between 2010 and 2013, whether the household was a beneficiary of state programs, whether the person migrated to a rural area, and municipality fixed effects.

and variation in conflict dynamics is thus lacking to precisely identify how they affect migrants' transfer behavior. This implies that coefficient estimates for the experience of direct violence or the presence of NSAA are not statistically significant for the migrant sample, yet the signs of the coefficient estimates are in accord with the theory laid out in the literature review in section 2. Hence, this analysis concentrates mostly on the estimations for nonmigrants to provide a first attempt at understanding and exploring transfers in the context of an ongoing civil conflict. As discussed before, these results are unique since available studies generally focus on those who leave conflict regions but not on those who stay behind and face considerable hardships (Ibáñez and Moya 2016).

A short qualitative discussion on the results for the migrant sample follows.¹⁸ The experience of direct victimization and migration from a community with NSAA presence is associated with a negative likelihood of sending transfers and with lower values sent for the urban and rural samples. However, splitting up the household seems to be an effective strategy for mitigating, to some degree, the impacts of forced migration. Households that split up and were subject to conflict were more likely to send transfers and in larger amounts. These results suggest that households that migrated after being exposed to conflict were unable or unwilling to send transfers to relatives, friends, or neighbors unless a household member stayed behind. As discussed in sections 2 and 3, these opposite patterns are likely explained by the extreme vulnerability of forced migrants at reception sites, which lowers their ability to send transfers, and by the altruistic motives and pressure to assist household members who stayed behind in conflict regions.

The experience of violence and living in a region with NSAA present also seems to hinder the receipt of transfers. The likelihood of receiving transfers is lower for rural and urban migrants who experienced violence or lived in a region with NSAA present in 2010. The transfer behavior for households that split up and that were subject to conflict dynamics depends on whether they experienced direct violence or were living in regions with NSAA present. When households experienced direct violence but all members migrated, the likelihood of receiving transfers and the amount received were lower than for households that split up. Three factors might explain this behavior. First, victims of violence, and IDPs in particular, often migrate with the entire household and thus they have fewer relatives or friends back home that could send transfers. Second, when households are victimized and displaced, they often cut ties with relatives and neighbors back home because they aim to maintain a low profile and keep their destinations secret to minimize the risk of being identified and targeted by armed groups. Third, some displaced households strategically split up so that a member can maintain income-generating activity or control over lands in the place of origin. In contrast, intact households that migrated from communities where NSAA were present were more likely to receive transfers and received a higher amount than those who left some members behind in the conflict-torn communities. The results are possibly driven by the fact that members who stay behind in communities controlled by NSAA face even greater hardships and are unable to assist their relatives in their migration and displacement process.

¹⁸ Estimation results are available upon request.

The analysis now addresses the association between transfer dynamics between nonmigrants and armed conflict. Analyzing remittance dynamics for those households that stay and do not migrate is also important since they endure considerable hardship as a result of the conflict, and transfers can play a key role in helping them cope and stabilize consumption and income levels. Likewise, whether those who stay and are not forced to migrate are able to send money to those who were displaced by the conflict is an open question. These results point out how populations that are unable to migrate from conflict-torn settings exhibit distinct patterns of transfer behavior; these patterns are also in line with the intuition laid out throughout the paper, and parallel the effects of conflict on migrants.

Table 7 reports the results for the likelihood of sending transfers and the value sent for the rural and urban samples. Results indicate that residing in a rural community with NSAA present lowers the likelihood of sending transfers by 9.7 percentage points relative to conflict-free communities. This effect is likely the result of the disruption of markets and economic enterprises that come along with conflict. The urban sample also shows a negative and significant 7 percentage point effect on the likelihood of sending transfers of residing in a community where NSAA are present.

Table 8 shows the results for the probability of receiving transfers and the value received for the nonmigrant rural and urban samples. Results indicate that NSAA presence is associated with a negative and significant effect on the likelihood of receiving transfers and on the amounts received for the rural and urban samples. In particular, rural households that reside in communities where NSAA are present are 10 percentage points less likely to receive transfers and on average receive Col\$131,383 less than those that reside in conflict-free communities (columns (3) and (7)). The effect of NSAA presence on the probability of receiving monetary transfers for urban households is about 6.3 percentage points lower across all specifications.

The experience of idiosyncratic violent shocks, in addition, has no effect on the likelihood of receiving transfers (columns (1) and (2)), but, surprisingly, is positively and significantly associated with the values received (columns (5) and (6)).

A possible interpretation for the opposite effects for direct victimization and NSAA presence in the rural sample is as follows: On the one hand, friends and relatives, including those who migrated from communities under the presence of NSAA, might be inclined to send transfers to households that reside in such communities to help them cope. However, transfers might not materialize for two reasons. First, households that were forced to migrate by violence are unable to send transfers since they are dealing with the socioeconomic costs of forced displacement. Second, it can be difficult and dangerous to send resources to regions under the control of NSAA, which, in addition, can expropriate transfers sent through informal channels. On the other hand, the higher vulnerability of households that experienced violence directly, which makes altruistic motives more salient and can mobilize friends and relatives to support the household, can underlie the positive direction of transfers.

Table 7. Transfers Sent by Nonmigrants: Rural and Urban Samples

	Household Sends				Value Sent (Col\$)			
	Idiosyncratic Violence		NSAA Presence		Idiosyncratic Violence		NSAA Presence	
Panel A. Rural sample	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Violence	-0.0127 (0.0470)	-0.0218 (0.0476)	-0.0971*** (0.0359)	-0.101*** (0.0366)	-56,376 (80,798)	-50,222 (81,825)	-61,653 (63,226)	-65,039 (64,381)
Split up		0.0507 (0.0410)		0.0615 (0.0423)		236,362*** (70,488)		236,201*** (74,420)
Violence × Split up		0.330 (0.291)		0.0698 (0.187)		-248,190 (500,620)		3,547 (329,159)
Observations	3,664	3,664	3,515	3,515	3,664	3,664	3,515	3,515
R-squared	0.034	0.035	0.036	0.036	0.025	0.028	0.025	0.028
p-value for F test of joint significance		0.506		0.022		0.690		0.590
Panel B. Urban sample								
Violence	0.0603 (0.0476)	0.0699 (0.0490)	-0.0708*** (0.0202)	-0.0701*** (0.0203)	-2,825 (128,942)	25,841 (132,744)	-78,836 (54,390)	-76,175 (54,529)
Split up		0.0418 (0.0703)		-0.0370 (0.0750)		269,463 (190,456)		159,818 (201,987)
Violence × Split up		-0.194		-0.176		-680,563		-406,203

		(0.213)		(0.263)		(576,149)		(707,310)
Observations	3,982	3,982	3,698	3,698	3,982	3,982	3,698	3,698
R-squared	0.040	0.040	0.044	0.044	0.042	0.043	0.040	0.041
p-value for F test of joint significance		0.302		0.002		0.496		0.301

Note: NSAA = nonstate armed actors. Each cell reports the estimated coefficient of the violence variable indicated in the upper row on the probability of sending transfers and the total amount sent. Idiosyncratic Violence indicates whether the household was directly exposed to violence between 2010 and 2013. NSAA Presence indicates whether nonstate armed actors were present in the household's community of origin. Covariates include the household head's age, gender, schooling level, and occupational status; number of household members by age range; access to government programs; and nonviolent shocks. Additional covariates for rural sample include rural community characteristics, type of land tenancy, and land size. Additional covariates for urban sample include neighborhood characteristics and municipality size. Standard errors in parentheses. * p < 0.1, ** p < 0.05, *** p < 0.01.

Table 8. Transfers Received by Nonmigrants: Rural and Urban Samples

	Household Receives				Value Received (Col\$)			
	Idiosyncratic Violence		NSAA Presence		Idiosyncratic Violence		NSAA Presence	
Panel A. Rural sample	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Violence	0.0171	0.0138	-0.107***	-0.109***	160,451**	175,289**	-131,383**	-127,770**
	(0.0513)	(0.0520)	(0.0393)	(0.0400)	(78,187)	(79,261)	(60,275)	(61,443)
Split up		0.0455		0.0618		116,767*		122,241*
		(0.0448)		(0.0463)		(68,279)		(71,024)
Violence × Split up		0.115		0.0354		-558,046		-136,953
		(0.318)		(0.205)		(484,935)		(314,140)

Observations	3,664	3,664	3,515	3,515	3,664	3,664	3,515	3,515
R-squared	0.090	0.090	0.097	0.097	0.048	0.049	0.051	0.051
p-value for F test		0.887		0.022		0.063		0.080

Panel B. Urban sample

Violence	-0.0311 (0.0455)	-0.00879 (0.0468)	-0.0636*** (0.0193)	-0.0675*** (0.0193)	-298,886** (146,169)	-266,227* (150,458)	-36,642 (61,279)	-50,081 (61,345)
Split-Off		0.0982 (0.0672)		-0.0613 (0.0716)		380,184* (215,872)		-111,753 (227,235)
Violence × Split up		-0.455** (0.203)		0.744*** (0.251)		-824,985 (653,036)		2.684e+06*** (795,720)
Observations	3,982	3,982	3,698	3,698	3,982	3,982	3,698	3,698
R-squared	0.080	0.081	0.083	0.086	0.036	0.037	0.037	0.040
p-value for F test		0.0628		0.0001		0.0477		0.0029

Note: Each cell reports the estimated coefficient of the violence variable indicated in the upper row on the probability of receiving transfers and the total amount received. Idiosyncratic Violence indicates whether the household was directly exposed to violence between 2010 and 2013. NSAA Presence indicates whether nonstate armed actors were present in the household's community of origin. Covariates include the household head's age, gender, schooling level, and occupational status; number of household members by age range; access to government programs; and nonviolent shocks. Additional covariates for rural sample include community characteristics, type of land tenancy, and land size. Additional covariates for urban sample include neighborhood characteristics and municipality size. Standard errors in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.

6. Conclusions

This paper provides a first exploration of how monetary transfers operate when households migrate from conflict regions or when people decide to stay behind. The analysis uses a longitudinal household survey undertaken in Colombia, the country with the second-highest internal displacement worldwide, which followed households before and after migration. Although the sample tracks down migrants and captures information on monetary transfers and exposure to violence, there are relatively few households that migrated between the two waves of the survey, sent or received transfers, and suffered direct or indirect violence that could have triggered their migration or displacement. Hence, throughout, the analysis lacks the sample power to appropriately identify strong correlations between violence and transfer dynamics for migrants. However, the results depict a story of the way in which the direct experience of violence and the presence of NSAA affect the ability to send and receive transfers, which is consistent with the evidence on the socioeconomic consequences of violence and forced displacement. Because this is a largely unexplored topic, the results can be better understood as a first approximation that highlights relevant and interesting dimensions and that allows analysts to identify future research topics and questions about this issue and discuss avenues for improving household surveys collected in conflict-torn scenarios.

Four conclusions from the analysis are worth exploring in future research. First, the results show large bidirectional flows of transfers between migrants and nonmigrants. Migrants send transfers, as pointed out in the remittance literature, but are also recipients of transfers. Nonmigrants are also recipients and senders of transfers. A potential explanation for this bidirectional flow lies in the strategies adopted by IDPs in the migration process and their vulnerable conditions in the destination cities. Previous studies show that some portion of internally displaced households split up to mitigate asset losses in conflict regions and send income to the family members that migrated to protect their lives. The findings in this paper are suggestive of an important flow of resources from household members who stayed in conflict areas to those who migrated. These transfers might be instrumental for the settlement process given the difficult conditions forced migrants face once in destination sites. Flows to those who stay behind might also be crucial to help them navigate in conflict regions. A better understanding of these bidirectional flows and their role in supporting the settlement process, or mitigating the negative impact of conflict for stayers, is important for policy design.

Second, conflict dynamics seem to hinder the capacity of households to send and receive transfers, regardless of migration status. In particular, living in a region or having lived in a region with NSAA present reduces the likelihood of sending and receiving transfers for migrants and nonmigrants alike. This lower capacity might be the result of lower household income caused by the negative economic impacts of conflict, greater isolation from markets and safe transfer channels, or a high risk of expropriation given that NSAA can seize these additional resources the families receive.

Third, the analysis finds that households that are unable or unwilling to migrate and therefore stay behind in conflict-torn regions are equally affected and have a lower likelihood of sending

and receiving transfers, and the value of the transfers they do send and receive is lower. These households are often ignored by academic research and policy interventions that focus on IDPs and refugees, but they are equally vulnerable given that they have to cope with violence, the social and economic control imposed by NSAA, and the disruption of local markets and social organizations (Ibáñez and Moya 2016). Transfers that could thus help them cope with such effects are, in general, scarce, and households that stay behind are often unable to send transfers to households and relatives that migrated to escape from violence.

Finally, households that split up for strategic reasons might effectively mitigate the negative impacts of conflict and forced migration. The results show that split-up households are more likely to send transfers and in larger amounts and are also more likely to receive transfers. To the authors' knowledge, research on the strategic decision to split up among IDPs is nonexistent. Understanding this decision and the transfer behavior of split-up households could shed light on policies to facilitate the flow of resources to these families.

The results above are only a first approximation for this topic and should be taken as such. Understanding monetary transfers from and to IDPs in more depth is crucial. Transfers can complement the assistance provided by national governments or international organizations to IDPs in destination cities and support the recovery process in conflict regions once the war ends. Future research could concentrate on three dimensions. Designing effective policies to mitigate the impacts of conflict and take advantage of peace dividends requires evidence on the impact of transfers on the ability of households to smooth consumption, on the reduction of poverty and vulnerability of IDP households, and on their role as complements of state assistance.

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Appendix

Table A1. Mean Differences by Conflict Variable: Rural Sample

	Direct Victimization between 2010 and 2013			NSAA Presence		
	No (N=4,103)	Yes (N=101)		No (N=3,888)	Yes (N=155)	
Household Head Age	45.94 (12.28)	46.01 (12.38)		45.98 (12.42)	45.82 (12.77)	
Household Head Woman	18.28%	8.91%	**	18.42%	10.97%	**
Highest Schooling Grade	5.24 (2.85)	5.14 (2.88)		5.23 (2.89)	4.96 (2.39)	
Household Members Ages 0–5	0.56 (0.82)	0.66 (0.89)		0.56 (0.80)	0.74 (0.90)	** *
Household Members Ages 6–17	1.30 (1.29)	1.38 (1.40)		1.30 (1.28)	1.46 (1.43)	
Household Members Ages 18–65	2.56 (1.17)	2.60 (1.10)		2.55 (1.15)	2.48 (1.22)	
Access to Household Social Programs	50.30%	45.54%		50.26%	46.45%	
Access to Income-Generating Programs	1.27%	1.98%		1.13%	0.00%	
Access to Training Programs	2.78%	2.97%		2.85%	1.94%	
Standardized Plot Size	-0.01 (0.93)	0.02 (0.93)		-0.01 (0.94)	-0.04 (0.83)	
Formal Land Tenure	38.58%	34.65%		38.86%	32.26%	*
Participation in Community Organizations	35.29%	38.61%		34.77%	44.52%	**

Wealth Index	-0.03	0.16		0.00	-0.58	**
	(2.55)	(2.51)		(2.55)	(1.82)	*
			**			**
Number of Households by Community	107.63	79.19	*	110.22	52.87	*
	(49.42)	(105.24)		(107.39)	(30.10)	
Time to Municipality Urban Center (Hours)	0.78	0.63	**	0.75	1.32	**
	(0.46)	(0.70)		(0.67)	(0.78)	*
			**			**
Lack of Water	0.49	0.35	*	0.50	0.37	*
Number of Institutions	3.40	3.66		3.42	3.30	
	(1.86)	(2.22)		(2.24)	(1.66)	
Altitude (mts)	1229.88	1183.51		1255.81	1268.4	
	(771.97)	(1030.55)		(1043.39)	6	
					(542.43)	
Distance to Main Road (km)	7.45	8.50		6.71	19.70	**
	(9.53)	(8.41)		(7.47)	(14.43)	*
			**			**
Distance to River (km)	14.61	19.44	*	14.20	17.82	*
	(11.42)	(13.01)		(12.84)	(6.77)	
Distance to State Capital (km)	67.08	56.69	**	67.35	53.58	**
	(35.82)	(41.27)		(42.39)	(16.57)	*
Market Insertion Index	0.19	0.09	**	0.19	0.09	**
	(0.29)	(0.39)		(0.39)	(0.29)	*
Health Shock	28.1%	32.7%		28.3%	27.1%	
Family Shock	19.0%	35.6%	**	19.3%	21.9%	*

Employment Shock	10.2%	20.8%	**	10.6%	6.5%	*
Production Shock	38.4%	33.7%		38.7%	29.7%	**
Assets Shock	15.3%	32.7%	**	15.4%	22.6%	**
Rain Days 1 Standard Deviation over Mean	103.23 (23.97)	109.50 (26.07)	**	103.49 (26.03)	109.32 (23.78)	**
Rain Days 1 Standard Deviation under Mean	427.12 (97.80)	406.93 (96.19)	**	429.59 (95.78)	382.83 (91.25)	*

Note: Standard deviations in parentheses. Asterisks denote statistical significance of two-sample t-test between households exposed and not exposed to violence. * p<0.1, ** p<0.05, *** p<0.01

Table A2. Mean Differences by Conflict Variable: Urban Sample

	Direct Victimization between 2010 and 2013		NSAA Presence		
	No (N=4,202)	Yes (N=104)	No (N=3,351)	Yes (N=650)	
Household Head Age	43.57 (12.03)	43.96 (11.36)	43.61 (12.04)	42.80 (11.90)	
Household Head Woman	34.94%	34.62%	34.35%	35.85%	
Highest Schooling Grade	7.12 3.38	6.60 3.51	7.16 3.38	6.91 3.48	*
Household Members Ages 0–5	0.51 (0.75)	0.60 (0.91)	0.50 (0.73)	0.60 (0.83)	**
Household Members Ages 6–17	1.09 (1.16)	1.23 (1.26)	1.09 (1.15)	1.10 (1.24)	*

Household Members Ages 18–65	2.60 (1.17)	2.69 (1.37)		2.58 (1.16)	2.67 (1.21)	*
Household Head Occupied	79.44%	77.88%		79.98%	77.08%	*
						**
Household Spouse Occupied	36.63%	40.38%		38.44%	28.46%	*
						**
Access to Household Social Programs	32.08%	38.46%		31.18%	38.31%	*
Access to Income-Generating Programs	5.93%	2.88%		5.79%	5.08%	
Access to Training Programs	4.26%	3.85%		4.30%	4.46%	
Participation in Community Organizations	19.59%	23.08%		20.08%	17.69%	
						**
Wealth Index	-0.43 (2.40)	-0.90 (2.35)	**	-0.43 (2.40)	-0.72 (2.27)	*
						**
Natural Disaster	11.54%	14.42%		10.50%	16.46%	*
			**			
Health Shock	27.61%	43.27%	*	27.75%	29.69%	
Family Shock	22.77%	28.85%		22.86%	22.92%	
			**			
Employment Shock	24.65%	38.46%	*	24.89%	25.54%	
			**			
Production Shock	4.74%	12.50%	*	4.89%	4.62%	
			**			
Assets Shock	15.61%	41.35%	*	16.14%	16.00%	
						**
Police Station in Community	19.94%	21.15%		16.35%	31.69%	*
						**
Public Transport in Community	61.54%	64.42%		60.07%	66.46%	*
						**
Neighborhood Always Legal	70.35%	73.08%		73.23%	59.23%	*

						**
Neighborhood Initially Illegal	21.99%	23.08%		18.98%	33.23%	*
Neighborhood Still Illegal	7.66%	3.85%		7.79%	7.54%	
		301.92			436.92	**
Number of Institutions	349.33%	%	**	328.29%	%	*
Roads in Acceptable Condition	33.94%	25.96%	*	33.63%	33.23%	
						**
Number of Collective Organizations	4.19	3.70	**	3.95	4.98	*
	(2.28)	(1.80)		(0.35)	(0.22)	
			**			**
Population below 20,000	17.85%	32.69%	*	19.79%	9.23%	*
Population between 20,000 and 100,000	16.83%	8.65%	**	19.25%	7.54%	*
Population between 100,000 and 700,000	26.89%	23.08%		27.13%	26.31%	
Population between 700,000 and 3,000,000	24.11%	29.81%		19.55%	51.69%	*
						**
Population over 3,000,000	14.33%	5.77%	**	14.29%	5.23%	*

Note: Standard deviations in parentheses. Asterisks denote statistical significance of two-sample t-test between households exposed and not exposed to violence. * p<0.1, ** p<0.05, *** p<0.01

