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Gender and Remittances in Albania: Or Why ‘Are Women Better Remitters than Men?’ Is Not the Right Question

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Abstract

There are abundant literatures on linkages between migration, remittances and development, between gender and migration, and between gender and development. The missing link in this set of overlapping literatures is gender and remittances. Thus far, some studies have tried to determine whether female migrants are 'better' remitters than men: results are mixed. But this is not the right question. It is more important to explore how *gender relations* shape the sending, receipt and utilisation of remittances; and how, in turn, the remittance process reshapes gender relations. This paper takes the case of recent Albanian migration to neighbouring Greece – one of post-communist Europe's largest cross-border migrations – to illustrate how the patriarchal nature of the sending society, Albania, fundamentally shapes both the gendered pattern of migration and its equally gendered corollary, remittances. Based on questionnaire survey (n=350) and in-depth interview (n=45) data from fieldwork in rural south-east Albania and the Greek city of Thessaloniki, it is shown that the male-structured process of migration hardly allows women to remit, even when they are earning in Greece. Typologies of household-to-household remittances are developed. Interview data reveals that migration to Greece, and its attendant remittance flows, does give, within limits, increased agency to women within both the migrant and residual households, but things are on the whole slow to change.

Introduction

Within the fast-growing literature on migration and development – or, as it is increasingly known, the migration–development nexus (Van Hear and Nyberg Sørensen 2003) – the topic of gendering remittances has been curiously overlooked. This is surprising given both that remittances stand at the heart of the migration–development nexus, and that migration and development have been increasingly subject to gendered analyses.

The importance of a gendered interpretation of remittances is enhanced by the growing scale of international migration. Latest data from the United Nations Population Division tell us that 214 million people worldwide are international migrants, living in a country different from that of their birth. A substantial proportion have moved as 'economic migrants' seeking to improve their lives in a material sense. There is, both in the academy and amongst planners and policy makers, a growing consensus that migration, rather than being a symptom of underdevelopment or the outcome of failed development, is seen as a strategy of development and a route out of poverty. Remittances are seen as a key component, indeed *the* key element, of the positive

relationship between migration and the development of migrant source countries. Yet the major focus of remittance research is on their measurement and utilisation from a financial and economic perspective. True, recent attention given to the *social* dimension of remittances has broadened the focus somewhat. But Levitt's (1998) pioneering concept of 'social remittances', the norms and behaviours conveyed by migrants back to their home communities, has been little followed through, and stops short of a thorough analysis of changing gender ideologies.

Another relevant theoretical focus for examining remittances from a gendered perspective is the 'gendered geographies of power' framework introduced by Mahler and Pessar (2001) to analyse how gender relations are expressed and negotiated across transnational spaces. In a subsequent paper these authors specifically point to remittances as an under-researched example of this 'gendered power geometry'. Pessar and Mahler (2003: 817) urge that studies of remittances move beyond charting the financial magnitude and direction of these flows, and focus instead on the gendered social relations negotiated between senders and receivers. They pose three questions:

- Who sends remittances, and what stipulations are put on their use?
- Who receives remittances, and what power do they have, if any, over the amount and frequency of remittances, and over their use?
- What effect does the 'economic' transaction of remittance sending have on gender relations and on gendered divisions of labour within the family/household and the community? This question has the potential to be answered in two places: in the migrant-sending, remittance-receiving context, and within the migrant-receiving, remittance-sending location too.

This paper is an attempt to answer these questions in the specific geographic context of Albania and its recent mass migration to Greece, the neighbouring country to the south. The Albanian migration to Greece has been the most dramatic and intense of the East-West migrations triggered by the collapse of the communist regimes east of the old Iron Curtain. Against a resident population of a little over 3 million recorded in the 1989 and 2001 Albanian censuses, more than 1 million Albanians were living abroad as emigrants by 2005, 600,000 of them in Greece where they, in turn, made up around 60 percent of the country's 1 million immigrants.

The paper presents results drawn from research commissioned and financed by UN-INSTRAW (United Nations International Research and Training Institute for the Advancement of Women) and UNDP (United Nations Development Programme).¹ Our Albanian research was part of a six-country comparative project which also involved parallel studies in the Dominican Republic, Lesotho, Morocco, the Philippines and Senegal. In order to maximise the comparative nature of the overall project, some common research methods and

instruments were designed. We utilise two of these in this paper: a questionnaire survey of 350 remittance-receivers in a group of villages in south-eastern Albania; and 45 in-depth interviews, 25 with remittance-receivers in the villages, and 20 with remittance-senders in the Greek city of Thessaloniki, the main cross-border destination for migrants from this part of Albania. We regard the route between the villages and Thessaloniki, which passes through high mountains, as a *migration and remittance corridor* which channels the migrants, their remittances (financial, in-kind, social) and other trans-border contacts in a continuous circuit of localised transnational activity.

The structure of the paper is as follows. The next three sections provide background information and perspectives. First, we look at the extant literature on gender and remittances within the frame of the migration–development nexus. Then we set the Albanian context by briefly reviewing the scale and pattern of migration and remittances, and saying something about patriarchy and gender relations in Albania. The third background section discusses our research methodology. The paper then shifts to explore Albanian remittances through the lens of gender. We develop a typology of Albanian remittance-sending and remittance-receiving households, and note changes over time. We then set remittances alongside transnational care and family cohesion. Using our survey data we next map out various channels of remittance transfer, and tabulate amounts and frequency of transfers by type of receiver. Using our interview data, we present gendered profiles of remitters and receivers. The penultimate section examines the use of remittances. The final main section reverses the analysis: instead of looking at how gender impacts on remittance behaviour, we look at the effects of remittances on gender relations. The conclusion reflects on how the three key questions outlined above have been answered by our Albanian data.

¹ The title of the project was 'Gender and Remittances: Building Gender-Responsive Local Development'. Thanks to UN-INSTRAW for inviting us to tender for, and awarding us, the Albanian study, which took place over the period October 2007 to June 2009. For our final report to INSTRAW see Vullnetari and King (2009).

Migration, Remittances, Development, and Gender

There are multiple interrelationships between these four headline words. Rather than try to review what have become vast quantities of literature² we present a highly schematic overview in Figure 1. The solid lines indicate the pairings of concepts/processes on which a substantial literature already exists, and the arrows indicate the main directions of causality, which may be predominantly one-way or recursively balanced. Moving clockwise round the diagram, we note the following.

First, there is a lot of evidence, mainly empirical, but with clear theoretical and policy implications, on the link between migration and remittances. Latest figures from the World Bank's Migration and Remittances team estimate a global total of \$328 billion remitted to developing

countries during 2008; their outlook for 2009 is a 7 percent fall due to the global recession (Ratha and Mohapatra 2009). By and large, the relationship is one-way: migration produces remittances. However, a feedback loop is also possible, in that the beneficial or demonstrator effect of remittances may stimulate further migration. We should also acknowledge that 'reverse remittances' may flow from the migrant-sending countries to support migrants, especially in their early stages of migration, or at times of crisis or hardship.

Second, the positive causal link between remittances and development is clear enough with regard to direction but less

clear with regard to outcome (Carling 2008). The 'mantra' of remittances as a driving force for development in poor countries (Kapur 2004) derives from micro- as well as macro-scale analytical positions. On the one hand it centres on a migrant-centred 'bottom-up' interpretation of how development can be driven by remittances raining in, sprinkler fashion, at a local level. On the other it reflects a neoliberal positivism whereby remittances are part of a 'good-for-everyone' scenario (Weinstein 2002). Although we are no market triumphalists, we have written of migration's 'triple-win' outcome in the context of Albania

and Kosovo/a, albeit from a theoretical and not an evidence-based standpoint. In this utopian view, migration benefits the *receiving countries* (through extra supplies of cheap and flexible labour), the *migrants themselves* (who escape from poverty and improve their, and

their families' livelihoods by migrating to higher-wage economies), and the *sending countries*, which receive inflows of foreign exchange to boost GDP, investment and development (King and Vullnetari 2009b: 389-92).

This merely scratches the surface of recent debates. Others adopt a more critical perspective (see, for instance, Glick Schiller and Faist 2009), drawing attention to the fact that, under certain circumstances, remittances may lead to a narrow and dangerous dependency, and can increase social and spatial inequalities because the migrants are not drawn from the poorest regions or from the ranks of the 'poorest of the poor'.³ In these important debates on

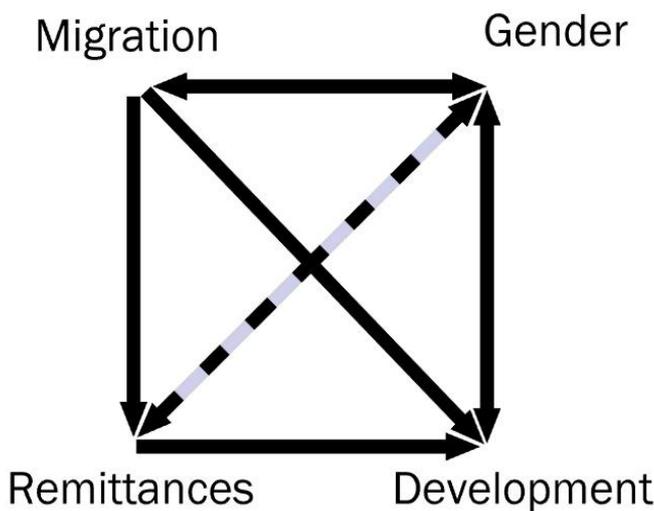


Figure 1. Strength and direction of interlinkages between migration, remittances, development and gender, according to the quantity of existing literatures.

² For accessible recent entries into the migration-development literature see Castles and Delgado Wise (2008); de Haas (2010); Faist (2008); IOM (2005; 2008); Van Hear and Nyberg Sorensen (2003).

³ For a brief review of remittances in the 'New World Order' see Jones (1998b) and Jones (1998a) for an empirical testing - with complex results - of the 'equality or

remittances and (in)equality, the gender question is rarely raised.

Gender is well-connected, in terms of existing scholarship, to both development and migration. And these two paired literatures – on gender and migration, and gender and development – are generally fully open to the two-way relationships involved. Thus, gender is one of the structuring parameters of migration, which is fundamentally conditioned by gender processes, roles and relations; and migration to a different society where gender relations are more open and egalitarian may reshape gender dynamics within the migrant household or community (or, conversely, make them more rigid as a strategy of resistance and ‘protection’ against the ‘normally alien’ host society).

So we see that all possible links in Figure 1 are connected up by copious existing literatures – bar one, remittances and gender. In the next two subsections we briefly review what *has* been done; and what *should* be done.

Are women better remitters than men?

Most of the existing empirical studies on gender and remittances seem to have been set up to explicitly or implicitly answer this question. They take their lead from a series of mainly working or policy papers which proclaim that women *are* better remitters: they remit more, and are more regular and reliable remitters, it is repeatedly said. The interpretation of this usually includes reference to women’s caring and altruistic nature and the fact that they either feel, or perhaps have imposed on them, greater responsibilities for maintaining family linkages (Nyberg Sørensen 2005; Piper 2005; Ramírez *et al.* 2005). The same set of presuppositions is used to claim that women are also better receivers of remittances, and use them more wisely for the good of the family as a whole. Nina Nyberg Sørensen (2005: 3) has set out this interpretation in the following terms:

Despite female migrants’ lower incomes, it is generally assumed that women by and large send back home a greater share of their earnings in remittances than men and also tend to be better savers. In addition to being the largest receivers of remittances, women – when in control of remittances – are believed to channel overseas financial transfers into better health, nutrition and education for the entire family, thereby supporting the development of stronger and more productive communities.

From the relatively little research which has been done, both before and since Nyberg Sørensen’s plea, the results are extraordinarily mixed. For every study that demonstrates that women are ‘better’ remitters than men, another exists which gives the opposite result. We have reviewed much of this contradictory evidence in a separate paper currently under review (Vullnetari *et al.* 2010), so we will be deliberately selective here – whilst remaining true to the general picture.

The case of Mexico and the Philippines are illuminating, for two reasons: first because these have two of the ‘greatest’ emigration (and therefore remittance-receiving) countries in the world over the past few decades; and secondly because the research evidence on remittances by sex is conflictual in both cases. In an early study of Mexican irregular migration to the United States Taylor (1987) found that men remitted more than women. Grassmuck and Pessar (1991), who observed similar patterns, concluded that men lived austere lives, saving and remitting as much as possible out of their income, as they considered their stay in the US temporary and were oriented towards return. Women, on the other hand, wanted to prolong their stay in the US and so tended to spend more there and remit home less. Much more recently Cohen (2010: 153) finds that male migrants from Oaxaca in southern Mexico who are living abroad send back twice as much on average as women migrants (\$280 per month as against \$130). A similar contrast, albeit less marked and with much

inequality’ question for Mexican migration and remittances. See also Adams and Page (2005) for a broader international comparison.

lower sums, was noted by Cohen for remittances sent by internal male and female Oaxacan migrants living elsewhere in Mexico. These findings are challenged, however, by more qualitative research carried out by de la Cruz (1995) who argues, on the basis of a small number of family studies, that Mexican women remit more frequently and reliably than men.

Similar apparent contradictions occur in the Filipino evidence. Tacoli's (1999) research on Filipino migrants in Rome concluded that the women, who had mostly migrated on their own and worked as domestic cleaners and carers, had stronger remittance obligations to their families than their male counterparts. Young single women sent twice as much in remittances than single men; and married women with their children in the Philippines also sent more money, and more regularly, than their male equivalents. Yet, Semyonov and Gorodzeisky (2005) found that Filipino men remitted more than women. In contrast to Tacoli's research, which was qualitative and host-country-based, these authors surveyed a random sample of 1000 households in urban areas in the Philippines which had overseas workers. Their analysis showed that households with male emigrants were significantly better off than those with female emigrants, even after controlling for variables such as occupation, country of destination, age, marital status etc.

And the story goes on – one of conflicting evidence and unclear conclusions. Three insights seem clear, even if they only serve to complicate the overall interpretation. First, the methodologies of the surveys differ, and this undoubtedly affects the results. Qualitative studies tend to support the view that women have a more caring and close relationship to their families in the home country and hence are 'better' remitters; whereas large quantitative surveys seem to record higher remittances from men. Why might this be? It could be that males are more 'out in the open' about their remittances which, perhaps, are more likely to be recorded and sent through formal channels. Women's remittances are (again this is speculative) more likely to be

in-kind, informal, even 'secret'. Then there is the more statistical question of what kind of measurement is used: absolute remittances over the year, remittances as a share of income earned, or regularity of remittances. Each may give a different answer to the male–female comparison.

The second observation we wish to make is that each study is set within its own situational context of time, place and group studied. A study based on Filipinos in Rome is not strictly comparable with one based in an area of the Philippines where most emigrant household members have gone to the Gulf and the Middle East.

Thirdly, most of the studies reviewed under this heading have treated gender (read sex) as a neutral, dichotomous variable. As many studies of gender and migration have emphasised, gender is a *relational* concept: the migration behaviour of one sex is constructed very much as a function of its relationship to the other sex (Bjerén 1997). Put another way, gender *organises* migration; migration is *engendered* (Kofman 2004; Mahler 1999; Pessar 1999).

Our answer to the question as to whether women are better remitters than men is simply that this is not the right question. In the next subsection we set out an agenda for asking the *right* questions about gender and remittances.

Remittances: a gender agenda

The questions that should be asked firstly involve looking at the nature of gender-power relations in migrant families, both at home and abroad; they should at the same time examine the overall patriarchal or matriarchal nature of the societies from which migrants are drawn, and into which they move; and they should then scrutinise access to decision-making power over whether and how remittances are sent – by whom, how much, how often, what for, and to whom.

Some studies have already moved in these directions. At a discursive level Kunz (2008) has argued that the mainstreaming of remittances into international development policy is gender-blind. The promotion of

remittances is assumed by policy-makers and developmentalists to be somehow gender-neutral, but this is far from the case. Kunz takes us through the various initiatives promoted by key institutional actors such as the International Organization for Migration (IOM), the World Bank, the European Commission and the UK's Department for International Development (DfID), culminating in the United Nations' High-Level Dialogue on Migration and Development (2006) and the Global Forum on Migration and Development (2007). Throughout the discussions of these actors and forums, Kunz sees the 'remittances are beautiful' discourse as predominant. She detects no awareness of the gender-power relationships which are almost inevitably implicated in the on-the-ground enactment of migration, remittance and development processes. Neither is there much awareness of the human costs of migration for the migrants themselves and for their non-migrant relatives and home societies; nor of the structural forces of global inequality that produce migration and remittances in the first place.

Kunz (2008: 1399-1400) sees four approaches which can lay the groundwork for a gender analysis of remittances: studying different household typologies of remittances; broadening the conceptualisation of remittances to include social remittances; bringing a transnational perspective to bear on remittances, so that they are seen as a transnational activity embedded in transnational social and kinship relations, which are often highly gendered (Pessar and Mahler 2003); and carrying out ethnographies of remittances, which, following Marcus' (1995) landmark statement, should be multi-sited.

Our paper takes up these four analytical perspectives to explore the Albanian case. Before we do so, we briefly acknowledge some other studies which do take a more analytical and relational approach to how remittances are gendered.

Rahman and Fee (2009) focus on Indonesian domestic workers in Malaysia, Singapore and Hong Kong, and their Javan households of origin. They find that female

domestic-worker migrants remit a greater share of their earnings than Indonesian male migrants, as they remit to their mothers and sisters rather than to the men in their family. At the receiving end, female recipients tend to invest remittances in human capital, male recipients in physical capital.

MacKay's (2005) study on female migration from the Philippines is interesting because it takes a landscape approach to remittances, documenting how female migrants' remittances are invested in agriculture by male recipients who shift the cropping pattern from subsistence to commercial crops. Such economically motivated changes in farming systems may, however, undermine long-term agricultural sustainability, and go against women's general preferences for more mixed, but less immediately profitable crops.

Thirdly, Wong (2006) explores the 'gendered politics' of remittances amongst Ghanaian transnational families, based on fieldwork in Ghana and Toronto. This is a highly nuanced analysis which conceptualises remittances as constituting gendered transnational relationships between senders and receivers which are constantly under negotiation. As transnational households form and reform in transitional kinship space, remittance dyads too become mobile.

Finally, two contrasting Albanian studies help to lead us into our own study. In a previous piece of research led by one of the present authors (King *et al.* 2006), remittances were found to be highly constrained by the patriarchal norms of the traditionally conservative north Albanian highlands, where the migrant-origin fieldwork was conducted. Hence the remitters, in this case migrants in the London area, were all men and, even when their wives were working, the remittances were channelled to the husband's family, reflecting the 'ownership' of the wife by the husband and his family after marriage. By contrast, Erin Smith's (2009) research in Fier, which is a coastal region in south-central Albania, and therefore less closed in on itself than the mountainous north,

revealed substantial informal remittance practices amongst women (typically daughter to mother). These were variously seen as 'filling the gap' left by a lack of migrant sons (or by migrant sons who did not remit enough), or as 'destroying' the traditional and patriarchal clan system (the view of the older generations, especially men).

Albania: Migration, Remittances, Patriarchy

Tucked away in the Western Balkans and hemmed in by high mountains, Albania is one of the poorest, most remote and little-known countries of Europe. For four decades it languished in almost total isolation under the hard-line communist regime of Enver Hoxha. Post-communist transition has been a difficult process, particularly in the economic realm: its GDP per capita, \$3254 (UNDP-Albania 2008), remains one of the lowest in Europe. Industry, heavily promoted by the state during the communist era, has collapsed. Agriculture continues to be a significant employer, but contributes little to GDP because of its subsistence nature. The country exports very little – except people. Since the early 1990s, the economy has been heavily dependent on remittances. Socio-economic development has been spatially very uneven since 1990, with increasing polarisation in the fast-expanding Tirana–Durrës area fuelled by internal migration, and depopulation occurring in the interior mountains, especially in the north and south of the country.

Migration

Migration since 1990 has been on a massive scale in relation to the population, and is all the more poignant given the previous 45 years of banishment of emigration (under pain of death) by one of the world's harshest communist regimes. The collapse of communism triggered a natural curiosity to see the outside world, but most emigrants could be considered 'economic refugees' fleeing economic collapse and an uncertain future (Barjaba and King 2005).

Emigration has been continuous since 1990 but has peaked at three moments of crisis when migrants have streamed uncontrollably out of the country, over the high mountain passes southwards into Greece, and across the narrow neck of the Adriatic Sea to the coast of southern Italy (King 2003). The first period of crisis was the early 1990s, accompanying and following the collapse of the communist regime. For two to three years both political and economic chaos reigned, and an estimated 200,000-300,000 people quit the country, nearly all of them to Albania's two EU neighbours. The period 1993-96 was more stable and Albania enjoyed significant economic growth, sustained largely by swelling inflows of remittances. However, these were, in a way, the source of the second crisis moment, which struck in early 1997 when several private investment schemes, which had flourished in the void left by the absence of a proper banking sector, and which offered unsustainably high interest rates (up to 50 percent), collapsed in a welter of corruption and unpaid debts. The bankrupting of maybe half of all Albanian households (both remittance-investing migrants and many non-migrants who had put money into the schemes, often selling their fixed assets to do so) set off another wave of economically destitute migrants, who were also fleeing the breakdown of law and order in many parts of the country. The late 1990s then saw renewed economic stability and a steady migration rate, until the third upset occurred in 1999-2000 with the refugee exodus from neighbouring Kosovo/a. Half a million ethnic Albanian Kosovans traipsed across the snowy mountains into north-east Albania, destabilising the economic and demographic situation of the poorest part of the country. Since 2000 emigration has fallen off, but still continues at a reduced rate (Azzarri and Carletto 2009: 409).

The Government of Albania (2005) estimates a 'stock' of more than 1 million Albanians living abroad, having migrated since 1990. These include 600,000 in Greece, 250,000 in Italy and 50,000 in the UK. Examining the spatial distribution in the

intensity of emigration, this is shown to be highest in the southern part of the country, bordering Greece. However, no part of Albania has been unaffected by emigration (Zezza *et al.* 2005).

Although Albanian migrants are drawn from all walks of life, including many with good levels of education, their employment in Greece has been almost entirely confined to the lower echelons of the labour market, in jobs which are increasingly rejected by indigenous Greek workers: agriculture, construction and factory work for men, and domestic and care sector work for women. Males predominated in the early years of migration to Greece, since crossing the border involved long and arduous treks, often at night. At that time virtually all Albanian migration to Greece was irregular. Since the regularisation schemes of 1998 and 2001, Albanian migrants have been able to stabilise their position somewhat, and many women have joined their husbands, usually taking their children with them (but sometimes leaving them behind in the care of grandparents). Other children are born in Greece.

Remittances

Migration has produced an influx of remittances into Albania which have been consistently growing apart from two blips, one in 1997 caused by the savings scam and the other in 2008 due mainly to the global economic crisis. Remittances rose from \$275 million in 1993 to a peak of \$1.3 billion in 2007.⁴

Throughout this period, they have contributed between 10 and 22 percent of GDP (Uruçi 2008). Remittances have consistently outweighed the foreign exchange earned from exports (by more

than twice in many years), effectively making labour the country's most important export (de Zwager *et al.* 2005: 21). At the household and local level, remittances have been responsible for lifting families and communities out of poverty, as numerous studies have confirmed (Arrehag *et al.* 2005; De Soto *et al.* 2002; de Zwager *et al.* 2005; Frashëri 2007; Zezza *et al.* 2005). Lerch and Wanner (2006) used the Albanian Living Standards Measurement Survey to show that remittances produced a 'levelling up' of poorer families, contributing thus to greater income equality.

However, there are limits to the extent to which remittances can be considered a viable development strategy. As emigration 'matures' and levels off, and as the emigrants themselves either return or, increasingly settle long-term abroad with their families, the remittance flows will eventually decline. As noted above, this happened in 2008, although it is not clear to what extent this was a natural 'beginning of the end' of the remittances boom, or triggered by the global economic crisis (King and Vullnetari 2009b). Either way, a decline in remittances was predicted by de Zwager *et al.* (2005: 51) five years ago. The same authors assume, on the basis of their empirical survey data, that a return wave will start around 14-18 years after the onset of mass migration, and again this is starting to happen (Germenji and Milo 2009; Labrianidis and Hatziprokopiou 2005; Nicholson 2004).

Patriarchy

Traditional Albanian society embodies an extreme form of patriarchy distinguished by patrilineality (membership in the family follows the male line), patrilocality (upon marriage women move from the family of their father to that of their husband's father), strong blood ties, blood feuds, and bride price. According to Halpern *et al.* (1996), both gender and age play a crucial role in structuring the social system, based on rigid hierarchical values. Males have supremacy within society; women are subordinated within the context of a 'protective' family. In terms of age, older

⁴ Remittance figures here are from the Bank of Albania (BoA), whose data are also used by the World Bank. The BoA calculates remittances as the difference between foreign currency coming in and that going out. This calculation does not exclude the possibility that income from 'suspicious activities', such as trafficking, is also included (de Zwager *et al.* 2005: 21). BoA remittance estimates include remittances sent through both formal and informal channels. The latter have generally accounted for the majority of remittances, although the formal share has been growing, especially after the pyramids fiasco of 1997.

males have authority over younger ones: hence fathers over sons, older over younger brothers. Likewise with females, with the result that the youngest wife in the family has the least power, and on a day-to-day basis may be particularly 'oppressed' by her mother-in-law. The youngest son and his wife are responsible for taking care of his (but not her) elderly parents; this has impacts on migration and remittance behaviour.

This 'traditional', generalised picture must be nuanced by both historical change and regional variation. Most of the features described above have been documented particularly in northern Albania (see Backer 1983; Durham 2000; Shryock 1988; Whitaker 1981; Young 2000), and have been ascribed to the survival there of a rigid code of customary regulations and practices known as the *Kanun* of Lekë Dukagjini. De Waal (2005: 254) describes the *Kanun* as a 'complete moral and legal framework' for life and society. Central and southern Albania were also subject to 'canons' but their influence waned relatively early with the subsequent result of less rigid gender and generational relations. South Albanian society was based on compact village communities, not dispersed hamlets bound by extensive clan structures as in the north. Compared to the remote mountain fastness of the north, the southern regions were geographically more open, with wider valleys and corridors. It was from the south that the pre-communist emigration flows, which went mainly to the United States in the early twentieth century, originated. This opened up the southern region to outside influences through return migration and social remittances.

The historical narrative of gender relations is dominated by the effects of the communist era which changed much, but not everything, and certainly not some of the underlying mindsets of patriarchy. At the eve of World War Two the situation of women in Albania was dire, due to the minimal success of the Zog government's efforts to improve gender equality. More than 90 percent of women were illiterate (nearly 100 percent in northern areas), girls constituted

only 3 percent of secondary school students, and there were only 21 female teachers in the whole country (Hall 1994: 83; Logoreci 1977: 157-8).

Women's emancipation was a key aim of the communist regime. The various provisions of the 1946 constitution and other subsequent legislation gave Albanian women unprecedented rights for a 'traditional' society. Female illiteracy had fallen to 8 percent by 1989, when females made up nearly half of the university students, 80 percent of women were in employment, and women made up 30 percent of the representatives of the People's Assembly (Brunnbauer 2000; Gjonça *et al.* 2008). Despite these achievements, in other respects change was much slower, and the roots of patriarchy in the private sphere were not fundamentally shaken. Working women endured a 'double burden' of daily work in the cooperative and factory, and responsibility at home for cooking, cleaning and childcare.⁵

The collapse of the communist regime affected women quite adversely. The 'substitutable social orders' that emerged were based on the reinvention of tradition and patriarchy (Schwandner-Sievers 2006: 224). As Nixon (2006) suggests, the post-communist transition was accompanied by 'highly oppositional gender roles': the public sphere as the domain of men wherein manliness was idealised as strong, decisive and profit-making, reflected also in a masculinist political culture of bragging and intimidation; and the private sphere as the domain of femininity with values of domesticity, caring and childrearing. The concept of women's emancipation was associated with a now-rejected communist past which had sought to destroy the family. Women's representation in parliament dropped below 10 percent; female employment rates fell to less than 50 percent; their wages were only two-thirds

⁵ Some scholars have argued that women's emancipation in communist countries was not an end in itself, but a tool used to facilitate political goals (Brunnbauer 2000). In one sense Enver Hoxha can be seen as the ultimate patriarch, and the female members of the People's Assembly as tokens.

those of men. Men now own 92 percent of all property in the country and account for 84 percent of GDP (UNDP-Albania 2008: 13).

Places and Methods

This research is focussed on the migration and remittance 'corridor' linking a cluster of three villages in south-east Albania with the northern Greek city of Thessaloniki. The three villages lie at an altitude of 850 metres in a wide valley to the north of Korçë, the main regional centre of south-east Albania. The soils are fertile, allowing a potentially varied and productive agriculture; apple orchards are a particular local specialisation. The area has a Mediterranean mountain climate with warm to hot and mostly dry summers. However, at this altitude, the winter climate is severe, with frequent frosts and snowfall.

The Korçë region scores amongst the highest in Albania for both internal out-migration, 60 percent of which is to Tirana, and emigration, which is overwhelmingly to Greece (Carletto *et al.* 2004: 27). The villages lie close to a major motorway which connects southwards to the Kapshticë border crossing for Greece. Northwards the road leads to Pogradec and Lake Ohrid. The three villages have a combined population of 7,000, according to the local population registers. This may be an overestimation, due to high levels of outmigration, including seasonal and temporary migration to Greece. The villages have been deeply affected by outmigration in the last two decades. Emigration has affected all components of the villages' mixed populations of Muslims, Christian Orthodox, and Roma and Evgjit ('gypsy') people. The Roma and Evgjit are generally the poorest and most marginalised of the villages' households.

Thessaloniki, the second city of Greece, is home to a large number of migrants from the three villages. With a population of about 1 million, the city is the closest major urban employment centre, being about four hours away by car (longer by bus), although long delays can occur if there are queues at the

border checkpoint. Characteristic sectors of employment for male Albanian migrants in Thessaloniki are the building industry, small-scale manufacturing plants, painting and decorating, removal firms and other unskilled or semi-skilled labouring jobs. For women, domestic cleaning, child-minding, elderly care, and, like men, small-scale manufacturing and commercial enterprises are the main employment sectors (Hatziprokopiou 2003: 1043-44).

Field data were gathered from both locations: the migrant-sending remittance-receiving villages, and Thessaloniki. Two main data-gathering instruments were used:

- 350 questionnaires administered face-to-face with remittance-recipient families/households in the villages;
- 45 in-depth interviews, 25 (17F and 8M) with village-based remittance-receiving migrant households, and 20 (14M, 3F and 3M/F couples) in Thessaloniki.

These surveys were carried out in the first half of 2008, preceded by a pilot visit to check out locations, feasibility, contacts etc. in November 2007. In addition, further interviews were carried out with key informants, stakeholders, NGO personnel etc. in both countries. Finally, four focus-group discussions were held: two with these key informants in Thessaloniki and two with migrant-household recipients of remittances in the villages in Albania.

Regarding the selection of the village households to be surveyed, two criteria were followed: firstly that they must have at least one member of the family living and working in Greece (not necessarily in Thessaloniki); and second, that they must receive remittances. The remittance recipient – who was not necessarily the head of the household – was selected as the interlocutor for the survey. The interviewees in the villages were a subsample of those to whom the questionnaire was administered, strategically selected for both the range and representativeness of their circumstances and experiences; and subject, of course, to their willingness to cooperate. The in-depth interviews included also a few returnees

who did not participate in the questionnaire, but who were chosen in order to consider the effect of return and remittances on business development. For the selection of the interviewees in Thessaloniki, two criteria were again followed: that they should originate from the Korçë area (not necessarily from the three villages surveyed); and that they must be sending remittances to Albania. Respondents both in the villages and in Thessaloniki included men and women in order to allow for gender-based comparisons.

In this paper we use the questionnaire data to set out the broad parameters of the gendered remittances channels, and the interview narratives to enlighten specifics of this process, including illustrative case-studies. For reasons of confidentiality we do not identify the villages, and all names of interviewees are pseudonyms.

Further ethical implications of this research must also be recognised. Questionnaire and interview participants were assured full confidentiality and anonymity and the principle of informed consent was vigorously followed. We encountered an understandable degree of reluctance to divulge too many personal details, especially regarding financial matters. Possible biases in replies to questions about remittances amounts worked in different directions. In some cases we were aware of families who might want to exaggerate their poverty (and therefore to downplay sums sent from abroad) in the belief that the government and local authority might award them certain benefits. In other cases respondents were evidently afraid that the interviewer might be from the tax office. In yet other instances respondents might have wanted to give the impression that the remitter – a ‘dutiful son’ – was ‘successful’ and supporting them according to the required custom, whereas perhaps this was not the case. Similar concerns about giving financial information were raised by interviewees in Thessaloniki. All this means that remittance data must be treated with caution.

Types of Remittance Households

The typology of households in Albania affected by migration has evolved against the background of traditional compositions of patriarchal family structures, especially the extended, multi-generational form, and reflects ongoing gendered and generation-specific cultural responsibilities of migrants and the various family members. The impact of migration on origin-country households also depends on migrants’ success in accessing different types of gendered work abroad and their access to work permits and visas. First we consider remittance-receiving households, second remittance-sending households. Gender, and also generation, are shown to be important structuring variables, both in the way households are affected by migration and – as we shall see later – in the way remittances are transmitted and deployed.

Remittance-receiving households

Three female-headed household types were identified amongst the sample of remittance recipients.

- Type 1. These are *de facto* female-headed households. The women live with their children in the village, whilst their husbands live and work most of the year in Greece, returning several times a year for visits. The husband remains the nominal head, despite being away. Generally, the family looks forward to a reunification, either in Albania or in Greece; the latter is the more likely prospect if the husband earns a good-living there, and his papers are in order. This was the most numerous type of remittance-receiving female-headed household in our study.
- Type 2. This is similar to Type 1, except that the woman heads the household *temporarily*, due to the fact that the husband works in Greece seasonally – for up to six months during the year – returning to live with his family in the village the rest of the time.
- Type 3. This is when the woman is a *widow* and is supported by remittances

from one or more sons (usually) or daughters (rarely). She may be living alone or with various combinations of younger-generation family members, for instance with young grandchildren of her sons (and sometimes daughters) who are working abroad, or with her grandchildren and daughter-in-law if the son works abroad on his own (because he is undocumented and cannot access well-paid work or reunite his family there), or with other unmarried (or divorced) sons and daughters.

Likewise, three male-headed household types were identified from our survey data:

- Type 1. The most typical household consists of a *multi-generation family* where mature-age or elderly parents live with their children and grandchildren, and where there is at least one son who has migrated to Greece and sends remittances.
- Type 2. Here we find *elderly couples* or widowers who live on their own. All their children have emigrated, or migrated internally, and live in these destinations with their children, usually in nuclear households. Despite the fact of living on their own, elderly parents are the care responsibility of their youngest son (and his wife), according to Albanian custom. Therefore, the youngest son may well be the principal remittance-sender and, again according to tradition, should be the one (with his wife) to administer more direct care when that is necessary. However, other sons (and sometimes daughters) may send remittances; often these are denoted as 'gifts' rather than obligations.
- Type 3. Cases where the *husband* is the remittance-receiver from his migrant wife are rare but not unknown: two cases in our sample survey of 350.

Also rare are instances of *child-headed* households. This situation sometimes occurs amongst the Roma community as a temporary expedient. In such cases both parents of a nuclear family migrate to work in Greece for a few weeks (maximum three

months), and the children are left on their own. Usually, a teenage son or daughter leaves school to look after the youngest siblings. Older relatives in the village help them manage the remittances sent by the parents.

Remittance-sending households

Yet again, three is the magic number. In Thessaloniki, the following types of family/household context were identified, all male-headed.

- Type 1. This is the typical migrant *nuclear family* of parents with or without children (if there are no children yet, they are 'expected' to be produced sooner rather than later). This nuclear unit may also host a male relative, usually the husband's brother. All (husband, wife, brother) may be involved in sending money to the husband's parents.
- Type 2 occurs when the nuclear family is *joined* by the *migrant's parents* (usually the husband's parents), who are the grandparents of the children. The oldest male living in the family in Greece is generally considered as the household head, even though he may not be contributing most, or indeed anything to the family's income. In another variant of this multi-generation type, just the grandmother joins the family in Greece, especially if she is widowed.⁶ Grandparents take care of child-rearing, cooking and cleaning, thereby freeing the wife to work full-time.
- Type 3. This is when *young single men* live on their own, or share a household with other single men who are their friends or relatives. Some of these 'single' men may have wives and families back in Albania.

The types of migrant households present in Greece reflect the male-led migration typology from Albania, and are further backed up by official data. According to the 2001 Greek census, 65 percent of Albanian

⁶ We have written separately on this phenomenon of 'migrating grannies' as it is known in Albania (King and Vullnetari 2006).

migrant households in Greece were couples with or without children – classic nuclear households. Only 14 percent lived in multi-member unrelated households (Baldwin-Edwards and Kolios 2008: 12-13). Despite a trend towards greater gender-equality in migrant households in Greece (which we will evidence later), no female-headed households were interviewed in our survey.⁷

Changes in household typologies due to migration

The household typologies outlined above are far from static. They change over time, due both to the life-cycle evolution of families and households, and to macro-scale factors structuring Albanian migration to Greece. In the early 1990s, Albanian migration was dominated by young men, who lived together in precarious conditions in male households in Greece. In urban centres like Athens and Thessaloniki, they lived crammed in run-down buildings in degraded neighbourhoods near the city centre (see Iosifides and King 1998). In rural Greece they lived in barns and abandoned cottages.

The 1998 regularisation, and subsequent schemes, enabled Albanian migrants, still predominantly males, to access better paid and more stable jobs, and to afford better living conditions. Regularisation also paved the way for a longer-term settlement project in Greece and for family reunion. The sex ratio of Albanian migrants in Greece changed from 17 percent females before the regularisation to 40 percent at the 2001 Census (King 2003: 297). The nuclear family became the norm, accounting, as noted above, for two-thirds of Albanian households in Greece in 2001. Migrants became more integrated in Greece, speaking the language increasingly fluently and overcoming the entrenched xenophobia (or ‘albanophobia’) towards Albanians which has become less ‘heavy’ in the 2000s compared to the situation in the 1990s.

⁷ We came across a ‘female’ household composed of two highly educated sisters and a younger brother living in Thessaloniki. The elder sister had been the pioneer migrant, providing support for the subsequent migration, first, of her sister, and then her brother. We did not interview the migrants themselves, as their father, back in the village, was opposed to the idea.

The increasingly common nuclear family became a unit where other male relatives (brothers, cousins) could also be accommodated, usually short-term. The only female would cook, clean, do the washing etc. whilst the men went out to work, usually in physically demanding jobs. This household type persists today (see above), although it is less common as the Albanian migration to Greece reaches a mature stage, with the ‘second generation’, born in Greece or brought in as young children, now moving through the school system.

More common is the situation where the nuclear family becomes the base for a multi-generation family, with the addition of grandparents, particularly grandmothers, who look after the migrants’ children. Nearly always it is the husband’s parents who come. The older generation joins the family for a few months, one or two years, or even more, depending on their ability to obtain visas and stay permits. Grandparents are often the only link that the migrants’ children have with their cultures of origin. Generally the addition of grandparents fosters inter-generational family cohesion although tensions often arise between mothers-in-law and daughters-in-law.⁸

It is important to stress that these changes in the shape and positioning of Albanian households brought about by migration are structured very much within Albanian traditional norms. The migrant son/husband is the base of the ‘new’ household, so it is *his* relatives (parents, brothers, cousins) who join the family in Greece; the wife is detached from her parental family and her care responsibilities are to her husband, his parents and single male relatives, should they join the household.

Care and Transnational Family Cohesion

Alongside flows of remittances are shifting patterns of inter-generational care, brought

⁸ Such conflicts have always existed in Albanian households. Indeed in other research we have documented how part of the benefit of migration considered from the point of view of young married women is their ‘liberation’ from petty squabbles with their mothers-in-law (King and Vullnetari 2009a).

about by migration's rupture of the traditional geographical proximity of generations within families. Most Albanian women who work in Greece provide care for local Greek families, as domestic helpers or looking after elderly Greeks. Meanwhile the migrant women's own children need care during work hours; this is provided by other Albanian migrant women – often 'active' grandmothers in their 50s or 60s – who also look after household chores. However, the Albanian-Greek 'regional care chain' may break, and result in 'care drain', if some elderly parents/grandparents, typically in their 70s or older, are stuck in Albania with no-one to care for them. They may become trapped either by their own fragility and failing health, or there may be travel and visa restrictions on them being able to move, or a combination of both factors. In Albania care provision from the state or private institutions is very limited, and in rural areas practically non-existent. Under the tight, patriarchal family structure described earlier, families have traditionally looked after their young, the elderly and the sick. But, with sons and daughters(-in-law) abroad, many elderly in rural Albania are finding themselves 'abandoned': they may receive remittances but lack hands-on care and direct and frequent contact with their younger-generation family members (King and Vullnetari 2006; Vullnetari and King 2008).

Of course, transnational family links are maintained, and in a variety of ways. First of all, there is frequent telephone contact – usually at least once a week. More than 90 percent of the respondent families in rural Albania have a mobile phone, and a third have a fixed telephone line. Second, there is a growing use of the Internet and email amongst the Albanian transnational community. However, this channel of communication is used to a much lesser extent with relatives in the rural areas of origin – indeed none of our survey respondents had an internet connection – reflecting low levels of computer literacy amongst rural households.

Third, there are visits by the migrants to their families in Albania. Because of visa

difficulties, visits in the opposite direction are much less common. Migrants generally visit their families three times a year: during the Greek Orthodox Easter, for the summer holiday, and at Christmas and New Year. Those who live far away – for instance in Athens, or Patras, or the islands – may visit less frequently.⁹ On the other hand, those who live in the northern Greek border area, and as far across as Thessaloniki, may visit more frequently, perhaps as often as once a month, and effectively live between the two countries. Other visits may take place for special life events such as marriages, births and funerals, or in response to illness of a family member.

Greek immigration regulations condition visits made by migrants and their families between Greece and Albania. The most common problem for migrants is the availability of up-to-date stay permits. It may take the Greek authorities up to two years to process and renew such permits, by which time the new permit itself may even have expired. This bureaucratic play and general inefficiency inhumanely separates migrants from their families, causing them sometimes to miss important events such as the funerals of their parents (King and Vullnetari 2006; Psimmenos and Kassimati 2003).

This leads to the fourth means of transnational family contact, which is the proxy-like behaviour of migrant friends who visit the parents of others from the village who cannot travel. They transport money, medicines, gifts and objects of affection between the two parts of the family. Only trusted friends and relatives (cousins etc.) engage in this substitute contact and care activity. This is especially important for hand-carry remittances, since personal transport of money is cost-efficient.

In order to give our account a more 'human' dimension, here is a fairly typical case-study from our interview data. It illustrates interactions between migration, generations, gender, care and remittances – interlinkages which will be developed more fully in the following sections of the paper.

⁹ Likewise, migrants in Greece whose homes are in northern Albania may visit less often.

Nexhi (wife, 63) and Bedri (husband, 68) live on their own in one of the three fieldwork villages. They have three sons, all married and living with their families in separate nuclear households in Athens. The couple's income consists of their old-age pensions – a joint total of 15,000 lek per month (€120) – together with the rent from some agricultural land that they let out, and the remittances that their sons bring with them when they visit, usually twice a year. These remittances are not large – about €100 is left on each visit – because the sons have their own families in Greece to support. The sons, aged in their late 30s and early 40s, have been living in Greece for around 15 years and their children, aged between 2 and 12 years, are, or will be, enrolled in the Greek education system. The two eldest sons have bought their own flats in Athens – a sign of settlement in the host country. They have also bought building plots in Tirana. This confirms that, although settled in Greece, they have not severed links with Albania. Investment of their remittances and savings in property is a measure of social insurance against their own old age and against the possible insecurity of their immigration status and unemployment in Greece. The youngest son, who has the duty of care towards the parents, is keeping his options open for the time being. All three sons plan to stay in Greece for the foreseeable future, especially because their children are at school. During their visits to see their parents in the village, they also bring in-kind remittances such as clothes and medicines. The elderly parents themselves lived in Athens for two years a few years ago, but returned to their village because they found life in the Greek capital difficult. They did not speak the language, although they did learn to navigate the city on public transport. It was mainly Bedri who was bored and unhappy. Nexhi, on the other hand, was quite happy because she was looking after the grandchildren and the flat of their son, and so felt she had a purpose in life.

Remittance Transmission Channels

Several possible means exists for migrants to convey remittances back to Albania: hand-carry, either by the migrants themselves or via relatives and friends; paid courier; banks; and money transfer operators (MTOs). Before we consider these through our survey and interview-data, we describe how the transfer mechanisms have changed over time.

During the early 1990s the main ways in which Albanian migrants in Greece used to send money home were by bringing it themselves on return visits, sending it via relatives or friends, or by using a paid courier, who was usually a taxi driver. Four reasons accounted for this preferred set of transfer mechanisms. First, migrants were mostly irregular at the time, so that choosing formal channels of transmission such as banks was either impossible or very risky. Second, formal channels were, in any case, limited, bureaucratic, and often not 'open' to migrants' business. Third, geographical proximity meant that taking the cash by hand during visits was easy. Fourth, many migrants in those years worked short-term or seasonally in Greece and preferred to bring the money with them when they returned at the end of the temporary work period.

However, these methods had risks associated with them. During the early 1990s and again in 1997-98, Albania was gripped by political turmoil, civil disorder and reduced authority of the law. Especially after the arms depots were looted in 1997, gangs of gun-toting brigands raided the main roads, especially those close to the border crossings to Greece. Returning migrants were regarded as easy targets since it was known they were carrying cash. Cards and long-distance buses carrying migrants were frequently ambushed. This was the point when MTOs such as Western Union and Money Gram, seeing lucrative business opportunities, entered the remittance-transfer market, offering safer and guaranteed services – but with a not-insignificant commission fee. Later on, the Greek banks became aware of the market

potential and offered similar services. This competition brought down the transaction costs and time.

Moving now to our own data, the following was the situation amongst our respondents as reported in the 2008 field survey.

- *Hand-carry*. More than 90 percent of respondents indicated this to be the most common method of conveying remittances in Albania. This preference was backed up by in-depth interviews in Thessaloniki. The 'carrying' takes place when the migrant returns for a visit, or, for those who are temporary/seasonal workers, at the end of the working season. Regularisation of increasing numbers of migrants has allowed them to visit more frequently, three times a year or more, thereby giving plenty of opportunities for carrying money back. On the other hand, as migration matures and the male migrant is joined by his wife and children, leaving behind only elderly parents, remitted amounts have declined, and migrants consider it is not worthwhile putting the rather small sums they send through formal channels. An important point to note: in most cases hand-carrying is done by men.
- *Relatives or friends*. This is the second most important method of transmitting cash to Albania: 27 percent of survey respondents said their family member(s) abroad sent money through relatives or friends. As migration becomes further established, many migrants live in communities where they are surrounded by friends, relatives and acquaintances from their village or local area. If a migrant is not able to travel to Albania because of work commitments or lack of documentation, they will nearly always find a trusted person to take their money home. Given the closeness of the villages to Thessaloniki, there is a steady traffic of migrants between these points. Often migrants in Thessaloniki (or other major towns) will go to the bus station where buses leave for Albania every day, and will look for someone they know who is travelling to their village. Respondents emphasised that no monetary payment was made to the person who carried the money. Perhaps the sender would buy the carrier a beer to say 'thanks', but most often the 'debt' would be paid back through reciprocal action. Note again, this is mostly a male 'thing'.
- *Paid courier*. This is less expensive than MTOs, and easier especially as it does not require any paperwork. There are several types of individuals who offer the courier service: taxi drivers and bus drivers who regularly transport people between the two countries, and also small businessmen such as shopkeepers or lorry-owners who ply the same route. A typical scenario is that a migrant will go to the bus station where buses leave for Albania and give the driver a package with the name of someone who will meet the bus at the other end to pick up the consignment. In the early 1990s Greek taxi drivers went back and forth since they had the documentation to work both sides of the border. Albanian taxi drivers have taken over much of this business now. Trust is at the basis of these informal transactions; often the drivers are from the village or area, and are recommended by a friend or relative. The money arrives at the destination the same or the next day. The service is usually carried out for a flat fee of €10 for any sum remitted. Yet again, we note the exclusive male gender of the drivers. From our survey 3 percent used paid couriers, although this method was more widely used in the past.
- *Banks*. In our survey only 2 percent (six respondents) used banks to receive remittances. Two main factors help explain the low use of banks in Albania generally: the legacy of the cash economy inherited from the communist years, and the collapse of the infamous savings schemes in 1997. The cash economy was inherited into the transition years and in 2005 cash payments still accounted for 95 percent of all retail transfers (Hernández-Cross et al. 2006: 11). The fiasco of the savings pyramids destroyed the embryonic

financial experience and trust in the local banking system that had been building in the early and mid-1990s. Its consequences are felt more than a decade later, especially by rural people and by those who lost large sums. Besides these general factors, migrants tend to perceive banks as too complicated and bureaucratic for their needs. Their limited opening hours make access difficult for migrants working fixed and long hours. However, our respondents who had used banks spoke of improved quality and range of services in very recent times. In Albania, banks exist only in urban centres, whereas most of the population in households with migrants abroad lives in the countryside.

- *MTOs.* The world's two largest money transfer companies, Western Union (WU) and Money Gram (MG), are present in Albania since 1998 and 2004 respectively. They have more than 300 outlets between them and in 2005 accounted for 78 percent of the total remittances transferred through formal channels (Kring 2007: 15). The fees charged are relatively high; however, their instant service appeals in situations where money needs to be transferred fast, with maximum guarantee. A transfer of €150 from Greece to Albania costs €14.50 through MG and €15.25 with WU, both for delivering within 10 minutes. Ten percent of our respondents said that they had received remittances via WU or MG. The reasons for using MTOs related to situations where money was needed urgently, for instance for expenses surrounding illness or death. For Roma and others living in dire poverty, this method ensured a regular money supply to those with no other resources to fall back on. It thus appears that the poorest and most vulnerable pay the highest prices, the standard commission being up to 10 percent.

Amounts and Frequency of Remittances

The questionnaire data reveal that remittance sums are highly significant. The total amount received by the 350 village households surveyed stands at around €1 million per year, an average of €2600 per household. Table 1 gives the details, and shows that more than 60 percent of the households receive between €1000 and €4000 per year in remittances. Key informants suggest that around 40 percent of the villages' households receive remittances from abroad.¹⁰

Table 2 looks at frequency of remitting, divided according to whether the remittance receiver is the wife of the migrant or some other relative (father, mother etc.). Overall just over half (55 percent) the respondents received remittances every three to six months. This correlates with the key times that migrants visit their family in Albania – usually three times a year. The next most important frequency is once a year. This may reflect the maturing of Albanian migration to Greece, whereby migrants and their nuclear families are progressively settling in Greece long-term, leaving just their elderly parents behind, whom they visit less frequently (usually to the regret of their parents, however – see King and Vullnetari 2006). Finally, one in ten respondents report that they receive remittances as and when they need money.

A gendered breakdown of the data in Table 2 reveals that households administered by wives receive remittances more frequently than other types of households. Not only that, wives also receive more than any other type of remittance receiver (Table 3). Table 4 shows the age-group of the recipient respondents. Women are in the majority of respondents overall (58 percent) but are disproportionately dominant in younger age groups (for instance in the age-range 26-45 only three respondents are men, compared

¹⁰ There is also the possibility that remittances are received through the internal migration of family members to Tirana or elsewhere in Albania. We did not collect data on internal remittances. To the extent that they exist, they are undoubtedly of much less importance than foreign remittances.

Table 1. Frequency distribution of annual remittances

Annual remittances (in euros)	no.	%
less than 1000	66	18.9
1000- 2000	139	39.7
2001-4000	76	21.7
4001-6000	44	12.6
6001-8000	19	5.4
more than 8000	6	1.7

Source: Authors' survey (n=350)

Table 2. Frequency of receiving remittances by remittance receiver

Frequency	total		wife		non-wife	
	no.	%	no.	%	no.	%
once a month or more	30	8.6	15	15.0	15	6.0
every two months	31	8.9	12	12.0	19	7.6
every three to six months	194	55.4	61	61.0	133	53.2
once a year	58	16.6	3	3.0	55	22
as needed by the hh	37	10.6	9	9.0	28	11.2
Total	350	100.0	100	100.0	250	100.0

Source: Authors' survey

Table 3. Average remittances per year (in euros) by type of receiver

Remittance receiver	no.	mean	std. dev
Total sample	350	2596	2144
Wife	100	3152	1973
Father	143	2518	2116
Mother	98	2226	2325
Other (brother, sister, grandparent)	9	1678	868

Source: Authors' survey

Table 4. Age-groups of remittance recipients by sex

Age-group	total		M		F	
	no.	%	no.	%	no.	%
under 25	10	2.9	1	0.7	9	4.5
26-35	36	10.3	2	1.4	34	16.8
36-45	53	15.1	1	0.7	52	25.7
46-55	84	24.0	30	20.3	54	26.7
56-65	84	24.0	57	38.5	27	13.4
66-75	71	20.3	51	34.5	20	9.9
76+	12	3.4	6	4.1	6	3.0
totals	350	100.0	148	100.0	202	100.0

Source: Authors' survey

to 86 females). By contrast, males are in the clear majority as older recipients. A preliminary reading of these tabulated data would suggest that, if we use remittance administration as a proxy for gendered decision-making within the family, we can observe a more patriarchal model operating at older ages, whereas male emigration is emancipatory for women who remain in the village because they are now administering the household finances. However, our in-depth material suggests that this is an oversimplification. Not only do men continue to hold on to a high degree of decision-making even when they live abroad, but women in the village often feel overburdened with all the responsibilities they are now shouldering – running the household, looking after children and their education, and perhaps working in the fields and keeping livestock too.¹¹ In the next section we unpack these gendered dynamics of remittance sending and receiving in more systematic detail.

Profiles of Remitters and Receivers

The previous tables have provided some indicative data on how remittances are transmitted along highly gendered channels. A closer inspection of the questionnaire responses and, especially, the interview narratives, reveals a number of gendered remittance mechanisms which reflect, on the one hand, the strongly patriarchal nature of Albanian society (especially rural society), and on the other hand, the gendered mechanisms of migration to Greece. These migration processes in turn reflect a complementary duality of factors. First, there is, once again, the traditionally gendered expectation of males migrating inherited from the pre-communist practice of *kurbet*, whereby males migrated to provide for the family, whilst women and children stayed at home (King and Vullnetari 2003: 17-19). Second, there is the Greek migration ‘policy’ of only permitting (by not controlling it) irregular migration up to 1998, thereby forcing

migrants into hazardous journeys on foot across the mountains, often on ‘secret’ trails and under the cover of night. Such arduous treks were usually only undertaken by men and teenage boys.¹²

In the following account of the types of remittance patterns observed amongst the respondents, we focus first on males as remitters, and then on females.

Migrant men as remitters

- From the long-term migrant to his wife and children in the village.

In this type, the migrant is in Greece long-term and makes visits home as circumstances permit. The family in Albania is usually nuclear, obviously with the father away most of the time. Sometimes the husband’s parent(s) will be living with the family; however, the older generation may be in need of care. Thus, family duties and responsibilities are *de facto* taken over by the wife. Remittances to this type of household are amongst the highest in our survey, and generally tend to be the main, or indeed the only, income source for the family in the village. However, remittance amounts are still subject to the vagaries of the migrant’s employment situation and earning potential in Greece.

Here is a typical example of this kind of remittance channel. Donika (37) lives with her four children in the village, whilst her husband works away in Greece. She has no other income except for his remittances, since the children are all young and need looking after. For allergy reasons she cannot be near livestock, so that she cannot keep cows or sheep to supplement household income. Other types of employment in the village are lacking. Asked about remittances, she replied:

Remittances vary by month and by season. Right now I can tell you that he hasn’t sent anything recently because he has been unemployed for three or four months over the winter. During the

¹¹ Kunz (2008: 1405) found exactly the same excessive burden imposed on female remittance receivers in rural Mexico.

¹² Although see King and Vullnetari (2009a) and Vullnetari (forthcoming) for accounts of migrant women taking these dangerous routes.

summer he sends around €500-600, up to €1000 every month or two months. Because he also has his own expenses where he lives... he has to pay rent, buy food, this and that. We are like two households. So, around October or November we start feeling the pinch because there is less work then, and we start tightening our belts a bit more than during the summer.

- From the seasonal migrant in Greece to his wife and children in the village.

A significant share of the population in the villages are involved in this kind of arrangement. Seasonal migrants are partly those who are not able to receive long-term permits, but also those who do not want to go through the tedious and nerve-wracking process of applying for long-term permits in Greece. The majority of these migrants have been working in Greece since the early 1990s, going to-and-fro. After the 1998 and subsequent regularisations, they decided to continue their back-and-forth regime, perhaps linked to a wish to continue in farming or run a small business in the village. However, remittances and earnings from Greece continue to be crucial in order to survive, and even to support the farm or business in Albania. Usually, seasonal migrant households are poorer than those of long-term migrants, since remittances are lower.

Seasonal migrants nowadays move on short-term visas which they get at the Greek consulate in Korçë, sponsored by a Greek employer, usually a farmer, who wants workers often during harvest time. The permit is hence tied to the employer. The initial permit is single-entry and valid only for one month, but once in Greece, the migrant is required to register for a residence permit of six months, which also allows multiple entry into Greece during this period. This enables migrants to move around and seek work elsewhere in Greece, once the work they have been hired to do in the farm is completed. In this search for supplementary work migrants make use of networks of relatives and co-villagers who are residing in Greece long-term. These

contacts, who generally live in large urban centres, can help them get work on construction sites and may accommodate them too. Monda (45) told of how her husband worked under the seasonal migration system:

He works in the peach orchards, near Veria... Then, when that finishes, he goes elsewhere and does welding jobs, wherever he can find work opportunities, all sorts of work... he takes whatever comes... They are issued their visas towards the end of May and he leaves mid-June. He then returns at the end of the six months, sometimes in December.

Seasonal migrants' earnings are low and precarious; it is very difficult for seasonal workers in Greece to bring or send back good money. Most will earn around €18-25 per day for 10 hours of farm work. In general, after expenses, they can expect to bring home around €1500 for a work season, although some manage up to €3000. Usually the migrant will send home via friends, around €150-200 per month, bringing the rest when he returns at end-season. Often seasonal migrant remittances are combined with other income, either direct from the migrant family's own land, by casual labour on the farms of other families in the village; but such work is both scarce and very poorly paid.

- From the migrant husband to his wife, children and parents.

In this scenario, the remittance receiver is usually the migrant's father, except when the latter has died or is very ill, in which case the recipient is the migrant's mother, who may also involve his wife (her daughter-in-law) in the administration of remittances. This arrangement usually occurs because the migrant's wife stays in Albania to take care of her husband's parents, especially if he is the youngest son. Elda (34), who lives in the village with her small children and in-laws (father-in-law has Alzheimer's and is bed ridden), describes their arrangement:

My husband brings the money with him when he comes to visit, he doesn't send it. He comes in April, in August and for the New Year – three times a year... He may bring €2800 or €3000, sometimes more, sometimes less. There is no fixed amount, it depends on how his work goes... Myself and my mother-in-law, us women manage it.

- From a migrant son to his parents, when the son is single.

Usually it is the father who receives and administers the remittances, unless he has died, in which case the mother is the recipient. There may also be other unmarried brothers and sisters in the village household. Remittances from single young men can be quite substantial, since they do not have nuclear families to support in Greece.¹³ For their part, the rural household often has other income-generating activities, such as subsistence farming, some orchards or livestock.

- From the migrant son and his wife to *his* parents.

This reflects the patrilineal structure of Albanian society. The sender is the son and the receiver the father, except where the latter has died, when the recipient is the mother.

When the migrant son and his wife live in Greece together with their children, the sums sent to his parents are drastically reduced since it is recognised by all concerned that the migrant's first duty of care is to his own nuclear family. Moreover, living in Greece becomes ever more costly, whilst the costs of the elderly couple living in the village remain modest, except for emergency expenses such as medicines and doctors' bills. If the elderly couple are still involved in farming, remittances might be used to buy seeds or to facilitate mechanised cultivation. Remittances are generally brought on visits, but they may also be sent via other siblings or co-villagers living in the same town abroad. Where the

migrant couple live in Greece on their own and have left children in the care of grandparents, remittances are more regular and of higher amounts – typically €20-50 per month, sent via an MTO.

Migrant women remitters: 'just for a coffee'

The above five profiles of remittance senders and receivers are reflective of the typology of male migration to Greece. Men remitting to their wives, parents and other family members are also a product of typical breadwinner models. Albanian – especially rural – society continues to be patriarchal, and traditional gendered patterns of social organisation and responsibility for the household are practiced and perpetuated through the migration process. However, some of these arrangements and traditional obligations are evolving into new gender roles and remittance patterns.

'Just for coffee' is a common saying used by migrants to describe remittances as 'presents' instead of being an obligation or a necessity for survival. Especially for female migrants and remittance senders, the 'coffee' reference often represents a transformative step towards a measure of agency in the 'remittance game'. Albanian tradition requires that, once a woman is married, her care responsibilities are transferred from her own parents and siblings to those of her husband. In many cases, Albanian migrant families contribute to supporting only the husband's parents so that, even when the wife is working and earning, she is not permitted to send money to *her* parents, but may be 'forced' to contribute to the remittances channelled to *his* parents (King *et al.* 2006). Therefore, 'coffee money' is a way some women are allowed to circumvent the rigid channelling of remittances up the male line, since the term avoids the reference to regular remittances and the level of support meant for maintaining a household. Our research indicates both that old habits die hard (in the sense that male dominance over remittance chains remains quite entrenched) and also that ideas are changing – as we shall see below.

¹³ One of the major purposes is for remittances to be saved for the future marriage of the migrant. We shall look at how remittances are used later on in the paper.

Some married daughters send in-kind remittances rather than the customarily more problematic monetary remittances to their parents. Items such as medicines, TV sets, refrigerators etc. were mentioned in our respondent data. Often this semi-secret channel involved daughter-to-mother 'presents' (Smith 2009), but we also came across remittances/presents sent from a married sister in Greece to another married sister living in the village. The main female-initiated remittance types are twofold.

- From migrant daughter and her husband to *her* parents.

During visits to the village, migrant daughters will often bring small sums of money to give to their parents 'just for a coffee' or as a 'present'. As daughters are not expected to financially maintain their parents (this is the job of sons, especially the youngest son), anything taken or sent by a daughter is considered as temporary or one-off presents. Actually the questionnaire survey did not uncover these kinds of 'gifts', partly because of the way the questions were constructed, whereby information was sought on the primary remitter and less so on other remitters. However, the in-depth interviews were more revealing of these semi-hidden transfers and of the gender-adjustment dynamics that were taking place. Several examples follow.

First, Irena (37), married and living in Thessaloniki, describes how she sends money to her parents, and also, now that she is working, other 'gifts' such as clothes and foodstuffs:

I didn't send them money like a pension (i.e. regularly), but when someone would go there, I would send €100 or €200 as a *dhoros* (Greek: 'present')... as and when we found relatives who travelled. If they travelled frequently, we sent them less; if some time had passed, we'd send them more. I would say: 'it's been a while since we sent them anything, so let's send €200'. Then, when I also started working, besides money we would buy clothes for them, we took them food whenever we visited...

Next, Alket (42) describes the balanced pattern of visits to both his parents and his wife's, drawing a contrast between the patriarchy of the past with the more egalitarian situation of today:

As for my wife's family, when we go there to visit, my wife gives a present [again using the Greek word *dhoros*] to my in-laws. Of course, it goes without saying: how can you not when you are together husband and wife in the family? Should we take something to my father and not to her father? I am talking now about decent families [*erregullt*]. If you are a man with a moustache [*burrë me mustaqe* - meaning a patriarchal man, a reference to the communist-era movies when old patriarchs were portrayed with bushy moustaches], an Albanian man like that, then I don't know. But today women play a big role in the family... they even have more rights than men.

A close reading of the above extract does reveal a residual subtext of patriarchy - note how Alket refers to his wife's parents as his in-laws (not her parents), or how the 'gift' is given to the two fathers and not to the mothers.

Our third example is Berti (47) who has been living with his wife and sons in Thessaloniki for more than a decade. Here he talks about sending remittances both to his mother and his mother-in-law:

Like I send money to my [widowed] mother, my wife also sends money to her mother... There is no difference, because she works and I work. There is no reason why one should send only to the parents of the husband... We send the money as a kind of pension, every two or three months, whenever we can find [trusted] people who travel there we send the money with them. We send them each around €1000, so they can have enough to live on.

Further exploration of Berti's case, however, reveals that it is not pure egalitarianism at work here. Berti's wife comes from a daughters-only family, so there are no (migrant) sons to help them financially.

Hence the care responsibility has shifted to the only son-in-law (the other sister is younger and unmarried). Berti's mother, on the other hand, is better off in this regard: she has three sons (two in Thessaloniki, one in the village) and a daughter in the United States.

- From migrant daughters, who are single, to their parents.

Independent female migration is still fairly rare in rural Albania: where it occurs it is usually when daughters go abroad to study at university or to pursue professional careers (Orgocka 2005). The situation is different in urban areas which provide not only more opportunities for such independent migration, including for work, but also the anonymity required to 'escape' the obtrusive gaze of conservative society. In our village-based survey, only two female remitters were identified, both single young women in their mid-20s. One works as a sales assistant in a supermarket in Greece; she remits an average of €200 per month to her parents in Albania, either via paid courier or when she visits herself. The recipient is the mother, indicating the existence of parallel daughter-mother remittance chains to the norm of son-father (cf. Smith 2009).

The other female remitter lives in Greece in a three-sibling household with her younger sister (22) and brother (18). She was the first to migrate, and her siblings joined her later, whilst her parents and grandmother live in the village. She has a nursing degree from Albania but this is not recognised in Greece, so she works in a factory, as does her sister, whilst her brother is employed in construction. Between the three of them they remit €2000 per year and bring the money with them on visits. The money is given to the father.

What are Remittances used for?

A straightforward yet detailed answer to this question is given by Table 5 where the frequencies of questionnaire respondents citing various categories of expenditure and investment are set out, with multiple responses allowed. The table speaks for

itself so the only commentary we provide is to make three general observations. First, the types and ranking of expenditures very much replicate the results of other remittance surveys carried out in Albania (de Zwager *et al.* 2005; King *et al.* 2003; 2006; Kule *et al.* 2002; Uruçi and Gedeshi 2003): in other words, an overriding emphasis on everyday living costs, improvement of the living environment (housing, furniture, electrical goods etc.), with lesser (but not insignificant) frequencies in farming and other business investments. The second observation relates to the high frequency (82 percent, second in the ranking) on the maintenance of life-stage traditions such as weddings, births, funerals etc. This share is higher than indicated in previous studies. Probably this reflects the enduring solidarity of social relations and cultural traditions in the village setting of southern Albania; and also the fact that migrants and their families, nearly two decades after the end of communism, have succeeded in moving to the 'post-poverty' stage. In other words, migration is no longer a means of pure survival and an escape-route from poverty, but enables these important family occasions to be financed to a higher level than they ever were before. The third remark is about the apparent low ranking (penultimate) of the purchase of land (generally in Korçë or Tirana) for the construction of dwellings or investment. Our survey does not capture the sums remitted or transferred for these purposes and which the migrants administer themselves. Our in-depth interview data reveal that these often substantial sums are generally sent formally by the migrant from his bank account in Greece to his bank account in Albania. Hence they are not picked up by our remittance-recipient survey.

Investment

Patterns of investment of remittances (as opposed to just 'spending') have important implications for the development of the survey area in south-east Albania, and we can reasonably assume that these remittances-development linkages operate throughout rural Albania, since all areas

Table 5. Principal uses of remittances: percentages of respondents citing each category

Category of use in rank order	%
1. Current household expenditures (food, clothing, utilities etc.)	95.0
2. Life-stage events (weddings, funerals, religious celebrations etc.)	82.0
3. House improvement (new dwelling, repair of existing one)	55.4
4. Purchase of household goods (furniture, electrical appliances, small generators to substitute failing electrical supply)	55.4
5. Medical expenses (medicines, doctors' fees)	54.3
6. Investment in farming	33.7
7. Contributions to social security to ensure pension rights	30.9
8. Savings for household needs, such as health emergencies	23.7
9. Education of young family members	22.9
10. Paying back debts unrelated to migration (informal borrowing from friends, credit from shops, loans from banks to finance business investments such as farm improvements)	15.1
11. Paying back migration-related debts (visas, smugglers etc.)	12.3
12. Leisure and holidays	6.9
13. Purchase of urban land for construction or investment	3.1
14. Investment in non-agricultural business	2.6

Source: Authors' survey (n=350)

have been affected by emigration, although not to a uniform extent. Most investments (by more than half of survey respondents, Table 5) are made in the construction, repair and general improvement of housing in the village, where the extended family lives.

Some of this investment is also channelled to urban areas, as noted above. These homes represent both capital and social investment. On the one hand, they offer a source of income through rent, appreciation and possible sale. On the other, they may become retirement homes for the migrants, or homes for their children, upon return to Albania. Even if the migrants do not return, the houses remain as powerful and highly visible symbols of connectivity to the village, and a base for frequent return visits (Dalakoglou 2009). They also serve as a safety-net against unforeseen circumstances in the future.

Other remittances are invested in business. Our fieldwork and interviews with key informants and returnees in the villages confirm that virtually all of the businesses in the area have been set up using remittances from abroad, mainly Greece.

Much of this investment is in agriculture, reflecting the productive potential of the soil and climate in the area. Some of the most common and significant farm investments have been made in developing apple orchards, onion and potato production, and livestock farms (sheep, pigs, cattle). Usually it is only family members who work in these small agricultural enterprises, but some, with larger areas of land, hire temporary workers (day labourers, often Roma and Evgjit women) at certain times of the year such as planting and harvesting.

Non-agricultural business investments included small grocery shops, bakeries, some bars and cafés, hairdressing salons, a few warehouses, a petrol station, and transport vehicles such as trucks and minivans. Thus, the overall importance of remittances in local development is highly significant in these communities – a finding which supports the research of Nicholson (2004) on the productive impact of remittances and return in rural Albania. It does need to be stressed, however, that all these agricultural and business investments of remittances are taken charge of by men – male remitters and

male relatives (fathers, brothers etc.) in the village. Consider, for example, the following account of Besmir (24), interviewed in Thessaloniki, about the development of apple farming with his father:

When I go home I take pesticides for the apple trees, pumps and pipes for the irrigation system... My father calls me and tells me that we need this and that. I buy them from a pesticide company here, I tell them what I need, and they wrap it up in a package for me to take or send to Albania. I have to pay about €20 or €30 for the load to the taxi driver... We have plans to build a cooling storage for apples. I have enquired here [in Greece] so that we can export the apples, as I used to work in a supermarket chain here ... We'll see.

Social remittances

As we noted earlier, the social impact of migration on sending countries and communities has been little explored. Such non-financial impacts are often referred to as 'social remittances'. These 'ideas, behaviours, identities and social capital that flow from receiving to sending-country communities' (Levitt 1998: 927) are key to understanding migrants as agents of social and political change, including changes in gender norms. Moreover, there is a connection between social remittances and the patterns of usage of monetary remittances; for instance, a switch might occur from wholly consumption-oriented expenditure to investment in business development as a more entrepreneurial culture develops through the migration experience.

In the Albanian context, emigrants are connected to their origin country and act as transmitters of ideas, knowledge and practices in a number of ways. Transnational activities are increasing and there is an emergent transnational social space encompassing Albania and Greece, and also Albania and Italy (see Chiodi and Devole 2005; Maroukis 2005a; 2005b). First, migrants follow events in Albania through ethnic mass media on satellite TV,

newspapers etc. Second, they share knowledge and ideas with their family members through telephone conversations, videos, letters and sometimes the internet. Third, they visit Albania on holiday and for special family occasions; those living close to the border may visit more regularly. There are also emerging practices of trade and transport encouraged by migrants' links to business partners, as suggested in Besmir's account above.

These ideas and practices that migrants bring with them, or transmit through various channels of communication, impact on gender and generational roles, ethnic identity, class and social status, as well as on demography (ideas about ideal family size), political and human-rights ideology. As a result of living abroad, migrants have developed certain expectations of what is acceptable and what is not, particularly regarding the conduct of government and the standard of public services. Whilst some ideas and practices, such as agricultural innovations, are welcomed in Albania, changes in matters such as gender relations, especially expectations about women's behaviour, take longer to occur. In the next and final section of the paper we focus on the impact that migration and remittances have had on gender relations, both in Albania and amongst the migrants in Greece.

Effects of Remittances on Gender Relations

The effect of remittances on gender dynamics within this study presents a diversified picture. First, we reiterate the contrast between the more egalitarian society of southern Albania and the more traditional, clan-based patriarchal system of northern Albania, where a previous study of gender and remittances was based (King *et al.* 2006). Even so, expectations regarding gender roles within the family in rural south-east Albania have not changed much. Men are expected to be the breadwinners by going out and earning money, either locally or abroad, whilst women are expected to look after the home, the children and the husband's parents if they are old and

fragile. Donika (37), a remittance-receiver living in the village, put it this way:

Women are oppressed compared to men in Albania... especially here in the villages. It's more difficult in the villages... the old mentality has not changed a lot.

Migrant women who return to the village are frustrated by these pervasive traditional norms which govern social perceptions of them and limit their independence and mobility. Irena, also 37, who lives in Thessaloniki, described her visit the previous year to the village:

They don't change [referring to people in the village]... I went to Albania last summer with my husband. He left for Greece before me and I stayed a few more days. During those days I would go to Korçë because I was keeping an eye on the flat we have there and I would go to visit my brother-in-law. When a neighbour saw me in the village street she would say: are you going to Korçë? Yes, I would say, I am taking this minivan. Are you going there alone? she would ask [...]. Here [in Thessaloniki] I go about everywhere, wherever I want... My sister who is also here in Thessaloniki lives as far away from where I live as the distance between the village and Korçë. I take the children and go there every Saturday and Sunday. My husband is at work, I call him and tell him: your lunch is ready, now I am off to visit my sister. OK, he says, no problem. He never says: how will you get there on your own? Whereas there [in the village] the neighbours are 'concerned' if I go to Korçë alone... I was hurt and felt uncomfortable when they asked me: are you going there alone? In the end [to stop the gossip] I was obliged to be accompanied by someone else.

Similar reactions to the traditionalism of the villages' non-migrants, and especially the older generation, were voiced by Alket (47), whose relatively 'progressive' account of remittance giving we discussed earlier. In the following passage from his interview,

Alket paraphrases the reactions of the older men in the village with sons in Greece:

The father tells his son: 'listen here my son, I have raised you and I know you well, but since you went to Greece, I don't know, but you seem to take your wife's side all the time, you listen to her more'... They [the older folk] just stare at us and listen to us because they don't see us for a long time and miss us a lot... They don't grasp what we are telling them, when we explain to them the life we have in Greece and the conditions we live in [he is referring here to the fact that both he and his wife work full-time and so have to share household and childcare tasks]... But they don't understand.

Whilst it is clear from this quote (and from many other interviews and field observations in Thessaloniki) that gender relations amongst the migrant couple are generally more equal in Greece than they are in Albania, what is less clear is the extent to which this results from the more open society in urban Greece (which, in actual fact, is one of the least gender-equal societies in the EU), or whether the sharing of gender-role duties is mainly 'forced' by the family's economic situation in which both partners work full-time in order to maximise income, material quality of life, remittances and savings.

Shifting our gaze back to the village, the hypothesised emancipating effect of remittances on female recipients is also confronted with conflicting relations. In female-headed remittance households, which in fact represent the majority in our survey (202 out of 350 or 58 percent), migration and remittances have had a mixed effect. On the one hand there is more prosperity and an increased standard of living through the money that their husbands remit from Greece. This certainly makes for easier home-making and a better future for the children. On the other hand, many of the women interviewed felt there were negative sides to the story, which did not necessarily empower them. First, the emotional and human cost of family separation is a major issue. Couples see

each other just a few times a year, often just for a few days, and children grow up with their fathers largely absent, leaving their mother to cope with all their emotional and other needs. Second, whilst women are empowered to take certain decisions themselves, they must also bear the weight of responsibility for such decisions. Third, there are other cases where the women receive remittances but are denied by their husbands of decision-making agency as to their use. Fourth, few women stay at home and look after their children; the majority combine motherhood and the role of homemaker with agricultural work, tending their vegetable plots and family livestock.

Looking more broadly, remittances may play a more positive role because they increase the possibility that young women will prolong their education, perhaps to university, and thereby increase their chances of being more independent and mobile. Such a development of human capital is important, although it may not necessarily translate into development for local, rural areas. We observed several young women who had graduated from the local university in Korçë and could not find employment. Subjected to local pressures on gendered behaviour, they spend their days largely indoors. They have few occasions to go out and socialise with friends, especially as there are no entertainment or leisure spaces available to them in the village, except for informal chats and coffee in each other's homes. The predominant mentality that equates young women's comportment with the family's 'honour' needs to be changed if women are to enjoy spaces of freedom and emancipation. Older women – mothers, grandmothers, mothers-in-law – are as actively complicit in this suffocating environment as are men.

Conclusion

This has been a long paper, so our conclusion, in partial compensation, is brief. First, we can affirm that we have responded to the entreaty of Kunz (2008) to develop a research approach to

gendering remittances which is articulated at four levels. To recap, we have:

- developed typologies of gendered household formations at both sending and receiving ends of the remittance corridor, and set out detailed accounts of the types of ties and transfers between the two;
- broadened our concept of remittances from the purely financial to the in-kind and social categories;
- conceptualised remittances as a transnational economic, social and moral activity which is enmeshed with other transnational activities such as visiting and care; and
- carried out multi-sited ethnographic research à la Marcus (1995) by 'following the thing' (remittances) from origin to destination.¹⁴

Second, we summarise here our responses to the three questions set out in the introduction. So, then, who sends, and who receives remittances, and with what restrictions as to their use? Remittances are overwhelmingly sent by males, and are sent either to males or to females depending on the structure of the migrant household in Greece and the receiving household in Albania. If the migrant is a married man with his wife in Albania, the recipient is his wife, unless the migrant's father/parents are living with the wife in the same household. If the migrant is a single man, remittances go to his father. If the male migrant is married and has his wife and family in Greece, remittances will be lower but still directed to his father, assuming the latter is still alive. In other words, remittances pass along the male lineage unless, by default, the wife is the temporary or seasonal *de facto* head of the household due to her husband's emigration, or unless the migrant's mother is a widow.

¹⁴ In actual fact we did not set out in our research to deliberately follow Kunz's agenda. Our research was structured this way from the start, and we only came across the Kunz paper after the research was complete.

At the same time, we uncovered mainly informal remittance transactions passed along the female line, subject to certain controls and permissions, usually exercised by the wife's husband, as both household head and primary migrant. Married women were, in some cases, allowed to send 'presents' to their own parents, breaking out of the patrilineage, although the terminology used to describe these transactions – 'gifts' or money 'just for a coffee' – clearly marks them out as something less regular, lower in value, and altogether 'subsidiary' to the main remittances which pass along the male lineage.

The other key question which we have addressed is the effect of remittances on reshaping gender relations, in both receiving and sending contexts. In the sending context we found evidence of a partial remaking of gender-household dynamics, especially in the remittance field, where some couples acknowledged the need to treat their respective parents in a more equal way, due to the fact that both parties were working and generating income. In the receiving context, the evidence is more equivalent. Remittance-receiving wives had more decision-making power in the absence of their husbands, but this came at a price – the pain of separation (also for the children), the burden of extra responsibility, and multiplication of economic and parental roles. Returnees and migrants on return visits remark on the slow pace of change in gender relations in the village compared to the new gender roles taken on by migrant households in urban Greece. Migration and remittances are thus seen to be highly gendered processes, and the site of sometimes difficult negotiations, both between sexes and across generations, as to how traditional norms and power structures should be preserved or changed.

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