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Of Corridors and Dyads: Unpacking the Family Dynamics of Remittance Transfers to Albania and Ecuador

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Abstract

Set within the broad debate on migration, development and remittances, this paper makes a comparative analysis of two migration-remittance corridors in contrasting regions of the world: Ecuador-USA and Albania-Greece. Operating mainly at the micro-level and based on two questionnaire surveys of remittance receiving households supported by in-depth interviews, we unpack the family dynamics of remittance transfers through an analysis of person-to-person dyads. We pay particular attention to gender relationships – how they both shape, and are shaped by, migration and remittances. We develop a typology of remittance uses – ‘drip-feeding’, debt repayment, ‘emergency’ money, gifts and in-kind transfers, collective remittances and social remittances – comparing results from the two studies. On the whole we find many similarities between the two studies, not only as regards the survey results but also in the way the remittance corridors are embedded within structural relationships of dependency at various levels.

Introduction

Within the migration-development nexus, remittances have a crucial role to play. Financially and developmentally they are seen as a beneficent transfer from migrants’ destination to origin countries, and as a compensatory counterflow to the transfer of cheap and flexible labour that migration from poor to richer countries entails. Whether this dual system of labour flow in one direction and capital flow in the other helps poor countries is a moot point. As Levitt and Lamba-Nieves (2011: 1) point out, the ‘jury is still out’ on the relationship between migration and development, especially as regards the long-term effects on less-developed, migrating-sending countries. The interpretation of this ‘unsettled relationship’ (Papademetriou 1991) depends partly on context and situation, but also on political-economic ideology. De Haas (2010) and Faist and Fauser (2011) have described how ideological stance has oscillated through three phases over the past several decades.

During the early post-war period neoclassical economic thinking saw the transfer of labour from poor (labour surplus) to industrialised and industrialising (labour deficit) countries as a ‘natural’ equalisation mechanism: such an emigration of surplus labour would lead to a new equilibrium

between capital and labour. Meantime, remittances sent back by migrants to their families and the subsequent return of ‘trained’ migrants with new skills and knowledge would boost the growth and economic modernisation of the poorer countries. At least that was the theory, espoused within the European context by Kindleberger (1967). Whilst there seems little doubt that migrant workers contributed to the industrial development and to the staffing of many public services in countries like France, West Germany and the UK during the 1950s and 1960s, positive economic effects on the migrant-sending countries are more difficult to ascertain. It is true that most of the Southern European migrant-sending countries of the postwar era (Spain, Portugal, Italy, Greece) did develop quite strongly in later decades, closing (but not completely) the ‘development gap’ with the North European countries which had been receiving and employing their migrants; but the extent to which remittances and returning migrants contributed to this development remains dubious – probably tourism, some industrial development (especially in Northern Italy), intensive agriculture and membership of the European Community played more important roles. Now, these four Southern European countries have become major destinations for immigration, including being receiving countries for the two migrant nationalities that are the focus of

this paper – Greece and Italy for Albanians, Spain and Italy for Ecuadorians.

During the 1970s and 1980s, the migration-development debate shifted to a different paradigm – dependency theory, and to the ‘development of underdevelopment’ (Frank 1969). Via a vicious circle, this structuralist reading of the migration-development relationship reversed the neoclassical formulation. Dependency theorists saw/see migration as a result of international economic relations within the world capitalist system, but rather than labour transfer moving towards a new equilibrium, migration has merely exacerbated the underdevelopment of the ‘periphery’ (Wallerstein 1974). A subplot within this pessimistic scenario is occupied by the brain drain syndrome – the loss of poor countries’ most educated and skilled persons who are hoovered up by the countries of the capitalist core, to the benefit of the latter and the impoverishment (in terms of lost investment in human capital) of the former.

Remittances were seen by the dependency school as a source of inequality (increasing the gap between the not-so-poor migrant families and the very poor non-migrants) and, because of their tendency to be spent on ‘non-productive’ uses – above all housing – as hindering real structural change in developing countries. The result, instead, was a structural dependence on remittances which could only be sustained by more migration (Lipton 1980). Although dependency theory fell somewhat out of fashion after the 1980s, it still has its adherents who argue passionately for its relevance and who see migration-as-globalisation as a continuation of the economic imperialism of the global North, especially the United States, over the South (see Castles and Delgado Wise 2008; Delgado Wise and Márquez Covarrubias 2011; cf. also Glick Schiller 2011).

On the whole, however, the 1990s and 2000s saw the ideological and theoretical pendulum swing back towards an optimistic

interpretation of migration’s role in the development of poor countries. Three key features distinguish this latest, ‘neoliberal’ interpretation of the migration-development nexus. First, migrants’ agency is highlighted – migrants are no longer pawns drawn hither and thither by the dictates of capital (a feature of both the neoclassical and dependency theories). They are, instead, development agents embodied. Second, in the neoliberal scenario everybody benefits: the receiving countries (through supplies of cheap and flexible labour), the sending countries (relief of unemployment, inflow of remittances), and the migrants themselves (escape from poverty, means to build a sustainable future either abroad, or via remittances as transnational – albeit split – families, or as reconstituted families via return migration in savings). Third, remittances are seen as the key component of this ‘triple-win’ scenario (Maimbo and Ratha 2005), so much so that authors and policy wonks talk of a ‘remittances mantra’ (Kapur 2004).

Economists and development planners see remittances largely in financial terms: macroeconomically in terms of helping to redress the balance of payments problems that poor countries suffer from and as a source of investment capital for development; microeconomically in terms of household and family survival and escape from poverty; and mesoeconomically in terms of exogenously boosting the growth potential of communities and regions, either through the aggregation effects of individual remittance-fuelled initiatives or via pooled remittances geared to collective projects. Against this ‘remittances are beautiful’ discourse, we feel that more searching questions need to be raised. We aim to open up the ‘black box’ of remittance transfers in order to expose the ‘human dynamics’ of these translocal socio-economic transactions (cf. Carling 2008a; Kunz 2008). We focus in this paper on the kinship and power relationships involved within transnational remitting families, especially as regards gender and generations, and on developing an emic

typology of remittances as regards their uses and meaning. We set aside for the time being the much broader questions about how remittances are embedded in the structural dynamics of the globalised world economy, with its multiple inequalities of power and control, although we briefly touch on these notions in the conclusion.

Our empirical evidence is drawn from two separate geographic contexts, or, as we prefer to call them, 'migration and remittance corridors': Albania-Greece and Ecuador-USA. Our use of the term 'corridor' implies a linear system along which flows of people, money, material goods, socio-cultural influences and human relations pass and interact with each other. By and large people go one way, as migrants, and money flows the other, as remittances, but this is far from the whole story. People move back and forth, some as circular migrants or on visits home; remittances may occasionally flow in the 'reverse' direction (to support migrants at critical moments); material goods certainly are bi-directional (e.g. foodstuffs, clothing); as are the social dynamics and emotions which are associated with migration and remittances.

Of our two case-studies, one is a short-distance corridor linking two adjacent countries in the Balkans, the other a globe-spanning North-South corridor between two countries in different hemispheres. In both cases we narrow down the frame of reference to a localised rural area of origin and a single urban destination (a municipality in southern Albania and Thessaloniki, a village in highland Ecuador and the Queens district of New York): this reflects the multi-sited research design that both pieces of research entailed. Both projects consisted of questionnaire-based surveys of remittance-receiving households in the two rural areas, along with smaller follow-up samples of in-depth interviews and discussions, both with remittance-recipients and returnees in the villages, and with remittance-senders in the destination cities. We argue that only through field

surveys such as these can the human complexities of the remittance process be exposed. In particular we are interested in the recursive relationships involved: how the remittance process is shaped by kinship structures, especially generations and gender; and how in turn gender and generational relationships are reshaped by remittance sending, receiving, decision-taking and utilisation. We are also interested in the meanings and labels attached to different types of remittances by those directly involved.

Our approach is to focus on remittance dynamics through two main analytical lenses: issues of power, gender and decision-making seen through a mapping of *remittance dyads* (sender-receiver pairings); and analysis of *types of remittances and their meanings and uses*. The first of these picks up fundamental questions underlying the remittance process: who sends, who receives, who decides how much and how often remittances are sent, who decides how they are used, and who actually administers their deployment. Mapping out remittance dyads in terms of gender, generation and kinship links (e.g. son to father, husband to wife, sister to sister etc.), supported by in-depth interview material, will give insights into these questions. The second analytical axis develops a typology of remittances linked both to their nature and their uses (hence: 'regular' or 'drip-feeding' remittances for family support and survival; savings and investment remittances sent irregularly for big projects like building a house or developing a business; debt repayment; 'emergency' remittances sent to cover a sudden need, often health-related; gifts and in-kind remittances; and collective remittances). Despite the differences in geographic setting, our emphasis in the comparative analysis is on the remarkable similarities between the Albanian and the Ecuadorian cases – although of course there are differences which will also be highlighted.

Settings: Albania and Thessaloniki, Ecuador and New York

The scholarly literature on remittances tends to be made up either of a myriad of individual case-studies based on single villages, regions or countries (far too many to cite) or broad-brush comparative studies which take a global perspective based on statistical data (Adams and Page 2003; Gammeltoft 2002; World Bank 2011). It is rather rare that comparative analyses are based on in-depth field studies. The two cases we examine in this paper draw on completely independent research projects, separately funded and each with its own rationale, yet with sufficient overlap in terms of research questions and methods to make meaningful comparisons.

The Albania-Greece study was commissioned by the United National International Research and Training Institute for the Advancement of Women (UN-INSTRAW, now part of UN Women), as part of their programme for research on

'Gender and Remittances' during 2007-09. Russell King was the Principal Investigator of this project and Julie Vullnetari the Research Fellow responsible for the field data collection and analysis. This project is now complete and some publications are either out or in press (King and Vullnetari 2010; King et al. 2011; Vullnetari and King 2011). As far as possible, we use material in this paper which does not appear in these other publications.

The Ecuador-New York study is part of Diana Mata Codesal's DPhil thesis in Migration Studies at the University of Sussex, for which Russell King is the main supervisor. The doctorate is funded by a scholarship from the Basque government. The thesis is currently being written up, the fieldwork having been completed.

Albania and Ecuador have both emerged as prominent, indeed iconic, emigration countries in the past 20 or so years; each represents a particular set of geopolitical and international economic forces shaping

Table 1 Albania and Ecuador: migration and remittance statistics

	Albania	Ecuador
Population, 2009 (millions)	3.2	13.6
GNI per capita, 2009 (Atlas method, US\$)	3,950	3,920
GDP annual average growth, 2005-09 (%)	5.0	4.3
Stock of emigrants, 2010 ('000)	1,438	1,148
Emigrants as % population	45.4	8.3
Main destination counties	Greece, Italy, UK, USA	USA, Spain, Italy
Emigration rate of tertiary-educated (%)	9	9.5
Remittances, 2009 (US \$, millions)	1,317	2,502
Average remittance per head of population	412	184
Average remittance per migrant	916	2,179

Source: World Bank (2011: 54, 108)

migration over wider constellations of countries, respectively post-communist Eastern Europe and Latin America. Table 1 sets out selected economic, demographic, migration and remittance figures taken from the latest World Bank compendium. It demonstrates broad similarity in terms of economic profiles, emigrant numbers and highly-educated migrants. Significant differences, however, are observed with regard to the ratio of emigrants to the country's population (much higher in Albania) and remittance amounts (higher for Ecuador). The table also shows that whereas remittances per head of the in-country population are more than twice as high for Albania, exactly the reverse is true in the case of remittances per migrant abroad, more than twice as high in Ecuador.

Albanian migration to Greece

Albania's emigration started in 1990 after 45 years of communist closure during which emigration was regarded as an act of treason. The country's border had been sealed by a high electric fence and frequent sentry posts. Attempted escape was punished by lengthy imprisonment and even execution; retribution was also meted out to the families of escapees. Whilst part of the stimulus to migrate was the natural curiosity of people to see an 'outside world' that they had been denied access to, the most important driver of emigration was the severe economic chaos that accompanied the post-communist transition. The collapse of what had been a tightly regulated economy, with state control of all production, services and welfare, left many people without jobs or other forms of support. By the end of the first emigration decade, 800,000 people had emigrated and stayed abroad, and this number grew to 1.1 million by 2004 and to 1.4 million by 2010 (Barjaba 2000; King 2005; World Bank 2011: 54).

The lion's share of Albanian migration has been to the two most adjacent EU countries. Greece (600,000 Albanians currently living there) and Italy (400,000),

creating a compact transnational migratory space. Over time Albanian migrants have also spread, both by direct and onward migration, to other European countries (notably the UK) and to North America (especially via the US lottery-based diversity visa programme). Greece remains the single most important destination; moreover in this country Albanians have a dominating presence, accounting for about 60 per cent of the immigrant population and having a considerable impact in a country of 11 million.

Apart from some 30,000 initial emigrants who departed during 1990-91, when the communist government was still in power and who were treated by Italy and other European countries as refugees, most of the Albanian migrants who left during the 1990s were 'illegal'. They entered Greece by hiking across the mountainous border, or used the services of smugglers to cross the Adriatic Sea to Italy in high-powered dinghies (King 2003). These clandestine routes were complemented by a lively trade in forged visas and identity documents. Aside from the initial flood of emigrants in the early 1990s, a second peak occurred in 1997 as a result of the collapse of a series of corrupt pyramid savings schemes, into which many returned migrants had invested their earnings, necessitating re-emigration.

Following Italy's example, Greece implemented regularisations of illegal immigrants in 1998, 2001, 2005 and 2007, which helped the majority of the large Albanian population in Greece to legalise their stays, bring over family members, and improve both their economic prospects in the labour market and their living and housing conditions. Legalisation has allowed the sex ratio of Albanians in Greece to normalise (the vast majority of the early clandestine migrants were males), and by the 2001 Greek census 41 per cent of the Albanians enumerated were females. Most women are engaged in raising their children as well as working as domestic cleaners or in the care sector. The most important employment sectors for men are

construction and agriculture; smaller numbers work in factories or in small businesses (e.g. painters and decorators, plumbers) which they have set up themselves. Few Albanians in Greece have been able to capitalise on their qualifications and training from Albania, so that teachers, office workers, agronomists etc. have had to take low-grade jobs which are the only ones on offer to immigrants in the Greek labour market.

Ecuadorian migration to the United States

Like other Andean populations, Ecuadorians have traditionally been very mobile, both within the country (to the coastal banana plantations and to the Amazon oilfields) and, since the 1950s, abroad. The link to New York was pioneered by business migrants associated with the fruit export industry, soon joined by manual labourers working for the United Fruit Company (Pribilsky 2007). The crisis of the Panama hat trade (despite its name, these were made in Ecuador's southern highland provinces) also forced small producers to migrate from the 1950s onwards (Kyle 2000: 60); again the link was with New York because this had been the key destination for hat exports. Ecuadorian emigration to the US, and to New York in particular, has been more or less continuous since then, but accelerated during the 1990s due to the harsh structural adjustment measures, culminating in the collapse of the already weak Ecuadorian economy in 1998 (Jokisch and Pribilsky 2002: 76). The Ecuadorian population had to endure hyperinflation, plummeting real production, collapse of the banking system, and a lack of trust in the political institutions of the country; in the decade 1996-2007 the country had ten different governments. International migration became a way forward, particularly for the impoverished urban middle classes but also for people from rural areas, such as Xarbán. Even though the US alternative became more expensive and risky compared to the European options, Ecuadorians continued to head for New York since the rewards are perceived to be higher. Current estimates give a figure of

half a million Ecuadorians living the US, most of them as irregular migrants (Gratton 2007).

Spain is the second destination for Ecuadorian migrants, with 400,000, followed by Italy, 120,000. Early Ecuadorian migration to Spain was made up of Otavalo traders from the Southern Andes. The Spain-Ecuador treaty of 1963 allowed Ecuadorians to enter as tourists without a visa provided they had 'proof' that they could financially support themselves on holiday. A whole money-lending business sprung up: the required amount, called *bolsa*, was borrowed from *chulqueros* (loan-sharks) or assembled by the family (Jokisch and Pribilsky 2002: 83-84). Despite Spain's historically continuous high unemployment rate, Ecuadorians found a ready niche in the thriving shadow economy, especially women who worked as domestic helpers and carers of elderly Spaniards (Gratton 2007: 595). The Spanish regularisations of 2000, 2001, and 2005 helped many Ecuadorians who entered as tourists and overstayed to become legal residents. Introduction of the visa requirement in 2003, however, stifled new entrants, leaving family reunion as the main legal route into Spain.

Two Corridors

Within these broad national contexts, the field research zoomed in on a more localised corridor: a small rural area of origin in Albania and in Ecuador, and a metropolitan destination where most of the emigrants went to, Thessaloniki and New York respectively.

The selected rural district for the research in Albania consisted of a cluster of three adjacent villages in the commune of Pojan in the south-east of the country (referenced henceforth in this paper collectively as Pojan). Together the villages have around 7,000 people. The villages contain a cross-section of population typical of southern Albania: a mixture of Muslims, Orthodox Christians (some of whom lay claim to ethnic-Greek ancestry and thus qualify for

privileged treatment as immigrants in Greece), and ethnic Roma and Evgjit ('gypsies'), who are dark-skinned, poor and marginalised. The villages lie within the district and prefecture of Korçë. The city of Korçë (population 85,000) is the most important regional pole for south-east Albania. With its administrative functions, food and textile industries, university, mosques and large Orthodox Cathedral, Korçë is relatively prosperous by Albanian standards.

The villages lie at an altitude of 800 metres on an elevated plain which is favourable for farming, with fertile soils. Summers are hot and dry, winters usually cold and wet, with some snow. A mixed form of agriculture is practised, with livestock (pigs, cattle, sheep, poultry), cereals, vegetables and fruits; apple orchards are a local speciality. Most farming is semi-subsistence, however, due to a number of reasons: the dismantling of the communist-era cooperatives and the fragmentation of land into small holdings, lack of marketing and transport systems, and the depletion of the labour force by emigration.

Given its position relatively close to the Greek border, the vast majority of international migration is to Greece. There is no breakdown at the local level of different emigration destinations, but a realistic estimate is that at least 80 per cent of Pojan's emigration is to this country. Smaller numbers go to Italy, Macedonia, the US and Canada, the last two destinations partly through links established by pre-communist emigration from this area. The villages, and the Korçë district as a whole, also experience strong internal out-migration, the majority of which is to the capital, Tirana.

Thessaloniki is the main Greek destination for migrants from Pojan. The second city of Greece, with around 1 million people in its metropolitan region, it is the closest major employment centre for the villagers, around four hours travel time by car, longer by bus and longer too if there are delays at the

border, which there often are. Albanians in Thessaloniki are employed in the kinds of gendered job sectors mentioned above for Greece as a whole, with the exception of fewer in agriculture and a larger share in small, labour-intensive manufacturing concerns. The Albanian population is distributed across most parts of the city, mainly in poorer pockets of housing and in the lower floors of apartment blocks (see Hatziprokopiou 2006 for a detailed study).

The rural field site in Ecuador was the Andean village of Xarbán (a pseudonym), in the southern province of Azuay whose capital, Cuenca, is an hour and a half away by bus. According to the 2001 census, Xarbán has a population of just over 2,000, with a female majority of 59 per cent due to male outmigration. Nearly all of the population self-identify as *mestizo*, i.e. of mixed Spanish/indigenous origin.

Xarbán is located on the eastern slopes of the Gualaceo valley with land ranging in altitude from 2,500 to above 3,500 metres. The lowest land, where the village houses are located, is given over to agriculture (corn, potatoes, tomatoes, beans, fruit); the middle-range land is cattle pasture; above 3,500 metres is bare moorland unusable for farming (see Weismantel 1988 for a study of Andean farming). The climate is high-altitude tropical, with frequent rain but also a dry season; erosion of steep slopes is common.

Mounting population pressure on the hilly land has led to a splitting-up of landownership into progressively smaller holdings – to *minifundios* of less than 5 hectares and *microfundios* of below 1 ha. The two large estates in the village's lands were subdivided amongst its labourers long before the 1964 Ecuadorian land reform. Whilst agriculture provides the basis for survival, it allows no room for improvement in living standards or life ambitions (Carpio Benalcázar 1992: 46). Given the limitations of other options which have been more important in the past (gold mining along the valley, craft activities – mainly hats, shoes, knitted jumpers), migration, initially

internally but then internationally, became the favoured way to *progesar*, to make progress.

Due to region's physical geography, Andean peasants have always been mobile between different ecological niches (Buren 1996; Murra 2002). In Xarbán, various 'opportunity windows' for internal mobility preceded the more recent international migration. From the 1950s onwards many male villagers migrated temporarily to work for state-owned companies opening up the Ecuadorian section of the Amazon basin; some settled more permanently there with their families to raise cattle and tropical crops. Around the same time, other male labourers moved in the opposite direction to work in the seasonal sugar harvest in the Pacific coastal strip. By the 1980s, these internal migrations had come to an end, to be replaced by international moves to the US.

Departures from Xarbán for the US have been linked to key events in Ecuador and the US. In 1993 a landslide flooded most of the lowland in the Gualaceo valley: migration increased sharply after this disaster. Secondly, the dollarisation of Ecuador's currency in January 2000 created another peak of emigration due to the sharp devaluation of the *sucre*; in particular many returnees re-emigrated after seeing the value of their savings slashed. Meantime 9/11 and the start of the economic crisis in 2008 were two events in the US which had a dampening effect on emigration rates. Recession has had a major impact on the construction industry, where most male migrants work. The smaller number of female migrants in New York are involved in raising families and working part-time as domestic cleaners and babysitters. Most Xarbán migrants in the US are concentrated in the Queens area of New York City, along Roosevelt Avenue ('la Rusvel'). Although virtually all of them are classed as 'illegal' migrants, access to employment is easy as they work for bosses who do not require them to have work permits, or they 'rent' fake papers.

Nowadays remittances from New York are the villagers' main income source. All other sources are regarded as time-consuming and of low benefit, since migration to the US yields financial returns higher than any other activity that the villagers have ever been involved with. But the initial 'investment' is also very high: the smuggling fees to enter the US as an irregular migrant were over \$15,000 in 2009 (quite apart from the human costs of the stressful journey, separation from family etc.). Migrants can only start sending remittances to their families in the village after this debt has been paid off, usually after one or two years.

Methods

Reflecting Marcus' (1995) landmark paper on multi-sited ethnography as applied to studies of migrants, the main field investigations in the villages were supplemented by shorter field stays in Thessaloniki and New York. Both projects comprised two main research instruments, a household survey and in-depth interviews. The main target populations were the two sets of remittance-receiving households, but through them detailed information was also collected on the remittance-sending migrants, some of whom were interviewed in the destinations cities.

For the Pojan-Thessaloniki migration and remittance corridor, 350 questionnaires were completed with remittance-receiving households in the villages, following a multiple-entry snowballing approach which was designed to cover all types of receptor (i.e. by age, gender, composition, ethno-religious group etc.). The gender and generation breakdowns of the recipients and senders of remittances will be analysed in detail in the next section of this paper, but straightaway we can reveal that whilst the gender distribution of remittance receivers was relatively even (58 per cent female), virtually all the remitters were males.

The questionnaires were administered face-to-face with the interviewer recording information onto the form. The 43 questions in the survey were in four groups: household demography, housing, financial and in-kind remittances, and other aspects of the household economy. The largest block of questions – more than half the total – was on remittances and sought to ascertain the following data: who the main remitter was (sex, age, length of time away, relationship to the receiver), regularity and frequency of remitting, value of remittances as share of household income, use of remittances, decision-making on uses, in-kind remittances, and remittances and business development.

The results and contacts from the questionnaire survey were used to implement the second stage of research in Pojan, a series of 25 in-depth interviews with remittance receivers and administrators, and some returnees. These interviews explored in more detail issues relating to gender roles, decision-making, changes over time and plans for the future, all with remittances and family dynamics as the core theme. A second set of the 20 interviews were taken with remittance-senders in Thessaloniki, again chosen strategically to represent a range of household and economic circumstances. All 45 interviews were recorded, transcribed and translated. A final round of interviews and discussions was held with 14 key informants and four focus groups, distributed across the two research sites, and also in the regional capital, Korçë.

The Albanian and Greek fieldwork was carried out during the first part of 2008, preceded by a reconnaissance visit in November 2007 to check out field sites and pilot the questionnaire and interview schedules. This scoping visit was straightforward since earlier migration research had been carried out in nearby villages and in Thessaloniki (see King and Vullnetari 2009; Vullnetari 2008; Vullnetari and King 2008).

The Ecuadorian fieldwork started with a pilot visit in summer 2008, followed by four months in Xarbán in early 2009 and six weeks in New York at the end of that year. Naturally the precise listing and wording of the questions and the approach to the questionnaire and interview surveys were not identical to those used in the Albanian study, given the independent status of the two projects, but there was sufficient similarity to sustain viable comparisons.

The Xarbán questionnaire was administered to 76 households, considerably fewer than in Pojan, but representing roughly the same sample fraction of the total population (taking all household members in account, both surveys ‘captured’ about 15 per cent of the villages’ populations). The 76 household questionnaires contained information on 306 villagers and 213 migrants, nearly all of the latter (202 or 95 per cent) classed as ‘illegals’ in the United States. As with Pojan, an attempt was made to sample all sectors of the village, but statistical representativeness cannot be claimed. Nevertheless, for both surveys we are confident that good correspondence exists between the sample taken and the population of village households with migrants abroad. In both cases migration ‘saturated’ village socio-economic life and remittances were the biggest single source of income.

The Xarbán survey was administered face-to-face. Blocks of questions were asked on household composition, migrant members, contacts between migrants and household members, remittances, and changes due to remittances. Concerning remittances, specific questions probed types of remittances, sending channels, frequency, decisions about sending and utilisation, and changes in the household and village economy and appearance due to remittances. As with the Pojan survey, most remittance receivers were females, most senders males, but with different percentages and different kinship-dyad patterns, as we shall see in the next section.

Parallel to the Albanian field strategy, the questionnaire survey also functioned as a lead-in to the in-depth interviews. In Xarbán 25 interviews were taken with non-migrants and returnees, and a further nine with key informants such as priests, teachers, health workers etc. It was not possible to talk to migrants on return visits as their illegal status in the US prevents them from returning temporarily to Ecuador. As with the Pojan interviews, the discussion focused around the themes of migration, remittances, and resultant social and economic changes, with plenty of scope left for other topics to be brought up. All the Xarbán interviews were recorded, transcribed and selected material (such as quotes) translated.

This did not prove possible with the final set of ten interviews with Xarbán migrants in the very different research setting of New York. There it was difficult to arrange one-to-one interviews due to the migrants working long hours and their intense after-work community life. As a result, most interviews were undertaken at community gatherings against a background of sociability and ambient noise. Detailed notes were taken after each interview in lieu of recording.

Dyads within corridors: power, gender and family dynamics

The rise of academic and policy interest in remittances over the last decades has been remarkable. In an intriguing graph Carling (2008b: 46) shows how, whilst there was an approximate fivefold increase in the annual quantity of remittances 1980-2005, there was a thirty-fold increase in journal articles over the same period. Since the early 1990s, remittances have been seen in an increasingly positive light, especially significant being the landmark collection of papers edited by Van Hear and Nyberg Sorensen (2003; originally published as a special issue of *International Migration*, 40(5), 2002). Remittances have gone from being one of the consequences of migration to a central object of study; a research topic

by itself.

Moreover, in these grand debates about the role of remittances in (under)development there is a black box that stays permanently untouched: what precisely happens between senders and receivers? Power, kinship, gender and generation all enter into the discussion here as relational variables; that is to say each is seen in relation to at least one other (e.g. a male migrant may be father to his children, the husband to his wife, the son to his father, a brother to his siblings, and so on).

Following Carling (2007:17) we use the tag *dyad* to refer to the pairing of a sender and a receiver of remittances. This relationship is not purely functional for the transmission of money or material goods between one person and another but is embedded within, expressive of, and indeed has the capacity to change, personal and family relations. Hence power structures, which are highly likely to be gendered and generational, are implicated in this dyadic process. Remitters can send money or goods to more than one person, and a non-migrant can receive remittances, gifts etc., from more than one migrant. To capture this complexity we use the terms 'main dyad' and 'secondary dyad' to distinguish levels of amount and consistency in remittance transfers. Thus, each migrant who sends remittances is part of a main dyad and may belong to none, one or several secondary dyads. Likewise, a remittance recipient has a main 'supplier' but also, potentially, one or more subsidiary remitters sending smaller amounts of money or gifts on a less regular basis.

Two examples to illustrate. A married male migrant from Xarbán in the US whose wife and children remain in the village will likely have them as his main dyad, remitting to his wife, while at the same time sending occasional amounts of money or gifts to his elderly parents, who are his secondary dyad. Or, a second, more complicated example: a middle-aged couple in Pojan have two sons and a daughter, all living and

Table 2 Pojan and Xarbán: households' annual remittances

	Pojan (euros)		Xarbán US dollars)	
	no.	%	no.	%
< 1000	66	19	23	30
1-2000	139	40	8	11
2-4000	76	22	23	30
4-6000	44	13	10	13
> 6000	25	7	12	16
n households	350		76	

Source: Authors' surveys

working in Greece. The older son is married with his wife and young child living with them in Thessaloniki, the younger emigrant son is single. The daughter is married and also has her nuclear family, including her husband, abroad. The middle-aged couple's main dyad is with their younger, unmarried son. The older son has his co-resident family as his main financial and moral responsibility, so he sends only small amounts, maybe for special occasions or in emergencies, to his parents. The daughter, according to Albanian patriarchal custom, 'belongs' to the family of her husband and so is not 'allowed' to send remittances to her parents, although she may, openly or secretly, send small token 'gifts' to them (see Smith 2009). We explore some of these arrangements in more detail presently.

Much the same distinction as that between main and secondary dyads applies to the migration and remittance corridors within which the remittance dyads are strung out. The Albania-Greece corridor is a symmetrical main corridor in that Greece is the main migrant destination for Albanians, and Albanians are the main migrant group in Greece: the figures were given earlier. The Ecuador-US case is asymmetrical: the US is the single largest destination for Ecuadorian migrants (although Spain and Italy run close), but Ecuador is a relatively

minor immigrant source for the US, well behind Mexico and several other countries. Nevertheless within the corridors there are chain-migration filaments which tie individual 'hometown' sources and destinations tightly together, such as Xarbán-Queens and Pojan-Thessaloniki. This brings us back to an examination of the main remittance transfers.

We start with brief background data on amounts, frequency and means of transfer. Tables 2 and 3 set out the household survey results for the first two of these variables. For remittance amounts, strict comparability of the survey data is inevitably compromised by the different currencies. However, the mean amount remitted per year, €2600 for Pojan and \$3430 for Xarbán, are remarkably similar given the greater value of the euro. The distribution of amounts varies, however, with Albanian remittances more closely bunched in and around the modal class of 1000-2000. For Xarbán, a greater share of households receives either the lowest or the largest amounts in the table. These differences mainly reflect the limitations of the labour market for immigrants in Greece, where wages for immigrants are low, although still much higher than in Albania; in contrast to the greater earnings possibilities (but not for all immigrants) in the New York economy.

Table 3 Pojan and Xarbán: remitting frequencies by number of households

	Pojan (euros)		Xarbán (US dollars)	
	no.	%	no.	%
Weekly or fortnightly	3	1	25	16
Monthly	27	8	69	44
Every 2 months	31	9	1	1
Every 3-6 months	194	55	43	27
Once a year	58	17	7	4
Irregular/one-off /as needed	37	10	13	8
n respondents/migrants	350		158	

Source: Authors' surveys

Table 3 shows that remitting frequency is much higher in Xarbán, where 60 per cent of remittances are sent weekly, fortnightly or monthly, compared to only 9 per cent in Pojan. This contrast is related to the third variable, means of transfer. Most remittances to Xarbán are sent via money transfer operators (MTOs) or other formal channels, whereas Albanians' mistrust of the banking sector and their inability to access it in many cases, combined with geographical closeness means that the vast majority of remittances are 'hand-carried' when migrants return irregularly on visits, or sent via relatives and trusted co-villagers.

Tables 4 and 5 set out the main remittance dyads, for Xarbán and Pojan respectively. The listing of the dyads is in their order of frequency in the survey and interview data, including key informants. Gender and generation are the main structuring variables for these dyads, but issues of power, particularly patriarchal power, are the real 'drivers' of the relations crystallised in most of these dyadic links. Both societies, the Ecuadorian and the Albanian, can be regarded as fundamentally patriarchal. In as far as cross-cultural comparisons are possible, we perceive that

Albanian rural society is more deeply structured along patriarchal lines than the Ecuadorian. Ecuadorian village society reflects the kind of patriarchal (and matriarchal) values sanctioned by the Catholic Church, into fairly traditional gender roles but with women retaining some agency within the maternal, caring, wifely functions and engaging in farm labour as childrearing and other responsibilities allow. The nuclear family predominates.

Albanian rural society conforms to many of these same gendered values but there are some essential differences. Religion, outlawed by the communist regime of Enver Hoxha, obviously plays a minor role although in the post-communist era it is not entirely absent. What distinguishes the Albanian case is the more hierarchically ordered gender and generational structures, in particular the 'ownership' of the daughter by her father (or, in his absence, by other male relatives, notably brothers), and the way in which this 'possession' is passed to her husband and his paternal family upon marriage. Particularly in the north of Albania (less so in the south where this survey was carried

Table 5 Main remittance dyads: most common patterns, Xarbán

Sender (New York)		Receiver (Xarbán)
Married male migrant alone abroad	→	Wife (and children)
Married couple abroad	→	Maternal female relatives (caring for migrants' children)
Married couple abroad	→	Children (if old enough)
Single Male	→	Parents (father)

Source: Authors' survey

Table 5 Main remittance dyads: most common patterns, Pojan

Sender (Thessaloniki)		Receiver (Pojan)
Married male migrant alone abroad	→	Wife (and children)
Single male	→	Parents (father)
Married male migrant alone abroad	→	Extended family (father)
Married couple abroad	→	Husband's parents (father)

Source: Authors' survey

out), the multi-generation family, almost a clan, is more important, with the oldest male as the patriarch over the extended household. When emigrants originate from the north – as in a previous study of remittances sent by Albanian migrants in London to their families back home (King et al. 2006) – these ‘traditional’ gendered and patriarchally controlled patterns are found to be replicated more or less throughout the migration and remittance cycle. Our data from southern Albania show some departures from this patriarchal framework, as we shall see.

Remittance dyads also expose, to varying extents, the fallacy of the household or family as a harmonious unit with shared collective interests: the assumption implicit in much writing about remittances, including the pioneering studies of the New Economics of Labour Migration approach (Lucas and Stark 1985; Stark and Lucas 1988; Taylor 1999). Rather, as other studies have shown (e.g. Cligget 2005; de Haas and Fokkema 2010), dyadic relations are not problem-free. Some further examples of these tensions will become apparent as we look now at each dyad in turn. We start with Xarbán as the patterns here are somewhat more straightforward.

Xarbán and New York

For both Xarbán and Pojan, emigration initially consisted overwhelmingly of males. This has remained the case over time with Xarbán, due to the continued ‘illegal’ status of the migrants in the US, thus making family reunion and settlement there difficult. This, rather than patriarchal principles per se, has determined that remittance-senders are mainly males, and usually living abroad as single men, whether married or not. We say this because other Ecuadorian migration chains to Spain and Italy have been female-led and females are the main remitters (Boccagni 2009: 167-206). For Xarbán the two dominant dyads, by some measure, are males who live alone remitting to their parents (if they are single) or to their wives

(if they are married). Such remittances are sufficient to ensure a reasonably comfortable survival. As 51-year-old RQ, the wife of a migrant and with three migrant sons in the US, simply put it: ‘Here you can live on money from the US’. Thanks to remittances, levels of comfort in the village have dramatically increased, even if this is partly the consequence of a very low initial standard of living. This increase in material well-being is not without a negative side. Loneliness and physical separation are often mentioned as a drawback by remittance receivers:

Sometimes I miss them [her children abroad]. I did not want them to emigrate. But they told me, ‘We can’t just stay here with you, starving’. Now I buy 50 cents of bananas and they go bad, there is no one to eat them. I wish they would eat them. When people are alone, this is bad. Sometimes you have to be hard-hearted (GD, 48, widow with four migrant children in the US).

A key switch in dyads occurs when migrants marry. They become ‘obliged’ towards their spouse (*ser de obligación* meaning to be married), and the migrant’s parental household ceases being the main household of reference, though it can still continue as a secondary dyad if the migrant’s income allows this. Where there are several migrants from the same family, the financial burden of sending remittances is shared, which lightens individual responsibility. In the case of parents who have both migrant and non-migrant children, the former are responsible for providing financial and material support via remittances, whilst the latter perform the actual physical care of the older generation. Obviously this division of financial responsibility and emotional caring depends on a certain level of harmony and agreement between the siblings. As Pribilsky (2004) found in his research in another part of highland Ecuador, those families who learn to *convivir* (to live side-by-side) and have better relationships are more likely to succeed economically and

socially.

For married migrants, the majority of whom have their spouses in Xarbán, remittances are to the wives, irrespective of whether there are children yet in the marriage. However, all respondents (remittance senders and receivers alike) agree that the obligation to send remittances becomes stronger once children are born, and especially if there is at least one son.

Once I had kids my life improved. Before he sent \$20 a month to me. He didn't care whether I had any shoes on my feet or not. Now he sends \$400 a month. Because of the children, he must send [money to support them] (BC, 30, wife of migrant with two daughters and one son).

When married migrants are still childless, the left-behind wife feels more vulnerable and the possibility of remittances drying up is always present:

If the money ever stops arriving and I am used to living a comfortable life, that's bad. Suddenly something goes wrong with my husband...and, used to the high life, then I am fucked [*sic*] (GC, 45, wife of migrant in US, no children).

Even for those with children, a life dependent on remittances can be precarious: migrant husbands may suffer periods of unemployment or they may become involved with someone else whilst abroad. In most cases, however, the transnational relationship is sufficiently solid and pragmatic (Pribilsky 2004), and there is no need for non-migrant wives to 'ask' for remittances:

He must send because of the children. He knows he has to send \$300 every month, and the school also means a lot of money. There is no need to be asking (RJ, 32, wife with two teenage children, husband in US).

Another form of dyad which occurs in Xarbán is migrant couples living abroad sending money to their children. The latter live on their own if they are old enough, or with a relative if not. Usually this relative is their maternal grandmother but other arrangements are also possible, such as an aunt (usually the sister of their mother). Note how, here, the maternal kinship patterns are the dominant ones, in contrast to Albania where patrilinearity prevails. Also, in Albania it is rare to find the parent-offspring remittance dyad, as we shall see.

Yet another, albeit less common, remittance dyad in Xarbán is the sibling link. Brothers send remittances for the daily expenses and education of their siblings living in the parental home in the village. Julca (2005: 16) has acknowledged the importance of these 'fraternal' remittances among Peruvian migrants in New York City. This kind of support to siblings may go well beyond the 'drip-feeding' sending of remittances. For instance, older brothers abroad can facilitate younger siblings' migratory project by sending or lending them money for the journey; and they may then support them after arrival by welcoming them and using their network of contacts and information to find them a job.

On the whole, Xarbán's remittance dyads tend not to challenge traditional gender roles, as men are still cast in the breadwinner role, albeit from afar, and women stay at home taking care of the children. Some disruption, however, results in generational relations. Where migrants remit to support their parents, a kind of role inversion occurs: parents who are traditionally portrayed as their children's providers, become remittance receivers and as such dependant on their children. As one father remarked: 'How can I complain [about my children] if we live on them! Before we were the parents, now they are our parents'. For younger non-migrants living off the remittances of their parents, other emotions arise:

DMC: Is your life better since your parents went to the US?

I am not sure. Yes, my life is better, but I do not have my parents' affection now (ML, female, 16, living the village with her three brothers, both parents in the US).

The case of Xarbán should not be generalised too widely, however. Ongoing research by one of the authors in another Ecuadoran highland community where emigration has been mainly of female workers to Spain shows much more fundamental gender-role adjustments (Mata-Codesal 2011). Research by Bastia and Busse (2011) on international migration from Bolivia and Peru shows a variety of gendered effects. Women's autonomous migration in the case of Bolivians moving to Argentina shows 'gender gains' to be short-lived. Those who migrate to Spain achieve greater individuality and independence but patriarchal relations are reconstituted when return migration takes place. Peruvian migration to the US replicates the Ecuadorian model, being led by men with women left behind to fulfil childbearing, household and caring roles.

Pojan and Thessaloniki

Table 5 displays the four main migration dyads affecting transmigrant households in Pojan. Unsurprisingly, there is some similarity with the dyads presented for Xarbán. The crucial difference is that Albanian migration has evolved from a stage (mainly in the 1990s) when it was made up of undocumented males working in Greece in the informal labour market to one (mainly in 2000s) where most migrants are legally present (albeit dependent on time-limited residence and work permits) and able to bring over their families or start married life in Greece.

Despite this general trend towards family-based migration, the most common dyad is between the migrant husband and recipient

wife. As in Xarbán, the wife usually has children to look after. There are two main variants of this dyad, according to whether the husband is in Greece all year round or as a seasonal worker. In the first subtype, the husband probably has legal residence in Greece and, as a result, a reasonably stable job, although this may be jeopardised in the current financial crisis. Return visits, made easy by the geographical proximity of Pojan to the border, are likely to be fairly frequent – for holidays (one or more, at New Year, Easter and summer) and family occasions such as weddings.

Remittances under this kind of migration are amongst the highest in the survey. The husband-wife dyad averages €3152 per year, compared to €2596 for the whole sample. The former figure would be even higher were it not lowered by the second variant, which occurs when the migrant is a seasonal worker in Greece. Here the working period is obviously shorter and the wages for this kind of work (usually in agriculture) are lower than for urban jobs. Seasonal migrants, who either have six-month work permits or are irregular migrants, therefore remit significantly less than long-term migrants, a typical figure being €1500 over the season. In the following quote Monda, a 45-year-old wife of a seasonal migrant, describes the precarious nature of her husband's employment in Greece: first he goes to do harvest work and then, for the remainder of the six-month visa, he looks for other work.

He works in the peach orchards... near Veria [to the east of Thessaloniki]... Then, when that finishes, he goes elsewhere and does welding jobs, whatever he can find, all sorts of work. His work is not guaranteed, so he takes whatever comes up.

The two subtypes of the husband-wife dyad have other differences too. Usually the household dependent on the long-term migrant is totally or almost entirely dependent on remittances; the wife is fully

committed to family and household duties, though she may work in the garden plot surrounding the house, cultivating vegetables and perhaps keeping chickens. With her husband away most of the year, she becomes *de facto* the household head, which is usually seen as an extra burden rather than a source of empowerment. For the seasonal-migrant arrangement, the migrant male retains more of the head-of-household role, and may often integrate seasonal work abroad with farming at home – implicating his wife, too, in a greater share of farming tasks such as work in the fields and with livestock. Both subtypes may be accompanied by secondary dyads from the migrant to his (hardly ever his wife's) parents, if there is sufficient income and especially in response to emergencies.

A third variant, more of a hybrid type of dyad, occurs when the recipient wife also has to care for other family members in addition to her children. Usually these are her husband's parents (not her own parents, who are the 'responsibility' of her brothers and their wives). This arrangement reflects the fact that she 'belongs' and has 'duties' to her husband's family. These care duties are often the precise reason why she cannot join her husband abroad. If the elderly parents-in-law are incapable of looking after themselves, then the wife is the remittance receiver. However if she lives with them and the father-in-law is *compos mentis*, then he becomes the remittance receiver from his son: the third type in Table 5. This next quote describes a composite recipient household situation whereby Elda (aged 34), the migrant's wife, receives remittances from her husband and uses them to support both their own three children and her husband's elderly parents:

My husband brings the money with him when he comes to visit...in April, in August and for the New Year...three times a year... There is no fixed amount, it depends on how his work is going... Myself and my mother-in-law, us women manage it.

In this instance, managing the remittances is in the hands of the two women as the father-in-law, in his 80s, is too ill.

This leads to the next most common Albanian dyad: son to father (the second type in Table 5). When the son is single, this will be the main dyad. Remittances from single young male migrants can be quite substantial, especially if they are bound to their parents by a strong moral of 'duty', and bearing in mind they do not have their own nuclear family to support. The money is remitted to the father unless he has died or become very ill, in which case the widow/mother is the recipient. If the parental household has two or more single sons working abroad, then it is on the receiving end of multiple main dyads, and may easily accumulate capital well beyond the survival needs of the household. Such 'excess' capital, regarded as savings rather than remittances, is often directed towards the purchase of a building plot, the construction of dwellings, some other business opportunity, or geared towards the future marriage of the single sons. Where the son is married, as already noted, the main remittance dyad will be to his wife or to his father as the 'guardian' of his wife in an extended family household; otherwise remittances to his father will be a secondary dyad.

The fourth dyad in Table 5 concerns remittances from married couples abroad. Significant remittances are not usually expected from migrants living abroad as nuclear families since it is understood that their principal financial commitments are to supporting themselves and their children. The main remittance dyad will be to the husband's parents, who may need support in their old age, in which case the remittances are viewed, and indeed labelled, as a kind of 'pension'. Within this remittance channel, the precise dyad is son to father, or to the mother if she is a widow or the father is very ill. These remittances are enhanced in their quantity and regularity if the older generation is looking after the migrants' children – an

arrangement which allows both migrant parents to work full-time in Greece. Another means of solving the childcare issue is for the older generation to follow their children to Greece, where they (and especially the grandmother) can take care of the children and household duties there (King and Vullnetari 2006).

Thus far we have described and exemplified the four main dyads, all sent by males, either to fathers, or to wives if the migrant is married and has migrated alone. Less common male-sending dyads – just a handful of cases in the survey – were brother to brother and father/parents to children. The latter arrangement, more common in Xarbán, occurred in Pojan only with a few Evgjit families where the parents went as seasonal agricultural workers to Greece, and sent regular remittances to their children. The older teenage child would be left in charge of younger siblings, perhaps supported by the watchful eye of a neighbour or relative.

Given that, in Pojan, more so than in Xarbán, women have become increasingly involved in the migration process (but almost never as ‘independent’ migrants), to what extent have they also become active as remitters? The traditional Albanian family model excludes this since women are regarded as the ‘property’ of men (their fathers or husbands) and all financial matters are directed by males even if, within the household, the woman ‘holds the purse-strings’, i.e. administers the household expenditure on food, clothing etc. Whereas prior research in northern Albania revealed the persistence of the patriarchal migration and remittance model (King et al. 2006), the survey data from Pojan and interviews in Thessaloniki found that women are not excluded from the remittance process (see also Smith 2009, who did research in another part of southern Albania). Interestingly, remittances sent along the female line (usually daughter to mother, sometimes to a sister) are not denoted as remittances but as ‘presents’ or as small amounts of

money sent ‘just for a coffee’ – phrases which are clearly chosen to emphasise their secondary, informal and unofficial nature.

A rather typical case is Irena, 37, living in Thessaloniki with her husband and young son. She gave the following account of the practice of remitting to her parents:

I don't send them money like a pension [i.e. regularly], but whenever some relative would go there, I would send €100 or € 200 as a *dhoro* [Greek for ‘gift’] ...once a month, every two months, as and when we found relatives who travelled. If they travelled frequently, we sent them less; if some time had passed, we would send them more... Besides money we would buy them clothes, we take them food when we visit...

Irena went on to explain that they used to remit to her husband's parents, but they have died. Regarding her own family, she has a married sister living in Greece who has been there longer and is more established: with a more lucrative job and older children who are at school all day, this sister sends larger amounts.

This case makes us realise how individual dyads, main and secondary, can often only be understood when set within the wider kinship context. Moreover, for Albania, the multiple emigration channels, not only to Greece but to several other destination countries, even within the same family, complicate the analysis. Here is one final case (actually a double case of two brothers) from the Thessaloniki fieldwork where the wider kinship and migration networks are taken into consideration. The first speaker is Berti (47) who has been living in Thessaloniki with his wife and children since 1998. Both Berti and his wife have widowed mothers back in the village.

Like I send money to my mother, so she sends money to hers...there is no difference, because she works as I

work. There is no reason why things should be different – why should we 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 [to the village] to send the money with...

However the broader context here is that Berti's wife comes from a daughters-only family, so the financial care responsibility has shifted in this case to the only son-in-law (the other daughter, unmarried, stays in the village to look after her mother). Further complexity is introduced by Urim (51), Berti's older brother, who also lives in Thessaloniki with his wife and children. Urim's wife also remits to *her* mother, but not as much as they send to *his* mother. Why? 'Well', he said, 'She [his mother-in-law] has her own sons, and they might get upset if I remit too much as a son-in-law'. They would lose face because their traditional function of taking care of their mother would be compromised by a too-active contribution from someone 'outside' the family. But when he speaks of his own mother, Urim relates how she receives support from all her four children: her two sons in Thessaloniki, a younger son in the village (who fulfils the traditional role of the youngest son to 'stay with' the parents in their old age), and a married daughter in the USA.

We give her about €100-150, or sometimes €200, every three or four months... We send according to our abilities, everybody has their own financial situation... Our sister in America may send more, and rightly so, there is more money over there.

Towards a better typology of remittances

The previous section on remittance dyads has already given some clues into how remittances might be classified. We take

this task – of arriving at a better, more detailed and realistic typology – further in this section, drawing on evidence from our two case-studies, and paying particular attention to the purpose and utilisation of remittances.

We use the term 'remittances' initially in a broad sense – to mean the money, 'stuff' and ideas sent and received between migrants and their relatives in their places of origin. Material remittances comprise money and goods; social remittances, following Levitt, refer to the ideational changes taking place, more specifically 'the ideas, behaviour, identities and social capital that flow from receiving to sending-country communities' (1998:926). In her landmark article, Levitt was clearly concerned with issues of cultural diffusion within a globalisation framework and put the overwhelming emphasis on the prevalence of destination-country values which were conveyed to the migrants' place of origin by return visits and other transfer channels. More recently Levitt has revisited her social remittances concept and has introduced into the conceptualisation the effects that migrants' original frames of mind have on the evolution of social remittances, as well as their different patterns of interaction with the host society (Levitt and Lamba-Nieves 2011). Non-migrants, too, are given a more active role in the transnational sphere of social remittances. A somewhat parallel debate has gone on in the field of financial and material remittances whereby 'reverse remittances' are realised as being important in the global map of remittance transfers (Mazzucato 2009).

Our framework in what follows is to classify remittances and their usage under the following headings. First, we draw a distinction between three broad types: financial remittances, in-kind material remittances, and social remittances. Second, we distinguish between individual or family-level remittances, sent via one or more of the dyads described above, and collective remittances, sent for some

'common good' or 'hometown' project. Third, we focus explicitly on the use-destinations of mainly financial remittances: 'drip-feeding' or 'survival' remittances, debt repayment, emergency money, savings, gifts and collective remittances. Finally, for social remittances, we focus on the gender-relations dimensions, since this is one of our key analytical dimensions in the paper. Rather than deal with each community in turn, here we mix and compare evidence from Xarbán and Pojan under each remittance heading.

Emic remittances: 'drip-feeding'

Our use of the term 'emic' remittances privileges what the receivers themselves identify as remittances. In general Xarbán villagers understand remittances (*remesas*) as the small amounts of money sent to them periodically by their close relatives abroad, and which are used to pay for the food, utilities and everyday expenses in running a household. They include children's education costs and recurrent small medical expenses in their definition, but not unexpected and high medical bills. These 'survival' or 'drip-feeding' remittances, sent regularly every month or so, are often referred to by food analogies – 'so that we can eat' or 'no mas para la comida' (only for food).

In Albania too there is a distinction to be drawn between the technical interpretation of remittances (by economists, development planners etc.) and the general view of the migrants and their relatives who tend to see remittances as 'wages' (if sent to family members of working age) or 'pensions' (if sent to support elderly relatives). Again the implication is that this is for day-to-day support rather than investment in larger projects such as a business or a house. In the words of Elona (20) who receives money from her husband in Greece:

I try to use the money wisely: for food, to buy clothes for the children, to pay

for their school items because they need things like notebooks, pens etc.

The following extract from a Pojan dual interview with Marika (68) and her daughter Kristina (42) is about the remittances sent by Marika's son who lives with his wife and family in Greece. The son works in a furniture factory and his wife cleans houses; both earn around €40 per day. The dialogue draws the difference between 'survival' remittances sent to the two of them on a regular basis for their own use, and larger amounts of money brought back by the son and used to fund the new house being built in the village:

Marika: He sends us money via a relative of his wife, who travels frequently by car...he never pays them, because they are relatives... of course they are trusted people.

Kristina: He sends us between €50 and €100 every two or three months.

Marika: He doesn't leave us without: 'so that you may not be in need', he says. We don't need more than that, we try to get by on that [plus Marika's monthly state pension, €45]. At the end of the month, or after two or three months, they come here, see our situation and leave us what we need, just to feed ourselves. What else do we need?

Kristina: What goes into the [newly-built] house, he brings with him when they visit: they manage that money themselves.

The circularity in the definition of emic remittances creates a tension that has policy implications. When policy-makers complain about the overwhelming share of remittances spent on daily expenses (e.g. Bendixon 2003; Durant et al. 1996; Ellerman 2003), they are overlooking the fact that (emic) remittances are precisely those which are sent for everyday support, by definition. They *do* have developmental

implications (better food and health, maintaining children in education etc.), but not of the kind that economic planners have in mind (investment in new businesses, intensification of farming etc.).

Debt repayment

This type of transfer is not intended for receivers' physical sustenance and is not considered by Xarbán residents emically as remittances; the story is a little different in Pojan.

Debts in Xarbán are incurred by the cost of the migration journey – an average of around \$15,000 in 2009, paid to money lenders (*chulqueros*) and to smugglers (*coyoteros* or *pasadores*). Loan-shark money lenders are mostly based in the canton capital and are (former) landowners who have further enriched themselves through lending and usury, taking over the borrowers' property if they defaulted on their repayments. Repaying the debt takes between one and two years hard work, scrimping and saving. A common phrase amongst migrants and villagers is that 'the journey eats all our money' in those first years. Relatives are constantly worried that the failure of migrants to meet their debt repayments will lead to the loss of warranted property. Meanwhile the migrant is 'trapped' abroad and, whatever feelings of homesickness he may have, cannot even think about returning. Then, when the debt is paid off, there is the danger that they become used to life abroad and may not want to return.

Many villagers, once they have finally arrived in *la Yoni* (New York), regret having gone – they want to come back right away. But because of the debt, they can't. Once they have finished with the debt, they are already used to life there, and don't want to return (SL, female, 56, husband and many other relatives in the US).

The day the 'journey debt' is repaid is a cause of relief and rejoicing for the migrant

and his relatives. From that day on, migrants will be able to save money and live more comfortable lives. They may celebrate the paying off of the debt by buying a present, such as a TV set or some other electrical appliance, for their main dyad partner – spouse, parents, children. Often, however, the savings that are then made are ploughed into funding or guaranteeing the journeys of younger relatives, and so the cycle continues.

In Pojan debt repayment was less important, since the financial costs of migrating to Greece are low. Nevertheless, just over one quarter of the survey respondents reported that they had either paid off or were paying off migration-related or non-migratory debt. These were mainly very poor households who have to borrow money to cover their daily living expenses: they either borrow informally from relatives or friends, or buy on credit from local shops, where they are '*me listë*', on 'the list' or 'on the slate'. Roma and Evgjit respondents are over-represented in the debt-payers, reflecting their marginalised socio-economic position in the villages. They were also amongst those who had incurred debts to be smuggled into Greece (Roma women also make these trips, as well as men, to work in seasonal harvesting) or for transport back and forth. Some of the debt was to service loans taken from banks to start or expand small farming businesses; these were generally by non-Roma/Evgjit families.

Emergency remittances

This form of transfer is made up of money sent by migrants to the families in the villages as one-off payments for unforeseen events. The most common are medical emergencies which are relatively high in cost (such as hospitalisation), and beyond the regular purchase of small-scale medical supplies such as pills, which are seen as part of 'normal' remittance use. The amount of money sent is of course directly related to the nature and seriousness of the emergency itself (e.g. cost of the

surgery) and the ability of the migrant(s) to gather the money in a short space of time. They can either draw on their own savings if they have any abroad, or borrow from within their social networks. Given the urgency the money is often wired by MTO, usually Western Union (for both corridors): a relatively high fee is paid for this service, in return for speed (a few minutes) and reliability.

Within main dyads, emergency money is not expected to be repaid (it is like emic remittances in this respect). This is the case, for example when migrant children send money to their parents for emergency medical treatment. However, when asking for money via a secondary dyad (e.g. married siblings to another married sibling, or through an 'in-law' relationship), the money is usually provided on the understanding that it is a loan, to be repaid at some future date, not necessarily specified.

Theoretically, emergency remittances are part of the NELM framework whereby migration is a strategy for reducing risk and vulnerability, since it provides a resource to draw on to cushion 'negative shocks' (de Haan 1999; Stark and Lucas 1988; Taylor 1999). Elderly relatives, in particular, are grateful for this 'insurance', even if there is a sense of irony in that they have to endure their relatives' long-term absence from the village neighbourhood.

With our delicate health, it is very hard because they [the children] are not physically here with us. But imagine, if they were here, there is no way they could get the money (MX, Xarbán, 70, female, all children in the US).

In Pojan the situation regarding remittances for unforeseen medical expenses is very similar to Xarbán. Pojan and Thessaloniki interviewees also talked about the importance of having a reserve of money, earned through migration, for important life-cycle events, such as weddings and funerals. The latter often

occur unexpectedly and so require short-notice cash; weddings are likely to be planned some time in advance. Compared to earlier surveys of remittance uses in Albania which have shown a concern mainly to support day-to-day expenses and improving the housing environment (De Zwager et al. 2005; King et al. 1996; Kule et al. 2002), the Pojan study revealed a high response rate for expenditure on life-stage events – 82 per cent of questionnaire respondents cited this category of expenditure, second only to 'current household expenditures', 95 per cent.

Savings and investment remittances

The existing literature on remittances often fails to expose the problematic relationship between remittances and savings. In one sense – when savings are kept by migrants in their host societies – they are clearly *not* remittances, although they might subsequently be seen as such when brought or sent home in a lump sum, perhaps when the migrant returns. In another sense, when accumulated income is sent or brought home periodically to be banked or invested in the origin country, the similarity with remittances is greater.

Informants in the villages tend not to talk about migrants' savings because they do not consider it as their money, except when they are managing it on behalf of the migrants. This happens mainly with the parents of single migrants (who have a high capacity to save) since fathers are usually the ones who administer things like building projects on behalf of their sons. In Albania this may be a multi-unit dwelling – a small block of flats or a large villa – with different floors for each member of the family (parents, married sons with their wives, etc.).

From a developmental point of view, what happens to migrants' savings is important given (what is perceived as) the limited development potential of 'drip-feeding' remittances. Goldring's (2004) threefold classification of family (i.e. drip-feeding),

collective and investment remittances is a step forward, but this is not detailed enough to research the wide spectrum of money transfers made by migrants. A useful refinement of the third of Goldring's types is to divide them into passive investments (in banks, or buying land or property as 'possessions'); and active investments which are more business-oriented. This is an imprecise distinction in that some apparently passive investments, for instance building a new property, have clear and potentially beneficial effects on the local economy (demand for materials, hiring of building labour etc.). Land may be for pure speculation or status purposes, or it may be rented out yielding an income, or it may be used to develop farming.

Both in Xarbán and Pojan (and more widely in Ecuador and Albania), most migration is targeted (beyond immediate survival) at building one's own house, either in the village or in a larger settlement where future employment opportunities are likely to be better for when the migrants return. In Xarbán the alternatives are the local provincial capitals of Gualaceo and Cuenca; in Albania they are the regional capital Korçë and the national capital Tirana. In Albania a lot of international migration activity seems destined to finance an internal relocation from peripheral parts of the country (the migrants' villages of origin) to Tirana which has expanded massively under the impetus of internal migration since the early 1990s (King 2004; Vullnetari 2008).

Once a 'proper' house has been achieved, either through improving an existing dwelling or building a new one, savings may be redirected to creating a business opportunity, especially if the migrant plans to return. In Xarbán, migrants and returnees opt for setting up small shops, but these yield very low profits; male returnees might buy a vehicle and set themselves up as taxi-drivers. A similar pattern is evident in Pojan, where many micro-enterprises are migrant-financed and/or returnee-owned. Typical businesses

are 'the tractor, the shop and the filling-station' (Nicholson 2004). Overall, in both research sites, there are very few cases of innovative investment by migrants, although one can observe the beginnings of an agricultural revival in south-east Albania linked to the local tradition of specialised apple production (see also Vullnetari 2008).

In both countries a highly significant financial event had negatively affected migrants' attitude to savings and to banks. In Albania this was the collapse of several private savings schemes in early 1997; a financial meltdown which bankrupted maybe half of Albanian households and halved the national GDP (Olsen 2000: 24). In the absence of a proper and efficient banking sector, these schemes had mushroomed in the competition for migrants' savings by trying to outbid each other through the offer of increasingly unrealistic interest rates, which could only be sustained, and only for a time, by raking in new investors. Many migrants lost most or all of their savings when the elaborate scam imploded, and a new wave of emigration resulted.

In Ecuador the key event was the dollarisation of the economy in January 2000. This severely devalued the *sucre* (set at 25,000 to the dollar) so that all those (the majority) of migrants who held their savings in Ecuador in sucres lost much of the value of their capital (Beckerman and Solimano 2002). As one female recipient, the mother of three migrants in the US, put it rather bluntly: 'dollarisation fucked it all'. As in post-pyramid Albania, dollarisation set in motion a renewed wave of migration.

Gifts and in-kind remittances

In both surveys, almost exactly half the respondents replied that they had received in-kind remittances from their migrant relatives abroad. In Pojan these took the form, in descending order of importance, of clothes, food, medical supplies and electronic appliances; in Xarbán the order

was clothes, technology (especially laptops), and toys – food and medicines were hardly mentioned. The different patterns are partly influenced by the distance factor (hence cost of shipment) and partly by what was available and ‘good value’ in the respective home and host countries.

In Pojan clothes were widely seen as popular and acceptable gifts, not only new ones but also, for poorer families, such as the Roma and Evgjit groups, second-hand clothes sent or brought from Greece. Food is usually brought back when migrants visit and is designated not only for non-migrant family members but also for the visiting migrants during their stay in the village. The explanations given are that some food products from Greece are higher quality and cheaper in price, since there is a view that Albania is used as dumping-ground for low-quality products from other countries and food prices are high because so much is imported. A typical quote from a migrant interviewed in Thessaloniki:

We take food, every time we go we take food with us. And clothes. And anything else they want. We ask them before we leave what they want and we take what they tell us. Also medicine for my mother-in-law, because she suffers from headaches (Anila, female, 25).

Clearly for Albanians with documents who are able to make the 3-4 hour journey by car and load up everything they want to take, carrying goods and gifts back to their relatives is rather easy. Urim (50), whom we quoted earlier, gave an even wider range of in-kind remittances that he had taken back to the village:

Besides money, we also send clothes, because they are cheaper here [in Thessaloniki]. I also buy some medicine for my mother because she has problems with her blood pressure... Food – when we go we stay there two or three days and take food with us, especially so we can use

ourselves whilst we are there. Not that the food is no good there, food there is usually tastier without a doubt. But we buy it here because it is often cheaper... for instance, the tomatoes, the lemons and olive oil are usually cheaper here... I have also taken water pumps there and heaters because they are cheaper here.

In-kind remittances are also popular choices for secondary-dyad transfers, notably for female migrants in Greece to convey back to their relatives, especially mothers and sisters. The notion that they are ‘small gifts’ means that they do not threaten the tradition of males monopolising the (financial) remittance process. Some of these presents were actually quite substantial and included, in our data, a fridge, a washing machine, a TV set, furniture and jewellery. Sometimes gendered tensions arise over the nature of these in-kind transfers. For instance a husband working on his own abroad might want to bring back agricultural equipment to improve the farm, whereas his village-bound wife might prefer goods for the house such as items of furniture or ‘white’ goods. A similar disagreement might arise between a middle-aged or elderly recipient couple as to what their son might bring from Greece. Zana, a middle-aged mother, described rather ruefully how her son had brought over lots of ‘metal’ from Greece, including a combine-harvester which took him three days to drive from Greece, and a watering system for the orchard, so that her husband could expand the family’s farming activity.

In Xarbán the distance factor obviously discourages large and fragile items from being sent since the packaging, freight and insurance costs are so high. Clothes and shoes are the most common in-kind remittance, by some measure over all others. Even so, most recipients prefer money. Informants agree that any price difference is wiped out by the postage cost. Moreover, the inflow of remittance cash has stimulated the growth of modern clothes

shops in nearby towns. Money is also preferred by families whose migrants have been away for a long time and are unaware of their relatives' current fashion tastes. Oswaldo migrated to the US when his two daughters were young teenagers:

I cannot send them clothes, I don't know their sizes. I've been here so long I still think of them as my little girls, and now they have babies of their own! (OC, 51, New York in the US since 1994).

Whilst food is not sent to Xarbán, it is sent the other way, in an incessant stream of food parcels as 'reverse in-kind remittances' (cf. Mazzucato 2009). These parcels contain not just sustenance for working bodies but culturally and symbolically loaded 'stuff' such as *cuy* (guinea-pig) which 'travels well', as well as *pollera* skirts for the re-creation of the *fiesta* in New York.

Collective remittances

The *fiesta* in Xarbán is the main destination for collective remittances, one of Goldring's (2004) three main remittance types. Collective remittances are far more important in Xarbán, where 64 per cent of the 213 migrants recorded by the questionnaire survey sent remittances of this type, than they are in Albania, where this kind of transfer hardly registers. Donations for the Xarbán *fiesta* are made through collective organisation in New York, with each migrant's contribution carefully noted. Community events are also organised to help raise money for the main *fiesta* back in the village, which is now largely funded by donations from the US. Elaborate control mechanisms – photos, videos, detailed descriptive accounts and 'transnational gossiping' (Dreby 2009) – enable the donors to check if their money is being used according to their wishes and instructions.

None of this happens in Albania. There was no instance of collective remittance

initiative in the survey villages, nor had the villagers formed anything approaching a 'hometown association' in Thessaloniki. Two obstacles were mentioned repeatedly in interviews. First, respondents felt that, with the cost of living Greece and the needs of their relatives in Albania, there was no money left over from community projects. Second, there was a widespread lack of trust in anyone who would try to coordinate or manage such a scheme. Any mention of local government involvement, or a 'committee', made people cringe or laugh cynically. Behind this resoundingly unenthusiastic reaction lie two further background factors. First, the memory of the rejected communist past, where there was a kind of 'imposed' collective ethos, means that cooperation remains anathema. Second, respondents consider the post-communist history of governance as too corrupt, and some referred to various local and national affairs of nepotism and skulduggery.

Social remittances and gender

Following Levitt's (1998) foundational statement, 'social remittances' has become a successful and widely-used concept that, paradoxically, has not been theoretically developed (but see Levitt and Lamba-Nieves 2011) or empirically applied. Key elements of social remittances, according to Levitt, are 'normative structures (which) are ideas, values and beliefs', and 'systems of practice (which) are the actions shaped by normative structures' (1998: 933-934). Rather surprisingly Levitt did not mention gender in her 1998 article, and it gets only fleeting mention in the 'update' paper (Levitt and Lamba-Nieves 2011: 5). This is all the more surprising since Levitt exhibits great sensitivity to gender issues in her many other writings. More important, it is easy to conceive of gendered relations both as a *normative structure* (e.g. that of patriarchy) and as a *system of practice* – through the casual or routinised encounters and gendered divisions of quotidian social roles, or as exemplified in the gendered remittance dyads we have discussed in this

paper.

Using the trope of gender also allows us to engage in an interesting reflexive debate about the linearity vs. circularity of the 'practice' of social remittances, and to play this off against another reciprocal relationship, that *between* social remittances and gender. Let us explain. In Levitt's original formulation, social remittances were seen as 'north-to-south' transfers of 'behaviours, identities and social capital' (1998: 927) that assumed a one-way linearity, seen most clearly in the 'hometown' literature (cf. Alarcon 2000; Goldring 2004). Although the innate breadth and malleability of the term has allowed it to evolve into a number of materialisations, ranging from culture (e.g. music, dress codes etc.), to technological transfers (e.g. use of agricultural machinery or familiarity with computers through laptops sent as gifts), to the currently fashionable notion of 'mobilising the diaspora' for developmental purposes, the essential linearity of all these hypothesised transfer processes is clear. In order to avoid reductionist and unrealistic notions of change and development, social remittances must not be conceptualised as one-way traffic. Instead, following Levitt and Lamba-Nieves (2011), we conceive social remittances as ideational resources being continually crafted in their (circular) motion. People's values and experiences before migration strongly influence what they do and how they behave in the migration destination; and non-migrants who are supposed to 'receive' social remittances are not blank canvasses, but active agents in the process. In the words of Levitt and Lamba-Nieves (2011: 3):

Social remittances... circulate continuously. What migrants bring and continuously receive from their homelands affects their experiences in the countries where they settle. This, in turn, affects what they send back to non-migrants who either disregard or adopt these ideas and behaviours, transforming them in the process, and eventually re-remitting them back to

migrants who adopt and transform them once again.

We now use gender to illustrate this recursive circularity, and to demonstrate that, at least for the two migration and (social) remittance corridors under study, changes in gender relationships and power dynamics are rather small. In following through on gender norms and practices as a key embodiment of social remittances, we adopt what is now the mainstream discourse on migration and gender, which focuses on how various 'gender regimes' within both sending and host societies *act to shape* and are *themselves shaped* by migratory processes (Pessar and Mahler 2003). Thus we see migration as a dynamic social process containing key sites of social change and conflict with strong implications for gender ideologies and practices. These 'implications', however, do not automatically presage empowerment or liberatory experiences for women; indeed, the reverse can hold true. We also, in what follows, disassemble the Euro-American false dichotomy between societies seen as situated in the 'underdeveloped', 'traditional' global South and those of the 'developed', 'modern', 'democratic' global North of the US and Western Europe; a construction which obscures far more complex, interactive processes (Phizacklea 2003: 25).

Both sending societies – Xarbán/Ecuador and Pojan/Albania – are essentially patriarchal and this patriarchy frames the migration process, which was male-dominated from the start in both contexts. Male-dominated in two senses. First, males made up the vast majority of the migrants; this has held true subsequently for Xarbán, but less so for Pojan where women have joined the early male-only flows. Second, men have orchestrated the decision-making process as to who should migrate, determining that their wives and daughters stay at home, or only join them under the gendered and constrained mechanism of family reunion. The latter option has been made possible by regularisation schemes in

Greece (and Italy) for Albanians (and other) immigrants, allowing the now-legal male migrant to bring in other family members. This option has not been offered in the US where most Ecuadorians remain irregular, discouraging family reunion and female migration. Nevertheless, there are indications that patriarchal control over female migration in Ecuador is far from absolute, since there has been extensive female migration from other parts of Ecuador to Spain, Italy and elsewhere (Gratton 2007; Mata-Codesal 2011), and independent female migration has occurred from other parts of South America too (Bastia and Brusse 2011; see also Pessar 1999). The conclusion, therefore, is that in the case of Xarbán, the male dominance of migration results from the interaction of patriarchy, the particular destination of this village's migrants (the US), and the continuing 'irregular' nature of this migration chain. For Albania, the patriarchal shaping of migration appears much stronger: independent female migration is rare in rural areas across the country. Most young women who move abroad on their own are university students or graduates pursuing higher degrees and professional careers, and they come almost exclusively from well-off urban backgrounds in Albania (Vullnetari 2007: 44).

Let us examine the Albanian case in more detail. Social remittance exchanges occur when migrants return to visit or resettle in their origin communities, through non-migrants' visits to their relatives abroad, and through reciprocal letters, telephone calls, videos and the internet (Levitt 1998: 936). Given the proximity of Pojan to Thessaloniki and Greece, and the relative ease of travel (nowadays by car, shared taxi or bus), one would expect transnational contacts to be fairly intense. On the whole this is the case, although undocumented migrants are less able to return and be visited, and many migrants are working too hard, with long hours, to make regular returns. The other fact to bear in mind with the Greek-Albanian case is that socio-cultural differences between the two

countries are not that great. True, the economic gradient is sufficient to present migration as a 'rational choice' for many rural Albanians; above all this reflects the dire state of the Albanian economy, especially during the 1990s. And it is also true that religion plays a different role in the two societies in the way in which it fashions (or does not in Albania) national identity. But both countries belong to the Balkan realm of 'heavy' patriarchal family structures (Brunnbauer 2000; Halpern et al. 1996), so the gender re-ordering that might be expected from migrants experiencing life in a gender-egalitarian society has little chance to occur. The following quote from Alket (male, 47) is useful because it comes from someone whose age interposes him between two generations – older left-behind parents with memories of the 'old times' under communism when the family was the last bastion of the private sphere, and younger-generation migrants and non-migrants who have had most of their lives in the post-communist years. Alket starts off by paraphrasing the discourse of the older generation in the village, and then describes the strictures of his own family life in Thessaloniki:

The father says to 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 villagers] just stare at us...they don't grasp what we are saying to them, when we explain the [tough] life in Greece and the conditions we live in – that all those who live in Greece, Italy or anywhere else have a similar experiences. My wife comes home at six in the evening. Who will cook and clean for me? If the kids are young who will look after them? But they [villagers] don't understand...

The Albanian case also illustrates how social remittances interact with patterns of utilisation of financial remittances. For

instance, a switch might occur from wholly 'consumption' expenditure (food, clothing, furniture, household goods etc.) to investment in a business as a more 'entrepreneurial' spirit develops, especially among younger migrants. A good illustration of this comes from Besmir (24), who is using his earnings and work experience in Greece, where he has worked in both plumbing and retailing, to develop the family apple orchard in the village:

When I go home I take pesticides for the apple trees, pumps and pipes for the watering system. I have built the watering system myself with the methods that I learned where I worked here...My father calls me and tells me that we need this and that ... I go to an agricultural suppliers, I tell them what I need and they package it up and I take it to Albania. [If I cannot go myself] I pay about €20-30 for the load to the taxi driver [to deliver it]... We have plans to build a cooled storage unit for the 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.

Switching the line of analysis and redirecting our gaze back to the villages of Pojan, what have been the effects of remittances on remaking gender-household dynamics? First we have seen that, despite the prevailing male management of the remittance process, two gendered effects have been observed. First, some women have been 'allowed', or have insisted, or have resolved to 'secret' means, to send remittances themselves, generally to their parents or sisters. Although these remittances are labelled as 'gifts' and are often in-kind or, if in cash, are small amounts described as 'just for a coffee', their significance should not be downplayed. Second, the migration of husbands has turned wives into remittance receivers – in fact in the questionnaire survey 58 per cent of receivers are women. If the husband is away throughout the year, visiting only sporadically, this gives the

woman the sole responsibility of managing the remittances and the rest of the household – children, garden, livestock, etc. Whether this is empowering or not is a moot point. Many of the women surveyed and interviewed regard their position as bearing an extra weight of responsibilities which they cannot share with their husbands. Family separation has its emotional costs not only for the woman but also for the children who lack a father-figure in their everyday lives. The mother/wife is left with a potentially long list of tasks, responsibilities and duties, which may also include working the land and looking after elderly relatives. The overall effect is to increase women's burden rather than facilitate their emancipation (Vullnetari and King 2011).

For Xarbán, many of the points made above about Pojan apply. These points of similarity result from a migration process which has been, and remains, led by males, and set within a home society where men are accorded more power and status than women. The difference in settings between the two studies lies in the physical and cultural distance between the two respective home and host societies (much greater in the case of Xarbán-New York) and the fact that, whereas in Greece Albanians have integrated rather completely (despite the host society's antipathy towards Albanians), in New York Ecuadorians remain undocumented and live in a largely Ecuadorian/Hispanic enclave where their home traditions and ways of living are perpetuated, albeit not within a family setting.

As for the impact of migration and remittances on gender relations, we note the same influences as in Pojan – more female decision-making in the management of the household due to the incoming remittances and the absence of the man/men of the family. If anything the transfer of this responsibility is more marked because of the husband's longer duration of absence. When husbands/fathers return, we observe a

somewhat greater involvement in household chores because of their 'forced training' at these tasks whilst abroad in a largely men-only living environment. Here is an example from a returnee who had been in Queens, responding to the questions about whether he had brought any 'American' habits back from his time in the US:

Mmm...well, the habit I brought is that one has to do everything in the house – cooking, washing, ironing [laughs], because ... if you want to save money, you have to do all those things yourself. You get used to it. So, here [in Xarbán] I continue to wash-up, cook. This is more than a habit, it is an obligation ... and it is much better because here it is in your home (RC, 42, married returned migrant from Queens, where he lived for long spells between 1989 and 2003).

Conclusion

We start our conclusion by providing two generalised pictures – stereotypes, if you will – of typical Xarbán and Pojan migrants and their changing migration and remitting profiles over time.

The average Xarbán migrant in the US is a married migrant whose wife and children stay in the village. He does not have legal status in the US, and has little chance to acquire it. His main migration target, beyond supporting his family, is to build his house in Xarbán and save enough money to make a living in the village without having to engage in further migration. In order to get to New York he needs to pay \$15,000 or more. In Queens some relatives will provide him with shelter and contacts to find a job. He usually starts working in construction, in a car-wash or some other menial job. His first obligation is to pay off his family debt, which takes around two years. Once the debt is repaid, the second phase begins; but the trajectory blurs at this point and leads in three potential

directions. Some migrants think about bringing in their wives and older children, incurring new journey debts which prevent them from saving. Others return to Ecuador, either because they finished the house and have plans for a small business, or because an occupational injury (frequent in the construction industry) forces them back. The third group are those who stay on in New York, facing an uncertain future given their irregular status. They may become more attuned to the 'American lifestyle' and remittances may drop off due to other expenses and weakening affective ties. Once they no longer work, they will find it difficult to meet their needs and so they may have to return.

The Albanian migration scenario to Greece is more diversified because the possibility of acquiring legal status after 1998 brings new migration arrangements, above all the reunion of spouse and children. Based on the Pojan fieldwork, the typical biography runs as follows. Our migrant leaves in the early or mid 1990s and works over the mountains of Greece, where he finds casual work in farming, construction or general labouring; these early migrations might be to-and-fro seasonal moves. Once he has obtained papers through one of the legalisation schemes, he can get married and bring over his wife or, if already married, his wife and children. The remittance patterns change according to his marital status and, if married, where the spouse is living. Three main remittance dyads exist, reflecting the above changing circumstances. If he is single he remits to his father; if he is married, with his wife in the village, he remits to her, unless she is living in the house of his father; if he is married with his wife abroad, he remits to his parents, but small amounts. As his children move into the Greek school system, the likelihood of return decreases, but a transnational lifestyle is possible, up to a point, because of the closeness of Albania, and particularly Pojan, to Greece.

These two biographical sketches demonstrate, firstly, how the migrations

from Pojan and Xarbán have evolved as sharply gendered, male-led processes; and secondly, how these gendered moves and transnational relations have clearly defined the remitting dyads along gendered – mainly male-lines, at least for these two migration and remittance corridors. The extent to which these patterns can be generalised for wider geographic areas remains questionable. Elsewhere in Ecuador, and from other parts of the wider Andean region, much recent migration is female-led, especially that to Europe (Bastia and Busse 2011; Gratton 2007); their remittance dyads and gender relations would map out very differently from what we have described here. On the other hand the Xarbán findings are closely mirrored in Pribilsky's (2004) study of Ecuadorian migration and transnational gendered relations in New York City, when he described interesting examples of 'male domesticity' which clearly modify traditional gender roles. Meanwhile Jones and de la Torre (2011) have documented the same kind of fall-off in economic and social remittances as recorded in Xarbán, amongst Bolivian men who have been abroad for ten years or more.

The Albanian case-study is probably more widely representative of Albanian emigration and remittance trends, which are relatively uniform across this much smaller country (De Soto et al. 2002; de Zwager et al. 2005). The distinctive features of Pojan are its closeness to the Greek border, and therefore the relative lack of migration here to other destinations such as Italy and the UK (from where remittance returns are generally higher, due to higher wages), and the role of seasonal migration (again, a reflection of proximity to Greece).

Our final point of discussion returns us to the bigger questions about the nature of the relationship between migration and (under)development raised in the introduction. How are remittances to be seen within the broader perspective of the evolving global economic system? How do

our two case studies shed light on this question?

Glick Schiller (2011: 40-42) points out that migration cannot be regarded as a *sui generis* activity with an internal logic that can be studied in isolation without reference to the global-local interface of the reconstitution of capital. Remittance flows, she says, have to be placed within transnational social fields of unequal power. This leads to a dual perspective on the role of remittances in relation to neoliberal economic restructuring with effects at both ends of the remittance corridor. The retreat of the state from welfare provision in many 'developed' societies leaves open employment niches which are filled by (mostly female) migrants, especially in the care and health sectors, whilst the deregulation or non-regulation of the economy leaves an equally open space for (mostly male) migrants in sectors like agriculture, construction, maintenance and repair work. In sending countries, analogously, the impact of the privatisation of public services (notably education and health) is cushioned by remittance transfers which enable beneficiaries to have some access to these now-marketised sectors.

The second effect is whether migration and remittances increase or decrease social and locational inequality. Here the evidence is far from clear-cut, and much depends on local context, scale of analysis, and time period (cf. Jones 1998). If the 'poorest of the poor' migrate then remittances can have an equalising effect. If the resources need to finance migration are such that not everyone can afford to go, then migration and remittances may well exacerbate social inequality in the sending communities. Meanwhile in the destination setting, migrants, who concentrate in low-wage casual jobs, contribute a new marginalised labouring class on the fringes of the host society, thereby reproducing inequality in this setting too.

This leads to a wider-scale question: how

do remittances contribute to remaking the relationship between poor, remittance-receiving countries, and the richer migrant host countries? Once again, this can be approached at two levels. First, at the micro-level of individual migrants and their family and community networks. As a result of living abroad, migrants develop certain expectations of what is acceptable and what is not, especially as regards the possibility to achieve a 'normal' life. The combination of material and social remittances has mainly worked to generate more migration – or at least to foster the desire to emigrate – amongst the younger generation. This dependency-cycle of migration will continue as long as factors such as local unemployment, limited career prospects, remoteness and poor infrastructure continue to plague the sending areas. Meantime, employment abroad and depending on remittances continue to form the basis for survival for local communities such as Pojan and Xarbán.

In terms of the international political economy of remittances, the dependency relationship is equally clear, and demonstrates that an economic model based on labour-export and remittances-led growth tends to result in a boxed-in form of dependency for the migrant-origin country in which real growth, as opposed to remittance-led economic survival, is difficult to achieve. This position is argued, with perhaps excessive conviction, by Delgado Wise and Márquez Covarrubias (2008; 2011: 69-77) for the case of the US-Mexico corridor, seen as an 'asymmetric and subordinated' regional integration and migration regime. This characterisation of Mexico's position within the United States' internationalised but highly segmented labour market equally holds for Ecuador. Here the various components of neoliberalism – privatisation, deregulation, structural adjustment, dollarisation etc. – have led to a 'devalorisation' of labour, both in the sending context, where it is generated as an unwanted surplus (in economic terms), and in the US where it

enters employment niches under conditions of extreme precariousness (Delgado Wise and Márquez Covarrubias 2011: 58-60). In this scenario, remittances have a social meaning beyond their monetary manifestation. Paraphrasing these same authors (2011: 65), remittances emerge as an expression of the stretching of the social relations of production across the globe and in a context of super-exploitation and social exclusion of migrant workers. Rather than an instrument of development, remittances represent a fraction of wage-income designated to cover the subsistence of family dependents who live in the places of origin.

This neo-Marxist explanatory framework also holds true, to some extent, we contend, for the Albania-Greece corridor, although with some modifications. Rather than a globe-spanning migration and remittance system, the Albania-Greek one is a relationship between close neighbours. The dominance of each country in the other's migration system (most Albanian emigrants are in Greece, most immigrants in Greece are Albanians) perhaps implies a greater mutual dependency or even symbiosis (Baldwin-Edwards 2004; Fakolas 2000). Albanians have become a structural component of the Greek economy's labour force, synonymous with an 'army' of willing labourers available to do any job, at any time, at any place, at minimal wage remuneration. So much so that, if a Greek wants his or her house cleaned, garden tidied, furniture moved, flat decorated etc., they will ask a friend: 'do you know any Albanians?' On the other hand the current extreme fragility of the Greek economy in this post-Olympics, economic crisis state, means that Albanian immigrants are the first to feel the pinch as their mostly casual labour is dispensed with. Although remittances do have something of a shock-absorbing, counter-cyclical role, there are limits to this function if the migrants' access to paid work is reduced.

Summing up, this paper has offered a rare example of a comparative analysis of

migration and remittance dynamics in two contrasting global settings (for others see Bastia and Busse 2011; Menjivar and Agadjanian 2007). We have deployed the socio-spatial notions of corridors and dyads to excavate the family dynamics of remittance transfers, so often hidden inside the black box of monetary sums and spending patterns. Despite the differences in family settings, we have found more similarities than differences in the results from the two studies.

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