

# **Ecuadorian Remittances, Gender, and Family Relations**

**A study of the transnational ties between Ecuadorian migrants in England and their families in Ecuador**

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**Thesis submitted in partial fulfilment of the requirements for the award of Doctor of Philosophy at Oxford Brookes University**

**2016**

## **Dedication**

This thesis is dedicated to my beloved Billy who offered me his unconditional love for 12 years, and who brought happiness, bliss, and laughter into my life.

Thank you for being with me every day and for teaching me to be present and enjoy the here and now, because we may never know what tomorrow brings.

Thank for helping me appreciate those little, everyday precious moments that are filled with so much joy, and for helping me find the strength and motivation to complete this PhD.

Your absence is deeply missed...

## **Acknowledgments / Agradecimientos**

I would like to express my gratitude to Oxford Brookes University for funding my PhD studies, and making an aspiration a reality. I am grateful to my Director of Studies, Professor Pritam Singh and supervisors, Dr Joanna Karmowska, and Dr Surja Datta for their support, and for impelling me to be a more critical researcher. I would also like to thank Becky Horton and Helen Whittaker for their technical assistance with MS Word and EndNote, and to Claire Jones for her editing support.

My deepest gratitude goes towards my family and participants.

I would like to thank my husband, Alfaz Hoque, and my mother, Liliana Villarruel for their tremendous emotional and moral support, and for being there for me throughout these years. Thank you for believing in me, even at times when I doubted myself. Thank you for your cheers, understanding, motivation, and for listening and sharing my passion for this research. Thank you for engaging with me in constant discussions, which helped me clarify my ideas, and for spending time with me during my fieldwork in England and Ecuador. I am greatly indebted to you. Thank you Billy, for being my everyday companion and for being such a great listener.

Mami, gracias por ser mi fuente de fortaleza, motivación e inspiración; por creer en mi, y por siempre tener una palabra de aliento.

A mi familia en el Ecuador, gracias por brindarme hospedaje, cariño y apoyo durante mi estadía en el Ecuador.

A todos mis participantes Ecuatorianos les estoy extremadamente agradecida por abrirme las puertas de sus vidas y sus hogares y por participar en este estudio. Sin ustedes esta tesis no hubiese sido posible. Gracias por permitirme compartir con el mundo un pedazito de sus vidas y sus historias. Gracias por brindarme memorias y momentos inolvidables en Inglaterra y en Ecuador. Les estare por siempre agradecida.

## Abstract

This thesis explores the meaning, management (including usage and transformation), and implication of international economic remittances for transnational gender and family relations for an under-researched diaspora - Ecuadorian migrants in England, and their families (non-migrants and return migrants) in Ecuador. Remittances have been explored primarily within the context of different: (a) forms of family relations, and (b) types of economic remittances. This approach has not been commonly undertaken in the exploration of remittances since these tend to be treated as economic transactions, rather than as transnational relational processes.

Methodologically, this study embraces an interpretivist epistemology, a qualitative approach, and thematic analysis centred around 35 semi-structured interviews with migrant men and women in London and Oxford, and their recipient families in 6 different Ecuadorian provinces. This study offers empirical and conceptual contributions. Evidence from participants suggest five main findings:

- (1) Economic remittances are more than money. These are complex transnational social and emotional practices with multiple connotations, which help transnational families sustain interconnected symbolic processes of mutual visibility, recognition, and reciprocity. Yet, different type of economic remittances can have specific gendered meanings, purposes, and expectations for various family relationships.
- (2) Remittances created new forms of long-term intra- and inter-gender and generational remittance management relations (RMR) with one/multiple close family members, where women (non-migrant and return migrants) were preferred as remittance managers. Within these RMR, remittances were transformed into different forms of capital, at times secretly to avoid family conflict. While RMR helped these transnational families maintain, invest in, and/or strengthen their family relations, RMR were not always unproblematic. In some occasions, RMR altered remittance practices and relationships.
- (3) The personal pre-migration experience of domestic violence and/or family context of many participants led several men and women to remit in an act of solidarity towards many of their female recipients in Ecuador in an effort to help them prevent being in a situation of gender vulnerability.

- (4) Unlike several remittance studies, this research suggests that depending on the type of remittance relation, and the way remittances are used and managed, remittances do not always contribute to maintaining or reinforcing gender inequality within transnational families, particularly in conjugal relations. Wives' dependence on their husbands may only be temporary and/or illusory, and husbands' dependence on their wives may become just as important, if not stronger than their wives' reliance on them.
- (5) The primarily positive gender relations change, occurred for women participants (remitters and recipients) as they undertook new roles, directly received, managed, and controlled different forms of remittances, transformed remittances into various forms of capital, and gained various forms of power (including empowerment), decision making capabilities, autonomy, and a deeper level of involvement in their households/relations, and in some instances, even within their communities in Ecuador.

At the conceptual level, based on the findings, the conceptual lacunas in the literature, and the need for a more integrative approach, a new Remittance Gender and Family Relations Framework (RGFRF) has been proposed, offering a more comprehensive and multi-dimensional analysis of remittances. The RGFRF is composed of four gender dimensions (power, production, emotional, and symbolic relations) to be explored within the context of various family relationships who exchange multiple types of remittances between and among men and women. Thus, the RGFRF offers a conceptual vocabulary/perceptual filters (as opposed to a predictive model) through which the various interrelated gender dimensions and complexities of different family remittances relationships may surface.

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## Abbreviations

<b>BCE</b>	Banco Central del Ecuador (Central Bank of Ecuador)
<b>BoP</b>	Balance of Payment
<b>CEPAL</b>	Comisión Económica para América Latina y el Caribe (Economic Commission for Latin American and the Caribbean)
<b>CEPLAES</b>	Centro de Planificación de Estudios Sociales (Social Studies Centre of Planification)
<b>CES</b>	Centro de Estudios Sociales, Universidad Nacional de Colombia (Centre of Social Studies, National University of Colombia)
<b>CF</b>	Conceptual Framework
<b>COFACE</b>	Confederation of Family Organisations in the European Union
<b>COMPAS</b>	Centre on Migration, Policy and Society, University of Oxford
<b>CPV</b>	Censo de Población y Vivienda (Household and Population Census)
<b>DIIS</b>	Danish Institute for International Studies
<b>DIW</b>	Deutsches Institut für Wirtschaftsforschung (German Institute for Economic Research)
<b>ECV</b>	Encuesta de Condiciones de Vida (National Survey of Living Conditions), Ecuador
<b>ENIGUR</b>	Encuesta Nacional de Ingresos y Gastos de Hogares Urbanos y Rurales (National Survey of Income and Expenditure of Urban and Rural Households)
<b>ESR</b>	Emotional and Symbolic Relations
<b>ESRC</b>	Economic and Social Research Council
<b>ESRD</b>	Emotional and Symbolic Relations Dimension
<b>FDI</b>	Foreign Direct Investment
<b>FEPP</b>	Fondo Ecuatoriano Populorum Progressio (Ecuadorian Fund Populorum Progressio)
<b>FES</b>	Friedrich-Ebert-Stiftung Foundation
<b>FLACSO</b>	Facultad Latinoamericana de Ciencias Sociales (Latin American Faculty of Social Sciences, Quito, Ecuador)
<b>FQS</b>	Forum: Qualitative Social Research
<b>GCIM</b>	Global Commission on International Migration
<b>GDP</b>	Gross Domestic Product
<b>GR</b>	Gift Remittances
<b>GRM</b>	Gender Relations Model
<b>GGP</b>	Gender Geographies of Power
<b>HiCN</b>	Households in Conflict Network
<b>HTA</b>	Home Town Association (Migrant Organisations)
<b>IBSS</b>	International Bibliography of Social Sciences
<b>IDB</b>	Inter-American Development Bank
<b>IESS</b>	Instituto Ecuatoriano de Seguridad Social (Ecuadorian National Institute of Social Security)
<b>IGC</b>	International Growth Centre, London School of Economics and Political Science
<b>IIUD</b>	Institute for International Urban Development
<b>ILDIS</b>	Instituto Latinoamericano de Investigaciones Sociales (Latin American Institute of Social Research)
<b>IMF</b>	International Monetary Fund
<b>IMI</b>	International Migration Institute, University of Oxford
<b>INEC</b>	Instituto Nacional de Estadísticas y Censo (National Institute of Statistics and

	Census)
<b>INTAL-ITD</b>	Institute for the Integration of Latin America and the Caribbean (INTAL) – Integration, Trade and Hemispheric Issues Divisions (ITD)
<b>IOM</b>	International Organisation for Migration
<b>IPS</b>	Inter Press Service
<b>ITT</b>	Ishpingo, Tambococha y Tiputini (oil fields in the Yasuní National Park)
<b>IZA</b>	Institute for the Study of Labour
<b>JRS</b>	Jesuit Refugee Service (USA)
<b>LAC</b>	Latin American and Caribbean
<b>LGBT</b>	Lesbian, Gay, Bisexual, Transgender
<b>MERU</b>	Movimiento Ecuador en el Reino Unido (Ecuador Movement in the United Kingdom)
<b>MIES</b>	Ministerio de Inclusión Económica y Social (Ministry of Economic and Social Inclusion)
<b>MIF</b>	Multilateral Investment Fund
<b>MO</b>	Migrant Organisation
<b>MOS</b>	Maps Open Source
<b>MPI</b>	Migration Policy Institute
<b>MRECI</b>	Ministerio de Relaciones Exteriores, Comercio e Integración (Ministry of Foreign Relations, Commerce, and Integration)
<b>MREMH</b>	Ministerio de Relaciones Exteriores y Movilidad Humana ((Ministry of Foreign Relations and Human Mobility)
<b>MTO</b>	Money Transfer Organisation
<b>NCRM</b>	National Centre for Research Methods
<b>NELM</b>	New Economics of Labour Migration
<b>NGO</b>	Non-Governmental Organisation
<b>NTICs</b>	Nuevas Tecnologías de Información y Comunicación (New Technologies of Information and Communication)
<b>NYC</b>	New York City
<b>OBU</b>	Oxford Brookes University
<b>OEI</b>	Organización de Estados Iberoamericanos (Organization of Ibero-American States)
<b>ONS</b>	Office for National Statistics
<b>ONU</b>	United Nations
<b>PMCD</b>	Plan Migración, Comunicación, y Desarrollo (Migration, Communication, and Development Plan)
<b>PNBV</b>	Plan Nacional para el Buen Vivir (National Plan for Good Living )
<b>PNDHM</b>	Plan Nacional de Desarrollo Humano para las Migraciones (National Plan of Human Development for Migrations)
<b>PO</b>	Participant Observation
<b>PROMESHA</b>	Programa de capacitación para el Mejoramiento Socio Habitacional (Programme for Capacity Building in Latin America)
<b>QA</b>	Qualitative Approach
<b>QDA</b>	Qualitative Data Analysis
<b>QI</b>	Qualitative Interviewing
<b>RGFMR</b>	Remittance Gender and Family Management Relations
<b>RGFR</b>	Remittance Gender and Family Relations
<b>RGFRF</b>	Remittance Gender and Family Relations Framework
<b>RM</b>	Remittance Manager
<b>RMR</b>	Remittance Management Relations
<b>RQ</b>	Research Question

<b>RR</b>	Remittance Relations
<b>SCT</b>	Social Capital Theory
<b>SDG</b>	Sustainable Development Goals
<b>SENAMI</b>	Secretaría Nacional del Migrante (National Secretariat of the Migrant)
<b>SENPLADES</b>	Secretaría Nacional de Planificación y Desarrollo (National Secretariat of Planning and Development)
<b>SOEP</b>	German Socio-Economic Panel Study at DIW
<b>SRR</b>	Sibling Remittance Relations
<b>SSRC</b>	Social Science Research Council
<b>TI</b>	Tinbergen Institute
<b>TWC</b>	Third World Countries
<b>UAE</b>	United Arab Emirates
<b>UCSD</b>	University of California San Diego
<b>UK</b>	United Kingdom
<b>UN</b>	United Nations
<b>UN-INSTRAW</b>	United Nations International Research and Training Institute for the Advancement of Women (currently part of UN Women)
<b>UNASUR</b>	Unión de Naciones Suramericanas (Union of South American Nations)
<b>UNCTAD</b>	United Nations Conference on Trade and Development
<b>UNDP</b>	United Nations Development Programme
<b>UNFPA</b>	United Nations Population Fund
<b>UNICEF</b>	United Nations Children's Emergency Fund
<b>UNIFEM</b>	Fondo de Desarrollo de las Naciones Unidas para la Mujer (United Nations Development Fund for Women)
<b>UNRISD</b>	United Nations Research Institute of Social Development
<b>UK</b>	United Kingdom
<b>UREC</b>	University Research Ethics Committee
<b>USA</b>	United States of America
<b>USDHHS</b>	United States Department of Health and Human Services
<b>WPO</b>	Women Participants Only
<b>WU</b>	Western Union
<b>YNP</b>	Yasuní National Park

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*'Migrants' remitting behaviour not only includes a material exchange, but also becomes a process by which migrants invest in social networks that endure through time' (Cliggett 2005: 45).*

# Chapter 1

## Introduction

### 1.1 Background

International economic remittances, or the money migrants send back home (henceforth referred to as remittances) has been a topic of study that has captivated scholars, governments, and international organisations. This interest in one of the most visible outcomes of migration connecting migrants to their homelands has been generated by a remarkable increase in remittances and its importance as a source of development. The top recipient countries in 2015 included: India (\$69B), China (\$64B), and the Philippines (\$28B) (World Bank 2016). The World Bank (2015b) expects global remittances to developing countries to rise in 2016 and 2017, reaching an estimated \$459 billion in 2016, and \$479 billion in 2017. In 2015, the top LAC recipient countries included: Mexico (\$24.8B), Guatemala (\$6.6B), and the Dominican Republic (\$5.1B); Ecuador ranking in ninth place (World Bank 2016). Remittances to the LAC region are also expected to grow in 2017 to \$71 billion (World Bank 2015b).

Remittances have become one of the largest sources of external funding for many developing countries, dwarfing foreign direct investment, foreign aid, and even public social welfare provisions. In the case of Ecuador, for example, these are only preceded by petroleum exports (Singh and Velásquez 2013). At the micro level, remittances can also form a 'family welfare system' (Orozco *et al.* 2006) as they help recipient households diversify their income sources while providing families with much-needed sources of capital for maintaining and increasing expenditures on basic consumption, housing, savings, education, health care, and investments. Hence, it is the economic effects of remittances that have dominated the literature, whether at a macro or micro level. This is a limitation also common among broader migration and development debates, which tend to 'privilege the economic at the expense of the social' (Levitt and Lamba-Nieves 2011: 2).

Yet, as Carling (2014: S219) argues, 'we are now at a moment of notable shifts in research on remittances', and via ethnographic approaches, researchers are gaining a more thorough understanding of issues that escape the standardised optic of surveys. Nonetheless, 'the increased research attention given to remittances has not been adequately translated into corresponding publications on the associated conceptual and methodological challenges' (Rahman and Fee 2012: 690), and the gendered analysis of

remittances remains underdeveloped (IOM 2009; King *et al.* 2013; Rahman *et al.* 2014). Similarly, while the recent politicisation of migration has opened up new areas of debate, encouraging the expansion of migration research and remittances, policy-driven studies tend to lack theoretical rigour and conceptualisations for better understanding, often providing simplistic, short-term remedies to complex, long-term social issues (Castles 2010).

As will be argued in this thesis, remittances are more than economic transactions, requiring multi-dimensional conceptual tools that allow us to capture their complexity. Remittances are expressions of a profound human bond between migrants and their families (Suro *et al.* 2003). They are socioeconomic exchanges that shape the lifestyle, wellbeing, family, and gender relations of migrants and their families back home (Lopez-Ekra *et al.* 2011). Moreover, although it is often implicitly assumed in research, policy, and programmes that patterns of sending and using remittances are gender-neutral, this is often not the case. Gender, when conceptualised not as a dichotomous variable linked to sex, but as a social construction constituted in everyday life (Connell 2009), helps elucidate how gender is not only about women. Gender is also about men, and about the relationships, expectations, behaviours, and practices between and among them (Miller 2011). As King *et al.* (2013: 76) argue, ‘decisions about how remittances are used, who benefits, and the long-term effects on family welfare and structure, are not gender-neutral.’

Recent studies are exposing an array of captivating insight, highlighting various social and gender dimensions of remittances for transnational families around the globe (see chapter 4). Thus starting to open the ‘black box of remittances’ (King *et al.* 2013), and it is within these studies that this research assembles and builds.<sup>1</sup> For example, at the empirical level, in the case of Peruvian migration, Paerregaard (2015) contends that (a) remittances reinforce existing relations of gender, generation, and class; and (b) short-term remittances are based on contractual commitments, while long-term remittances are based on emotional commitments. In their comparative analysis of two remittance corridors (Albania-Greece and Ecuador-USA), King *et al.* (2013) find that in both cases, male migrants are the main remitters, and that remittances do not challenge traditional gender roles. Since men are still cast in the breadwinner role and women stay at home taking care of the household and the children. Although in the case of Ecuadorian remitters, some reordering

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<sup>1</sup> Given the sample size of this research, it is worth noting that the findings presented in chapters 5-8, and the comparisons drawn to other studies (particularly those that involve larger numbers of research participants) are suggestive rather than representative.

in generational relations occurred. Meanwhile, Southiseng and Walsh (2011) find that for women in Laos, remittances play an important role in improving their livelihoods, quality of life, and positively changing their identities within their families and communities. Women, for example, became empowered. They were able to embark on entrepreneurial ventures, which helped them take on new responsibilities (rather than solely concentrate on taking care of housework, children, and the elderly), become self-employed, be involved in the decision-making processes of their families, become recipients and managers, and engage in community development projects.

At a slower pace, the conceptual understanding of remittances has also been expanding. The notable work of Levitt (1998) and Levitt and Lamba-Nieves (2011) for example has been crucial in arguing that in addition to money, migrants export other forms of remittances to their motherlands, including *social remittances* (ideas, behaviours, identities and social capital) (Levitt 1998). Some studies have explored these remittances within different contexts (Boccagni and Decimo 2013; Markley 2011; Mata-Codesal 2013a; Willems 2011). Nonetheless, the NELM approach arising from the work of Lucas and Stark (1985) and Stark and Lucas (1988) still dominates the remittance literature. There are still a plethora of contemporary studies that continue to explore and categorise the motivations for remitting (e.g. altruism, self-interest, tempered altruism, or enlightened self-interest) (de Brauw *et al.* 2011; Kagochi and Chen 2013; Morán 2013; Piracha and Saraogi 2011; Shahbaz and Aamir 2009).

However, during recent years, some studies have started to introduce ideas and typologies that aim to provide a richer understanding of the intricacy and variation in remittance practices; and these have offered insight to this study's conceptual contribution. For example, Goldring (2004) and Mata-Codesal (2011a) provide a more detailed typology of monetary remittances. Åkesson (2011) examines remittances through the lens of anthropological theories of gift relationships, while the most recent work of Carling (2014) introduces as analytical tools a variety of different 'remittance scripts'. Nonetheless, despite the various insights gathered from more recent studies, at the empirical and conceptual levels, gaps in the literature remain. Hence the motivation and justification for undertaking this research (see section 1.2), which reveals five key findings (see abstract/chapter 8), which share some commonalities with the current debates, but also expose some differences.

## **1.2 Research motivations and justifications**

The motivation of this research is twofold: academic and personal. At the personal level, I wanted to use this opportunity to connect to my roots. I aspired to learn more about a very personal transnational practice of a group of migrants and their families in England who are my compatriots, and with whom I share a deep bond, not only because I am an Ecuadorian migrant, but because I have engaged in both, receiving and remitting practices. These practices have for me, like for many of my participants emotional and symbolic (as opposed to purely monetary) connotations and implications. At the academic level, based on a review of the literature, and by engaging in conferences and discussions with other academics, it became apparent that there were unanswered questions, and I thus endeavoured to make some empirical and conceptual contributions to the remittances literature. I wanted to achieve these aims by offering a deeper understanding of transnational gender and family relations within the context of different family relations and types of economic remittances. Hence why I carried out a multi-sited qualitative research of an under-researched diaspora of Ecuadorian migrants and their families. In the trajectory of this study, a new Remittance Gender and Family Relations Framework (RGFRF) was also created and proposed in chapter 7.

The RGFRF attempts to address some conceptual gaps in the literature, building on current remittance conceptualisations, and gathering insight from Connell's (2002, 2009) gender relations model. In addition, migration, sociology (including social capital theory), anthropology, human geography, and psychology studies have been consulted to provide a more detailed and holistic understanding of remittances, where these are conceptualised as relational, gender, family exchanges. After all, between the black and white there is a wide amalgam of greys, which require further consideration with the assistance of a flexible set of compounded navigation tools, which can thus help us build a 'conceptual vocabulary' (Kelly and Lusi 2006) and lead us to richer paths from which to explore the intricacies of these transnational relationships. Hence, the RGFRF is composed of four gender dimensions: power, production, emotional, and symbolic relations, which are set to be explored within various remittance family relationships, exchanging different types of remittances between and among men and women. Hence, by offering perceptual filters of analysis, the various gender dimensions and complexities of different family remittances relationships can surface.

Consequently, I would argue that undertaking this research is justified and significant for four main reasons. **First**, while remittances are potentially one of the most tangible outcomes of migration and their economic benefits are well documented, as previously stated, remittances are not just economic transfers, but **social exchanges** with multiple meanings, connotations, and implications for transnational gender and family relations. However, far less is known about how gender affects and is affected by remittances both at host and home societies (Lopez-Ekra *et al.* 2011). As migration studies reveal, resources are not necessarily distributed equally among household members, nor is there always an equitable decision-making about the use of remittances. Accordingly, ignoring the gender dimensions, (which may also be influenced by other social aspects such as class or ethnicity), could result in a misleading analysis of remittances, or in an inaccurate assessment of likely policy outcomes (IOM 2010; Petrozziello 2012b).

**Second**, despite **gender** being critical in the migration context, the larger field of migration studies has still not fully embraced gender as an analytical category and a component of theory related to international migration and remittances (Boyd and Grieco 2003; Nawyn 2010). ‘The lack of understanding of “HOW” gender perspectives can be identified and addressed remains one of the most serious constraints’ (UN 2002: vi). After all, various studies on remittances and gender have tended to concentrate on women. Yet, gender is also about men (Miller 2011). Gender is about social relations (perceptual and material) between and among men and women. Hence, undertaking a gender analysis on family remittances can offer a much richer representation and awareness of economic remittance; when remittances are treated as a form of transnational relations rather than simplistic monetary transactions. Furthermore, as Rahman and Fee (2012) argue, there is a need to view remittances as gendered processes in order to give rise to the sociology of migrant remittances. Remittances may also contribute towards the achievement of the UN 2030 SDG in terms of gender equality and empowerment, well-being, and poverty alleviation (UN 2015).

**Third**, transnational migration studies tend to ignore the significance of migrants’ counterparts and the ‘relative immobile people’ in the countries of origin (Boccagni 2011a). Since the processes in which **migrants and non-migrants** interact are not disconnected, such false dichotomy does not reflect migrants’ lives, nor does it allow us to respond creatively to the challenges they both face (Levitt and Lamba-Nieves 2011). Thus the significance of studying *collectively* the transnational practices in which migrant women and

men in the host and home countries engage in. Seeking an understanding of these transnational linkages and experiences that affect the daily lives of women and men is important, as we should avoid assuming that all women or all men share the same needs and standpoints (IOM 2010; UN 2002). There are differences between and among women's and men's experiences, practices, needs, views, and priorities, related to factors such as age, class, ethnicity, religion, life stage, and temporary/permanent migration (Petrozziello 2012b). Similarly, men and women tend to respond to economic changes in gender-specific ways because 'gender is a major influence on their access to resources, responsibilities, and alternatives' (UN 2002: 3).

**Fourth, Ecuadorian migrants in the UK** and their transnational links to their homeland via remittances have been underexplored. Some studies suggest that Ecuadorian migrants represent the third largest group of Latin Americans in the UK (IOM 2008) and in London (McIlwaine *et al.* 2010). Yet, most researchers who have studied Ecuadorian migrants have concentrated on those residing in the USA, Spain, or Italy. Regarding studies contemplating Ecuadorian migrants in the UK, no study has researched Ecuadorian migrants in England *and* their families in Ecuador with the particular transnational, family, and gender focus proposed in this PhD. For example, SENAMI (2012) and IOM (2008) have undertaken mapping exercises of Ecuadorians in the UK. Linneker and McIlwaine (2011), McIlwaine (2007, 2008, 2012), McIlwaine and Velasquez (2007), and McIlwaine *et al.* (2010) have used Ecuadorian migrants in their samples to estimate the Latin American population in London, to explore how Latin American migrants survive in the city, and to examine the multiple transnational connections that Latin Americans hold with their homelands and other European countries. The work of Mata-Codesal (2011a) on Ecuadorian material and social remittances offers more tailored insight on these practices. Yet, her focus is on two communities in the Highland of Ecuador.

While a more detailed review of some of the remittance literature is presented in chapter 4, an engagement with the literature has highlighted some particular gaps requiring further exploration. Some of these are underlined here to draw out the scope and research questions of this research project. For example, although the work of Harper and Zubida (2013a) focuses on remittance senders, these authors contend that beyond the economic value of remittances, the meaning of remittances has received little scholarly attention. Hence, Harper and Zubida (2013a) argue that future research is required to explore what

the sending of these funds mean to senders and their recipients; and whether, and how the rationales and motivations for remitting change over time.

The work of de Haas and Van Rooij (2010), Menjívar and Agadjanian (2007), Petrozziello (2011), Lopez-Ekra *et al.* (2011), and van Naerssen *et al.* (2015) on different transnational families around the world, suggests that migration, remittances, and gender interact in multiple and complex ways, both positively and negatively. For example, remittances may transform the way spouses, children and communities interact within the household, including changing culturally accepted roles and opportunities for men and women (Lopez-Ekra *et al.* 2011). Hence, the work of King and Vullnetari (2010) suggest that to unravel the gender complexities of remittances it is important to look at the nature of the gender power relations in migrant families at home and abroad, and how remittances are sent, by whom, what for, and to whom. McIlwaine (2012: 301) further argues that ‘the conceptualisations of transnational social spaces can benefit from a more explicit consideration of how capitals are accumulated, converted and depleted in interconnected ways as migrants negotiate the complex legal, economic, and social systems that influence their movement, settlement, and wellbeing.’

Rahman (2013: e175) also contends that ‘research on the gender dimensions of remittances under conditions of temporary migration is still in its infancy’, and that ‘ideally, simultaneous research should be conducted on female and male migrant workers who share a common geographical and social origin.’ The work of Rahman (2013) further suggests that exploration is needed on four sites of remittances where gender matters significantly: (1) the sending process, (2) the receipt process, (3) the use and control of remittances, and (4) the implications for migrant households. This study attempts to shed some light on these areas require further exploration by tailoring related research questions in section 1.3 overleaf, which form the foundation of this thesis.

### 1.3 Aim and research questions

This study aims to explore the meaning, usage/management, and implications of international economic remittances for transnational gender and family relations between Ecuadorian migrants in England and their families in Ecuador via answering three main research questions [RQs]:

**[RQ1]** What *meaning* do remittances hold for migrants and their recipients?

- Are remittances purely monetary or do they hold an emotional, moral, and/or symbolic significance?

**[RQ2]** How are remittances *managed and used*?

- What type of remittance management relations exists among participants?
- Are there stipulations set in place for the usage/management of remittances? If so, why and by whom?
- What type of capital(s) are remittances converted into?

**[RQ3]** What are the *implications* of remittances for the transnational relationships of these families?

- How do remittances maintain or modify family relations and gender roles?
- Does sending, receiving, and/or managing remittances result in conflict/frictions, or do these help strengthen relations?
- Do remittances result in greater autonomy, empowerment, or dependence?

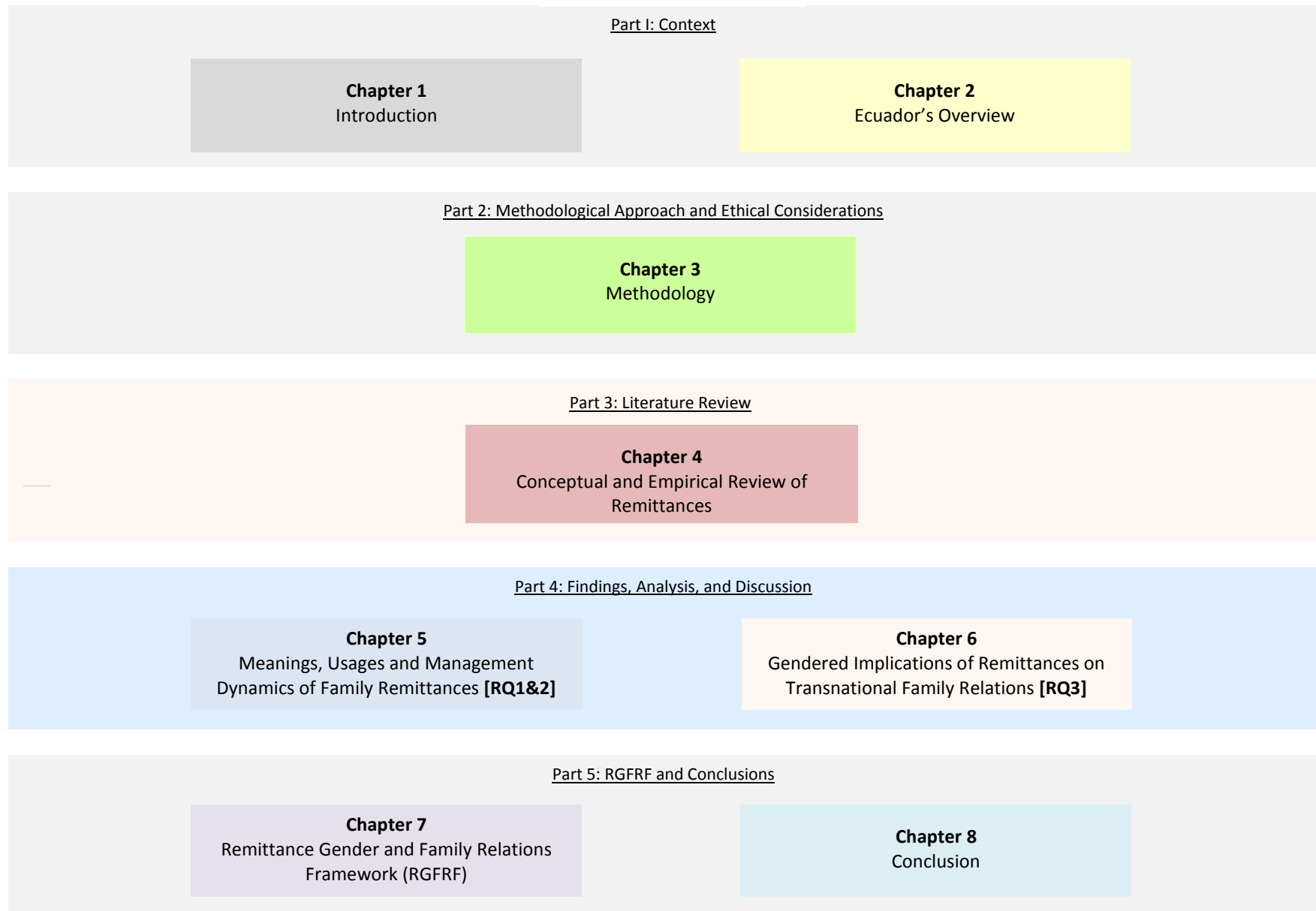
### 1.4 Thesis overview and structure

This thesis is constituted of five parts, comprising eight chapters (see **figure 1** overleaf). *Part 1* sets the context of this research via an introduction (**chapter 1**) and an overview of Ecuador (**chapter 2**). *Part 2* (**chapter 3**) explains the qualitative methodology and ethical considerations adopted in this study. *Part 3* (**chapter 4**) provides a global contextual overview of the empirical and conceptual literature pertinent to international remittances, situating this research within the transnationalism literature, while exposing some current debates, gaps, and challenges of studying remittances as socioeconomic, gender practices.

*Part 4* presents the findings, analysis, and discussion. **Chapter 5** focuses on addressing RQ1 and RQ2, and in setting the path for RQ3 by exploring the meaning and dynamics of family remittances including the sending, receiving, management, decision making, usage, and transformation of remittances. Such exploration takes place via examining various forms of remittance relations (including remittance management relations), where different types of economic remittances are exchanged. Thus shedding light on the various family and gender connotations of these relations. **Chapter 6** focuses on addressing RQ3 by exploring the implication of remittances for these transnational families, giving particular emphasis to how remittances tend to be gender/symbolic processes of mutual visibility, recognition, and reciprocity, which can help maintain and nurture family relationships, but also alter gender roles for remitters and recipients.

*Part 5* presents the final two chapters. Based on gaps in the literature and on the findings of this study, **chapter 7** proposes a new Remittance Gender and Family Relations Framework. The RGFRF aims to provide a flexible set of compounded navigation tools/perceptual filters of analysis that offer a multi-dimensional understanding of remittances. Via conceptualising these practices as transnational gender (power, production, emotional, and symbolic) relations, to be explored within the context of different transnational family ties and types of economic remittances (see figure 15). **Chapter 8** concludes this thesis by providing a summary of the key findings, the empirical and conceptual contributions, and suggestions for future research.

**Figure 1: Visual chapter structure**



*'Our country does not offer the opportunities people need. Life is extremely expensive and there are no jobs, especially if you are over thirty-five... And even if you do have a job, how can you live with 318 dollars a month? On top of it, is not safe here. The situation is terrible. . . The government should be grateful that thanks to so many people who have migrated, there is liquidity here, because if it wasn't for them and their remittances, the dollarization here would have failed. Yet, they [the government] say that the country and the 'revolución ciudadana' [citizens' revolution] moves forward, offering our migrants abroad the Ecuadorian dream of return. Why would our migrants return? To do what? . . . If it wasn't because my daughter emigrated and sends this money, she would have never had what she has today'*  
*[57-years-old male recipient].*

## Chapter 2

### Ecuador's Overview

#### 2.0 Introduction

##### Ecuador

Located in South America, the Republic of Ecuador (see **figure 2**), is a multi-cultural and multi-ethnic nation with one of highest representations of indigenous cultures in South America (SENPLADES 2013b), and an overall population of approximately 16.2 million people (51% women and 49% men) (INEC 2016) - 80% being Roman Catholic (INEC 2012d). Ecuador has 24 provinces divided into four regions: Costa, Sierra, Amazonía, and Región Insular (MRECI 2013).<sup>2</sup> This Andean country gained its independence from the Spanish colonial empire in 1820 and from the Republic of Gran Colombia in 1830 (MRECI 2013).

**Figure 2: Ecuador's map**  
Rosenberg (2010)

The country's capital is Quito, and its largest city and most important port is Guayaquil. The historic city of Cuenca is the third largest in size and economy (MRECI 2013). These cities are also the largest remittance recipients cities in the country (BCE 2014a). Despite its small size, Ecuador is one of the most biodiverse territories in the planet, home to many endemic species, similar to those of the Galápagos Islands. This great diversity ranks Ecuador as the seventeenth most 'mega-diverse' country in the world (BBC 2012). In 2008, voters approved a new constitution; Ecuador's twentieth since gaining independence, and the first in the world to legally enforce ecosystem rights (Greenwire 2008). Ecuador has also set ambitious environmental initiatives such as the Yasuní ITT<sup>3</sup> (2007-2013), which failed to come to fruition due to the lack of support or 'international co-responsibility' (El Mundo 2013).

Ecuador has also led innovative proposals for a new regional financial architecture, such as the 'Bank of the South' and the 'Common Reserve Fund of the South' (SENPLADES 2013b). Since its inception in 2009, Ecuador has been working closely with Argentina, Venezuela, Brazil, Uruguay, and Bolivia to consolidate these two initiatives to finance

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<sup>2</sup> Interviews with remittance recipients taking place in the first three regions.

<sup>3</sup> The Yasuní ITT initiative aimed to maintain indefinitely unexploited reserves of 846 million barrels of oil in the ITT (The Guardian 2013). The Yasuní ITT is considered one the most important reservoir of biodiversity on the planet.

strategic development projects for the member countries and gain independence from international economic institutions such as the World Bank and the IMF (UNASUR 2013).

Ecuador's current currency (the dollar) came into adoption in 2000, replacing the Sucre after a severe economic crisis (1998-2000) (MRECI 2013). Since then, significant socioeconomic reforms have taken place, and economic stability has improved. In 2013 for example, public revenues equated \$15.7 billion (BCE 2013) and GDP grew by 4.9%, placing Ecuador as one of the best-performing economies in the region (BCE 2014b). According to the World Bank (2015a), Ecuador's economic growth has been inclusive, reducing poverty and inequality, and increasing the middle class. For example, between 2006 and 2014 poverty decreased from 37.6% to 22.5%, while extreme poverty reduced from 16.9% to 7.7% (World Bank 2015a). Inequality has also decreased faster than the region's average. The Gini coefficient, for example, reduced from 54 to 48.7 (2006-2014) (World Bank 2015a). However, despite these improvements, challenges remain; particularly due to Ecuador's economic overreliance on the oil sector, which has experienced a sharp decline in oil prices, the appreciation of the US dollar (World Bank 2015a), and the recent earthquake.

Since 2007, Ecuador has been governed by President Rafael Correa. Correa's government has been known for the 'Revolución Ciudadana' (Citizen Revolution)<sup>4</sup> seeking to transform Ecuador into a socialism of the 21st century. Since ascending to power, and as part of this revolution, the government has created three national plans, including the 'National Plan for Good Living' (PNBV) 2013-2017. The PNBV aims to set strategies to meet the basic economic and social requirements of Ecuadorian families in order for them to live a 'dignified and gratifying life' (SENPLADES 2013b). In 2013, Ecuador also moved forward in the fight against violence against women by typifying 'femicide' as a specific crime in the new penal code, punishable by up to 28 years in prison (IPS 2013). Such actions were prompted by a sharp increase in crime against women, and by evidence from the National Survey on Family Relations and Gender Violence, where it is estimated that 61% of women have experienced some type of gender violence (INEC 2012c).

Moreover, in 2015 Ecuador also became known for amending labour law reforms in favour of women by recognising unpaid domestic work as a form of work (accounting approximately 15% of GDP), and by incorporating this amendment into the social security system, which potentially benefits over 1.5 million Ecuadorians (teleSUR 2014, 2015). A

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<sup>4</sup> The Citizen Revolution comprises five main 'revolutions'. These include: constitutional, economic, ethical, social (education and health); and a revolution for a Latin American integration (SENPLADES 2013a).

historically neglected group, homemakers can now receive access to health care and retirement plans (teleSUR 2014). This reform also aimed to grant greater protection to other marginalised groups (e.g. LGBT and Afro-Ecuadorian workers) by prohibiting fix-term contracts, making new contracts signed from 1 January 2016 indefinite, and by making the election of trade unions mandatory (TeleSUR 2014, 2015).

In order to contextualise this thesis, the subsequent sections aim to present a synopsis of Ecuadorian migration (section 2.1) and remittance (section 2.1.4), and an overview of Ecuadorian families and gender relations (section 2.2).

## **2.1 Migration**

### **2.1.1 Historic trends**

Ecuadorian emigration history has been marked by two large waves: 1960-1980 (emigration beginnings) and 1998-2004 (mass exodus) (Correa *et al.* 2007). Emigration in the first wave was male dominated, originating in the provinces of Azuay and Cañar, and by indigenous migrants from Otavalo, directed to North America (Jokisch and Kyle 2005). The second wave was led by a severe deterioration of national economic conditions, and the financial and political crises in Ecuador, resulting in an intensification of international migration, not only to the USA but also to Europe. Although this 'new emigration' was largely led by urban migrants - mainly middle and low-middle sectors whose living conditions worsened. This wave is typified by the diversity of migrants' profiles regarding sex, ethnicity, education, age, social stratum, and occupation (Pribilsky 2007). The second wave is particularly characterised by being pioneered by women, and by being directed primarily towards Spain and Italy, but also the UK (Margheritis 2011).

By the year 2000, nearly 80% of Ecuadorian emigrants moved to Europe, and almost 20% to the USA (Correa *et al.* 2007), and between 1999 and 2007, 14% of the economically active population emigrated (UNFPA and FLACSO-Ecuador 2008). More recent estimates suggest that between two and three millions nationals live abroad (IOM 2012a). The provinces of Guayas and Pichincha contribute 48% of emigrants, followed by Azuay (9.8%), Manabí, Cañar, and El Oro (approximately 5% each). Similar to the second emigration wave, the contemporary top three destinations include: Spain (45.1%), USA (26.6%), and Italy (7.9%) (IOM 2012b). By 2010 the largest cohort of migrants ranged between 18 and 30, followed by those between 31 and 40 years of age. Emigration of those between 61 and 70

years old remains low. However, between 2001-2010 the emigration of this last group almost quadrupled, probably due to family reunification processes (IOM 2012b).

### 2.1.2 Ecuadorian diaspora in Britain

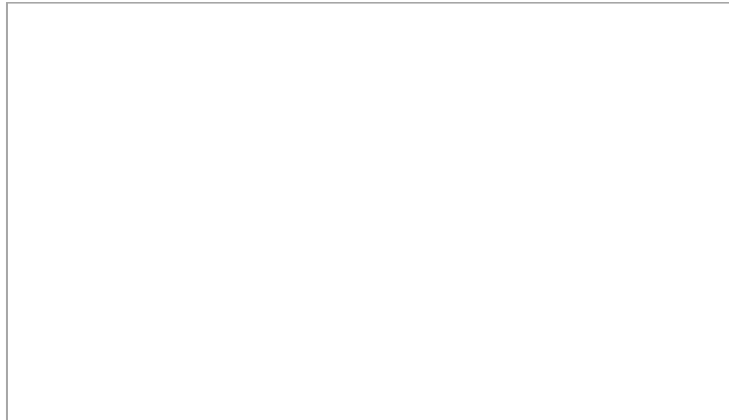
While there is a lack of studies and statistics on the Ecuadorian diaspora in Britain, and the exact number is unknown, estimates suggest that there are 70,000 to 100,000 (IOM 2008). Most Ecuadorians concentrated in England, particularly London (Lambeth, Southwark, and Newham municipalities) (SENAMI 2012). SENAMI (2012) highlights that approximately 50 to 60% of Ecuadorians arrived here within the last fourteen years, and are between 31 and 45-years-old. Based on more contemporary findings and a sample of 450 Ecuadorian migrants in Britain, SENAMI's study (2012) indicates that almost 25% of their sample have resided in the UK for less than two years, and 36% between 11 and 15 years (higher percentage for women). SENAMI's evidence thus suggests interlinkages to the 'mass exodus'. As **table 1** illustrates, there are some marked distinctions between women (17.71%) and men (31.86%) who have been residing here for 0-2 years.

**Table 1: Ecuadorian migrants' time of residence in the UK**  
SENAMI (2012: 20)



Almost half of the men and one-third of the women in this sample resided in another country (primarily Spain) before immigrating to Britain (SENAMI 2012). These findings concur with McIlwaine's (2012) study of Latin Americans in London (including Ecuadorian), where cross-migration patterns have been on the rise since 2008. Regarding migratory status, nearly 60% of SENAMI's (2012) participants reported having British or European citizenship, and only 3% were asylum seekers or refugees (see **figure 3** overleaf).

**Figure 3: Migratory status of Ecuadorian migrants in the UK (%)**  
SENAMI (2012: 21)



Regarding occupation, similar to McIlwaine *et al.* (2010), and as displayed in **table 2**, SENAMI (2012) finds that 50% of their migrant sample are employed in cleaning activities. Although, being a student, public employee (including looking after children and the elderly), or a housewife are also among the top four occupations.

**Table 2: Ecuadorian migrants' occupations in the UK**  
Adapted from SENAMI (2012: 22)


### 2.1.3 Contemporary migration trends

Since the origins of the second wave of outmigration, five fundamental characteristics have marked contemporary migratory trends. First, a deceleration of the outflow of Ecuadorians<sup>5</sup> (e.g. due to Schengen visa requirements set in 2004 and the financial crisis). Second, a moderate increase in immigration and a significant rise in forced migration.<sup>6</sup> Third, an increasing tendency for return migration.<sup>7</sup> Fourth government action. Finally, the importance of remittances (IOM 2012b).

The Correa administration has been decisive in bringing migration to the forefront of debate in two respects. First, in creating SENAMI in 2007, responsible for coordinating migration policy (e.g. PNDHM 2007-2010) and various plans for return; and second, in recognising the specific rights of migrants in the 2008 Constitution<sup>8</sup> (Margheritis 2011). These two initiatives have not only been decisive in bringing migration policy to the forefront, but in recognising migrants as relevant stakeholders. The state now acknowledges the contribution that the ‘fifth region’ (Ecuadorian migrants) make to national development, and their significant role as political actors (Boccagni 2014). For example, the diaspora is now represented through absentee voting and by holding six seats in the National Assembly (IOM 2012b). However, at present, the precepts of the constitutions have not translated into immigration legislation.

### 2.1.4 Remittances

International remittances have been critical for the Ecuadorian economy. These not only exceed official development aid and FDI, but, after oil exports, international remittances are the second largest source of external funding (Singh and Velásquez 2013). For example, from 2005-2014 Ecuador received nearly \$20 billion in remittances; the highest amount being received in 2007 (\$3.3 billion) (see **figure 4** overleaf).

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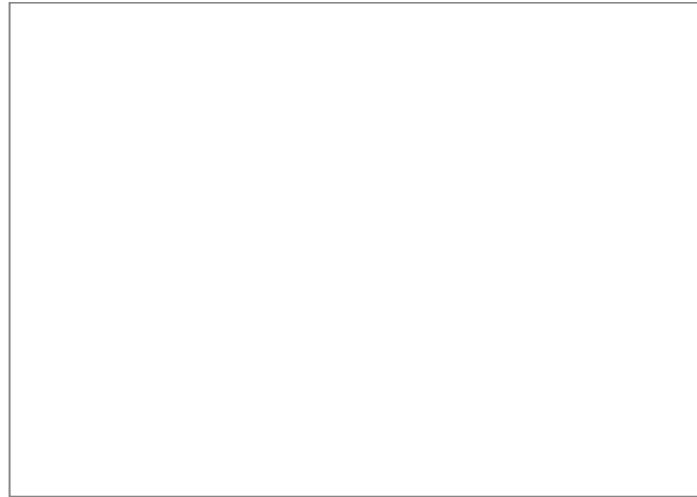
<sup>5</sup> While there is a large deceleration of Ecuadorian emigration, it is important to note that the BCE (2012), McIlwaine *et al.* (2010) and SENAMI (2012) highlight how since 2008 onward migration has increased, particularly of Ecuadorian migrants residing in Spain and emigrating to the UK, Germany, and Switzerland.

<sup>6</sup> Ecuador is no longer just a country of emigration but also a migrant recipient country, and with its open borders policy set in 2008, immigration has been on the rise. Ecuador now has the largest population of recognised refugees in Latin America, where Colombians comprise 98% of refugees and 82% of applicants (Aber 2010).

<sup>7</sup> For example, for every four migrants who left Ecuador between 2001 and 2010, one has returned for economic and non-economic reasons. Some of these reasons include: vulnerability, forced return (e.g. deportations), illness, family, and/or other personal circumstances (IOM 2012b; Moncayo 2011).

<sup>8</sup> In 2013 SENAMI (originally an independent institution) became part of MREMH.

**Figure 4: Remittance trends (2005-2014) (US billions)**  
Based on BCE (2014a)



During 2014, international remittances reached \$2.46 billion. These originated from three main destinations: USA (\$1.25 billion), Spain (\$750 million), and Italy (\$165 million) (BCE 2014a). Remittances from the rest of world represented 12.2% of the total (BCE 2014a). During the third trimester of 2015, remittances reached \$616.3 million dollars, and the UK was the fifth largest source of remittances (\$17.1 million), preceded by USA, Spain, Italy, and Mexico (BCE 2015).

The main positive impact that remittances have produced in the Ecuadorian economy has been to increase the country's national income, thus becoming a key factor of liquidity and financing for the entire economy. Their economic contribution has been decisive since with the high oil prices, remittances have been able to generate the necessary foreign exchange to sustain the existing dollarisation model and, in this way, the fiscal stability attained since 2002 (Singh and Velásquez 2013).

At a micro level, evidence from Mendoza *et al.* (2009), Calero *et al.* (2009), and Velásquez (2010) suggests that remittances represent an important source of income. Remittances tend to increase recipients' purchasing power, allowing households to ameliorate their living and housing conditions, satisfy their basic necessities, improve their nutrition, health, and education level, and even their capacity to invest. Consequently, the positive impact of remittances on the general economy and at the household level could also generate an increase in the economic productivity of Ecuador in the medium term (Mendoza *et al.* 2009). More importantly, these inflows can contribute to alleviating or

reducing various socioeconomic indices such as inequality or poverty (Acosta *et al.* 2008a; Velásquez 2010).

## 2.2 Family and gender relations

While there is limited research on Ecuadorian families, family<sup>9</sup> is a fundamental component of the social and class mobility system of Ecuador. A review of the literature elucidates how the way in which the country deals with gender and family roles is deeply rooted in its history. The role played by women has been significant from colonial times to modernity<sup>10</sup> and recognised in the domestic arena, where women hold matriarchal power, and where affection levels are represented by their maternal role, while authority tends to be personalised in the masculine role (public patriarchy) (Ardaya 2003).<sup>11</sup> Women are also the largest recipients and administrators of remittances in Ecuador (Olivie *et al.* 2008; Torres 2010).

According to ENIGUR, there are approximately 4 million households in Ecuador (INEC 2012b). In urban areas, household size has decreased from approximately five (1975) to four (2012) members, with a current average of two earners per household (INEC 2012b). Decile 1 (poorest 14% of the population) has the highest average number of household members (five). Meanwhile, decile 10 (wealthiest 6.7% of the population) has on average three (INEC 2012b). The dependence ratio is 59% in urban and 77% in rural areas (INEC 2012b).

The basic domestic unit, centred around the father (the provider/head of household), the mother (who nurtures the children and manages the household), and the children, is the traditional patriarchal system that tends to operate across different social classes and cultural systems in Ecuador (PMCD 2006). Such a nuclear family is also dependent on the family origin of each of spouse, where a family dominated by the paternal side is

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<sup>9</sup> Family in this study refers to an organic social institution, where its members share a social space defined in terms of kin, marital, filial, and paternal/maternal relationships. As acknowledged by Jelin (2005: 70), family is about a microcosm of production, reproduction, and distribution relations possessing its own structures of power, and strong ideological and affective components, where there are individual and collective responsibilities and interests.

<sup>10</sup> The decisive importance of this role generally being the maintenance of cohesion at a national, regional, and ideological level (Verdesoto *et al.* 1995).

<sup>11</sup> According to a national representative household survey undertaken by INEC (2012d), family is the most important thing for nearly half of the population (followed by work). For example, for 46% of women, family reigns supreme, while for 41% of men, work takes supremacy, followed by family. Those in quintile 1 (poorest) give more importance to work, while those of quintile 5 (richest) to family (INEC 2012d).

characterised by a strong incidence of intervention and involvement (Verdesoto *et al.* 1995).

As **table 3** illustrates, at the national level, men tend to dominate being household heads (with an average age of 48). The disparity between male and female head of household becomes particularly marked in rural areas, where approximately 82% of men are household heads versus only 18% of women (INEC 2012b). When considering occupational characteristics, the gross participation rate of household heads is 88% - a figure higher in rural areas (92%). Meanwhile, the percentage of inactive household heads is nearly 12% at a national level, being the lowest in rural areas (7.8%) (INEC 2012b).

**Table 3: Characteristics of household heads**  
INEC (2012b: 20)  
*Author's translation*



When considering some of the household heads' characteristics in relation to the income deciles (see **table 4** overleaf), there are significant differences in terms of education and average income. While household heads in decile 1 have less than 6 years of schooling, in decile 10 they have almost 15. Households led by men (over 74%) in all deciles have a higher average household income than households headed by women. Decile 1 also has the highest percentage of male household heads (nearly 80%).

**Table 4: Characteristics of household heads per income deciles**  
Based on INEC (2012b: 20)


The matrix of the traditional Ecuadorian family has nonetheless been undergoing a natural process of readjustment due to economic, political, sociocultural, and migratory changes in Ecuador. This readjustment experienced by families is also constantly redefining family roles. Roles which are at times contested due to the ongoing flux between conventional and modern roles assumed by its members (Ardaya 2003).

As a result of the migratory process for instance, different types of families have also become more common. For example, mono-parental families (single fathers, mothers, or tutors), and families without parents or tutors, where children are obliged to assume the care of their siblings since both parents have emigrated to other cities or countries, generally for economic or employment reasons (PMCD 2006). Another emergent phenomenon is families who do not share blood ties, where children are left in the care of friends or neighbours while their parents migrate in search of a better life (PMCD 2006). Alternatively, there are transnational families, who despite geographical distance between one or more of its members, maintain connections and create collective sentiments of well-being and unity (COFACE 2012).

Transnational families have had significant repercussions for gender relations in Ecuador, as often when men emigrate, it is women who assume the role of household head. However, families are reorganised based on who emigrates. In cases where mothers migrate and become the financial providers, the traditional gender role of care and upbringing of the children falls on fathers, who also undertake new roles, commitments, and work within the domestic arena (Torres 2010). Yet, some studies suggest that in Ecuador, men with migrant wives often share these tasks with other women within their family circle (e.g. mothers, mothers-in-law, sisters, sisters-in-law) (Ardaya 2003; PMCD 2006; Torres 2010).

The modernisation of social and economic changes, and the transition to a new model of development are also leading Ecuadorian families to readjust to their current and specific circumstances. Marriage age has increased,<sup>12</sup> but marriage indices have decreased, while separation and divorces have augmented. For example in 2003, there were approximately 65,300 marriages and 10,900 divorces, while in 2012 there were approximately 57,800 marriages and 20,300 divorces (INEC 2012a). At the same time, while households headed by women have increased, these remain low (23.8%) in comparison to households led by men (76.2%), which also have a higher monthly average income (\$939) than households headed by women (\$747) (see **table 4**). Alarming, nearly 68% of the women who are household heads, are victims of gender violence (INEC 2012c).

Despite the predominant and acknowledged role men tend to play in Ecuadorian society, Ecuadorian women perform significant and multifarious roles within their families and communities. In marriage, women tend to represent the family (Ardaya 2003). Women often manage the domestic life of the family, raise children, establish strategic budgets for the household and the use of public and private services, and determine the expenditures, but not the household income (Ardaya 2003). Women's role in the productive, reproductive, and consumption processes is thus important, as is their cardinal role as the source of family stability, and as mothers - transmitters of affection and cultural and social ethos (Verdesoto *et al.* 1995). Unfortunately, while their central roles within their households, family enterprises, and communities may be visible, their non-remunerated domestic work is neither registered in the census, nor until recently, valued by the broader Ecuadorian society or state.<sup>13</sup> Yet, these roles are re-enforced by social control. Social control exists because there is legitimacy of a historical image of the Western family which operates through various ideological apparatus (e.g. education, church, politics, neighbourhoods) (Ardaya 2003).

Regarding social classes, at a general level, and in the subaltern sectors in particular, housewives often administer most of the family income (in a context of acute shortages of goods and services) and determine its allocation for the benefit of their families as a whole. In contrast, in the upper classes, women often have less influence over the administration

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<sup>12</sup> The average age of marriage is 31 for men and 28 for women (INEC 2012a).

<sup>13</sup> Nonetheless, as discussed in the introduction, the new Constitution does aim to contribute to the reversal of gender inequality, which is one of the biggest social issues facing the nation. The 2008 constitution also recognises unpaid work for self-employed workers or care-givers, and guarantees progressive social security welfare for people performing unpaid labour (who are overwhelmingly women) (SENPLADES 2013b).

of the total household income; a task mainly overtaken by men, as heads of household (Ardaya 2003). Hence, in the upper classes, men tend to administer the surplus and abundance generated within and outside the family, while women administer the budget destined to the maintenance of the household, and, in some cases, the sumptuary consumption (Verdesoto *et al.* 1995). In some poor families, women also perform various and unstable activities to generate income (e.g. washing, ironing, knitting), while men generally undertake more stable activities (Verdesoto *et al.* 1995).

Despite the prominent role many women perform as income administrators, (income often largely generated by their partners/husbands), women often do not administer these in their totality since men often only provide a portion of their earnings. Ardaya (2003) for example, contends that income tends to be usually divided by men into two shares. One destined to the household maintenance, and the other to their personal expenditures and amusement - particularly the purchase of alcohol. In the upper classes, men's income is also often divided into different fractions. For example, for the maintenance of the household, consumption, and the expansion of capital.

The gender role of children within the average Ecuadorian family is also significant. Depending on the family strategy, male sons can search for a source of income outside the household; while daughters remain at home, undertaking the reproductive tasks of their mothers – looking after their siblings, cleaning, and cooking; while their mothers undertake these activities outside the home. In these cases, the role of the media tends to be crucial in the socialisation of children, particularly in the absence but also in the presence of their parents (Ardaya 2003).

Motherhood offers Ecuadorian women a concurrent source of micro-power and vulnerability within the household; as they create around them affective ties, alliances, and mutual dependencies that at the same time can result in hierarchical ties with and among their children. Within mother-children relationships, mothers tend to point to their husbands as the figure of authority and discipline, and as the 'providers' of the family (a role not always fully fulfilled) (Ardaya 2003). The foundation of family union tends to rely primarily on the arrival of children, rather than on the marital relationship as such. Hence, the reproductive role of women is primordial in and for the constitution of the family (Verdesoto *et al.* 1995).

The family is also a space where complex hierarchical relations of power, gender, conflict, and in some cases even violence are articulated (Torres 2010).<sup>14</sup> Women's education and their growing participation in the labour force<sup>15</sup> and politics have given them greater economic and domestic autonomy, and a certain degree of democratisation within intra-family relations (Ardaya 2003). Nonetheless, and contradictory, Ardaya (2003) finds that coupled with greater independence, some Ecuadorian women also search for the ratification of their traditional roles; perhaps because irrespective of their social and/or occupational status, women are expected to continue to be responsible for the care of their children.

Meanwhile, for Ecuadorian men, their identity within the household is often linked to their contribution of material resources, without their being the feasibility of an occasional or permanent interchange of roles or of sharing household chores (Ardaya 2003). Simultaneously, Ecuadorian men are also attributed to exercise greater civil liberties, and their behaviour is expected to be tough and firm. In effect, Ecuadorian men are often 'free' from doing day-to-day domestic activities, and of expressing their affection toward their partners and children (Verdesoto *et al.* 1995).

Moreover, the lack of participation of many Ecuadorian men in the socialisation and parenting of their children (especially when they are young), and in consolidating family and domestic activity, can incite insecurity and male irresponsibility in the domestic arena (considered a woman's domain). Yet, as Ardaya (2003) argues, these traits have become the accepted norm by many nuclear families and by Ecuadorian society more generally. Men and domestic activities are often associated only when these relate to tough, macho images (eg.g repairing electrical or furniture goods) (Ardaya 2003).

Hence, despite the readjustments that traditional Ecuadorian families are experiencing due to the economic, political, sociocultural, and migratory changes, it is still difficult to observe with clarity the emergence of an alternative family model (Ardaya 2003). The lack of reliable indicators and research on Ecuadorian families, challenge the ability to capture the levels of family disintegration and the elements that lead to a more authoritarian or

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<sup>14</sup> INEC (2012c) finds that gender violence for Ecuadorian women with lower levels of education reach 70%. Alarming, 90% of all women who have suffered gender violence have not left their partners (INEC 2012c).

<sup>15</sup> The labour force participation rate of Ecuadorian women has increased from 26% in 1980 to 40% in 2012 (World Bank 2014a). However, despite these advances, different forms of gender discrimination and lower pay prevail. An example of this is domestic employment, which constitute the main occupation for many young women of low income sectors. Women who also tend to be internal migrants and head of households (Ardaya 2003).

democratic family (Ardaya 2003). The patriarchal set of expectations and gender stereotypes for men and women and the role they must perform within their families and societies prevails in Ecuador (Zambrano and Basante 2005). In the case of women, their expectations revolve around the family (in the private and public sphere); while for men, these revolve around their individual interests (sustained in the public domain) and in being the household provide, directing the fruits of their labour towards their family.

### **2.3 Summary**

Chapter 2 aimed to present an overview of Ecuador to set the contextual background of this thesis. The chapter suggests that migration has had important economic, political, and social implications for Ecuador. The 'Revolución Ciudadana' has played a significant role in embracing the 'fifth region', thus making the Ecuadorian diaspora a politically visible and represented group; and of providing some recognition of the socioeconomic contributions made by women via legislative change. Chapter 2 also suggests that Ecuador can still be characterised as highly stratified and patriarchal society, and a society with strong family, work, and community values. In terms of family and gender relations, the basic domestic unit tends to be centred around the nuclear family, where men predominate as head of households (particularly in rural areas). Yet, the traditional matrix of family and gender relations has been undergoing a natural process of readjustment due to economic, political, sociocultural, and migratory changes, where transnational families have become an important constituent of Ecuadorian society.

*'All social practice involves interpreting the world . . . Society is unavoidably a world of meanings' (Connell 2009: 236).*

## **Chapter 3 Methodology**

### **3.0 Introduction**

As an interdisciplinary area of research, remittance studies have embraced a variety of topics and methods ranging from qualitative (Paerregaard 2015; Petrozziello 2011; Yeoh *et al.* 2013), quantitative (Guzmán *et al.* 2009; Morán 2013; Naiditch and Vranceanu 2011), to mixed methods (Deenen *et al.* 2015; Helmich 2015; Mata-Codesal 2011a). Given the focus, exploratory and explanatory nature of this investigation, as well as the time and resource available, a qualitative methodology and a cross-sectional time horizon have been adopted. The following sections present and justify the methodological design of this research. This comprises: an interpretivist epistemology and subjectivist ontology (section 3.1), a qualitative approach (section 3.2), primary and secondary data (section 3.3), a purposive snowball and matching sample of 35 participants (remitters and main recipients) in England and Ecuador (section 3.4), where semi-structured interviews have been analysed thematically (section 3.6). A reflection on my positionality, emotions, and power relations are discussed in section 3.5, while the trustworthiness, limitations, and ethical considerations are presented in sections 3.7-3.9.

### **3.1 Epistemology and ontology**

An interpretivist epistemology and subjective ontology have been adopted given: (a) the exploratory and explanatory nature and aim of this study, (b) how I conceptualise the world, conceive truth, knowledge, and reality, and (c) how I situate myself within this research. I see myself as a research instrument, part of what is being researched, sensitive to fine details, the reality behind these details, and the meaning-making of individuals in society (Maxwell 2005).

While I appreciate that men and women are situated within power hierarchies that they have not constructed (Mahler and Pessar 2001), I believe that experiences cannot consist of an objective appraisal of some external reality, but shaped by our subjective and cultural experiences (Yardley 2000). As Searle (1995: 8) argues ‘truth or falsity is not a simple matter of fact but depends on certain attitudes, feelings, and points of view of the makers and hearers of judgment.’

Hence, unlike positivism or realism, interpretivism advocates that truth and reality are not absolute, but socially created by human judgement, over history, through their interactions, interpretations, and cultures (Watson 2008); which is also how gender is conceptualised in this study – as a social construction (see chapter 4). This also shares two congruencies with a feminist standpoint epistemology. First, I agree with the principle that experiential differences lead to differences in perspective, which carry epistemic consequences, leading to different knowledge bases (Grasswick 2008). Second, how as researchers we must embrace data collection methods that allow us to be sensitive to carefully listening, observing, examining, critically exploring and conceptualising the lives of men and women (Harding 1987).

The social world, just like the life and transnational remittance gender relations of migrants and their families, is not only too complex to be theorised into series of 'law-like generalisations', but rich insight is lost if such intricacies are reduced to testable hypotheses (Bryman 2008). An interpretivist epistemology has thus been embraced because it emphasises that acceptable knowledge and social reality - 'what people take their social world to be', is subjective, changeable, and multiple (Watson 2008: 21). The details of a situation, the reality behind these details, and the meaning-making of people in society are given close attention - as diversity, change, and openness to multiple viewpoints are embraced (Watson 2008; Yardley 2000). Hence, why in chapters 5-7, for example, I present various translated vignettes from participants' interviews (men and women remitters and recipients) to capture a variety of stances and meanings that subsequently help me contextualise my analysis and interpretation, while allowing readers to make their own interpretations.<sup>16</sup>

Such epistemology and ontology have also influenced the methodological framework of this thesis and how I conceptualise theory. Theory in this research is regarded as a useful resource rather than an apparatus of causal laws that can be proven or disproven (Silverman 2010; Yanow and Schwartz-Shea 2006). Furthermore, given the intricacy of remittance relations, I have also gathered guidance and analytical concepts from a range of subjects and disciplines, which, together with the insight gathered from participants, resulted in a new Remittance Gender and Family Relations Framework (RGFRF) (see chapter 7).

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<sup>16</sup> Vignettes have also been numbered and titled so that they can be clearly referenced/linked to various chapters/sections, thus facilitating their read and location.

Regarding data collection and analysis decisions, and interpretivism epistemology and subjectivist ontology have also offered me the foundations to adopt four essential elements to my research design. First, to embrace a qualitative methodology and analysis with a small number of participants, whom I regard as knowers and actors, rather than objects of analysis, and where knowledge emerges from a liaison between analytical concepts and interview data. Second, to undertake an in-depth investigation that via semi-structured interviews allowed me to focus on the richness of the data and a close understanding of the research context, where meaning is embedded in the participants' experiences, and where this meaning is mediated through my own perceptions (Roulston 2010).

Third, to be conscious of the importance of everyday life experiences in the generation of knowledge and further analysis. Since as Oakley (1998: 713) argues, 'everything begins with everyday life; all concrete experience and all abstract knowledge.' Fourth, to explore multiple truths and multiple perspectives by studying individual, subjective experiences, feelings, and perceptions of remittance senders and recipients, given their sex, specific historical, cultural, and socioeconomic contexts. Hence, overall, an interpretivist epistemology and subjective ontology act as a strategy for justifying conviction and presenting a better interpretation and reflection of the dynamic and complex gender relations of family remittance.

### **3.2 Qualitative approach**

Both qualitative and quantitative research approaches can provide accurate and relevant data, as each has its scope, strengths, and limitations. However, given the exploratory aim of this study, as well as the time and resource available to undertake fieldwork, a qualitative approach (QA) centred around interviews has been implemented primarily due to three reasons.

First, because a QA connects to my overall research design and data analysis, offering a venue to discern, examine, compare, contrast, and interpret meaningful patterns/themes in a level of depth that is often not possible with a quantitative approach and data collection methods (Miles and Huberman 1994).<sup>17</sup> Second, because a QA has allowed me to be more sensitive to participants' insight, and family/gender relations, while appreciating and

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<sup>17</sup> I acknowledge the benefits in terms of depth and breadth of analysis, as well as the synergies and complementarity that a mixed-methods approach adopted by authors such as King *et al.* (2013), Mata-Codesal (2011a); Vullnetari and King (2011b), Pribilsky (2007), Itzigsohn and Giorguli-Saucedo (2005) can produce. However, a mixed-methods approach may require substantial time and resources to access a representative sample from which to generalise findings.

shedding light on the details, meanings, and particular experiences of participants and their transnational remittance practices. Third, a qualitative approach emphasises that the research process is dynamic, where, in liaison with section 3.1, researchers have an active role and attempt to get an insider perspective; as opposed to yes/no answers (Silverman 2011). Hence, a QA has helped me make sense of my own conceptions as well as the personal world of others. Via a QA I have been able to engage in an interpretative and reflective process in an attempt to make sense of participants trying to make sense of their world. Simultaneously, I have been able to reflect on my overall choices of research design, analysis, interpretation, and reporting (Roulston 2010).

Unlike a deductive approach where the aim is often to test hypotheses and confirm or refute theory, an inductive stance is more open-ended and exploratory (Bryman 2008). Thus, an inductive qualitative approach has also helped me gather rich data that at the analysis stage, led to various themes to emerge, which, together with concepts from the literature, helped me built a new conceptual framework on remittance gender and family relations. An inductive QA has been particularly relevant for this research because it emphasises: (1) a close understanding of the research context, where a small sample tends to be more appropriate than a larger one, (as is often the case with deduction). (2) The collection of detailed qualitative data via interviews. (3) A more flexible structure to permit changes of research emphasis as the research progressed, while being less concerned with the need to generalise, and (4) where the researcher is an instrument or tool and part of the research process (Leedy and Ormrod 2010; Oakley 1981).

While I would have liked to adopt a multi-sited ethnographic approach, encouraged by transnationalism authors such as Levitt and Glick Schiller (2004), because it can offer rich insight and a better understanding of transnational practices, I was unable to pursue this approach due to the time and resources need. For instance, authors who have studied Ecuadorian transnational families such as Boccagni (2011b), Mata-Codesal (2011a), and Pribilsky (2007), spent over nine months residing within migrants' communities in home or host countries. Hence, if I was to pursue a similar strategy, I would have need at least 18 months of participant observation and interaction with remitters in England and their recipients in Ecuador. Unfortunately, given the timeframe of my studentship and my subsequent lectureship commitments, this was not possible.

However, this study has one advantage over researchers such as Boccagni (2011b), Mata-Codesal (2011a), and Pribilsky (2007). I am an Ecuadorian migrant woman who has

lived in Ecuador, England, and the USA; and who maintains transnational family relations. Hence, I can relate to participants' experiences both as a remitter and recipient because I am one of them. My experiences of being a 'transmigrant' and my interest in a topic that is so personal and important for me, have thus helped me dig deeper into the intricacies of remittances, because I have an immediate appreciation of what and whom I am studying. Likewise, being an Ecuadorian migrant and speaking Spanish also assisted me in building rapport, recruiting participants, establishing trust, and creating a less hierarchical relationship with participants, as we shared some commonalities. Nonetheless, I am conscious that there are costs and benefits of being an 'insider researcher' (see section 3.5).

### **3.3 Data collection methods**

#### **3.3.1 Primary data**

##### **3.3.1.1 Interviews**

Interviews are a uniquely powerful and sensitive method for pursuing qualitative knowledge and capturing the experiences and meanings of participants' daily lives, as expressed in normal language, without aiming for quantification (Kvale 2007). As Kvale (2007) and McNamara (2009) suggest, interviews are also a useful tool that can be adopted not only to uncover factual meanings, but to capture 'what is said between the lines' via dialogue that encourages openness and respect, as opposed to a rigid interrogation. Hence, the relevance of using interviews in this study. While there are different types of interviews, one-to-one and joint face-to-face in-depth semi-structured interviews (aided by notes and voice-recording) were selected to help me capture the perspectives, words, and experiences of men and women remitters, and their main recipients.

Unlike questionnaires which: (a) force answers to pass through pre-determined categories; reducing the breadth of responses to one possible answer, and (b) progress from top to bottom (UN-INSTRAW 2006), semi-structured interviews carried out in Spanish<sup>18</sup> encouraged a more relaxed interview process; offering participants the opportunity to explain themselves articulately in our native language. Via undertaking interviews in Spanish, participants were able to build their own context and share with me

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<sup>18</sup> I ensured that questions were worded in simple, everyday Spanish by getting three people to help me review my questions. I e-mailed interview questions to an aunt and a cousin in Ecuador, and I reviewed the questions orally via the phone with my mother (a former Ecuadorian migrant and recipient), subsequently making any necessary revisions.

what they wanted to. Unlike structured or unstructured interviews, semi-structured interviews assisted me in achieving five key things:

First, in liaison with my status as an Ecuadorian remitter, interviews helped me establish rapport with participants. Second, an interview schedule offered me a guide to follow, but not be dictated by it. Thus allowing room for flexibility so that participants could raise any topic they felt relevant, and for me to ask open-ended questions. The order of the questions was less important. Nonetheless, similar to Torres (2008), by using an interview schedule as an anchor, I was able to retain a degree of structure, which was helpful when comparing and analysing findings. Third, semi-structured interviews helped me make fieldwork an iterative process of reflection and refinement, where I also asked new questions that followed up participants' replies, interests, or concerns, and where lines of thoughts identified by earlier participants were taken up and presented to subsequent participants. For instance, this was the case with topics related to conflicts and secrets in RMR, as well as particular meanings, usages, and transformation of remittances for particular feminised/masculine transnational relations. Fourth, I was able to probe answers where I considered it useful for participants to explain or build on their responses, at times in areas not previously considered. For example, the fact that over half of migrant women participants were victims of domestic violence in Ecuador helped me understand why they did not remit to a husband/partner. Fifth, semi-structure interviews helped me vary the order, remove, or re-word questions depending on the information participants shared with me, and on the relevance of particular questions for each participant.

Two interview schedules with similar questions were used in the process – one tailored for remitters and one for their recipients (see **appendices 1 and 2**). During stage one in England (January-June 2013), remitters in London and Oxford were interviewed. During stage two in Ecuador (July-September 2013) their main recipients were interviewed in the provinces of Pichincha, Tungurahua, Chimborazo, Guayas, Morona-Santiago, and Loja. The interview schedules were constructed gathering insight from various studies (see footnote in appendix 1) and focused on six main sections/themes. Section 5 concentrated particularly on remittances and the three research questions of this study. Sections 1-3 helped me obtain information on participants' background, migration experience (including reasons for remitter/recipients' family to emigrate Ecuador), and life pre/post migration. The transnational relations participants held, as well as their return/future plans were also discussed in sections 4 and 6. These topics helped put in context participants' lives,

transnational practices, and their relevant family and gender relations. Furthermore, by asking a mixture of questions, including more general ones at the beginning, I was able to get to know more about participants, and to make them feel more at ease. Since for all participants, this was the first time they had been interviewed and participated in a study. I also aimed for the interview process to be more of an engaging dialogue where participants could freely narrate their remittance experiences, ask questions, and offer feedback. For instance, towards the end of the interview, I explicitly asked for any suggestions about the interview process, because their insights were valuable to me.

In combination with interviews and document analysis, transnational ethnographers often embrace participant observation (PO) due to the first-hand insight it can offer them (Bryman 2008; Leedy and Ormrod 2010). **Table 5** illustrates some comparisons/advantages of PO and qualitative interviewing (QI).

**Table 5: Advantages of participant observation (PO) and qualitative interviewing (QI)**  
Authors' elaboration based on a review of Bryman (2008)

Advantages of <b>PO</b> over <b>QI</b>	Advantages of <b>QI</b> over <b>PO</b>
(1) Seeing through the eyes of others	(1) Issues resistant to observations
(2) Learning the native language	(2) Reconstruction of events
(3) The taken for granted	(3) Ethical considerations
(4) Deviant and hidden activities	(4) Reactive effects
(5) Sensitivity to context	(5) Less intrusive in people's lives
(6) Encountering the unexpected, flexibility, and naturalistic emphasis.	(6) Longitudinal research easier
	(7) Greater breadth of coverage
	(8) Specific focus

Ethnographers tend to embrace PO to observe the social life of participants, to 'see as others see', and to understand the culture, by learning the native language of participants (see **table 5**). In my case, while I was unable to undertake PO, to a large extent I possess these two advantages because I am an Ecuadorian migrant who speaks Spanish fluently, and who understands Ecuadorian colloquial expressions; and more importantly, I engage in the same transnational practices as the participants of this study.

Unlike researchers who may come from different backgrounds, requiring them to immerse in their participants' social setting in order to be better equipped to understand the people and phenomena being studying, I bring prior knowledge and experiences into my research. Thus, while there are divergences between participants and I (e.g. in terms of age, education, occupation, life experiences, reasons for emigrating, etc.), I can still relate to, and understand views from both ends - senders and recipients, while being sensitive to

the intricacies of remittances', and not taking for granted the complexities of their transnational practices.

Moreover, if as researchers we are unable to combine PO with interviews, as the second column in **table 5** suggests, QI offers several advantages over PO, which considering the aim of my study, are particularly relevant. For example, QI has allowed me to have a specific focus and to tailor questions to my research questions. Similarly, given the hectic lives of my participants, QI was less intrusive than PO, which can also take substantially more time than an interview, and for which access can be difficult to obtain. PO in my research would have also had its limitations since it would not have provided me with a complete representation of remittances. For instance, PO would have been useful in helping me observe certain elements of the quotidian life of migrants and recipients. However, as Bryman (2008) suggests, particular questions are best answered via interviews (e.g. why migrants remit, what remittances mean to them, etc.). Nonetheless, while I did not engage in PO, in order to recruit participants, I did interact with some Ecuadorian migrants and their families in Ecuador, as well as with some Ecuadorian migrant organisations in London, such as MERU.

### **3.3.2 Secondary data**

In connection with primary data, various types of secondary data, (mainly qualitative but also quantitative) have been used and categorised in EndNote, and examined thematically. Secondary data has functioned as a source of enrichment that provides information for context, comparison, illustrations, and to make linkages to theory/concepts, findings, and broader literature on remittances, family, and gender relations.

Documentary, multiple source, and survey data in Spanish and English have been obtained in hard-copy, via inter-library loans, and via the electronic library through databases such as Academic Search Complete, EBSCOhost, Emerald, IBSS and JSTOR. I have retrieved a mixture of sources, including journal articles<sup>19</sup> and newspapers (e.g. El Hoy, El

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<sup>19</sup> Some of the journals used in this PhD include: the American Journal of Sociology; American Sociological Review; Annual Review of Sociology; British Journal of Sociology; Cambridge Journal of Regions, Economy and Society; Current Sociology; Ethnic and Racial Studies; European Journal of Social Theory; Feminist Review; Gender & Development; Gender and Society; Gender, Place and Culture; Global Networks; International Migration; International Migration Review; International Political Sociology; Journal of Comparative Research in Anthropology and Sociology; Journal of Comparative Migration Studies; Journal of Development Studies; Journal of Ethnic and Migration Studies; Journal of Latin American Studies; Journal of Marriage and Family; Journal of Social Theory; Latin American Perspectives; Oxford Development Studies; Qualitative Inquiry; Qualitative

Comercio, The Guardian). I have also exchanged e-mail communication with remittance researchers, migrant organisations in England, as well as with BCE, INEC, and SENAMI officials. Furthermore, I accessed theses from EThOS, reports, books, publications, and websites from the BCE, FLACSO, INEC, MRECI, and academic/policy institutes, international, and intergovernmental organisations dealing with remittances and gender (e.g. COMPAS, IMF, IMI, IOM, INTAL-ITD, MPI, World Bank, UNDP, UN-Women); and survey data from INEC (e.g. ECV and the 2010 Census).

### **3.4 Sampling method and participants' overview**

#### **3.4.1 Sampling method and accessing participants**

A purposive snowball and matching sampling technique (Kvale 2007)<sup>20</sup> have been adopted to obtain participants whom I could get access to, and who would best help answer this study's research questions based on the specified criteria in **section 3.4.2**. Participants had a mixture of characteristics (see **section 3.4.4**), which offered insight into the various factors that influence and/or affect family remittance practices and transnational gender relations. Given the difficulty in accessing participants, a snowball sampling technique was also helpful in helping me make initial contacts with remitters; some becoming 'trust brokers and gatekeepers' (Boccagni 2011a; Levitt 2001; Mata-Codesal 2011a) who helped me put me in touch with and/or recommended me additional participants.

**Sampling** took place in two stages. **Stage one** involved getting access to **remitters** in London. The city with the largest concentration of Ecuadorians in the UK (IOM 2008). Since this study has relied on a limited number of participants for whom limited research has been undertaken, having two main gatekeepers proved to be decisive in initiating my 'snowball'. I obtained my first gatekeeper via my contacts in the USA. She was the sister of a family friend in the USA, who at the point of me recruiting participants, had been living in London for over 16 years. Hence, due to her length of time in England, as well as her involvement with the Ecuadorian community, church, and sports activities of her husband and son, she knew several Ecuadorians, some of whom she introduced me during a park visit.

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Research; Qualitative Sociology; Social Analysis; Sociological Review; Sociology Compass; Social and Cultural Geography.

<sup>20</sup> A similar technique has been adopted by other transnationalism researchers such as: Boccagni (2011b); James (2005); Levitt (2001); and Petrozziello (2012a).

I met my second gatekeeper by interacting with a migrant organisation in London, where she was a member and a leader. Her involvement within this migrant organisation was particularly valuable for my research, since via the members she knew, she not only helped me put me in contact with other Ecuadorian migrants, but she also informed me about this organisation's events. These events were also beneficial because by subsequently attending some of these, I was able to expand my sample and recruit some male participants, (particularly relevant given that both gatekeepers helped me put in contact primarily with female migrants). Both gatekeepers introduced me to their friends as their 'amigita Ecuatoriana' (Ecuadorian female friend) who was doing a university study and needed their help, which thus granted me a 'credential' as a person whom they could trust.

In Oxford, by sharing my research with others, a colleague helped me put in contact with one of her friends, who was married to an Ecuadorian migrant. Likewise, by walking Billy, I met an Ecuadorian man, who although did not remit, helped me put me in contact with one of his relatives who did. While doing grocery shopping at Tesco, I also overheard a couple speaking Spanish with Ecuadorian accent, to whom I then spoke to in Spanish and asked them if they would be interested in participating in my study, and they were. Overall, 16 *remitters* participated in this study (9 women and 7 men) (see section 3.4.4.1).

**Stage two** involved **recruiting recipients** in Ecuador. These participants were recruited secondly given the practical difficulties in accessing and locating them. Their recruitment was thus dependent on my interviews with migrants in stage one. Therefore, similar to Boccagni (2011b) and Petrozziello (2012b), I employed a 'matched-sampling' approach where recipients in this stage consisted of migrants' family members who were recommended by their remitters in stage one. This technique also proved useful in obtaining richer data and a better understanding of their mutual transnational relations.

In order for recipients to learn about my study, I asked remitter participants at the end of their interview to inform their recipients about my research, and to share with them a participant information sheet in Spanish. Consequently, if their recipients were interested in voluntarily participating, they could either contact me directly or inform their migrant relatives about their willingness to participate. The latter was the preferred choice. Subsequently, having obtained approval from their families in Ecuador, migrant participants provided me with their recipients' contact details. Overall, 19 *recipients* participated in this study (12 women and 7 men) (see section 3.4.4.2).

### 3.4.2 Participant selection criteria

Ecuadorian remitters in England and their recipients have been selected for three main reasons. First, as discussed in chapter 1, only a limited number of studies have researched Ecuadorian migrants in the UK; even when Ecuadorian migrants are estimated to be the third largest group of Latin American migrants in the country (IOM 2008) and in London (McIlwaine *et al.* 2010). Most researchers who have studied Ecuadorian migrants have focused on those residing in the USA.<sup>21</sup> For instance, besides mapping exercises concentrating on Ecuadorian migrants (IOM 2008), or studies on Latin Americans (including Ecuadorians) in the UK and London (such as those mentioned in section 1.2), no study has researched Ecuadorian migrants in England and their families in Ecuador with the particular transnational and gender focus proposed in this PhD.

Second, Ecuadorian migrants in England have been selected for personal and practical reasons. As previously stated, I am a bilingual Ecuadorian migrant living in England, who has experienced the areas of study of this investigation. Third, given the lack of Ecuadorian studies and the fact that I am Ecuadorian, I have a keen interest in Ecuadorian migrants and in making a contribution to the literature by exploring and exposing the gender implications (at the personal and relational level) of these transnational practices which require further understanding. Likewise, selecting Ecuadorian migrants also helped me connect to my roots, my people, my native country and language, and my own experiences as a migrant woman.

#### 3.4.2.1 Remitters

A mixed sample of Ecuadorian remitters were selected based on the following criteria<sup>22</sup> which help elucidate distinct aspects of family remittances and transnational gender relations:

1. **Place of birth and current residence:** migrants born in Ecuador residing in England (first generation international migrants).
2. **Remittance participation:** migrant who send monetary remittances (at least once during the last year), or who had previously sent remittances.
3. **Age:** Over 18-years-old.
4. **Sex:** male and female.

<sup>21</sup> See for example Kyle (2003); Mata-Codesal (2011a); Melo (2006); Pribilsky (2007); Ramírez (2006).

<sup>22</sup> Similar selection criteria has been used by Batnitzky *et al.* (2012); Levitt (2001); Petrozziello (2011, 2012b); and UN-INSTRAW (2006).

5. **Time in the UK:** At least 1 year (long-term migrants).
6. **Family composition:** migrants with and without children in Ecuador.
7. **Marital status:** married/in a relationship, single, divorced/separated.

### 3.4.2.2 Recipients

Similar to remitters, a mixed sample of recipients was selected based on:

1. **Place of birth and residence:** Ecuador.
2. **Remittance participation:** a family member of an Ecuadorian long-term migrant residing in England who is the *main* recipient of international remittances; that is one who physically retrieves and makes decisions over the usage and allocation of remittances (Petrozziello 2012a, 2012b).
3. **Age:** Over 18-years-old.<sup>23</sup>
4. **Sex:** male and female.
5. **Family composition:** recipients with various family ties to their migrants (i.e. parents, children, siblings, partners).
6. **Marital status:** married and single.

While the selection criteria in sections 3.4.2.1 and 3.4.2.2 were established to obtain a mixture of views; I was flexible to adjust these based on opportunities that presented themselves during fieldwork. For example, criterion 2 in section 3.4.2.1 was slightly amended after I interviewed a participant who no longer sent remittances. Nonetheless, as Ramírez *et al.* (2005b) and UN-INSTRAW (2006) suggest, there are also additional factors that influence the transnational practices of migrants' and their recipients, and hence the importance of being sensitive to context. These include: their level of education, social class, life-cycle stage, urban/rural origins, role and position in the family, gender ideologies, race, ethnicity, legal status, the type of jobs available to them, living expenses, length of time abroad, the number of and relations to dependants, composition of migrant households in home/host countries, wage rates, household income level, employment status and occupational level of household members in home/host countries, exchange rates, economic activity in host/home countries, political risk factors, and facilities for

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<sup>23</sup> The 18 years or over criterion was set to ensure that only remitters and recipients of legal adult age were interviewed.

transferring funds (Batnitzky *et al.* 2012; Lauer and Wong 2010; Ramírez *et al.* 2005b). However, as Ramírez *et al.* (2005b: 24) argue, these do not operate in isolation, but

rather they are inserted into social, economic and political contexts that are rooted in patriarchal ideology and organized around the sexual division of labour. Therefore, each one of these elements influences and is influenced by the different roles that each society attributes to men and women [and hence the importance of considering them in analysis].

### 3.4.3 Number of participants

Although there is no 'right' answer to the question of sample size in qualitative research, Baker and Edwards (2012), Bryman (2008), and UN-INSTRAW (2006) suggest that data saturation<sup>24</sup> is central to qualitative sampling. However, as Guest *et al.* (2006: 59)<sup>25</sup> argue, 'although the idea of saturation is helpful at the conceptual level, it provides little practical guidance for estimating sample sizes, prior to data collection.' Moreover, while an all-inclusive set of guidelines for determining qualitative samples is absent, it worth noting that sample size is not just dependent on data saturation but on several factors<sup>26</sup> (including practical considerations). For example, the constraints we are operating under, the resources available to conduct a study, fieldwork costs, time needed to access and keep in contact with participants, and institutional demands of ethics committees. In addition, our epistemological perspectives, the heterogeneity of the population, the number of selection criteria, the research approach being adopted, the type of data collection methods being used, the quality of the data, the actual time it takes to transcribe and analyse interview material, and the depth and complexity of analysis<sup>27</sup> also play important roles in helping us make decisions about sample size (Baker and Edwards 2012; Leedy and Ormrod 2010; Mason 2010; Smith and Osborn 2008; UN-INSTRAW 2006).

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<sup>24</sup> Data saturation occurs when the collected information becomes repetitive, and 'new data does not shed any further light on the issue under investigation' (Mason 2010: 1). Data saturation also relates to the number of interviews needed to get a reliable sense of thematic exhaustion and variability within a data set (Guest *et al.* 2006: 65).

<sup>25</sup> Using data from sixty in-depth interviews with women in Nigeria and Ghana, Guest *et al.* (2006) find that saturation occurred within the first 12 interviews. However, basic elements for meta-themes were present as early as six interviews. After 12 interviews new themes emerged infrequently, and variability of code frequency followed similar patterns (Guest *et al.* 2006). Romney *et al.* (1986) find that a sample of four to seven participants can offer exceptionally accurate information (.90 to .999 confidence level) if individuals are highly competent in the field under investigation. Meanwhile Bertaux (1981) argues that 15 is the smallest acceptable sample size.

<sup>26</sup> These can include: the aim, objectives, and scope of the study; how each interview is treated (e.g. one interview can be treated as a number of cases); the richness of individual instances; whether we are studying groups of special interest that require intensive study, or whether we have multiple samples or sub-samples within one study (Baker and Edwards 2012; Mason 2010).

<sup>27</sup> Smith (2001) suggests that depending on the clarity of the recording and one's typing proficiency, transcribing one hour of interviews may take between five and eight hours.

UN-INSTRAW (2006) also suggests that although 15-20 interviews generally suffice; the composition, rather than the sample size is more important when studying remittances from a gendered perspective. Analysing 560 qualitative PhD theses using different methodologies but one-to-one interviews, Mason (2010) finds that the most common qualitative sample sizes are between 20 and 30 (the average being 30), and that 80 percent of the sampled theses adhered to the guideline of 15 being the smallest number of participants for a qualitative study (irrespective of the particular methodology).

Since the focus of this study has been on the composition of an illustrative sample that can allow me to engage with the findings, and undertake an in-depth analysis from which I could build a convincing analytical narrative 'based on richness, complexity, and detail; rather than statistical logic' (Baker and Edwards 2012: 5), I aimed for a modest, but mixed sample of remitters and recipients. Furthermore, taking into account the above, as well as the opportunities that presented themselves during fieldwork, and the sample size employed by authors who have researched various aspects of remittances/transnationalism (e.g. Boccagni (2011b), Erdal (2012), Levitt (2001), Lapthananon (2001), Mata-Codesal (2011a), and Petrozziello (2011)), the sample of this study has been comprised of 35 participants - 16 Ecuadorian migrants in England (9 women and 7 men), and 19 recipients (12 women and 7 men). An overview of their characteristics is subsequently discussed.

### 3.4.4 Participants' characteristics

#### 3.4.4.1 Remitters

**Figure 5: Remitters' provinces**

Source: MOS (2016)

This study is based on Ecuadorian migrant men and women originating from 11 cities in 7 different provinces (see **figure 5**), from rural and urban areas. 11 migrants came from 3 main provinces: Loja, Pichincha, and Guayas.<sup>28</sup> 7 out of 9 female migrant participants came from Pichincha, Loja, and Chimborazo, while 5 of the 7 male migrant participants came from Guayas and Loja.

Most participants were Catholic, except for 3 evangelic Christian<sup>29</sup> women converted in England, and one atheist man. Interestingly, the converted women shared how their faith and connection with God intensified as a result of migration, and such faith influenced their remittance practices.

The youngest remitter (male) was 28, and the oldest (female) was 54-years-old. Female remitters ranged in age between 31 and 54-years-old - half of them being in the mid/late 30s. Male remitters ranged between 28 to 51-years-old - most of them being in the late 40s.<sup>30</sup> Most participants were also married, and married mostly to other Ecuadorians.<sup>31</sup> Two women were separated in Ecuador and remained single in England, two re-married abroad (to an Ecuadorian and Turkish migrant). One married a second generation migrant in England; and four women who got married in Ecuador continued to live with their Ecuadorian husbands in England. In the case of men, three were married to/in long-term relationships with Ecuadorian women, and one to a German. Out of the married men, at the time of the interview, one also had an additional Ecuadorian partner in England and

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<sup>28</sup> Pichincha and Guayas represent the top emigration provinces at a national level, concentrating 48% of emigrants (IOM 2012b). As discussed in chapter 2, Guayas and Pichincha are also Ecuador's largest remittance recipient provinces (BCE 2014a).

<sup>29</sup> At a national level 80.44% of Ecuadorians are Christian Catholic, and 11.30% are Evangelic Christians (INEC 2014).

<sup>30</sup> According to a nationally representative study undertaken by Olivie *et al.* (2008), Ecuadorian migrants between the ages of 25 and 65 remit nearly 94% of remittances.

<sup>31</sup> In Ecuador the average age of marriage for men is 31 while for women it is 28 years (INEC 2012a).

several love interests in Ecuador. One man was separated, and two were single. Most participants also belong to middle-low income families in Ecuador.

13 out of 16 migrant participants (8 women and 5 men) also had children who were either main remittance recipients and/or beneficiaries. Women had between 2 and 4 children while men have between 1 and 6 children. In the case of women, at the time of the interview, six of them had their children living with them. One woman had her three children living in Ecuador (2 of which were return migrants), and another woman had three children living in Spain. Five migrant mothers had at least one child born abroad (e.g. from Spanish and British nationality).<sup>32</sup> Meanwhile, three migrant men had children living in Guayas or Loja. Out of these men, one also had a young daughter born in England out of wedlock. Another man had children living in Spain while another one had an infant son born in England.

Before arriving in England, all participants held some level of education ranging from primary to tertiary. One man also possessed a master's degree obtained in Spain.<sup>33</sup> Men studied electricity, social sciences, law, and medicine. Yet, for two men, their University degrees were left unfinished. In the case of women, 7 out of 9 were studying to obtain certificates/degrees in cosmetology, law, social sciences, teaching, and history. However, only two women completed their BSc degree in business.

As **table 6** overleaf suggests, the occupations migrant men and women held in Ecuador were more varied than in England. Likewise, except for three male migrants (an electrician, an IT engineer, and an administrator for the OEI), no other participant made use of their education. Most participants performed unskilled jobs in England - primarily due to their lack of English proficiency (and/or legal status). For example, most cleaned offices, houses, the underground, and/or schools. Only one woman held a cleaning supervisory position. In addition to having day/night part-time jobs, one woman also cooked and sold Ecuadorian food to compatriots to earn extra income. Two female participants were also studying English, and one was a housewife.

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<sup>32</sup> One migrant woman for example had 4 children from two different men. One of her children was born in Ecuador, one in Spain, and two in England.

<sup>33</sup> Nonetheless, in a study of Latin Americans in London, McIlwaine *et al.* (2010) find that Ecuadorians have the lowest educational qualifications (45% of their sample having only primary or secondary level).

8 participants (4 men and 4 women living in London) were also members of one/several Ecuadorian migrant organisations (MOs). Out of the participants who belonged to an Ecuadorian MO, one woman and one man held important coordinator roles. During Ecuadorian elections, these two participants also worked for the Ecuadorian consulate as coordinators. One man also held the presidency of an Ecuadorian MO in the past.

At the time of the interview, 9 migrant participants had been living in England for 1-9 years while 7 participants for at least 12 years. The emigration year of most participants resonates with historic years of severe economic downturn in Ecuador<sup>34</sup> and to the second largest wave of emigration, where a large number of women emigrated to Europe (see chapter 2). For example, between 1998 and 2004, 13 out of 16 participants (8 women and 5 men) emigrated. The migration route and destination for most was a result of established transnational networks<sup>35</sup> with family and friends in multiple countries, primarily Spain, England, and/or the USA. Three female and one male participant emigrated directly from Ecuador, while the others arrived first to Spain, and/or emigrated to Portugal, Italy, France, or the USA before settling in England.<sup>36</sup> Similar to two women who migrated from Spain in 2011/2012, four migrant men decided to migrate to England as a result of the Spanish financial crisis (2007-2008).

While migrants have diverse and interconnected motives for leaving Ecuador, similar to McIlwaine *et al.* (2010), for participants in this study, economic factors predominated; even when some participants arrived claiming political asylum. For example, given the economic crisis many faced in Ecuador at their time of emigration (which resulted in lack of job opportunities, instability, low income, debt, failed business ventures, and financial difficulties), for most migrant participants, emigration represented an opportunity to improve their own/their families' economic stance and well-being. However, for five women participants, their main motive for 'escaping' was domestic violence. A reason which is often not mentioned in studies of Ecuadorian migrants<sup>37</sup> and which links to a difficult reality facing Ecuador, where 6 out of 10 Ecuadorian women are victims of domestic violence (INEC 2012e). Moreover, this is an important reason that helps explains

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<sup>34</sup> As discussed in chapter 2, political instability, the financial and foreign exchange crisis in 1998-1999, and the dollarisation in 2000, led to a severe deterioration of living standards; and to a much larger scale of emigration than that experienced in the 1960s. Poverty rate for instance, increased from 39.3% before the crisis (1995) to 52.2% in 1999 (Calero *et al.* 2009).

<sup>35</sup> Due to these established networks, 11 participants resided in London and only five in Oxford.

<sup>36</sup> McIlwaine (2012) presents similar findings, insofar as 38% of her Latin Americans participants (including Ecuadorians) lived in Spain prior to arriving in London. McIlwaine (2012) argues that Spain is the gateway to the UK for the recent migration of Latin Americans to London.

<sup>37</sup> See for example Boccagni (2011b), Mata-Codesal (2011a), Pribilsky (2004, 2007).

why in the case of this study, these women participants did not remit to a partner/husband. In addition to these motives, a female migrant and her child also came to England to be reunited with her husband, while another male participant, emigrated to England as a result of his wife's education.

Regarding transnational remittance relationships migrants maintained with their main family recipients at the time of the interview, these included 4 main ones: children-parent, sibling-sibling, husband-wife, parent-children. Hence, as will be explored in chapters 5 and 6 migrant participants remitted in their gender roles as mothers, fathers, sisters, brothers, daughters, sons, and husbands, often maintaining multiple and simultaneous remittance relationships/recipients.

Table 6: Remitters’ overview

Sex	Age	Birth Place (Province)	Education	Relationship to <i>main recipient</i>	Marital status	Parental status	Religion	Years (Y) in England	Place of Residency	Emigration motive(s)	Occupations		Member of Ecuadorian MO(s)
											Ecuador	England	
Female (9)	31-54	•Pichincha •Chimborazo •Morona Santiago •Loja •Bolivar	• Secondary (2) • Tertiary (7)	• Mothers • Sisters • Daughters • Niece (past)	• Married (7) • Separated (2)	• Children (8)	•Catholic (6) •Evangelic Christian (3)	1-2Y (2) 9-17Y (7)	• London (6) • Oxford (3)	•Escape domestic violence •Economic ➢ Economic improvement ➢ Lack of job opportunities ➢ Support family ➢ Save for education/return ➢ Better lifestyle •Family reunification	• Housewives • Students • Seamstress • Small eatery owner	• Cleaners (office, house, schools) • Students • Housewife	•Yes (5) •No (4)
Male (7)	28-51	•Loja •Guayas •Pichincha •Cotopaxi	• Primary (1) • Secondary (1) • Tertiary (4) • Post-graduate (1)	• Fathers • Brothers • Sons • Husbands/ partners	• Single (2) • Married/in a relation(s) (4) • Separated (1)	• Children (5) • No children (2)	•Catholic (6) •Atheist (1)	1-6 (6) 14 (1)	• London (5) • Oxford (2)	•Economic ➢ Economic improvement ➢ Failed business ➢ Debt ➢ Money shortages ➢ Low income ➢ High university fees ➢ Support family/children •Support wife’s studies (1)	• Electrician • Timber merchant • IT engineer • Construction worker • Regional media/TV presenter • Hardware shop manager	• Electrician • Cleaners (office, underground) ➢ Coffee shop workers ➢ Waiters • IT security engineer • Administrator	•Yes (4) •No (3)

Table 7: Recipients’ overview

Sex	Age	Birth Place (Province)	Place of residence (Province)	Education	Relationship to <i>main remitter</i>	Marital status	Parental status	Return Migrant	Religion	Occupations
Female (12)	27-67	•Pichincha •Guayas •Tungurahua •Chimborazo •Manabí •Morona Santiago •Loja •Azuay	•Pichincha •Guayas •Tungurahua •Chimborazo •Morona Santiago •Loja	• Primary (2) • Secondary (5) • Tertiary (5)	• Mothers • Wives/partners • Sisters • Daughters	• Married/long term relation (6) • Separated/divorced (6)	• Children (all)	• Return migrants (5)	• Catholic (10) • Evangelic Christians (2)	• Nurse • Secretary • Babysitter • Agriculture – self-employed • Housewives • Small business owners (one as a direct result of remittances) • Sales representative • Landlord • University students • Pensioners
Male (7)	29-82	•Pichincha •Tungurahua •Imbabura •Azuay	•Pichincha •Tungurahua •Morona Santiago	• Primary (2) • Secondary (1) • Tertiary (4)	• Fathers • Brothers • Sons	• Married (3) • Separated/divorced (2) • Single (1) • Widow (1)	• Children (6) No children (1)	• Return migrants (4)	• Catholic (5) • Evangelic Christians (1)	• Pensioners • Bus drivers • Unemployed • Business owner • Merchant • Student

#### 3.4.4.2 Recipients

As **table 7** illustrates, 19 Ecuadorian recipients participated in this study. Most were older than their recipients, in their 50s and 60s.<sup>38</sup> Women ranged from 27-67, and men between 29-82 years of age.

**Figure 6: Recipients' provinces**  
Source: MOS (2016)

Recipients were born in 9 different provinces and resided in rural and urban areas of 6 main provinces<sup>39</sup> (see **figure 6**). Several recipients were also internal or return-migrants. For example, 5 women and 4 men returned from the USA, England, Spain, and Germany due to unforeseen circumstances such as family illness, marital, family, and/or legal problems (including deportation).

Half of the female recipients were married/in a long-term relationship, and half were divorced/separated. Three male recipients were also married, 2 were separated/divorced, 1 was single, and 1 was a widow. Similar to remitters, all women recipients had children (between 1 and 8); while men had between 1 and 6 children. All recipient participants over the age of 56 had between 2 and 4 children, most living in different provinces and/or countries (mainly the USA, Spain, England, and/or Germany).

Similar to their migrant remitters, all recipients held some level of education (ranging from primary to tertiary). Most recipients had some secondary (6) or tertiary education (9). Nevertheless, 2 men and 2 women held only primary education. Women were studying or held a degree in nursing, law, teaching, and IT, and one return-migrant/recipient left an accounting degree unfinished due to emigration. Meanwhile, men held education in engineering, military, IT, and mechanical engineering.

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<sup>38</sup> At a national level, findings from Olivieri *et al.* (2008) suggest that 78% of recipients are female and 22% are male. Moreover, nearly 40% of recipients are 46 years or older.

<sup>39</sup> Five of these provinces are part of the Sierra and Costa region, which together receive 95% of the country's remittances (IOM 2012b). At a national level, Guayas concentrates the largest number of international remittance recipient households (27%) followed by Pichincha (21%) (IOM 2012b).

Recipients held a range of occupations (see table 7). For instance, half of women recipients had to manage work with house, parental, and/or educational responsibilities. Four women were also self-employed, owning ventures in agriculture, real estate, automotive shops, and an internet café (this last one being the result of remittances). One woman also used part of her remittances to buy material and make/sell hand-made chocolates and pastries, thus earning additional income. However, unlike several migrants who maintained several full and part-time jobs, this was not the case for recipients. Yet, recipients appeared to maintain more varied occupations/activities than their remitters. Regarding religious affiliations, similar to migrants, most recipients were Catholic (10 women and 6 men); while 1 man and 2 women were evangelic Christians.

### **3.5 Positionality, emotions, and power relations**

As England (1994: 80) argues, a 'researcher's positionality and biography directly affect fieldwork'. After all, 'we are not dematerialized, disembodied entities' (England 1994: 84). We are mediums through which research occurs, and whether we like it or not, we remain human beings with dispositions, flaws, and emotions which are never neutral, and these influence and filter how we feel, understand, and carry out research (Clarke *et al.* 2015; England 1994: 84-85). Thus the importance of acknowledging our emotions, and reflecting about this dialogic process structured by 'us' as researchers, and 'them' - our participants. In my case, the 'insider'/'outsider' boundaries (Mohammad 2001) were to an extent blurred, because I am part of my migrant participants' ethnic group. As previously mentioned, I am an Ecuadorian migrant woman who is involved in remittance practices. I am a transmigrant who has engaged in transnational practices for 18 years. Hence, I share commonalities with my participants; and during fieldwork, these became part of a mutual exchange of experiences (Butler 2001). Hence, why shedding light on, being sensitive to, and conceptualising the relational aspects of remittances have been important for me. Similar to participants in this study, remittances for me are much more than money. At a personal level, remittances for me are also emotional, social, and symbolic practices through which I demonstrate care and preoccupation for my family in Ecuador.

I also have a great sense of respect and admiration for many of my participants who carried out various precarious occupations to be able to remit and provide for their families, despite at times being ill and facing financial difficulties. I also identify with some of their stories. For example, when I migrated to the USA, my family's life and mine changed, and my parents took similar occupations to the migrant participants in this

research. Nonetheless, I am conscious that there are challenges when one is a member of the population we are studying, particularly because being an 'insider' may raise issues of undue influence of our own perspective and biases (Dwyer and Buckley 2009). Yet, as Dwyer and Buckley (2009: 59) argue, being an 'outsider does not create immunity to the influence of personal perspective.'

I have been committed to adequately and accurately represent participants' insights, and in an attempt to reduce the potential concerns associated with being an 'insider researched', I have embraced several strategies. These have included: (a) asking numerous questions during interviews and reviewing my interpretation with participants as the interviews took place, thus avoiding suppositions; (b) bracketing my personal experiences, preconceptions, and assumptions during analysis (Tufford and Newman 2012); (c) not engaging in an auto-ethnography - this study is a result of the remittance practices of participants only; and (d) sharing my findings and interpretations with others (academics and non-academics).

I am also mindful that although I share commonalities with the men and women who participated in this study; in many respects, our lives and positionality are different, as are some of our transnational practices (including the different types of economic remittances participants and I exchange with our families in Ecuador, and the remittance relationships we uphold). I am also conscious that I am situated in a more privileged position than many of my participants. For example, because of my education, occupation, legal status, bilingual proficiency, and where and how I lived. Likewise, in comparison to many female participants (particularly remitters), I also have a supportive husband who encourages my studies. During the first stage of my fieldwork in England for instance, it was my husband who several times drove me to London to interview participants. His support was something that astonished migrant participants, particularly women, who iterated how fortunate I was. According to them, if I was married to an Ecuadorian man, he would not have 'allowed' me to continue studying after marriage. Some of these women for example, had to culminate their studies once they got married in Ecuador. This gender comment was something that I had not fully appreciated until then, because I have not experienced the disparate gender relations that many female migrants participants had, particularly when they lived in Ecuador.

My positionality also played a central role in being sensitive to how I recruited, approached, and built rapport with participants, but also on how participants' perceived me – as a 'paisana' (compatriot). There were several benefits of being a member of the group, including the opportunity to gain: (a) an entry point from which to begin this study; (b) a certain amount of legitimacy; and acceptance from participants; and (c) a level of trust and openness that would probably not have been present otherwise (Adler and Adler 1987). Hence, being an 'insider researcher' enhanced the depth and breadth of understanding the transnational practices of a group of participants that may not have been accessible to a non-native researcher (Dwyer and Buckley 2009). Some migrant and recipient women also mentioned how my age and friendly personality reminded them of their daughters, and hence why they were open with me, and why it was easier to build trust. Several participants further mentioned how grateful they were of me taking the time to listen to them, to take an interest in their lives,<sup>40</sup> and how the interviews made them reflect on their own remittance practices, which many, until then, took for granted, as part of their daily lives. For instance, one male remitter (see extract below), shared how the interview made him contemplate on the productivity of his remittances, asserting himself of his actions, but also identifying areas that perhaps needed some modification. These comments, made me feel a sense of gratification, because although I was unable to financially compensate them for their time, I was glad that in some small way, the interviews also touched their lives; offering a platform for mutual reflection.

*Is there anything you would like to ask me, or do you have any comments or suggestions?*

This brings certain '**reflexiones**' [reflections] about what you are doing. But the things I am doing are good. They are good, and this is constructive, and I have really benefited from this time. And another thing, I have realised that this money has not always been used well and that it could have been used better. Because **this [interview] is like 'un examen' [an examination] of everything that has happened for so many years.** . . [36-year-old male remitter].

Nevertheless, while I possess first-hand remittance experience, I never took my position for granted, or assumed that it gave me the power or authority to fully understand their lives, or to possess supreme knowledge because of it. I position myself in a more modest stance, recognising and trying to understand my own positionality vis-a-vis my

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<sup>40</sup> During interviews in Ecuador, some participants took me in as their guests, and were grateful that I had travelled 'desde tan lejos' (from far away) to visit them and interview them, and with a great sense of pride introduced me to some of their family members. In two instances, they even gave me lemons and fruits to take back with me to Quito. I am sincerely grateful to all these participants who welcomed me into their homes, fed me, and made me feel as part of their own family during my time with them.

research, the quotidian complexity of participants' remittance relations (between and among men and women), and how these affect the production of knowledge (Rose 1997).

Likewise, while I found my background and positionality to be a great source of enrichment and insight, as Ganga and Scott (2006: 1) argue, 'being an insider in migration research is more complex and multi-faceted than usually recognised', and my positionality also made me feel a great sense of responsibility. For example, as the quote at the end of this thesis suggests, some participants viewed me in an important role, with the potential to do something for migrants. Yet, my research is a small and very modest contribution to much broader and complicated debates. Nevertheless, I have attempted to make their 'multiple voices' (Butler 2001; Gergen and Gergen 2000) heard by presenting 47 vignettes (see chapters 5-7) containing direct quotes. This method has enabled me to reveal a diversity of perspectives and various dimensions of family remittances and gender relations. However, presenting their 'voices' also posed a challenge due to the language difference, requiring me to become an intermediary as I translated these. However, rather than appropriate their voices (England 1994), I have tried to keep the translations as close as possible to their Spanish meanings. In some instances, I preserved keywords/colloquialism in Spanish to offer readers a flavour of participants' actual voices, and when in doubt, I also checked some of these translations with others.

Given my research emphasis on transnational gender relations, it was also important for me to undertake a multi-sited approach, interviewing Ecuadorian men and women 'here' and there'. I wanted to do this not only to get a mixture of perspectives and a deeper understanding of transnational remittance gender relations (Amit 2000), but to be thoughtful about issues of power imbalances and hierarchical relations during interviews. As Oakley (1981) suggests, while as researchers we cannot avoid differences between our participants and us (e.g. regarding gender, class, age, education, occupation), we can try to be at the same level. For example, by providing a non-hierarchical setting, relinquishing control (e.g. by allowing participants to interrupt or direct the questioning order), and by being willing to share our experiences. Furthermore, as Gailey and Prohaska (2011) allude, as researchers, we need to be humble about the interviews we engage in. After all, while we may be in a position of power due to our knowledge, personal history, background, and the fact that we are the ones who pose the questions, we are also vulnerable and dependent on participants' cooperation. Hence, why for me it was important not to undertake a rigid interrogation process; but to engage in conversations with 'give-and-

take', while sharing an empathetic understanding of the reality of the men and women whom I interviewed (Denzin and Lincoln 2000; Oakley 1981). This is also one of the reasons for many interviews being very lengthy. During our discussions (before, during or after the interview) some participants asked me about my migration experience, whom I sent money to, how I sent it, why I was here, what my husband did for a living and how I met him. We also discussed our nostalgia for Ecuador, the food we missed, the most economical and convenient MTOs, and even the best phone cards to call Ecuador. Some participants even recommended me Ecuadorian restaurants and grocery stores in London, since they had more knowledge about our migrant community there, then I did, living in Oxford.

I was also determined to try to reduce power/hierarchical relations as much as possible even before interviews began by clearly explaining to participants my research, how the interviews were going to be conducted, and the types of questions they were going to be asked. I also emphasised their voluntary participation and the opportunity to withdraw at any time, and to ask me any questions, if they so wished. I assured them of confidentiality and anonymity, including the fact that no information discussed during the interview would be disclosed to their families in Ecuador, which was important in allowing them to open up and share sensitive and personal information with me. Nevertheless, some of the information they shared with me, at times caused unresolved inner-ethical dilemmas for me. This was the case, not only because of what they told me, but because of what I saw (particularly in Ecuador), and was unable to share with migrant remitters upon my return and vice-versa, as this could have resulted in family/relational problems.

In order to help participants feel more comfortable and to make it more convenient for them, I let them choose the interview place. However, this was not always the most comfortable option for me. For instance, for some interviews in London, it took me up to four hours to get to them due to traffic. In other cases, interviews had to be carried out at a church, late at night in their workplace, and in unsafe neighbourhoods. Interestingly in England, several female participants invited me into their homes for the interviews. Meanwhile, most interviews with male participants were carried out at SENAMI London. In Ecuador, interviews took place in six different provinces, mostly at recipients' homes, but also in remote areas, a highway, a mall, and an auto-parts shop. Although undertaking interviews in diverse cities and locations offered me a fantastic opportunity to travel to places I had never been before, the trips were at times physically demanding. For instance, some trips in Ecuador took 14 hours by bus and 2 additional hours by car just to get to their

homes, travelling at different hours of the day and night, and stopping at numerous cities, and terminals. Thankfully I was not alone, and my husband in England and my mother in Ecuador accompanied me to these places and waited outside/nearby.

Interestingly, in two instances in Morona-Santiago, I also literally had to prove my identity to my recipient participants, even when they knew about me and my study in advance, and we had confirmed our interview over the phone. Upon my arrival, they called their daughters, and I had to speak to them first, so they could verify whom I said I was. While this may seem peculiar, these participants informed me that unfortunately, migrant families there were being targeted by criminals, asking for money with the pretext that their migrant relatives had been detained abroad, and thus needed money to resolve their situation. Henceforth, the precautionary measure adopted by them. However, once I spoke to their migrant daughters, and my identity was verified, they were extremely open and friendly with me, treating me not as an unknown researcher, but as a family friend.

When I visited participants' homes I also took some pastries or bread as a gesture, and also to follow Ecuadorian traditions, because in Ecuador it is discourteous to go to someone's house empty handed. In my interviews with male migrants in 'La Casa Ecuatoriana' (at the time part of SENAMI London), I was allowed to use an empty meeting room, where I also took sandwiches, fruit, and refreshments to share. After my first interview, I realised that in carrying out interviews between 1:33 and 4:17 hours long, having some nourishment was welcome by both of us; and also because in a small way this contributed to making the interview environment (particularly in 'La Casa Ecuatoriana') more relaxed. After the interview, I also sent migrant participants a small box of chocolates, and a thank you card to express my sincere gratitude for their time and input. These actions did not go unnoticed, and touched many participants. See for example the following text message I received from a female migrant participant:

Estimada Shirley, le hago llegar mi saludo deseándole todo lo mejor, también para agradecerle por ese significativo detalle que ha tenido, me es muy grato saber que con muy poco que le he dado, puedo ser para usted de mucha ayuda en su vida profesional. Y tengo yo que agradecerle más, porque con su carisma y sencillez, verdad, y espontaneidad que lo hace ganar yo una buena amistad, suerte, muchos ánimos, siga adelante y espero verlo pronto. Un fuerte abrazo.

Dear Shirley, I extend my greetings wishing you all the best, also to thank you for this significant gesture you have had, it is heart-warming to know that the very little that I have given, can be of much help to you and your professional life. And I have to thank you more, because with your charisma and humbleness, truth, and spontaneity that you do it, I have won a good friendship, good luck, lots of courage, keep going, and I hope to see you soon. A big hug.

All interviews also took place in Spanish (with some 'Spanglish' at times with migrant participants) to help establish rapport and commonality, but more importantly, to reduce further power distances. I wanted participants to explain themselves clearly, and narrate their experiences comfortably. Likewise, most participants did not speak English (and/or fluently). Participants' narrations, particularly in the case of some female participants were very personal and emotional for both of us. I am a novice researcher, and while I tried to be prepared before interviewing by reading different methodology books and journal articles, these did not fully prepare me for what I encountered. Research and fieldwork are far from sterile or straightforward (Amit 2000; Butler 2001). For example, until the interview day, I did not know that several of my female migrant participants were victims of domestic violence in Ecuador, and as a result of it, these interviews were emotional, and it was difficult for me to separate my two identities. In one side, a professional academic researcher, whom the literature often makes us believe should be strategic and detached in order not to 'contaminate' the data. In another, a normal, caring, human being with feelings and emotions, who also shed tears with them and a touch of affection as they narrated their experiences.

Before engaging in interviews, I had planned to undertake one-to-one, face-to-face interviews because these offer participants the opportunity to express their individual views more freely than in joint interviews (Taylor and de Vocht 2011). However, due to participants availability in England, one-to-one interviews were not always possible, and in two instances participants suggested that I interview them and their partners together. Originally I was somewhat apprehensive about joint interviews because there are power dynamics as well as practical and ethical issues to be taken into account (Valentine 1999). As Taylor and de Vocht (2011: 1581) argue, if individuals are interviewed as a couple, 'they may not feel free to speak out loud their truth. They might describe some experiences, thoughts, and feelings, but not reveal others' (e.g. not disclose remittance practices/information that they may not want their partner to know). Despite my original apprehensions, and the fact that I had not planned joint interviews, these offered me the opportunity to experience their behaviour and interaction as a couple (Allan 1980), and to my advantage, joint interviews did not create any conflict or tension among couples. One of the potential reasons for these joint interviews to be conflict-free could be because I asked questions openly and in a neutral way, so either participant could answer first. While migrant husbands usually initiated the responses, I always asked the person who did not

answer, if they would like to share their views or add something; if they did not, similar to Taylor and de Vocht (2011), I did not probe further.

Joint interviews proved to be insightful and rich in detail, verbal and nonverbal. The presence of the other partner actually facilitated disclosure/‘unconcealment’ (Taylor and de Vocht 2011; Valentine 1999). Partners corroborated or supplemented each other’s stories, and helped each other remember certain dates or events that had previously not been mentioned, thus encouraging more information to be revealed. They also at times probed, corrected, challenged or introduced fresh themes for discussion. In the case of both joint interviews, migrant wives were the ones who typically provided more detail or raised sensitive areas. For example, in one instance, it was the wife who disclosed how her sister-in-law misused their remittances. Information which I probably would not have obtained, if I just interviewed the husband, who placed his sister in high regards, and at the time, could ‘not remember’ that incident.

Similar to Mata-Codesal (2011a), my fieldwork experience did not happen in isolation. I was accompanied by my husband in England and my mother in Ecuador. However, neither of them were part of the interview or in the same room where I carried these out. I will be forever grateful to them for their company, time, and moral support, but also because of their insights, and comments. Given their own transnational remittance experiences, my husband and mother possessed knowledge that helped me carry out conversations with them and acquire additional feedback from a male and female perspective. For example, when my husband drove me to interviews, or we travelled by bus with my mother in Ecuador, I would engage with them in great conversations. I shared with them my interpretation of findings, and these discussions often originated further questions and probing, which became extremely useful in analysing data more thoroughly. I also attended different type of conferences to proactively seek diverse perspectives. Thus, just as much as this research has been an academic/intellectual pursuit, and a quest for a deeper knowledge of family remittances and the gender relations imbued within them, this study also became a personal and emotional journey. A journey of self-reflection, resilience, and perseverance, which also helped me to connect with my roots, compatriots, and family, and to navigate transnational spaces ‘here’ and ‘there’.

### 3.6 Data analysis

Despite the various approaches to analysing data, as Cresswell (2013) suggests, qualitative data analysis (QDA) and interpretation does not follow a fix linear approach, neither is it off-the-shelf; rather, it is custom built. Analysing qualitative data is a complex and iterative spiral process, where we move forward and backwards (Cresswell 2013). QDA also does not happen once data has been gathered. 'The analysis starts when thematizing and design [our] study' (Kvale 2007: 119). Nonetheless, to uncover and examine the meanings and content of primary and secondary data, I have mainly embraced **thematic analysis**. 'A method for identifying, analysing, and reporting patterns (themes)' which is particularly useful when investigating an under-research area (Braun and Clarke 2006: 79). This method of analysis helped me organise and describe my data in a detailed manner, and interpret various aspects of my research topic. Furthermore, I wanted to use a simple method of analysis because the complexity is in the data (Chenail 1995).

Data analysis took place in four main interrelated stages, which, for ease of discussion are presented separately below. The first and ongoing stage has involved researching, reading, organising and making sense of secondary data in Spanish and English; both at the empirical and conceptual levels. For example, research was undertaken primarily on economic remittances. Although political remittances (Torres 2008) and the work of Levitt (1998, 2001) and Levitt and Lambda-Nieves (2010, 2011) on social remittances was also originally explored. A broad range of literature on transnational family, gender and remittances, (often based on particular country case studies) was also consulted to build the literature review (see chapter 4) and information that would subsequently be used to compare and contrast findings. Regarding studies focusing on Ecuadorian transnationalism, the work of Pribilsky (2004, 2007, 2012), Boccagni (2011a, 2012, 2013), Mata-Codesal (2011a, 2015), Mendoza *et al.* (2009), Olivé *et al.* (2008) offered some insight.

At the conceptual level, insight was also gathered from remittance typologies and transnationalism (see chapter 4). However, a broad range of literature on gender relations, power, family relations, and social capital (e.g. Bourdieu (1986), Coleman (1988), Portes (1995), VeneKlasen and Miller (2007), etc.) has further been consulted in the trajectory of this research. In the initial stage, a review of the literature was also especially helpful in helping me design my research questions and interview schedules (see appendices 1 and 2). In the process of capturing and analysing secondary literature, EndNote software has also

been useful not only for in-text citations and references, but to keep the various sources I have collated easily accessible and organised into different themes/‘group’ folders.

Stages two and three involved analysing interview narratives from Ecuadorian migrant participants in England, and subsequently with their recipients in Ecuador. The fourth stage comprised a joint analysis based on the above stages; analysing family remittance relations, including feminised and masculine remittance management relations (RMR), particularly within the context of three types of international economic remittances: maintenance, investment, and gift remittances exchanged between marital and consanguineal relationships. Primarily between: (1) husbands and their wives/partners, (2) children and parents, (3) parents and children, and (4) siblings. The analysis during these stages, (particularly stage four) also gave rise to the creation of a new Remittance Gender and Family Relations Framework (RGFRF). A framework influenced not only by Connell’s (2002) four gender relations model, but on a variety of different concepts and ideas (see chapter 7). **Table 8** below depicts these four stages and the steps of analysis taken within these.

**Table 8: Stages and steps of analysis**  
(Author’s elaboration)

Stages of Analysis	Steps (within each stage)
1. Secondary data (empirical and conceptual)	0. Data managing – creating and organising files for data
2. Analysing interviews with <i>migrant participants</i> in England	1. Familiarising myself with the data <ul style="list-style-type: none"> <li>• Transcribing interviews in Spanish</li> <li>• Listening and re-listening transcripts</li> <li>• Reading and re-reading transcripts and literature</li> <li>• Creating memos, notes and mind maps</li> </ul>
3. Analysing interviews with <i>remittance recipients</i> in Ecuador	2. Coding <ul style="list-style-type: none"> <li>• Colour coding different topics</li> <li>• Descriptive, emergent, analytical concepts</li> <li>• Memos and notes</li> </ul>
4. <i>Joint analysis</i> based on the above stages and the remittance relations of participants, which also gave rise to the creation of the RGFRF	3. Categorising information into themes <ul style="list-style-type: none"> <li>• Searching, identifying, reviewing, defining, naming themes <ul style="list-style-type: none"> <li>&gt; Using different colours for different themes</li> </ul> </li> <li>• Creating mind maps, diagrams</li> <li>• Exploring patterns/relationships</li> <li>• Choosing quotes/vignettes</li> </ul> 4. Interpreting and making sense of findings – bringing it all together <ul style="list-style-type: none"> <li>• Examine ideas, concepts, and relationships</li> <li>• Reviewing fieldwork/analysis notes</li> <li>• Developing list of the main points/arguments as a result of themes/main research questions and organising data</li> </ul>

	<ul style="list-style-type: none"> <li>• Discussing findings</li> <li>• Drawing comparison within findings, literature, and concepts/theory</li> <li>• Developing a new RGFRF</li> </ul> <p>5. Present narration in three chapters (linking to RQS)</p> <ul style="list-style-type: none"> <li>• Displaying/representing some findings/concepts via tables, figures, diagrams, and vignettes</li> </ul>
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As **table 8** illustrates, five main steps of analysis took place within these stages. Methodological guidance for analysis was gathered from various authors. For example, Cresswell (2013), Saldaña (2009), Taylor and Gibbs (2010), Richards (2009), Taylor-Powell and Renner (2003), and Miles *et al.* (2014). Once data was captured and organised within folders in EndNote and/or within a file cabinet/folders, the first step involved familiarising myself with the data. In the case of secondary data, printed articles/material were colour coded/highlighted based on the themes/purposes they served. For example, at a broad level, green related to methodology, pink to gender relations, orange to research questions, yellow to sub-themes, and blue for data to be incorporated, or contrasted/compared during the writing phase. Highlighting articles and specific sections of notes or memos also helped me identify and retrieve particular articles and sections for relevant chapters and/or future analysis more promptly.

In order to familiarise myself with interviews, I transcribed these verbatim in Spanish. Transcribing interviews was a time-consuming process, which nonetheless offered me the opportunity to reconnect with participants, to interpret what was being said, and to develop a more thorough understanding of the data (Kvale and Brinkmann 2009). The transcription process was facilitated by using ExpressScribe software and a foot pedal. As I listened to the audio recording several times, and as I transcribed interviews, I also created transcription memos, notes, and mind maps. For example, I created a sketch/profile of each participant, containing an overview of their personal characteristics, but also about their remittance practices, particularly in relation to the three research questions of this study. Mind maps and diagrams which I created by hand and also via [www.bubbl.us](http://www.bubbl.us) were also helpful in ‘seeing’ the data (Richards 2009), in linking ideas, processes, and relationships, and some of these resulted in figures being incorporated in chapter 5-7.

During the coding stage, I originally intended to use NVivo software, and for a short period I did. However, I reverted to pencil and paper. I felt that the latter gave me a better, more practical, and personal opportunity to connect with the data, to make notes on the side, to use different colours, and to have these next to me for guidance as I captured

additional notes and made sense of the data. Codes have been descriptive, emergent, and analytical (Richards 2009; Saldaña 2009), and these have been useful not only in creating the themes used to present findings but the content of the four gender dimensions of the RGFRF. Once data was coded, I moved to analyse these into themes (categories) and sub-themes based on my research questions (RQs). For example: meanings (RQ1), management and usage of remittances (RQ2) – chapter 5, and implications on family relations (RQ3) – chapter 6. Regarding the meaning of remittances for instance, some of the salient themes that emerged included: affection, moral duty, reciprocity, gratitude, and solidarity. Themes which shared commonalities with social capital theory, and which were subsequently linked to conceptual and empirical studies to enrich the analysis.

As themes emerged from findings and the literature, patterns, connections, and contrasts were also being made within different types of remittances and forms of family remittance relationships. Throughout these steps and stages of analysis, data was being constantly interpreted, discussed, and questioned, and themes were translated and contextualised into a narrative account, with various quotes (vignettes) from participants. These vignettes have been numbered, titled, and placed in grey boxes to facilitate their read and location. My elaborations were also checked, supported, and expanded using findings, concepts, and evidence from a wide range of studies. Nevertheless, because no one framework or typology became sufficient to make sense of the complexity of family remittances, I also proposed a new framework, and provided various diagrams and tables to explain and illustrate some of the concepts and relationships that emerged from the data.

Findings, analysis and discussions have also been presented in an amalgamated fashion in chapters 5 and 6 show some creativity how the data was analysed and assembled. However, such presentation was also influenced by personal preference, because in my opinion, such structure facilitates the coherence of the reading, concurrently presenting a discussion and analysis that closely liaises with the literature, (as opposed to a more traditional approach where these could have been organised separately). Furthermore, by presenting findings, analysis, and discussions together, I have tried to combine the line of argument of this thesis with explanations in context, while simultaneously making linkages and contrasts to various studies, which in my view, also helped me expose the richness and complexity of the findings of this thesis more vivid. Finally, once the analysis took place, I

had to edit the thesis extensively, remove several chapters, and condense the chapters to adhere to word count restrictions.

### **3.7 Trustworthiness**

To establish trustworthiness and rigour, this study draws on four criteria: credibility, transferability, dependability, and confirmability (Baxter and Eyles 1997; Lincoln and Guba 1985).

#### **3.7.1 Credibility**

Baxter and Eyles (1997) argue that the most important principle for guiding qualitative research is credibility. 'The degree to which a description of human experience is such that those having the experience would recognize it immediately, and those outside the experience can understand it' (Baxter and Eyles 1997: 512). Credibility thus refers to the authentic representation of experience, and is based on the assumption that there is no single reality, but multiple realities. Thus we do not search for confirmation, but rather a commentary from participants' on the plausibility of the interpretations offered (Baxter and Eyles 1997). Various strategies can satisfy this criterion. These include: purposeful sampling, prolonged engagement, triangulation, peer debriefing, and member checks (Baxter and Eyles 1997; Lincoln and Guba 1985). This section provides some details on the last three. Information on sampling has been provided in section 3.4, and to an extent, 'prolonged engagement' is addressed in section 3.5 - insofar as I explained my own positionality as an Ecuadorian migrant remitter.

Baxter and Eyles (1997: 515) also argue that while participants 'do not have privileged access to the truth, they do have privileged access to their own opinions and meanings.' Thus the importance of member checks, which involves checking the adequacy of analytical categories, interpretations, and conclusions with participants to ensure our interpretations adequately represent their narratives (Lincoln and Guba 1985). When I embarked on this study, I aimed to undertake individual 'member checks' with remitter and recipient participants. However, mainly due to their lack of availability, this was only possible in two instances with recipients in Ecuador as a group of two. Hence to ensure confidentiality I was unable to review with them their individual transcripts. Yet, 'members check' offered a valuable opportunity to review with them a summary of my findings, analysis, and interpretations, and to get another chance to discuss, exchange ideas, and acquire additional information. In both instance for example, not only from the viewpoint of

recipients, but of return-migrants. Furthermore, members check also offered participants the opportunity to correct any errors and challenge my interpretations (although this did not happen). Members check also let participants know how their interviews were being used; which as Lincoln and Guba (1985) argues, is also an ethical imperative.

Triangulation is also considered a powerful technique for strengthening credibility as it is based on convergence - 'multiple sources provid[ing] similar findings' (Baxter and Eyles 1997: 514), whether this is in terms of multiple sources, methods, investigators, and theories (Lincoln and Guba 1985). In the case of this research, I have embraced a variety of studies, literature, and concepts, theories, and typologies to make sense of remittances (see chapters 4 and 7). I have engaged in source triangulation by interviewing remitters *and* their recipients; where their interviews also helped validate each other's accounts. The numerous quotes (vignettes) from remitters, recipients, men, women, have also aimed to serve as an implicit source of triangulation (Baxter and Eyles 1997).

I have engaged in peer debriefing in two ways – with my supervisory team and by presenting my study within the research community. The communication and meetings I have held with my supervisory team throughout the research process have provided me with the opportunity to discuss the different components (e.g. substantive, methodological, ethical) and facets of my research, and to receive feedback on my interpretations (Baxter and Eyles 1997). Moreover, engaging in peer debriefing with my supervisors has offered me the opportunity to be more critical, and to question and better support my choices and approaches. I have presented my study within the research community both at national and international conferences,<sup>41</sup> and within my university during workshops, a summer school, and seminars. Participating in these events has been useful in receiving feedback and in encouraging further reflection, justification, and the enhancement of the credibility and persuasiveness of my research.

### **3.7.2 Transferability**

In line with my qualitative approach, my aim has not been to provide statistical generalisation, but rather analytical transferability, offering rich insight about Ecuadorian family remittances and gender relations, which gave rise to the RGFRF. A framework that

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<sup>41</sup> I have presented at three international conferences. The *Historical Materialism* conference held on November 2013 in London, England. The *Migration and Well-Being: Research Frontiers* conference on January 2013 in Tel Aviv, Israel. The *International Conference on Gender and Migration: Critical Issues and Policy Implications* on May 2013 in Istanbul, Turkey.

offers analytical tools for examining other remittance relationships (economic or otherwise). I have used two strategies to satisfy this criterion: description and sensitivity to context (Baxter and Eyles 1997; Yardley 2000). This chapter for example, provides accounts of the methodological choices of this investigation, and the context in which this research has been carried out. At an early stage of the research process, one of the reasons for selecting an interpretivist epistemology, subjective ontology, and qualitative approach was due to context sensitivity. Via my theoretical and methodological choices, I wanted to be able to appreciate the subjective experiences of individuals and explore the multiple truths and realities of remitters and recipients. I also wanted to be guided by conceptualisations that would allow me to better understand the socio-cultural and economic context in which remitters and recipients live their daily lives (e.g. transnationalism) while using findings, and conceptual literature to propose a new framework. Yardley (2000: 223) also argues that transferability of research outcomes can be assessed in terms of impact and utility; and that:

the ultimate value of a piece of research can only be assessed in relation to the objectives of the analysis, the applications it was intended for, and the community for whom the findings were deemed relevant.

While there have been no direct benefits to the Ecuadorian migrants and their families participating in this study. I consider this research to have both impact and utility, at the empirical and conceptual level, as it offers new insight about transnational family remittances for an under-researched diaspora, and a more detailed framework to explore remittance gender and family relations. Nonetheless, the ultimate judgement on the impact and degree of utility of this research rests with readers.

### **3.7.3 Dependability and confirmability**

Dependability and confirmability can be understood as an 'inquiry audit', which assesses the fairness of representation in terms of the process (dependability) and the product (confirmability) of research (Lincoln and Guba 1985; Starken 2011). This chapter contributes to the 'audit' of this study by explaining and justifying the methodological choices that have been made, as well as my reflections on my role as a researcher and positionality (section 3.5). Subsequent chapters also aim to serve as an audit insofar as they illustrate the various themes that have emerged from the data, and the linkages to existing literature. Chapters 5-7 also present the connections between my interpretations and the various remittance practices (including the various gender dimensions of the proposed

RGFRF) in narrative and visual forms, and these are further elaborated/supported by participants own accounts in the form of vignettes. In two instances my interpretation and findings were also discussed with participants. An 'auditee-auditor research relationship' was also formed with my supervisors during all stages of the research process (Baxter and Eyles 1997). This auditing relationship helped me verify the coherence of my arguments and justification, the rigour of my claims, and in ensuring that there is a logical, coherent, and transparent step-by-step progression in my research and the sequence of evidence (Baxter and Eyles 1997).

### **3.8 Limitations**

This research has encountered limitations in seven areas. Three related to methodology and four related to coverage. First, this study is limited in terms of sample size. Hence, as stated in the introduction, given the sample size of this research, the findings presented in chapters 5-8, and the comparisons drawn to other studies (particularly those that involve larger numbers of research participants) are suggestive rather than representative. Furthermore, while statistical generalisability has not been the focus or aim of this study, I have tried to embrace an assortment of views by undertaking interviews with remitters and recipients, men and women, and by presenting a variety of themes arising from their various remittance practices. Hence, I would argue that what is lost in breadth is gained in the depth of analysis and the richness of data. Second, since this study embraces a purposive, snowball, and matching sampling technique, there was a tendency to select only those Ecuadorian migrants who were actively involved in transnational practices of sending/receiving remittances.

Third, regarding primary data collection techniques, I have focused on semi-structured interviews with *adult* remitters and *main* recipients only, as opposed to engaging in participant observation or focus group discussions. However, unlike other researchers, my advantage is that as a migrant remitter I have insight and personal experiences about engaging in these transnational practices. Focus groups were not undertaken due to two reasons. (1) The majority of participants were migrants with multiple and concurrent occupations, and their hours of work and diverse schedules made it difficult to arrange a suitable place, time, and day for everyone to meet. (2) The nature of my study and the questions asked also suggested that a focus group might have intimidated some respondents, who could have decided not to share their experiences, and/or to agree with

the general consensus. Focus groups could have thus potentially deprived me of the detailed information I was seeking.

Fourth, the study only concentrates on first generation long-term remitters (as opposed to first *and* second generation) and their recipients, given the difficulty in locating second generation migrants. Fifth, the focus of study has been on *international* remittances sent by adult individual migrants, as opposed to *internal* or collective remittances sent by migrants' organisations. Sixth, only economic remittances (as opposed to material, political, and/or social remittances) have been studied to ensure depth and to provide a better coverage of these practices. However, the literature would benefit from exploring in more profundity all these various types of remittances and their different stakeholders. Seventh, this study is a cross-sectional as opposed to a longitudinal study. Yet, I am conscious of the significant benefits the latter can offer.<sup>42</sup> For instance, in term of a more profound study of different patterns which may present variations over a prolonged period of time and affect/change transnational practices.

### 3.9 Ethics

The integrity of any research depends not only on its scientific rigour but also on its ethical adequacy (OBU 2012a). Hence, before commencing fieldwork, and to adhered to the ethics regulations of Oxford Brookes University, I obtained UREC approval on 3 December 2012. In order to be granted consent and ensure that this study adhered to rigorous ethical principles, I completed a detailed 15 page UREC form explaining my investigation, and submitting ethics consent forms, participant information sheets, and interview schedules.

Beyond the formalities of ethics forms, and discussing the overall aim with/obtaining the consent from participants prior to engaging in interviews, I was committed to abide by the university's code of ethics. I adhered to the code of ethics not only because I wanted to ensure that participants' 'dignity, rights, safety, inclusivity and well-being . . . [were] given priority' (OBU 2012b), but because I was committed to respect participants' privacy and be honest with them. I wanted participants to feel assured that their information was going to be treated with care, used solely for the purpose of this study, and that their interviews would be kept confidential and anonymised.

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<sup>42</sup> Portes (2003) for example acknowledges that longitudinal data is necessary to elucidate the 'generation transmissibility' – e.g. whether transnationalism is mostly, or solely a first generation phenomenon, or if migrant children also participate.

In particular, this research has adhered to eight ethical principles. First, not cause harm, affect the well-being of participants, or exploit them or their information in any way. Second, provide potential participants advance communication of my research, detailing its various elements and procedures via a participant information sheet. Third, not coerce or pressure participants to take part in this study. Their involvement and the information they shared with me has been voluntary. I made all of them aware that if at any moment they did not want to answer a particular question, they did not have to. Similarly, if they felt uncomfortable, and wanted to terminate the interview, they could at any time. Fourth, participants were offered the right to give their voluntary informed consent before being interviewed, and to ask questions at any point. Fifth, not deceiving participants in any way. Sixth, protect participants' confidentiality and privacy by maintaining anonymity. Thus ensuring that their identity would not be revealed without their prior written consent. Seventh, follow the University's Data Protection Policy and Guidelines, making sure that the collection and storage of research data comply with the Data Protection Act 1998. Eighth, offer participants access to my research (OBU 2012a).

### **3.10 Summary**

Chapter 3 has presented this study's methodological design, my positionality within it, as well as the limitations and ethical considerations. In summary, I have embraced an interpretivist epistemology and subjective ontology, a qualitative approach and data analysis centred around semi-structured interviews with 35 participants (remitter and recipients), a purposive snowball and matching sampling technique, and a cross-sectional time horizon. The selection of such methodology has been based on my research aim and research questions, and compatibility to the literature (including what similar studies have employed), and personal and practical considerations (e.g. my experience as a migrant remitter, the access to participants, and time constraints).

Section 3.1 has detailed the *interpretivist epistemology* and subjective ontology that has guided the premise and analysis of this study - that 'knowledge cannot be neutral or objective' (Alcoff and Potter 1993: 207), and that there are multiple truths and realities. All of which are valid. Reality in this study is considered to be something created by human beings; over history, through interactions, interpretations, and cultures (Saunders *et al.* 2009; Watson 2008). A *qualitative approach* (section 3.2) has provided a holistic connection to my epistemology, exploratory and explanatory nature of research, sampling technique, small sample size, and data collection and analysis techniques (sections 3.3 and 3.4).

Interviews with migrants were undertaken in Spanish to ensure participants were better able to explain themselves in our native language, and comfortably raise topics they felt were relevant, and to try to reduce power distances. A *purposive snowball and matching sampling* techniques were used in two stages to recruit remitters and their recipients, male and female. My *positionality* as an Ecuadorian woman and what this meant for this research has been reflected on in section 3.5. Section 3.6 expanded on the stages and processes of a *qualitative thematic analysis* based on the three main research questions. The steps taken to ensure *trustworthiness* have been addressed in section 3.7. While sections 3.8 and 3.9 have detailed the *limitations* and *ethical considerations* of this study. Chapter 4 will subsequently offer a review of the remittance literature.

*What is clearly missing is seeing remittances as a social interaction among real people whose lives change over time, whether because of normal life cycle events, external or internal, social, legal, or political changes or because of migration itself as an impetus' (Harper and Zubida 2013a: 8).*

## Chapter 4

### A Conceptual and Empirical Review of Remittances

#### 4.0 Introduction

‘We live in a world of hybridity and complexity’ (Glick Schiller 2003: 102) where ‘globalization has knit countries together in a dynamic network of cross-border exchanges, of which migration is a constituent element’ (Goldin *et al.* 2011: 262). A world where ‘transmigrants’ forge and sustain multi-stranded familial, economic, social, organisational, religious, and political relationships that span geographical, cultural, and political borders. ‘Transmigrants’ thus link their societies of origin and settlement (Basch *et al.* 1994) in a process coined by Glick Schiller *et al.* (1992) as ‘transnationalism’.

Consequently, it is within the transnationalism literature that this research frames itself. Although, at a broader level, this study is situated within the interdisciplinary field of migration studies, which encompasses an array of subject areas (e.g. sociology, gender studies, anthropology, economics, human geography) embraced in this thesis.<sup>43</sup> Unlike traditional migration theory focused on studying the determinants of migration and the adaptation of migrants to host societies, transnationalism does not conceive migration and its consequences as a dichotomous process (Guarnizo 2006). ‘Transnationalism allows us to analyze the “lived” and fluid experiences of individuals who act in ways that challenge our previous conceptions of geographic space and social identity’ (Basch *et al.* 1994: 8).

Yet, while transnationalism is helpful in placing emphasis on interconnectedness, simultaneity, and power asymmetries (Mata-Codesal 2013b), transnationalism can also be criticised for lacking a ‘gendered optic’ (Mahler and Pessar 2001). Hence, building on the basic premises of transnationalism, but giving emphasis to gender relations ingrained in transnational families, remittances in this study are conceptualised as a form of transnationalism. A transnational gendered social practice, embedded in migration and remittance processes themselves, and in the gender structures of migrants’ societies of origin and destination (King *et al.* 2013). Different to many migration and remittance studies, gender in this study is not treated as ‘a variable’ of study with straightforward yes/no answers. Gender relations are much more nuanced and complicated to fit into a

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<sup>43</sup> A number of studies have influenced the conceptualisation of this study. For example: Connell (2002), Coleman (1988), Portes (1995), Mahler and Pessar (2001), Bourdieu (1986), Åkesson (2011), Boulding (1990), Mata-Codesal (2011a), Goldring (2004), VeneKlasen and Miller (2007), Harper and Zubida (2013a), Petrozziello (2011), King *et al.* (2013), and Lewis *et al.* (2010).

dichotomy. The emphasis of this thesis thus lies on exploring the interconnected remittance gender and family relations between and among men and women 'here' and 'there'. Accordingly, unlike more conventional feminist research, which primarily promotes women's rights and interests, this research embraces wider views.

Although international economic remittances are a widely researched area of study embraced by numerous disciplines and researchers from around the world,<sup>44</sup> gaps in the literature remain. Scholars<sup>45</sup> and conferences such as the 'International Conference on Migration and Well-Being: Research Frontiers' and the 'International Conference on Gender and Migration: Critical Issues and Policy Implications' have highlighted the need to study these key transnational practices not only as economic, but as social, gender exchanges. Authors such as Carling (2014), van Naerssen *et al.* (2015), and Katigbak (2015) also highlight the need for creating conceptual tools that can allow us to better examine the multi-dimensional and relational nature of remittances.

While providing an exhaustive review of the remittance literature is beyond the scope and word restriction of this dissertation, this chapter does aim to present an overview of traditional and more contemporary remittance research and conceptualisations by doing three things. First, by problematising remittance studies via highlighting some conceptual and empirical deficiencies (section 4.1). Second, by presenting some theoretical and empirical contributions to the understanding of remittances (section 4.2), since these have offered insight to this study, and because these expose some prevailing gaps. Third, given the focus of this study, an overview of transnational families, gender, and remittance studies are discussed in section 4.3.

#### **4.1 Problematising remittance studies and conceptualisations**

Despite the substantial number of remittance studies undertaken by various academics, governmental, non-governmental, and international institutions (e.g. the UN, the World Bank, and the IMF),<sup>46</sup> the conceptual understanding, and particularly the theoretical development of remittances has not only been scarce and scattered but underdeveloped. As Rahman and Fee (2012: 690) acknowledge:

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<sup>44</sup> For example a subject search on 'remittances' in IBSS on 7 March 2016 produced a result of 1,569 academic sources within four disciplines: Economics (869), Sociology (425), Anthropology (141), and Political Science (134).

<sup>45</sup> See for example: van Naerssen *et al.* (2015), Gorchakova (2012), Harper and Zubida (2013a), King *et al.* (2013), Mata-Codesal (2013b), Rahman and Fee (2012), Yeoh *et al.* (2013).

<sup>46</sup> See for example: de Haas and Van Rooij (2010), Fajnzylber and López (2007), IMF (2008), Orozco (2013), UN-INSTRAW (2008, 2010a, 2010b), World Bank (2012, 2014b).

the increased research attention given to remittances has not been adequately translated into corresponding publications on the associated theoretical lenses that can be used when studying remittances, or the conceptual or methodological challenges . . . Involved in researching migrant remittances.

This is probably due to three reasons. **First**, mainly due to the **economic and quantitative emphasis**, which reduce remittances to pure monetary transactions. For instance, from a macroeconomic perspective, remittances are no different from FDI or exports; insofar as they all contribute to a country's BoP and economic growth (Åkesson 2011). Hence, the vast number of studies exploring the relationship between remittances and development (Fajnzylber and López 2007; IMF 2008; Julca 2013a; Mughal 2013; Olivie *et al.* 2008; Orozco 2013; Yang and Mbiti 2014). From a microeconomic perspective, remittances are often portrayed as calculated economic transactions whereby migrants remit to support their families' daily living expenditures, pay debts, or invest in land, houses, and education. Researchers embracing this approach place little (if any) emphasis on gender, the migration context, the normative setting and moral values which influence these practices (Yeoh *et al.* 2013), or the variation in the nature of the families and households engaged in remittance exchanges (Carling 2008a). Nonetheless, studies applying the NELM approach<sup>47</sup> do link remittances to *household* rather than to *individual* decision making, as is the case in the traditional neoclassical approach (Velásquez 2010).

Similarly, policy-driven research embracing a macroeconomic perspective (focused particularly on remittances *for* development) tend to focus on making remittances 'work productively' (Åkesson 2011), searching for simplistic and short-term solutions to complex transnational practices, with far-reaching economic, sociocultural, ethical, technological, and political repercussions (Castles and Miller 2009). As Åkesson (2011: 326) acknowledges:

the emphasis on economic utility obscures the fact that remittances also have important implications for social and cultural dimensions of everyday life, such as kinship, exchange, and morality.

**Second**, due to the **narrow and segregated area of enquiry** of much of the remittance literature which focuses on specific remitters or recipients. For example, regarding **remitters**, the focus has been on testing the different remittance drivers in reference to a particular group of migrants or country/countries (Kagochi and Chen 2013; Morán 2013; Piracha and Saraogi 2011). When the focus is on **recipients**, the emphasis tends to be on the effects of economic remittances (e.g. as an additional source of income) on receiving

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<sup>47</sup> The NELM (New Economics of Labour Migration) 'leads to the specific hypothesis about migrants' motivations to remit, as well as the impacts of remittances on migrant sending economies' (Taylor 1999: 75).

households. For example, in terms of poverty reduction at a household level among migrant households, or on a national scale (Acosta *et al.* 2008a; Adams and Page 2005; Bertoli and Marchetta 2014; Musumba *et al.* 2015; Orozco 2009; Singh and Velásquez 2013). In both scenarios, the emphasis is on statistical findings and yes/no answers. Yet, the processes in which remitters (migrants) and recipients (non-migrants) interact are not disconnected (Levitt and Lamba-Nieves 2011). Hence the need to study remitters and recipients, men and women collectively in order to work towards a more comprehensive framework that reflects the complex lives of migrants and their families back home, which cut across gender lines and transnational social spaces. Such framework has the potential to subsequently respond creatively to the challenges they both face (Levitt and Lamba-Nieves 2011).

**Third**, international economic remittances (like other forms of remittances - collective, social, cultural, political, technological) tend to be treated as a **unitary package** (Goldring 2004). However, this is problematic because as a result, remittances tend to be subsequently characterised as simplistic monetary transactions, and one dimensional/one sided transfers from migrants to recipients. In reality, economic remittances tend to be multifaceted, dependent on context, and not always unilateral; often, different forms of reverse remittances are also exchanged simultaneously (Mazzucato 2011). Remittances tend to be dynamic transnational practices influenced not only by the economic environment, but by a regulatory social framework in which gender, kinship norms, reciprocity, obligations, and emotions all play a part, and which consequently result in economic as well as non-economic implications (Åkesson 2011; Goldring 2004). Consequently, dissecting different types of economic remittances exchanged within specific remittance relationships (see chapter 7) can help us better capture and untangle their socioeconomic complexities, and to bring gender (power, production, emotional, and symbolic) relations to the centre of analysis.

**Fourth**, while some studies acknowledge that migration and remittances are intrinsically interdisciplinary areas of study, and gendered processes (IOM 2010; King *et al.* 2013; Rahman 2013; Ramírez *et al.* 2005a; Stevanovic-Fenn 2014; van Naerssen *et al.* 2015), a large number of remittance studies have not fully embraced these dimensions at a conceptual level. Therefore, improving the understanding of remittances requires more comprehensive and multi-dimensional **conceptual approaches** that gather insight from various fields and paradigms (Castles and Miller 2009; Collinson 2009). These could then

lead the path to a more holistic and deeper examination of the intricacies, variability, contextuality, interconnectedness, and dynamic remittance gender relations embedded within many transnational families.

Yet, while some of the flaws of studying remittances from an economic perspective have been mentioned in the preceding points, the conceptualisation of remittances from a social and even gender perspectives also have their flaws. For example, the majority of remittances studies that do give emphasis to 'gender' (see section 4.3), tend to focus on women (particularly recipients), or on highlighting the differences between the remittance practices of men and women (de Haas and Van Rooij 2010; Holst *et al.* 2011; IIUD 2008; Petrozziello 2011; Rahman 2013; Southiseng and Walsh 2011).

Moreover, whether remittances result in gender empowerment or disempowerment for example is based on a number of factors, and on circumstances of specific and changing social contexts (van Naerssen *et al.* 2015). Henceforth, if researchers and policy makers are going to work on creating, and/or proposing policies and solutions that address some of the challenges migrants and recipients, men and women face, we need to transcend the compartmentalised views (Levitt and Lamba-Nieves 2011). We need to create more flexible and detailed remittance frameworks that place emphasis not only on behaviour, but on meaning and context (pre, during, and post migration). A more holistic framework that provides a 'conceptual vocabulary' (Kelly and Lusi 2006) can help us make sense of remittances as social, gender exchanges, while setting the foundations for further theoretical contributions.

## **4.2 Contributions to the conceptual and empirical understanding of remittances**

### **4.2.1 Remittance motivations and determinants**

The pioneer microeconomic 'theories of remittances' proposed by Lucas and Stark (1985) which focus on categorising migrants' **motivation for remitting** are the most renowned and cited conceptualisations of remittance until present times. Their conceptualisations have also influenced the New Economics of Labour Migration (NELM) perspective, which emerged in the 1980s/1990s as a critical response to the neoclassical and structural approaches (Taylor 1999). The key premise of the NELM is that the determinants of remittances are linked to migration decisions, where remittances are regarded as a calculated strategy between migrants and their families back home (Stark and Bloom 1985). Thus, unlike the traditional neoclassical economic approach, the NELM

maintains that decisions about remitting are linked to transnational household dynamics rather than to individual decision making, and hence the need to make the household (as opposed to the individual) the unit of analysis (Åkesson 2011; Velásquez 2010).

Based on statistical models and household survey data from Botswana, Lucas and Stark (1985) present three main motivations for migrants to remit (see **figure 7** and **table 9**).<sup>48</sup> *Pure altruism* relates to affection/care for the wellbeing of their families. *Pure self-interest* relates to selfish motivations (e.g. inheritance and investment reasons). *Tempered altruism or enlightened self-interest* relates to contractual arrangements based on repayments to migrants' families for the education costs of the migrant, and the actual migration costs, or as a co-insurance/risk diversification strategy to provide/obtain an alternative source of income in times of need (Lucas and Stark 1985).

**Figure 7: Motivations for remitting**  
Carling (2008a: 584)



The conceptualisations of remittances by Lucas and Stark (1985) have influenced a plethora of (primarily quantitative) remittance studies which have empirically analysed the determinants of remittances. Studies which have given primacy to test the different motives and their relevance to various migrant groups have exposed a variety of remittance behaviour around the world, and some important social concepts, such as care, prestige, and informal contractual arrangements between migrants and recipients. However, one could argue that their conceptualisations/typologies are nonetheless somewhat rigid, one-directional, genderless, and lacking a relational perspective; even when as part of tempered altruism or enlightened self-interest, remittances are regarded as self-enforcing

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<sup>48</sup> While Lucas and Stark (1985) provide this three layer typology of remittances, it is Carling (2008a) who offers a visual representation of their typology.

‘contractual arrangements’, where migrants and their families share mutual economic interdependence (Åkesson 2011).

Remitters appear to be largely represented as *homo economicus* - rational, strategic, and mainly self-interested actors, where remittances increase with migrants’ wages and decrease with the level of income of the household (Wendell 2005). Yet, as evidence from some studies (McKay 2007; Möllers *et al.* 2015; Paerregaard 2015) suggest, migrants’ motivation for remitting transcend rational strategies. Remittances are influenced by various economic and non-economic factors (e.g. gender relations, household composition, emotions, family attitudes, norms, etc.). Moreover, while Lucas and Stark’s conceptualisations offer a migrant centric perspective, diverse forms of reverse remittances may also be sent from family members back home to migrants abroad (Mazzucato 2011). Hence, remittance exchanges can also be bilateral. Likewise, transnational families may also exchange social, political, and/or technological remittances.

In the case of Ecuadorian households, and based on an altruism model, Morán (2013) finds that households headed by females are more likely to receive, and to receive more remittances than households headed by males. Households with higher ratios of children to adults are also more likely to receive remittances and in greater amounts. The strength of ties and migrants’ status within their household also determines remittance behaviour. Ecuadorian migrants who are not spouses, parents or children of the remaining household head are less likely to send money and send less than those who are (Morán 2013).<sup>49</sup>

Ecuadorian migrants whose motivation for emigrating was studying or unifying the family are also less likely (–15.2%) to remit, and remit less than those whose motivation for emigrating was the search for work or accepting a labour offer abroad (Morán 2013). Likewise, while the relationship between the likelihood of remitting and the length of time since migration demonstrates a U-inverse-shaped curve; the relationship between the amount of remittances and the length of stay reveals a U-shaped curve. Households with lower income tend to receive more remittances. Migrant’s host country are also important in explaining migrant worker remittance behaviour. Ecuadorian migrants who moved to Spain were 1.7% less likely to remit and remit 22.7% less than those migrants residing in the

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<sup>49</sup> Morán (2013) finds that when Ecuadorian migrants are not a close relative of the household head, the likelihood of remitting is 24.6% lower than when migrants are close relative. The amount received per household member from migrants who are not close relatives is 25.6% lower than the amount received from migrants who are close relatives (Morán 2013).

USA. A finding which may be associated to a lower unemployment rate, and higher potential earnings in the USA relative to Spain (Morán 2013).

In comparison to Morán (2013), and based on and a random sample of 3,566 formal remitters from 18 LAC and West African countries residing in the USA, UK, and Germany, Orozco *et al.* (2006) examine differences in female and male migrants' remitting behaviour. While the authors acknowledge that tests of simple altruism versus contractual propositions have their limitations due to the lack of sufficient information about the characteristics of receiving household, (including economic ties and wealth of receiving household), Orozco *et al.* (2006) study suggest four main findings. First, women remit lower amounts than men. However, women remit more than men for each year that they have already been remitting. Second, women remit more than men to parents, children, and distant family members. Meanwhile, men increase their remittances only when sending to their spouses.<sup>50</sup> Women (particularly Latin Americans and Africans) also demonstrated a greater relationship reach and commitment in their remittance behaviour - suggestive of more altruistic remittance behaviour than men (Orozco *et al.* 2006). Third, men and women remit more the longer they have been sending remittances, (although the amount remitted is also affected by the size of the household), and women's remittances tend to be more counter-cyclical than men's. Fourth, women remit more than men when remittances are spent on food or clothing, and less than men for business purposes, or to pay off loans. Thus, Orozco *et al.* (2006) argue that women remit with the intent of using remittances back home on more altruistic than self-interest motives.

Evidence from these and other studies<sup>51</sup> offer an overview of the assortment of remittance behaviour for particular countries; at times alluding to the importance of family relationships, and how the ability to generate remittances, and the strength of families ties are often more crucial than the economic needs of these households (van Dalen *et al.* 2005). Nonetheless, one could argue that their insight is limited, and contextual analysis is often absent. While in theory the different motives are segmented, in practice, it is not

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<sup>50</sup> Orozco *et al.* (2006) regional samples also suggest that women from Latin America and Africa also send more to spouses than their male counterparts.

<sup>51</sup> Authors such as Adams *et al.* (2009); Amuedo-Dorantes and Pozo (2006); Bouoiyour and Miftah (2015); Dalen *et al.* (2005); de Brauw *et al.* (2011); de la Brière *et al.* (2002); Depoo (2014); Hoddinott (1994); Holst *et al.* (2011); Kagochi and Chen (2013); Lim and Morshed (2015); Morán (2013); Orozco *et al.* (2006); Pirschacha and Saraogi (2011); Rappoport and Docquier (2005); Shahbaz and Aamir (2009) shed light on a variety of international migrants' remittance motives, particularly of migrants who reside in the USA and remit to developing countries such as Mexico, Egypt, Ecuador, Guyana, Turkey, Morocco, the Dominican Republic, Kenya, and Pakistan. These studies suggest that there are a number of factors that influence remittance behaviour. For example: education, income, length of time abroad, skill, citizenship status, networks, household composition, etc.

always straightforward to clearly distinguish one motive from another. The reasons that impel migrants to remit, and the meanings these may hold, may encompass several economic and non-economic reasons (Velásquez 2010). Consequently, probing the binary balance between altruism and self-interest may also prove to be impractical due to the complexity of migration dynamics (Carling 2008a).

Moreover, as Blue (2004) argues, altruistic, self-interest or mutually beneficial motivations may vary by cultural norms, and be facilitated or restricted by **structural factors** outside of migrant's control. Motivation models tend to neglect these. In an effort to build on the work of Lucas and Stark (1985), Blue (2004) presents a conception of determinants which recognises that individuals' decisions to remit (or not), are mediated not only by different *social obligations* migrants feel towards their families (e.g. closeness of family relationship, gender, degree of communication maintained, and length of time abroad), but also by *structural constraints* (e.g. state role and economic crisis) present in host or home countries (see **figure 8**).

**Figure 8: Structural and behavioural determinants of remittances model**  
Blue (2004: 64)



While Blue's (2004) model does not address migrants' sociodemographic characteristics (which often also serve as determinants of remittances); by conducting household surveys in Habana, Blue (2004) finds that a changed macroeconomic context and legislation can motivate remittance sending (even for extended relatives). Blue (2004) further suggests that the structural context can affect remittance sending despite the length of time migrants have been abroad, or their political ideology; even among political refugees. Similar to Morán (2013) and Orozco *et al.* (2006), Blue's (2004) findings nonetheless underline the significance of family ties. For example, *immediate family* members remitted more and more consistently, while *extended family* members remitted less and less frequently. Inheritance or investment motives were not relevant in the Cuban case. Migrants were largely motivated to remit either as a result of altruistic reasons, or mutually beneficial arrangements.

Blue's (2004) evidence also suggest that motivations to remit are mediated by gender-specific cultural expectations. Migrant women demonstrated being more likely to remit (material and monetary remittances), and of being more reliable remitters than men; probably due to their traditional gender role as family caretakers in Cuban society. Female migrants who remitted to their *elderly parents or extended family* appeared to have primarily altruistic motives, while those remitting to their *immediate family* members appeared to remit due to mutually beneficial agreements (e.g. pay for their migration expenses, or support family members until they can migrate) (Blue 2004). However, Cuban male and female migrants' remitted similar amounts of annual remittances (\$592 and \$534 respectively). Thus this contradicts the common knowledge that because women's earnings are lower than men's, women remit lower amounts to their families than men (Blue 2004).

However, while Blue (2004) attempts to consider structural factors and social obligations in migrants' remittance behaviour, as Carling and Hoelscher (2013) argue in their remittance model (see **figure 9** overleaf),<sup>52</sup> remittances sent by migrants are simultaneously shaped by their *capacity* and *desire* to remit. These two factors may subsequently be influenced *transnationally* through ties (e.g. kinship relationships) with their native countries, and *locally* in their country of residency via their economic integration (capacity) and socio-cultural integration (desire to remit). Using survey data for migrants in Norway, Carling and Hoelscher (2013) find that economic integration has a strong influence on the capacity to remit. For example, migrants with secure employment and sound household finances are the most likely to remit. Socio-cultural integration had a weak and indeterminant effect, although experiences of discrimination appeared to have a positive effect on sending remittances.

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<sup>52</sup> While quadrant three (transnational influences) in figure 9 overleaf is empty, Carling and Hoelscher (2013) argue that the availability of transfer services to which potential remittance receivers have accessed to, could fit under this quadrant.

**Figure 9: Capacity and desire to remit**  
(Carling and Hoelscher 2013: 941)

Despite Blue's (2004) endeavour to consider structural factors and social obligations, and Carling and Hoelscher's (2013) conceptualisation of the capacity and desire to remit (influenced by transnational and local spheres - particularly economic and socio-cultural integration), it could be argued that until recently, the conceptualisations and models of remittances have nonetheless been largely based on three unexpressed assumptions. First, remittance motivations never change. Second, remittance terms are not renegotiated. Third parties of the negotiation are static (Harper and Zubida 2013a). Yet, as Harper and Zubida (2013a) acknowledge, migrants remittance patterns can change over time and/or cease completely for a variety of personal or external reasons. Thus, to enhance the understanding of remittances' motivations, Harper and Zubida (2013a) introduce a new category to Lucas and Stark's (1985) work – the visibility dimension.

According to the **visibility motive** (see **table 9** overleaf), remittances are flexible exchanges with the potential to change. Remittances are conceptualised as mechanism that can boost migrants' self-esteem (identity) – i.e. by making them feel like 'somebody' of value, and by helping them maintain connections with their homeland. Based on interview data obtained from temporary migrant workers from 11 nationalities residing in Israel, Harper and Zubida (2013a) find that when migrants gain 'visibility' in the host country, their remittance behaviour and motivation for remitting change. For instance, by acquiring new roles and the pertinent responsibilities that come with these new roles, some migrants establish a new identity in the host country. Once migrants become 'visible' in the host country, they many reduce their remittances; even when the need of receiving these is still

present in their native countries; as is the migrant ability to remit (Harper and Zubida 2013a). Yet, for other migrants:

remittances present a tangible mean to assert their existence in their homeland as the provider and in their sense of self in the receiving country . . . By remitting funds the migrant can re-imagine his social environment, his role in the family and even himself (Harper and Zubida 2013a: 23).

While I would argue that the visibility motive can be indirectly inferred from the work of Lucas and Stark (1985), (particularly in relation to the pure self-interest motive), Lucas and Stark (1985) make no explicit reference to the fact that migrants remit for self-esteem reasons and/or to maintain transnational connections. Conceivably this could be because the classic remittance ‘theories’ of Lucas and Stark (1985) present remittances as more strategic and calculated arrangement between remitters and recipients.

Hence, although Harper and Zubida’s (2013a) typology is still migrant-centred, by conceptualising remittances as a visibility mechanism, and changing the level of analysis from aggregate to individual level, they attempt to sensitise remittances as social interactions among real people whose lives evolve over time. This thesis builds on this premise, and the visibility mechanism is embraced in the conceptualisation of this study because it also helps surface the transnational symbolic gender relations among transnational migrant families interacting within transnational social fields (see chapter 7).

**Table 9: Overview of remittance motivations**  
Author's elaboration based on Harper and Zubida (2013a)

Motives	Description/Rational	Main Recipient(s)	References
(1) <b>Altruism</b>	<ul style="list-style-type: none"> <li>Affection/care</li> <li>Responsibility for family</li> <li>Sending additional income to improve the welfare of the families left behind</li> </ul>	Migrant family	<p><b>Pioneers:</b>  Lucas and Stark (1985)</p> <p><b>Sources applying/based on typology:</b></p> <ul style="list-style-type: none"> <li>Amuedo-Dorantes and Pozo (2006) – Mexico</li> <li>Ansala (2012) – Uganda, Senegal, Nigeria</li> <li>Batista and Umblis (2014) – migrants in Ireland</li> <li>Blue (2004) – Cuba</li> <li>de Brauw <i>et al.</i> (2011) – Ethiopia</li> <li>de la Brière <i>et al.</i> (2002) – Dominican Republic</li> <li>van Dalen <i>et al.</i> (2005) – Egypt, Morocco, and Turkey</li> <li>Holst <i>et al.</i> (2011) -18 countries gender study</li> <li>Kagochi and Chen (2013) – Sub-Saharan Africa</li> <li>Mannan and Farhana (2015) –rural Bangladesh</li> <li>Morán (2013) – Ecuador</li> <li>Orozco <i>et al.</i> (2006) - cross-country gender study</li> <li>Pirchacha and Saraogi (2011) - Moldova</li> </ul> <p><b>Literature review:</b>  • Carling (2008a)</p>
(2) <b>Self-Interest</b>	<ul style="list-style-type: none"> <li>Purely selfish motivations (Lucas and Stark 1985)</li> <li>Remittances as future investment (Harper and Zubida 2013)</li> </ul>	Migrant family	
(3) <b>Tempered altruism or enlightened self-interest</b>	<ul style="list-style-type: none"> <li>Remittances are mutually beneficial, voluntary, and informal contractual arrangement between migrants and their families</li> <li>Self-enforced due to altruism and self-interest motives of both parties</li> </ul>	Migrant family	
(3a) <b>Implicit family contract: repayment</b>	<ul style="list-style-type: none"> <li>Repayments for: <ul style="list-style-type: none"> <li>Migrant's education</li> <li>Migration costs (loan(s), travel)</li> </ul> </li> </ul>	Migrant family	
(3b) <b>Implicit family contract: risk diversification strategy</b>	<ul style="list-style-type: none"> <li>Co-insurance</li> <li>Risk diversification for migrant and family to provide/obtain an alternative source of income.  For example to: <ul style="list-style-type: none"> <li>Support migrant when he/she is unemployed</li> <li>Insure family against various risks (e.g. crop failure, livestock disease, natural disasters)</li> </ul> </li> </ul>	Migrant family	
(4) <b>Visibility</b>	Migrants remit to: (1) Feel like 'somebody' (2) Maintain contact with their homeland.	Migrant family, household, village	<ul style="list-style-type: none"> <li>Harper and Zubida (2013a)- Israel</li> </ul>

## 4.2.2 Remittance typologies and scripts

### 4.2.2.1 Multi-dimensional typology

Transcending the motivations to remit, and despite the minor application in the literature, economic remittance typologies such as those by Goldring (2004), Mata-Codesal (2011a), and Carling's (2014) remittance scripts, offer venues from which to explore in more depth the wider remit of remittances.<sup>53</sup> Goldring's (2004) multi-dimensional typology for example, makes two important contributions to the conceptualisation of remittance. First, Goldring (2004) makes three distinctions within economic remittances. *Family remittances* (earnings that migrants transfer to their families, friends, and distant relatives in their home countries). *Collective remittances* (sent by migrant HTAs), and *entrepreneurial remittances* (where migrant investors work with the state and multilateral organisations to invest in particular businesses in their home countries) (Goldring 2004). These distinctions are important because they can lead to a richer understanding of remittances, and help academic and policy makers understand and recognise how something that appears straightforward is much more intricate. Equally, such distinctions can be helpful at the policy level since particular types of remittances may require specific intervention (Goldring 2004) to address the array of challenges and opportunities these may generate at the micro and macro levels. Second, Goldring (2004) acknowledges the importance of the 'extra-economic' dimensions of remittances - mainly their social and political meanings.

'Family remittances' are particularly relevant to this thesis for three reasons. First, these are the focus of investigation in this research. Second, the logics, mechanisms, and meanings of Goldring's (2004) family remittances share some resemblances with the findings of this study. Third, via exploring these typologies, existing gaps surfaced, offering opportunities to make further conceptual contributions (see chapter 7). An important feature of family remittances is that these exchanges, of mainly money, but also goods, have a 'social meaning' intimately linked and regulated by conceptions and responsibilities of one's role within the family. Family remittances thus involve expressions or claims of membership in specific communities (Goldring 2004). Although Goldring (2004) does not explore these meanings in detail, she does recognise that family remittances are 'steeped in norms, obligations, and/or affective ties that are bound up in processes of identity formation, gender, and socialization, which are in turn rooted in social networks' (Goldring

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<sup>53</sup> The work of Levitt (1998, 2001) has also been important in broadening the term of remittances to include non-economic or 'social remittances' - the 'ideas, behaviour, identities, and social capital that flow from receiving- to sending-country communities' (Levitt 1998: 927).

2004: 812). Goldring (2004) also concedes that at the aggregate level, family remittances also have a 'political meaning' which have earned migrants' public recognition. After all, remittances 'are a source of dollars without which the social welfare of many communities – and of countries – would be even more precarious' (Goldring 2004: 820).

The transfers of family remittances take place via informal and formal mechanisms. These may include migrants themselves taking money or goods, and/or using MTOs and banks.<sup>54</sup> However, outside of the intermediaries involved in the transfer, there are no other actors or institutions participating in the process (Goldring 2004).<sup>55</sup> Family remittances are sent primarily with the purpose of supporting, helping, and improving the well-being and standard of living of receiving households. These remittances are often spent on education, health, conspicuous consumption, and/or serve as social insurance mechanisms. Goldring (2004) argues that in terms of the management of family remittances, those who receive it are the ones who spend it; although recipients may be subject to suggestions or 'orders' from remitters. Yet, as chapters 5-7 suggest, this may not always be the case. Who manages and how remittances are managed may depend on various factors. For example, these may include the purpose of particular remittances, and the type of family/gender remittance management relationships.

#### **4.2.2.2 Material remittances**

Arguing that Goldring's (2004) typology is not sufficiently detailed, and based on a mix-method study of economic and social remittances in two villages in the Highlands of Ecuador, Mata-Codesal (2011a) disaggregates economic remittances even further by proposing a five tier typology of material remittances. These include: emic, migrants' savings, debt repayment, emergency money, and gift money. As acknowledged by Mata-Codesal's (2011a), gender is not 'an ultimate variable' in her research, and her emphasis is on recipients. Nonetheless, her typology has influenced how remittances are examined by King *et al.* (2013), and in this study; insofar as it is recognised in this research that exploring specific economic remittances offers venues to a more gender-sensitive approach to the study of remittances. Mata-Codesal (2011a) also distinguishes between two forms of remittance 'dyads' (person-to-person transfer of money and gifts): 'main dyads' (most

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<sup>54</sup> Hawalas or hundis are additional *informal* transfer mechanisms used by some migrants, particularly in Asia and Africa (Erdal 2014; The Economist 2015).

<sup>55</sup> In an attempt to reduce transfer costs, provide better geographical coverage, and expand and improve access to financial institutions on both sides, governments have embraced different initiatives such as Mexico's *matricula consular* (Goldring 2004).

stable and strongest dyads between remitter and recipients) – the focus of analysis in this PhD, and ‘secondary dyads’ (weaker, less stable links).

‘Emic remittances’ sent for daily expenditures (including education), and ‘gift money’ sent to purchase clothes, shoes, and treats take place among main dyads (commonly parents, children, and siblings). In both types of remittances the power negotiation, management, and enjoyment lies with the recipient. Meanwhile, for ‘migrants’ savings’, ‘debt repayment’, and ‘emergency money’ (e.g. health expenditures), the power lies with the sender and control is key. In her analysis of ‘gift money’, Mata-Codesal (2011a) also raises an important point about the emotional aspect of these practices. For instance, although ‘gift money’ remittances are much less important from a macroeconomic perspective, ‘they are emotionally very important and must be read as materializations of affection’ (Mata-Codesal 2011a: 127).

Her thesis also highlights how ‘the gender [read sex] of migrants combined with their civil status explain different remittance behaviours’ (Mata-Codesal 2011a: 127). Single male migrants for example, upheld main dyads (with their parents and sometimes with younger siblings), while married migrants maintained main dyads with their spouses and children (Mata-Codesal 2011a). Furthermore, regarding developmental consequences, Mata-Codesal (2011a) argues that dissecting economic remittances into its different types can lead to more targeted solutions, the development of specific financial products for migrants savings, and better credit mechanisms to deal with debt repayment.

#### **4.2.2.3 Scripting remittances**

In a more recent study, Carling (2014: S218) contends that remittances are *composite* ‘transactions’ with considerable *variation* in their nature and logic, and with material, emotional, and relational elements, shaped by the context of migration.<sup>56</sup> Thus, based on a review of ethnographic literature, he proposes as analytical tools twelve ‘remittance scripts.’<sup>57</sup> Repayment, compensation, authorisation, pooling, gift, allowance, obligation and entitlement, sacrifice, blackmail, help, investment, and donation. These scripts share four characteristics. *Relinquishment* (whether and how senders give up ownership of

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<sup>56</sup> According to Carling (2014), migration shapes these ‘transactions’ in three ways. First, by introducing additional inequalities. Second, by creating distances between the ‘transactors’ and the relevant limitations on the possibilities to communicate, observe, and physically interact with one another, consequently affecting the meaning and dynamic of transactions. Third, by giving transactions a temporal dimension shaped by migrants’ own migration trajectory.

<sup>57</sup> Carling (2014: S220) defines *scripts* as ‘structures of expectations for specific types of situations, which facilitate social interaction.’

remittances). *Requitals* (what recipients may offer, or be expected to offer in exchange for remittances). *Gratitude* (whether remittances express/invite gratitude, and how it is/not expressed), and *positioning* (how remittances affect the proximity and hierarchy between sender and recipient).

These 'scripts' provide an explanatory representation and labels for remittances, highlighting the variation in nature and logic of these 'layered transactions' with 'blurred contours' (Carling 2014). These 'scripts' can thus help us 'zoom in' on some of the social micro dynamics of remittances. Yet, similar to previous typologies, 'scripts' sideline gender and give primacy to remitters. Likewise, to an extent, 'scripts' exclude some important expectations that influence remittances. For example, remittances tend to be shaped not only by the context of migration, but by the pre-migration context, and in some instances, the post-migration context of migrants and recipients (as they can also be return-migrants). The terminology used to refer to remittances - as 'transaction', can also be problematic, because just as remittance scripts acknowledge the variety and logic of remittances, there is an assortment of remittance relationships that transcend the materialistic 'transaction' characterisation. Additionally, there may not be an optimal script for labeling remittances, since senders and recipients may elicit different scripts for making sense of the same 'transaction' (Carling (2014).

Furthermore, besides consigning remittances into one or multiple 'scripts'/characterisations, how are remittance relationships to be analysed? For instance, depending on the type of remittances being sent, or by whom, and how these are managed, remittances may not always lead to a complete 'relinquishment'. Some of the 'scripts' assumptions may thus require some qualifications. After all, although 'money changes hand', migrant remitters may continue to maintain ownership, and/or be highly involved in the allocation of remittances in gendered ways. Remittance relations are also not static, but prone to evolve over time for various reasons, and these transformations are not taken into account in these 'scripts' (e.g. investment script). Likewise, in terms of 'positioning', remittances may also not always contribute to hierarchical relationships between remitter and recipient. Remittances can actually encourage more egalitarian transnational gender relations (e.g. among marital relationships) (see chapters 5-6).

Hence, while remittance scripts and typologies are sensitising the understanding of an important transnational practice by: (a) disaggregating remittances into different types, (b) giving remittances new labels, and (c) acknowledging their variety and complexity,

conceptual, methodological, and empirical gaps remain. One of these gaps include the need for a more detailed understanding of the positive and negative implications of various internal and international remittances, as well as their interlinkage to other scripts and/or types of remittances, and particular transnational remittance gender relations. These typologies and scripts largely illustrate the positive function of remittances. For example, in terms of sustaining or strengthening relationships. Yet, as will be discussed in chapters 5 and 6, remittance management relationships can also result in frictions, and in altering specific type(s) of remittances, and/or family and gender relations. Moreover, gender tends to play an important role in these transnational relationships, because 'gender relations are always being constituted in everyday life' (Connell 2002: 54). However, gender relations are sidelined in these remittance conceptualisations, even when relationships between 'remitter' and 'recipient' are acknowledged.

### 4.3 Transnational families, gender, and remittances

A growing number of remittance studies are examined from the family perspective, and over the last decade, various studies have concentrated on elucidating several aspects of the transnational gender dimension of family remittances. This literature, usually based on particular country/countries case studies has analysed a range of topics, including five main areas. (1) *How 'gender' shapes or affects remittances practices* (Paerregaard 2015; Petrozziello 2011). This has included identifying the similarities and differences between migrants and/or recipients, men versus women (Holst *et al.* 2011; Orozco *et al.* 2006; Rahman 2013; Vanwey 2004). (2) *The impact of remittances on gender roles and opportunities for recipients* (particularly when men send remittances). In this instance, emphasis is often given to the changing roles of: (a) women (de Haas and Van Rooij 2010; Deenen *et al.* 2015; Lopez-Ekra *et al.* 2011; McKenzie and Menjivar 2011; Menjivar and Agadjanian 2007; Southiseng and Walsh 2011), and (b) children in migrants' home societies. For example, in terms of education, nutrition, and human capital (Calero *et al.* 2009; Milusheva 2010).<sup>58</sup> (3) *How remittances affect the social relationships of transnational families* (Åkesson 2011; Batnitzky *et al.* 2012; Cliggett 2005; Gorchakova 2012; Osaki 2003; Yeoh *et al.* 2013). (4) *The role remittances play in transnational care*, especially in terms of mothering, but to a lesser extent, fathering at a distance (Boccagni 2012; Kilkey *et al.* 2014;

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<sup>58</sup> Milusheva (2010) for example, finds that for Mexican remittances, more money tends to be sent to households with male children, and more remittances tends to be spent on boy's education. Yet, in the case of Ecuador, Calero *et al.* (2009) find that school enrolment for girls (ages 10-17) receiving remittances is higher than for boys and non-remittance recipient children.

Parreñas 2010; Pribilsky 2012). (5) The nexus between *remittances, gender, and development*. This last area of research has not only been highly salient at the academic level, but has commanded global interest among international institutions, such as the UN (Ghosh 2009; MIF 2005; Nyberg-Sørensen 2004b; Ramírez *et al.* 2005; UN-INSTRAW 2006, 2008, UN-INSTRAW and UNDP 2010a, 2010b; Vullnetari and King 2011; King *et al.* 2013; Van Naerseen *et al.* 2015).

While this literature has been useful in highlighting aspects of the economic or social dimensions of remittances and gender, lacunas in the literature remain. Consequently, the goal of the following sub-sections is not to provide an exhaustive review of all the empirical research on remittances and gender. The aim here is to highlight some overarching themes of debate in the literature in an attempt to expose some of the gaps and reasons for undertaking a more in-depth analysis of family remittance and gender relations. These are subsequently addressed in three stages. **First**, section 4.3.1 highlights the scope in which gender has been embraced in remittance studies and the key areas of study. **Second**, section 4.3.2 discusses some of the conceptual tools and lacunas in remittance studies that have embraced a gender lens. **Third**, section 4.3.3 addresses some of the methodological challenges and approaches that remittances studies exploring gender have adopted.

#### **4.3.1 Gaps in the literature and the importance of bringing gender into remittances studies**

Despite the intense interest in gender and migration, ‘a transnational space where gender matters but which has not been thoroughly explored to date is remittances’ (Mahler and Pessar 2006: 44). This has probably been the case since as Boyd and Grieco (2003) acknowledges, *how* gender can be incorporated into our understanding of migration theory remains partially answered. Nonetheless, authors such as Goldring (2004), King *et al.* (2013), Lopez-Ekra *et al.* (2011), Petrozziello (2011), Rahman (2013), van Naerssen *et al.* (2015) and Yeoh *et al.* (2013) acknowledge that gender is crucial in our understanding of the causes and consequences of migration and remittances, and thus the importance of examining gender in remittance studies.

##### **4.3.1.1 Remittances and ‘gender’ studies**

The term ‘gender’ however, is often used liberally, and/or inappropriately in many remittance studies, since it is often treated as as ‘a variable’. Frequently, the focus is on a distinction by ‘sex’, or by concentrating on women’s lives (particularly recipients). Yet,

gender is a complex concept, and it 'is equally about men's lives' (Miller 2011: 34). Hence, gender in this study is conceptualised as a social construction shaped by multiple factors (e.g. sociocultural norms, race, class, sexuality, and nationality) (Boyd and Grieco 2003; Nawyn 2010; Petrozziello 2012b). As Connell (2002: 10) acknowledges, gender is 'a matter of social relations within which individuals and groups act'. The term 'gender', which gained momentum in the social sciences in the 1970s and 1980s to categorise individuals socially (Miller 2011) rather than by sex (a biological fact ascribed at birth) (Connell 2009), is 'exercised in relational and dynamic ways' (Hondagneu-Sotelo 1994: 3). Thus, exploring and understanding diverse gender relations can 'help us to understand how expectations, behaviours, assumptions, and practices are socially and culturally shaped and varied and change over time' (Miller 2011: 34).

After all, gender is something we do in social life (Connell 2002). Accordingly, gender may generate different identities, expectations, and opportunities, and consequently establish relations of power and inequality between and among men and women (Petrozziello 2012b). These relations are nonetheless fluid, as they may change (positively or negatively) under the influence of micro and macrostructures (Nawyn 2010). Gender relations are thus constituted and transformed in everyday life (Connell 2002) on several levels. For example, at the *micro* (individual, family, household), *meso* (labour markets, social networks, community), and *macro* (national, international) levels (Petrozziello 2012b).

Based on nation/regional/international cases studies, the main strand of literature thus tends to treat 'gender' as a dichotomous variable, exploring the remittance practices of men and women, remitters and/or recipients (Holst *et al.* 2011; Orozco *et al.* 2006; Rahman 2013; Vanwey 2004). In the case of *migrant remitters* for example, evidence in the literature suggests that their remittance behaviour is influenced by several factors. These include (but not limited) to: sex, education, marital status, age, position in the family, legal status, and opportunities abroad (IOM 2010).

Over thirty years ago, based on evidence from Botswana, Lucas and Stark (1985) found that women, for instance, displayed a higher probability to remit than men. More recent research has produced mixed findings. For example, Holst *et al.* (2011), Orzoco *et al.* (2006) (discussed in section 4.2.1), Rahman and Fee (2009), and Rahman (2013), find that women generally remit less than men. Yet, when the proportions of earnings are taken into consideration, women overall remit higher amounts and more frequently than men

(Rahman 2013; Rahman and Fee 2009). However, women tend to send smaller amounts per transaction, earn less than men (IOM 2010), and remit under more precarious conditions due to their position in the global economy (Ullah 2013). In the case of Ecuadorian migrant remitters, Olivé *et al.* (2008) find that women predominate (57%) as remitters over men (43%); probably due to the opportunities women have in incorporating themselves into certain segments of the labour market.

Ramírez *et al.* (2005a) also argue that an important factor that conditions the sending of remittances is a woman's positions within her households in her country of origin. For example, women tend to remit more when they migrate to sustain/provide for their households - as opposed to when they migrate autonomously, or as their husbands' dependents (Ramírez *et al.* 2005a). Holst *et al.* (2011) further contend that remittances may also depend not only on the income or financial situation of the remitter and their social networks back home, but on the relative importance of the network members in the social life of remitters. For example, as in the case of Morán (2013) and Orzoco *et al.* (2006) (see section 4.2.1) being married and having a spouse back home usually results in higher remittances for men and women.

Yet, women also remit more than men to other than their spouses; including their parents (who often take care of their children back home), and to a wider circle of family members (Holst *et al.* 2011; IUD 2008; Morán 2013). Nonetheless, although not always acknowledged or explored in the remittance literature, as Deenen *et al.* (2015) argue, social/gender norms influenced by culture, social class, and even religion may have significant influential roles on remittance behaviour. For instance, Vanwey (2004) finds that Thai women accrue religious merit when they remit to their families, while men accrue religious merit by becoming ordained as monks. Vanwey (2004) also finds that altruistic remittance behaviour is consistent with small Thai households, while contractual arrangements with larger, wealthier Thai households. Evidence from King and Vullnetari (2010), Holst *et al.* (2011), and Levitt and Lamba-Nieves (2011) further suggest that women tend to be better and more reliable remitters, who also make more social and nonmonetary remittances than men. Thus women are found to be more likely to remit and provide a greater variety of types of support.<sup>59</sup>

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<sup>59</sup> Nonetheless, there is mix evidence about the channels remitters use. For example, while IOM (2010) suggest that migrant women tend to use more formal remittance channels (e.g. banks and MTOs than men), Ghosh (2009) finds that women tend to use more informal channels due to inadequate knowledge and/or lack of public access.

Evidence is also mixed at the *receiving end*. For example, in Ecuador parents and in-laws between 46 and 65 years of age are the leading recipients, and women (78%), as opposed to men (32%), are the key recipients (Olivie *et al.* 2008). Similarly, in Indonesia, the mothers (37.5%), followed by fathers (22.5%) are the largest recipients (Rahman and Fee 2009). Meanwhile in Bangladesh, 67% of men are recipients (mainly migrants' fathers) compared to 33% of women recipients; possible due to the patriarchal family system in Bangladesh (Rahman 2013). In Singapore, Malaysia, and Hong Kong 25% of domestic workers remit to their mothers, while another 25% remit to their fathers (Rahman and Fee 2009). Milusheva (2010) and Rahman (2013) find that overall, women recipients tend to invest remittances on *human capital* development (including basic consumption such as food and clothing), while men recipients invest primarily in *physical capital* (including building a house, saving, purchasing land, and investing in productive assets). Nonetheless, Rahman (2013) finds that in the 'near-future', female migrants showed more interest in saving remittances than their male counterparts.

What does this array of (largely survey) evidence really tell us? How does it move the debate forward or help us understand, and make sense of remittances as transnational gender practices, particularly when there is a multitude of factors that affect why and how remitters and recipients send and allocate remittances. The above evidence may help highlight the diverse international remittance practices men and women from around the world engage from a perspective of 'gender economics' (Rahman 2013). Yet, not only is there little systematic evidence and statistical proof to support these generalisations (King *et al.* 2013), but most of these studies exploring these similarities and differences often treat gender and sex as interchangeable variables, when gender is a relational concept (Connell 2009). Thus, as King and Vullnetari (2010: 2) argue, from a gender perspective,

the question as to whether women are better remitters than men [for example] is . . . not the right question [to ask] . . . It is more important to explore how gender relations shape the sending, receipt and utilisation of remittances; and how in turn, the remittance process reshapes gender relations.

Consequently, in order to unravel and expose the gender complexities of remittances, it is important to address the nature of the gender power relations in migrant families 'here' and 'there'. This includes the overall patriarchal or matriarchal nature of the societies from which migrants come from and settle in, and the access to decision-making power over whether and how remittances are sent. For example, by whom, how much, how often, what for, and to whom (King and Vullnetari 2010: 6). Furthermore, given the gaps in the

literature, and to draw out the gender dynamics of these transnational practices, we need to unveil how culture, gender roles, family expectations and obligations actually influence not only the usage of remittances, but the meaning and repercussions of remittances. Moreover, what role do emotions and symbolic gender relations play in transnational remittance exchanges? After all, remittance decisions may not always be rational, strategic, or static, and feminised and masculine remittance relationships may be governed by their own sets of meanings, values, and implications (see chapter 5 and 6). Kunz (2008: 1406) for example acknowledges how:

[We need to move] beyond generalising about women's and men's remittance behaviour to examine why people behave in certain ways in specific contexts, and how their behaviour is linked to gendered representations and social norms. Such context-specific analyses could [then also] feed into context-specific gender-sensitive policy making.

#### **4.3.1.2 Gender implications of remittances**

In an attempt to address some of these criticism, a second strand of literature composed of a number of primarily qualitative micro level studies has tried to unravel the social and/or economic gender implications of remittances, particularly for those who stay behind. Some of the research areas in this field have included the power dynamics between 'here' and 'there', women's changing roles, and the nexus between remittances, gender, and development. This study sits within this second strand of literature insofar as it aims to shed some light on the meanings, usages/management, and implication of international economic remittances for family and gender relations by focusing on an under-researched group of transnational Ecuadorian families.

Studies in this literature strand<sup>60</sup> accentuate how remittances are more than economic transactions, but intricate social processes that link migrants and their families back home. These types of studies tend to expose how remittances are used, who benefits, and the effects on family welfare, which are often not gender neutral - as indirectly inferred in many macro studies. For example, in her study of Honduran-US transnational families, Petrozziello (2011) finds that power relations in the family are altered when women migrate, (e.g. as they earn their own income and determine the allocation of such funds). Nonetheless, the control migrant women exercise over how remittances are used is mostly symbolic, as the women and children who receive these remittances are the ones who

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<sup>60</sup> See for example: Deenen *et al.* (2015), Helmich (2015), Paerregaard (2015), King *et al.* (2013), Ullah (2013), Lopez-Ekra *et al.* (2011), Petrozziello (2011), Vullnetari and King (2011b), and de Haas and Van Rooij (2010).

exert decision making (functional control) in the absence of the remitter (Petrozziello 2011). Moreover, the women and children who receive these remittances 'may use the migrant's sense of guilt for having left as means to secure continued remittances' (Petrozziello 2011: 63).

Remittances may also create new power dynamics as family members in home societies compete for resources (e.g. migrant's wife and mother) (Petrozziello 2011). Yet, as Petrozziello (2011: 63) finds, 'rarely does the power lie entirely with the remitter, whose own empowerment is circumscribed by continued obligations to remit, despite the fact that she has limited earning capacity.' Concurrently, via remitting, some migrant women may challenge, but also reaffirm traditional gender roles. For instance, some migrant women challenge traditional gender roles by establishing themselves as independent workers and economic providers (Petrozziello 2011). Nevertheless, they also 'justify their sacrifices in terms of their roles as mothers, thereby reaffirming their traditional gender identity' (Petrozziello 2011: 63).

In a study of 'remittances and the changing roles of women in Laos', Southiseng and Walsh (2011) further find that remittances empower women in various ways. For instance, by allowing many of them to either start up their own businesses (as opposed to stay at home and take care of housework, children, and the elderly), or to cover some of the operational costs of their existing businesses. The new entrepreneurial ventures also helped many become self-employed and find venues to become less dependent on future remittances. Remittances can thus also contribute to sustaining and/or expanding women's businesses, or in helping some women afford transportation costs so they can go to work or make contacts outside their homes (Southiseng and Walsh 2011).

Southiseng and Walsh (2011) further find that remittances had a positive impact on these women's personal lives by helping them gain better bargaining power and involvement in family decision-making processes, and in managing household finances. For example, women recipients managing remittances decided how these funds were used (e.g. household expenditures, saving, investment in productive activities, education, etc.). Consequently, Southiseng and Walsh (2011) argue that remittances play an important role in women's personal development by helping women: (a) improve their lives and livelihoods in their communities, (b) become more involved in making decision at home, (c) gain education, (d) obtain more network connections, and (e) acquire opportunities to do business, subsequently reducing the possibility of future dependency. Southiseng and

Walsh (2011: 63) data further suggests that for 92.5% of their respondents, their quality of life improved, 90% of these women felt happier in their families, and 82.5% felt conflict in their families had reduced.

Evidence focused on the nexus between remittances, gender, and development in Ghana, Mexico, Philippines, Albania, Ecuador, Sri Lanka, Bangladesh, and China (Calero *et al.* 2009; Guzmán *et al.* 2009; King *et al.* 2013; Lopez-Ekra *et al.* 2011; Milusheva 2010; UN-INSTRAW and UNDP 2010b) also find that 'household budget allocations are affected by the sex of the individual who sends remittances and by the sex of the household head who receives remittances' (Guzmán *et al.* 2009: 126). Remittance-receiving households headed by women, for instance, tend to spend more on factors which contribute to development (e.g. education, health and nutrition) than households headed by men (Guzmán *et al.* 2009; Lopez-Ekra *et al.* 2011; Milusheva 2010).

Milusheva (2010: 52) argues that 'when women are given control over resources they tend to spend them more on the well-being of the family.' Furthermore, although no clear rationale or context is provided, Milusheva's (2010) quantitative study on Mexico finds that women head of households spend significantly more on girl's education than men head of households, especially in large and medium size cities. Milusheva (2010: 52) concludes that when women are household heads, they help balance out some of the gender disparities that exist, putting in more resources into their daughter's education. In the case of Ecuador, Calero *et al.* (2009) find that remittances not only increase school enrolment (especially for girls in rural areas), and decrease the incidence of child work, but that remittances also affect the choice of school type. For example, remittances lead to a substitution from public to private schooling (Calero *et al.* 2009).

Consequently, research on the gender implications of remittances suggests that particularly for women recipients and their children, there is an array of realities and possibilities. For instance, some women recipients gain a degree of autonomy and independence (Helmich 2015; Southiseng and Walsh 2011), while others are overwhelmed by greater workloads and isolation (de Haas and Van Rooij 2010). The majority gain in some respects, but still maintain some aspects of their traditional gender roles (IOM 2009; Lopez-Ekra *et al.* 2011; Petrozziello 2011; Ramírez *et al.* 2005a; van Naerssen *et al.* 2015).

While remittances are no panacea for development, the gender remittance literature thus help ‘expose needs and gaps at the local level, especially in terms of gender inequalities’ (Petrozziello 2011: 65). Nonetheless, since gender is not only about women, but also about men, there is a need to explore and conceptualise the *gender relations* of remittances between and among men and women across transnational spaces, as this is scarce in the literature. After all, ‘the growing complexity and feminization of contemporary international migration flows suggest that analytical and policy frameworks of remittances need to be broadened’ (Nyberg Sørensen 2004c: 7) in order to establish a more in-depth understanding and accurate linkage between gender relations, migration, and development.

#### **4.3.2 Conceptual tools and lacunas in the study of economic remittances and gender**

Numerous scholars have acknowledged the need for conceptual frameworks that allow us to better explore the intersection between remittances and gender.<sup>61</sup> Yet, as Holst *et al.* (2011) and Rahman and Fee (2012) argue, the increased research interest on remittances and gender has scarcely contributed to a better conceptual understanding and theoretical development of remittances. This has been the case even when as Ullah (2013: 480) acknowledges, ‘a gender approach is critical to understanding both the causes and consequences of international migration,’ of which remittances are a constituent element. One of the potential reasons for this conceptual lacuna is the emphasis of remittance studies on the quantifiable. The measurement, motivation, and/or usages of these from a macro perspectives (King and Vullnetari 2010). Regression analysis for instance, can only tell us so much about the relationship between ‘variables’. As King *et al.* (2013: 75) acknowledges, there is a need to:

conceptualise remittances as transnational gendered social practices which reflects the gender structure of both societies of migrant origin and destination, as well as the gender relations which are embedded in the migration and remittances processes themselves.

Despite the confined number of specific gendered remittance conceptual framework, the work of Rahman and Fee (2009), Mahler and Pessar (2001) King and Vullnetari (2009), and Mata-Codesal (2011a, 2013b) have attempted to provide some analytical tools to explore remittances from a gender lens. For example, trying to explain the complex connections and intersections between gender, migration, remittances, and development,

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<sup>61</sup> See for example: Holst *et al.* (2011), King *et al.* (2013), Nyberg Sørensen (2004c), Rahman (2013), Rahman and Fee (2012), van Naerssen *et al.* (2015).

Ramírez *et al.* (2005a) conceptualise remittances not only as flows of money, but also of ideas, images, and discourses (social capital) situated within the context of global capitalism, where gender is introduced as a vector that cuts across the structures of societies of origin and destination (see **figure 10**). Ramírez *et al.* (2005a: 22) contends that:

studying remittances allow us to understand how gender dynamics established in a particular social, political, and economic context shape the behaviour patterns behind remittances – both of people who send them and of those who receive them. In addition, it allows us to understand how the economic and social roles that women acquire through the sending and/or management of remittances can catalyze transformations in gender relations, and in in turn, stimulate social, cultural, economic and political change.

**Figure 10: Remittances, gender, and development conceptualisation**

Ramírez *et al.* (2005a: 23)

Hence, Ramírez *et al.* (2005a) conceptualisation is valuable in offering entry points to the analysis of the impact of gender on patterns of sending and using remittances. Their conceptualisation situates remittances within broader macrostructures, and recognises that the various factors that shape remittance behaviour and patterns do not operate in a vacuum, but are intersected by social, economic and political contexts that are rooted in patriarchal ideology, and organised around the sexual division of labour. However, at the micro/relational level, this conceptualisation offers limited guidance; and at the empirical level, their emphasis is focused on women. Yet, the economic and social roles men maintain/acquire as a result of migration are also important, and should be taken into account when exploring how remittances may catalyse change in remittance gender relations across transnational spaces.

At a more micro/household level, and based on the work of Ullah and Panday (2007), Rahman and Fee (2009) provide a methodological schema of remittances that illustrate four important sites where gender matters, and which requires further exploration (see **figure 11**). These include an analysis of the sending practices, receipt practices, usages, and impacts. Acknowledging their dissatisfaction with the economic concepts of 'productive' and 'non-productive' uses/impacts of remittances, and focusing their analysis on female and male recipients, Rahman and Fee (2009) classify the impacts of remittances under two forms of capital development - physical and human capital.<sup>62</sup> Rahman and Fee (2009) argue that although remittances used by male and female recipients can lead to broader social development, the impact of remittances used by female recipients is focused on human capital development, while that of male recipients, revolve around physical capital investments.

**Figure 11: Conceptualising gender in the remittance process**  
Rahman and Fee (2009: 107)

While I would argue that Rahman and Fee's (2009) schema is useful in providing a visualisation of the trajectory of a collective process – e.g. by focusing on the sending, receipt, usage, and impacts of remittances based on the sex of the recipient; this schema also presents limitations as it is largely static, simplistic, and one directional, where primacy is given to non-migrant recipients, and limited emphasis is granted to context, or the variability in remittance gender relations and remittance practices. Remittances are not always one-directional and/or neatly organised social processes resulting in one or two capitals. Remittances can result in the accumulation/transformation of different forms of capital (see chapter 7, section 7.3.3). Hence, further elaboration is also needed on the complexity of decision making processes, negotiations, and the emotional, symbolic, and

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<sup>62</sup> Rahman and Fee (2009) relate *physical capital* to those uses that can generate market value such as profit (e.g. bank deposits, housing, loans), incomes, and the satisfaction of future income needs. *Human capital* relates to those uses that contribute to human and other intangible (social) capital formation. For example: family maintenance, education, health, and quality of life (Rahman and Fee 2009).

power dimensions of remittance relations. For example, what causes the preferences, and/or disparities between human and physical capital investments? What do these 'investments' mean for remitters and recipients? How are these managed? How do these maintain or alter gender relations? Gender is a much richer and complex concept that needs to be studied as a system of relations (King *et al.* 2006), with specific and distinct meanings, usages, managements, and implications for remitters and recipients.

Since migration is a gendered process where hierarchies of power are practiced and negotiated from the global and local scales, Mahler and Pessar (2001) offer a 'gendered geographies of power' (GGP) framework for examining gender across transnational spaces, composed of three main dimensions: geographic scales, social locations, and power geometries.<sup>63</sup> While the GGP is not about remittances, this framework can, and has been embraced in the exploration of remittance practices. Mahler and Pessar (2001) and Pessar and Mahler (2003) point to remittances as an under-researched example requiring an examination of 'not only what actually flows into and across transnational spaces, but also who controls the production, content, and directionality of these flows' (Pessar and Mahler 2003: 417). Mahler and Pessar (2001) acknowledges that remittances are not only of material significance, but 'they also communicate important matters of obligations, prestige, and power that favor migrants while impacting gender ideologies and relations' (Mahler and Pessar 2001: 450).

The GGP has consequently been embraced by Professor Russel King and Dr Julie Vullnetari in their work on Albanian migration.<sup>64</sup> King and Vullnetari (2009) have subsequently added the 'generational' dimension to this framework. These authors argue that gender and patriarchy organise Albanian migration, and that international migration has the potential to 'reconfigure' gender relations and inequality. For example, King and Vullnetari (2009: 35) find that 'shifts in control over remittances were more likely to be between generations, in favour of remittance sending sons rather than cross-gender', since Albanian men tend to be in control of sending and receiving remittances.

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<sup>63</sup> *Geographic scales* capture the understanding that gender operates simultaneously on multiple spatial and social scales (e.g. body, family, state) across transnational territories. *Social location* refers to individuals' positions within interconnected power hierarchies, including economic, geographic, kinship, and socially stratifying factors (e.g. race, class, and ethnicity). *Power geometries* relate to people's agency given unequal power hierarchies/social locations that they have not constructed (Mahler and Pessar 2001). Pessar and Mahler (2003) subsequently add a fourth dimension – 'gender social imaginery'.

<sup>64</sup> See for example: King *et al.* (2006), King and Vullnetari (2010), and King *et al.* (2013).

In a way, similar to Ramírez *et al.* (2005) who emphasise the importance of exploring remittances and gender within a broader social, economic, and political context, Mahler and Pessar (2001: 447) argue that the GGP 'is a framework for analyzing people's social agency - corporal and cognitive - given their own initiative as well as their positioning within multiple hierarchies of power operative within and across many terrains'. These principles are acknowledged in this study and have acted as a starting point to conceptualise remittance power relations (see chapter 7, section 7.2).

However, I would argue that while remittances can help illustrate, and at times reproduce power disparities (Mahler and Pessar 2001), in some instances, remittances can also reduce or alter these power disparities in favour of both remitter and recipient, and present significant powers to recipients. For example, in cases where recipients manage remittances for migrants, who then become dependent on their recipients' managerial skills and support. Moreover, while power is a key dimension in exploring remittance gender relations, so is the intersection and interaction between other dimensions of gender - i.e. emotional, production, and symbolic relations (Connell 2002), which are not embraced in the GGP framework. Likewise, possibly because the GGP is abstract and not remittance specific, this framework offers no emphasis on the various types of economic remittances, or specific remittance relations. Yet, these two can influence the meaning, usages, management, and implication (positive and negative) of remittances (see chapters 5 and 6).

#### **4.3.3 Methodological challenges and approaches in the study of remittances and gender**

In addition to some of the conceptual lacunas in the study of family remittances and gender, methodological challenges associated with this area of study are also rarely discussed in the literature (Rahman and Fee 2012), even when as Levitt and Glick Schiller (2004: 1012) acknowledge, 'methodology and theory have an intimate relationship'. The methodological approaches adopted by various remittance studies present an important challenge in creating more thorough and detailed conceptualisations in the understanding of remittances and gender. For example, most existing remittances studies tend to adopt surveys at national or local levels as the instrument of analysis, whether their focus is on migrants, or their recipients. This survey data is then entered into economic or statistical models to 'test' the 'gender' (read sex) variable and yes/no hypotheses (de la Brière *et al.* 2002; Guzmán *et al.* 2009; Holst *et al.* 2011).

While such studies present an interesting contrast between the remittance practices of men and women; mainly due to their economic/quantitative focus, these studies offer fragmented and unsatisfactory accounts of gender (Rahman and Fee 2012). Quantitative studies often lack emphasis on context, culture, and social practices pre and post migration. Gender does not equate to sex, and since gender is a *relational* concept, socially and culturally shaped, it cannot be captured via rigid statistical models/equations which simplify highly complex transnational family practices. Moreover, because the methodologies of surveys differ, these can also have an effect on the results; as do the type of remittances being measured under such comparison. For example, are remittances being measured at a point in time or over a specific period? Are remittances being considered as a share of income earned, or is the regularity of remittances being measured? As King and Vullnetari (2010) acknowledge, each of these may offer a different answer to the male-female comparison.

Studies which explore remittances from a qualitative methodology could also contribute to the advancement of the conceptual development of remittances and transnational gender relations by expanding their focus and level of analysis.<sup>65</sup> For example, whether this is in terms of exploring different dimensions of gender relations within feminised and/or masculine remittance relations, and/or types of economic remittances between similar/different transnational migrant communities. All these areas of research and different level of analysis can thus contribute towards 'opening up and gendering the 'black box' of remittances' (King *et al.* 2013: 74).

This is of course no simple or hasty endeavour. In order to develop more tailored transnational frameworks for the study of remittances and gender, we need flexible methodological and conceptual frameworks that help us move beyond dichotomies (Levitt and Glick Schiller 2004), beyond prescriptions and cause-effect hypotheses, and beyond generalisations of male/female practices. More flexible analytical/methodological tools can help researchers progress to examine how such behaviours are linked to gendered representations and sociocultural norms (Kunz 2008). Furthermore, to obtain richer insight on the interactions, negotiations, household politics, and implications of remittances on *gender relations*, we need to: (a) undertake a multi-sited research strategy that links both sending and destination countries (Rahman and Fee 2009), and (b) make these

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<sup>65</sup> Qualitative studies (focused mainly on interviews) also present flaws and limitations. These studies often concentrate on migrants or recipients. There are also those studies which although focus on a cross-sited approach, do so by concentrating on women only (Nawyn 2010; Southiseng and Walsh 2011; Yeoh *et al.* 2013).

transnational family exchanges/gender relations the unit of analysis. This study has thus aimed to place itself in a better position to understand the gender and social dynamics of family remittances by: (a) undertaking a multi-sited approach and semi-structured interviews with a group of migrant remitters and their families in Ecuador, and (b) analysing their multiple remittance relations.

However, while a multi-sited research is ideal for the study of remittances, as Levitt and Glick Schiller (2004) argue, we also need tools that capture migrants' and recipients' simultaneous engagement. After all, 'transnational migration is a process rather than an event' (Levitt and Glick Schiller 2004: 1012). Thus, as mentioned in chapter 3, it is important to study transnational practices *longitudinally*, and engage in participant observation, autoethnography, and ethnographic interviewing, which thus:

allow researchers to document how persons simultaneously maintain and shed cultural repertoires and identities, interact within a location and across its boundaries, and act in ways that are in concert with and contradict their values over time (Levitt and Glick Schiller 2004: 1013).

#### **4.4 Summary**

In order to situate this study within the broader literature on remittances and gender, and expose some gaps and ideas that have influenced this thesis, this chapter has aimed to present an overview of the conceptual and empirical debates on the topic. Chapter 4 elucidates how despite the numerous publications and interest on remittances and gender, the conceptual understanding and theoretical development of remittances embracing a gender perspective has been not only scarce and scattered but also underdeveloped. This has probably been the case due to three reasons. First, due to the economic, macro, and quantitative emphasis of a large number of remittance studies. Second, due to the often narrow and segregated area of enquiry. Third, because most studies treat international remittances as a unitary package; even when the work of Goldring (2004) and Mata-Codesal (2011a, 2015) suggest that there is a variety of economic remittances, each with their own set of dynamics.

This chapter also highlights how despite the array of evidence from around the world depicting the complexity and assortment of male and female transnational remittance practices with mix implications for both, (but particularly for women recipients), studying remittances from a gender perspective should transcend the sex binaries. The need to explore gender as a relational, social construct remains. Thus, chapter 4 concludes by

suggesting that in order to incorporate gender research more tightly into the broader field of remittance studies, there is a need for more holistic and complex frameworks. Frameworks that place gender relations at the centre, where different forms and types of remittance relationships are explored via cross-sited methodologies which capture the interrelated experiences of migrants and recipients, men *and* women. After all, gender is also about men's lives (Miller 2011). Embracing a micro level, gender and family perspective/approach to the study of remittances is needed 'not only to understand the gender dynamics of transnational migrant families, but also to understand the potential of migrant remittances to effect change and development in migrants' home countries' (Petrozziello 2011: 54). Before this study attempts to propose such framework in chapter 7, the following two chapters present a discussion of some of the key findings of this study.

*'I send [money] not to be 'alabada' [praised], but because it is my 'responsabilidad moral' [moral duty] to look after my parents, and to lend a hand to the poor, and by doing so I also receive blessings from God'*  
*[40-year-old female remitter].*

## **Chapter 5**

### **Meanings, Usages, and Management Dynamics of Family Remittances**

#### **5.0 Introduction**

While the last chapter has presented a conceptual and empirical review of remittances, this chapter presents some of the findings of this study by addressing the first two research questions (RQs), while setting the stage for RQ3, dealt with in chapter 6. The focus of this chapter lies on examining some of the close family consanguineal and marital remittance relations that existed among participants, within the context of three different types of economic remittances. These include: investment, maintenance, and gift remittances. The concentration on these is due to their incidence and prominence among participants. In analysing these remittances, insight has been gathered from various studies, including Mata-Codesal's (2011a, 2015) material remittances typology. As discussed in chapter 4, and as acknowledged by Goldring (2004), remittances are not a unitary package. Disaggregating economic remittances into different types is advantageous at the methodological and analytical level because it can expose the social and gender dimensions of remittances. This chapter aims to unpack some of these dimensions, by exposing views from both, remitter and recipient participants, men and women. While presenting specific insight from the perspectives of Ecuadorian participants', similar to more recent studies, this chapter finds that remittances are complex transnational practices where sociocultural gender norms, reciprocity, morality, altruism and self-interest all play a part. These concepts are subsequently explored within three main themes. Sections 5.1 and 5.2 examine some of the meanings of remittances (RQ1), while sections 5.3 and 5.4 explore some of the usages and management relationships, thus addressing RQ2.

#### **5.1 Meanings of *sending* remittances**

Why did migrant participants remit, and what did remittances mean for these men and women? Similar to other remittance studies, in the economic sense, participants remitted for various reasons related to consumption/expenditure, and/or accumulation/ investment motives. For example, several participants remitted to support their families in Ecuador (mainly elderly parents, spouses, and children) so they could cover daily living expenditures (e.g. food, household bills, transportation, education, medicine, clothing, recreational activities). Many participants also sent money to invest in physical capital (e.g. purchasing

land, building a house/flats), or economic capital (savings). A shared practice among all participants was also to use remittances to gift their loved ones during special occasions.

Many researchers classify these 'motivations to remit' broadly based on the work of Lucas and Stark (1985) (see chapter 4). While to an extent, these classifications can be useful in highlighting that 'altruism' is the most apparent motive for remitting, (since it reflects migrants' affection for the wellbeing of their families), categorising remittance motivations as 'pure altruism', 'pure self-interest', or 'tempered altruism or enlightened self-interest' has its limitations. These categories are not only genderless, static, and lack a relational perspective, but they also largely portray migrant remitters as rational, strategic, and mainly self-interested homo economicus (Åkesson 2011), when reality tends to be much more complex, and less easily compartmentalised. Thus, as argued in chapter 4, while Lucas and Stark (1985) have pioneered the conceptualisation of remittances, their work provides insufficient means to understand the richer and dynamic meaning of the different type of economic remittances for migrants, remitters, and their transnational relationships. Transnational practices and motivations are often not static and influenced by numerous factors. For instance, the life stage of migrants and their recipients, their gender roles within their families, their migration status, their future plans, their financial circumstances, their multiple family ties, and their type of migration (Lauer and Wong 2010; Nyberg Sørensen 2004b). Analysing the meanings of remittances is thus important not only because it helps us to better understand the gender dynamics of transnational migrant families, but also the potential of remittances for development and change in migrants' home countries (Petrozziello 2011).

For example, findings suggest that not for one migrant participant in this study, remitting was purely about money; to the contrary, often the most important reasons for remitting were the emotional and emblematic connotations these had, and the intimate bond these represented for their transnational family relations. Remittances for these participants became material illustrations of ingrained moralities, where a sense of duty, reciprocity, solidarity, and/or gratitude were often mutually enacted; and as Åkesson (2011) argues, constructions of kinship and gender are key in defining such moral obligations. The following vignettes and interpretations, help elucidate the multiple meanings of remittances for participants in this study within the context of two family relationships: mother-children (vignette 1) and daughter-parents (vignette 2). Due to the word limit of this thesis, these two relationships have been selected for two reasons. First,

due to the reoccurrence among remitter participants, and/or due to the themes they raised. Second, due to the importance that these migrant participants adhered to these relationships and their subsequent remittance practices, which endured the test of time.

### 5.1.1 Mother remitting to her children

#### Vignette 1: Mother remitting to children

*Why do you remit to your children?*

As a woman and a mother one has **responsibilities** with one's family; that we are taught since we are little. And in my case, I have sent since I got here, without waiting for anyone to ask me; and when I have, I send to my entire family. Because I **know the needs** that one has over there, and I **do not want my children to go through what I did**. . . I love my children, and I want to see them well. . . So **with this money my daughters have a bit more 'independencia y libertad' [independence and freedom] from their husbands**. Because there they [husbands] don't like you to work. They like you to be at home with the kids. But with this money, neither them [daughters] nor their children have to face needs or be begging them for nothing; and both are getting an education. . . I also supported my . . . [son's name] to study and get a career, so that he can **get the weapons to support his family, and not be like his father** [54-year-old woman remitter].

#### 5.1.1.1 Emotional commitment and fulfillment of gender roles

As **vignette 1** suggests, for this female participant, as well as others, remitting did not appear to be a burden; despite the numerous sacrifices many experienced in acquiring these funds. Her narrative, and the insight from other participants, suggest that far from being a pure monetary transaction, remittances became a tangible medium through which gender responsibilities, emotional commitment, and sentiments of love and affection were expressed.<sup>66</sup> These principles also appear to be linked to the Ecuadorian legislation, where according to Article 101:

parents and their children owe each other mutual affection, solidarity, aid, respect, and the necessary considerations so that each one can undertake their rights and attributes inherent to their personal condition, and fulfill their respective roles and responsibilities within the family and society (Congreso Nacional 2003: 14, author's translation).

These 'respective roles and responsibility' are not however gender neutral, and discussions with participants suggested that the gender connotation and the validation remitting offered these women was important. In a context where their life changed due to migration, and physical contact is complicated, maintaining family responsibilities inculcated from an early age appeared to become part of 'mothering at a distance'

<sup>66</sup> For some women participants their remittance practices also appeared to have religious connotations. (See quote at the beginning of this chapter). Yet, as McKenzie *et al.* (2013) and Bashir (2014) argue, the religious motivations for remitting is an under-research area of study.

(Boccagni 2012). A role this participant took very seriously, and her actions seemed to grant her a great sense of respect within her family, who spoke very highly of her during my time with them in Ecuador. This woman participant was highly commended for being a great mother, sister, and daughter, and for being a 'luchadora' (fighter). Nevertheless, it is worth noting that the literature also highlights how when these gender roles are unfulfilled, and women do not remit, this can lead to social stigma, leading some to be categorised as mothers who 'abandon' (Parreñas 2010; Zambrano and Basante 2005). Furthermore, as Cai (2003) argues, failing to remit may jeopardise such family ties (Cai 2003) if other forms of transnational communication are not maintained.

Pribilsky (2012: 325) also argues that a 'double standard' persists in Ecuador and that it is women 'who undergo the greatest scrutiny with respect to their parenting abilities.' In the case of this female remitter, and well as other female participants, (probably because they engaged in diverse transnational practices,<sup>67</sup> and because they balanced a number of family and work responsibilities), these women were highly praised and respected, rather than being scrutinised by their families in Ecuador. However, in some instances, whom these women remitted to, was a source of disagreement and disapproval among their families in Ecuador, particularly when men (other than their family members) were their recipients.

Similar to Dominican migrants (Georges 1990), participants who regularly remitted to their families not only appeared to receive moral approval, but to be regarded as exemplary. Additionally, via remittances, participants, (like the woman in vignette 1), seemed to engage in continuous exchanges of care, which as Leifsen and Tymczuk (2012: 232) argue, constitute processes of relatedness and social capital reproductions (Gorchakova 2012). Nonetheless, it is worth noting that for some mother participants, their role as transnational mother remitters was not permanent or static. For instance, some stopped remitting maintenance support to their children once they reunited with them in England; although other forms of remittances continued to be sent to their families. Unlike men, for some female participants, maintenance and investment remittances also reduced or seized temporarily when they became mothers in England again. These remittances subsequently increased once they reintegrated themselves into the labour market.

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<sup>67</sup> As in the case of Filipino migrant women (Parreñas 2005b), findings from this study suggest that female participants with children in Ecuador engaged in transnational mothering by nurturing and achieving intimacy with their children from afar by using multiple tools. Monetary remittances was one of them. Other forms of transnational communication included recurrent telephone/SKYPE conversations where flows of ideas, information, and emotions (social remittances) were also exchanged.

Considering the pre-migration context of migrants' lives can also be useful in examining and appreciating the meanings of remittances. The migrant woman who provided the excerpt in vignette 1 for instance, was born in a rural area, and like several other female participants, was married at an early age and became a victim of domestic violence. Discussions with her and other participant suggested that remitting for them not only signified a sense of motherly duty but also of female solidarity,<sup>68</sup> which they probably would have been unable to offer if they remained in Ecuador. This woman's narrative, for example, suggests that to an extent, her remittances were offering her daughters a degree of 'independence' and 'freedom' from their husbands, and potentially lead to long-term positive gender implications as they were also getting a university education. Hence, via these remittances, her daughters did not have to adhere to restrictive gender/family norms; particularly in rural Ecuador where wives are still largely expected to uphold traditional gender roles (e.g. stay at home, cook, look after/nurture their families/children, and be obedient and submissive to their husbands) (Zambrano and Basante 2005), or stall their education. As a 38-year-old migrant woman stated:

It is very rare that a man will support you in your studies once you get married because 'el machismo' does not allow them to let us fulfil ourselves as a person. Because in our society that is frowned upon. The man has to support the wife and the house, otherwise, what would people say? And on top of it, if one goes out to study or work, then the 'chismes' [gossip] come of what one is supposedly doing outside house.

The insight in this section thus offers a window from which at least two observations can be made. First, via remitting, this female migrant participant, like many others, expressed the fulfillment of her gender duties and family expectations, where supporting her children (regardless of their age, sex, or marital status) was part of a gender morality - a motherly duty carried out transnationally. As Katigbak (2015) argues, emotions also move across transnational social fields, and remittances helped participants manifest in tangible terms the continuation of familyhood within a moral economy, where emotional constructs (see chapter 7, section 7.4) can be preserved and restructured. In the case of this and many other participants, remitting to their children and family appeared to be part of 'generalised' as opposed to 'balanced reciprocity' (Sahlins 1972) (see chapter 7), since no fair or explicit repayment was expected; rather it was more about demonstrating positive emotions (e.g. affection, love, care), which were often mutually reciprocated. A 56-year-old return migrant woman shared these emotions about her former remittance practices:

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<sup>68</sup> As a 40-year-old female migrant participant stated 'us as women know what we go through, and if with this we can give each other a hand, why not? We have to 'ser solidarias' [solidarise], because as the saying goes – 'hoy por ti, mañana por mí' [today for you, tomorrow for me].

‘what I did, I did it from the heart, because my daughters are my reason for being and my motivation, not because I was waiting for something back; for me, the only thing that matters is the love of my daughters.’ Nonetheless, it is important to note that such acts of ‘generalised reciprocity’ occurred when remittances were sent for recipients in the form of gift or maintenance remittances. Since, as it will be explored in subsequent sections, a different set of meanings and expectations can take place when money is sent for migrant participants’ benefits (e.g. as investment remittances), where financial returns and/or balance reciprocity can be expected.

Second, participants’ insights, like those of the migrant mother in vignette 1, suggest that as a result of migration and their hard work, they could engage in a mixture of remittance practices. Transnational practices which to an extent, were challenging, but in some occasions, also subconsciously reaffirming female roles, gender relations, and family expectations, which are deeply ingrained in Ecuador’s society and customs. For example, by emigrating, working in England, and remitting, this woman undertook the breadwinner role in her family, and to an extent, she empowered herself by gaining different forms of power (see chapter 7, section 7.2). This female participant gained *generative power* (power to) by being able to provide for her family; *shared power* by distributing some of her newly acquired economic power with her daughters, (who subsequently used part of this money to fund their higher education); and *innate power* (power within) by gaining the confidence of being self-reliant, and the realisation that a woman’s success is not reliant on getting married, and/or being reliant on a man. The interview narrative of this migrant mother also suggested, that remittances for her meant that her children could have better lives, and potentially better futures. Her daughters for example, could gain a degree of freedom and empowerment by: (a) stop depending on their husbands, and (b) gaining an education, which subsequently offer them and their children opportunities to avoid being in a situation of gender vulnerability in the future. Meanwhile, her son acquired the education and ‘weapons to support his family’, and thus avert becoming ‘like his father’, who was unable to fulfill his role as a father or husband. Hence, in her son’s case, it could be contended that with the best of intentions, this woman’s ideology was contributing to maintaining traditional Ecuadorian gender roles, where men are expected to be the providers of their households.

### 5.1.2 Daughter remitting to parents

Nearly all migrant participants remitted in their roles as daughters or sons. Those who did not remit to their parents in Ecuador, did not do so because they were either deceased or migrants themselves. Yet, the remittance literature tends to give prominence to children (particularly younger ones) in their role as recipients, rather than remitters (Calero *et al.* 2009; Lopez-Ekra *et al.* 2011; Milusheva 2010; Parreñas 2005a). The meanings of these remittance relationships are less frequently explored. The focus tends to be on either the usage or implications of remittances, particularly the negative effects that parental migration has for children in migrants' home countries (Herrera 2013; IOM 2009; Parreñas 2010). Given such lacunas in the literature, and the significance and prominence of these remittances for participants, **vignette 2** below offers some insights on a daughter participant remitting to both of her parents. Her narrative suggests the multiple emotional and symbolic meanings that these transnational practices often hold, including affection, filial duty, presence, gratitude, and the fulfillment of expectations (see also chapter 7, section 7.4). These are elaborated in the following sub-sections.

#### **Vignette 2: Daughter remitting to parents**

*Why do you remit to your parents?*

Well, in my case I send to my mom and dad, but usually separately because they are divorced and otherwise they fight. . . I send it to both of them because I **love them**, and I want them to know that although I am far away, I have **never forgotten** them. I also think that **as daughters, we have** a 'deber moral' [**moral duty**] **with our parents**; and we have to **look after them**, especially when they are of **age; just like they did with us**.

*Does it have a different meaning when you send it to your mom or dad?*

Mmmm. It hurts to say, but I think that yes. To my dad, I am immensely **grateful** for the support he gave me during the time he was with us. He **helped me fund my studies**. He **taught me to be hardworking and responsible**, and I keep **good memories of him**. He was a great father. . . So in part, I think that sending 'cualquier cosita' [a little something] once in a while, is also a way of **demonstrating him** the 'gratitud' [**gratitude**] **I have for what he did** for me.

*And your mom?*

With my ma I have a unique relationship. She is my 'cuatacha' [best friend] and has been a 'madre abnegda' [**devoted mother**]. She has sacrificed a lot for us and has been with me in good and bad times. So no matter what I have to do, she always gets her money every month. . . I know that with this, she is going to be all right, and have for her medicine and 'gastitos' [expenditures], and that **makes me feel good**. **It gives me peace** to know that I am doing something to ensure the 'bien estar' [wellbeing] of my mami.

*And does your husband say anything when you send them this money?*

No. Is my money anyway, but he 'me apoya' [supports me]. He cares for my parents and he knows what this means to me. He also sends them sometimes a little something. The other day actually he sent my mom for some shoes. . . [31-year-old female remitter].

#### 5.1.2.1 Fulfilment of filial duties, presence, affection, and self-esteem

Similar to other studies (Elmhirst 2002; Sobieszczyk 2015; Suksomboon 2008) participants' remittance practices, predominantly to their parents, performed a vital relational symbolic role. Remittances offered a reoccurring reminder of migrant participants' filial duty towards their parents. For instance, a discussion with the woman participant in **vignette 2** suggested that maintenance and gift remittances were particularly useful in helping her achieve this end and remain present in Ecuador. 'Estar allá' (be there) while being physically 'aquí' (here), demonstrating her parents care and not being 'forgotten'. These transnational practices thus appeared to validate her commitment and affection towards them, and the continuity of her filial duties.<sup>69</sup> These filial duties did not appear to: (a) have been verbally agreed, (but rather form part of a moral commitment and mutually implicit expectations),<sup>70</sup> and (b) have altered as a result of migration or marriage.

As in the case of this female participant, others who were married, spoke of their current husbands in constructive terms, who also supported their remittance practices and cared about their wives' family. This was probably the case because their relationships appeared to be more egalitarian. Their husbands were also first or second generation migrants who seemed to be conscious of the needs back home, and of their wives' responsibilities within their own families. Several wife participants also remitted money which was the fruit of their own labour. This finding contrasts with others in the literature, where women are not normally primary remitters, and where money sent by married daughter is not always common practice in patriarchal cultures. King *et al.* (2011) for instance, has found that although in some Albanian migrant households wives are 'allowed' to remit to their parents, remittances are mainly directed towards their husbands' family. King *et al.* (2011) also suggest that daughters send small remittances (usually in the form of gifts) semi-secretly, and largely to their mothers or sisters. In this study, female participants usually remitted openly to their parents, and only occasionally where saving remittances

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<sup>69</sup> Filial duties are acknowledged by the Ecuadorian legislation. For example, according to article 102, daughters and sons have 'fundamental duties' with their parents. These include: 'maintaining a responsible and respectful behaviour', and helping parents who require assistance (e.g. due to illness, old age, disability) (Congreso Nacional 2003: 15).

<sup>70</sup> A 45-year-old migrant woman exemplified this during her interview when she stated the following: 'one has to send a 'cariño' [token of affection] to our parents so they don't feel abandoned. Otherwise they will say that we forgot them. . . Although there is the 'expectativa' [expectation] that we have to be there 'en plata y persona' [in money and person], I do what I can from here.'

(sent for these women's rather than their parents' benefits), remitted secretly from their husbands.<sup>71</sup>

Likewise, unlike Sobieszczyk (2015) who finds that unmarried Thai migrant daughters remit to their parents to accumulate savings for marriage, this was not the case in this study. Although many women participants did remit to their parents so they could help them save and acquire real-estate (see section 5.3), remitting for their prospective marriage was not an option. Most Ecuadorian migrant daughter remitters were married, and those who were not, had been victims of domestic violence in Ecuador. Hence, the thought of returning to marry an Ecuador man was not contemplated by them. Nonetheless, for those female participants who were unmarried (or who re-married abroad), Ecuadorian *migrant* men were considered potential partners because they were regarded as having a 'mentalidad diferente' (different mentality) than men in Ecuador. Interestingly, two single participants who did remit with the intentions of accumulating savings for marriage were male, and the money they remitted for this purpose, was sent to their personal bank accounts in Ecuador.

Remitting in general, but particularly remittances destined for migrants' parents in Ecuador, also appeared to have self-esteem implication for participants; particularly for migrant women who either did not work when they lived in Ecuador, or who were previously unable to financially provide for their parents. As the daughter remitter in vignette 2 stated, remitting made her 'feel good' and have 'peace' as she ensured the 'bien estar' of her mother. In a context where most migrant participants also performed under-skilled occupations in England, fulfilling their filial duties and helping maintain, or improve the socioeconomic status of their families in Ecuador, appeared to have positive self-image repercussions for them. Remittances also appeared to justify the absence of migrant participants in Ecuador and their hard work in England.

Furthermore, remittances not only helped nourish migrant participants' self-esteem, but from a distance, (intentionally or unintentionally) their social capital back home. Recipient participants in Ecuador spoke of their remitters in high regards and in affective terms. However, with some exceptions, recipients largely criticised migrants who did not remit. Non-remitting migrants were largely 'tachados' (labeled) as being 'tacaños' (selfish),

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<sup>71</sup> Since the findings by King *et al.* (2011) are based on a questionnaire survey of 350 remittance-receiving households in rural southeast Albania and 45 in-depth interviews with selected households from this survey, and with migrants from this area living and working in the Greek city of Thessaloniki (King *et al.* 2011: 364), the comparison between these findings and those of this study is suggestive rather than representative.

‘ingratos’ or ‘mal agradecidos’. Hence, not fulfilling ones family duty (especially filial, paternal, or marital) can have negative social consequences. Some of these repercussions are also highlighted by Åkesson (2011), Hammond (2010), and Lapthananon (2001) for other diasporas.

#### **5.1.2.2 Moral duty, reciprocity, gratitude, memories, and guilt**

Fulfilling filial duties tend to be part of sociocultural norms (Lapthananon 2001) intertwined with principles of reciprocity. In the case of this study, findings suggest that fulfilling such duties were regarded as a ‘deber moral’ (moral duty) participants considered having with their parents, and a responsibility which in several instances, highlighted the change in gender roles, and the reversal of generational roles (e.g. where migrant children become the providers, and parents their dependants). Sociocultural norms are often also influenced by emotional attachments and gender relations. For example, as in the case of the female remitter in vignette 2, for many male and female participants, remitting to their mothers, (with whom they maintained strong bonds, and whom they highly respected and admired, especially because of their ‘mapapi’ - mother and father role), was particularly important. Different and recurrent forms of remittances for their mothers became symbols of filial gratitude, appreciation, and reciprocal recognition for their dedication, sacrifices (economic, personal, and emotional), devotion, and unconditional support, which unfortunately, not many participants obtained from their fathers; at least not permanently. Hence why daughter-mother or son-mother remittance relationships predominated in this study.

In the case of this and two other female migrant participants who were the *eldest daughter* in their family, remitting appeared to have had an additional cultural connotation and responsibility. Thus, certain remittance practices can also highlight how in some transnational families, women take on more filial accountability than men (see Lapthananon 2001). For instance, in the event of an emergency (e.g. illness, house repairs, surgery), it was these female participants (rather than their male or female migrant siblings) who arranged collective remittances for their parents. This responsibility appeared not only to be administrative, but one with more financially stringent accountability. For example, one female participant mentioned an instance where not all her siblings made their financial contributions, and where consequently, she had to supplement the remaining funds, to ensure her parents received what they needed.

As the female participant in vignette 2 suggests, 'memories' are also often strong forces that impel transnational practices (such as remittances), even if these are only occasional. In the case of this daughter, the 'good memories' of her father, and the support he once offered her, meant that to an extent, she also felt emotionally indebted to him. Yet, her father probably did not receive frequent remittances, not because his daughter was unable to financially provide for him, but because there was emotional turmoil in their family relationship, as he had left his original family to establish a new one. Nevertheless, his past actions as a 'great father' appeared to have granted him 'cualquier cosita' every so often; something that did not happen with his other migrant daughter, whom this female participant suggested felt abandoned by him.

In a few instances, the insight of some participants (predominantly migrant daughters), suggested that remittances for their parents made them alleviate sentiments of 'culpa' (guilt). This guilt resulted from these migrants having left their families behind, of not being 'there' for them, (especially when parents were old or ill), and/or of having more than their parents/family in Ecuador. As a 35-year-old daughter remitter mentioned of her father: 'when he calls me, sometimes he tells me pure sadness, so then I feel 'pena' [pity] and 'culpa' [guilt], because one way or another I have here for everything and he doesn't there, so I always end up sending 'alguito' [something]'.

## **5.2 Meaning of *receiving* remittances**

While the conventional explanation of remittances focuses on senders' motivations and decisions. In terms of *recipients*, the literature places emphasis and provides evidence mainly from two standpoints - wives and mothers (McKenzie and Menjivar 2011; Menjivar and Agadjanian 2007; Parreñas 2005a). Yet, what are the transnational family dynamics among other remittance relations? For example, between brothers and sisters, daughters and fathers, or wives and husbands? This section aims to shed light on some of these, where responsibility, gratitude, dependence, and expectations play a part, and where these are often imbued with gender connotations. Exploring these relations and their meanings from the recipients' point of view can be significant not only because they voice the perspectives and dynamic of different recipients and specific family relationships, but because they raise the importance of difference sources of social capital (e.g. values, reciprocity, and trust) (Portes 1998), and forms of social capital (e.g. obligations and expectations) (Coleman 1990) (see chapter 7). Exploring the various meanings of remittances for these individuals (within the context of their particular remittance

relations), can also help unveil some of the complexities, variations, and even tensions within transnational kin and gender relations, which are not always evident in the literature. Likewise, exploring these meanings and relations can highlight how families back home, are not simply passive recipients, but important and active actors with significant roles to perform (Carling 2014).

### 5.2.1 Sister receiving remittances from brother

What meanings do remittances possess for sibling who receive remittances? Similar to other recipients, remittances for siblings appeared to hold various, but also specific meanings which often came with their relevant set of expectations and functions. The meanings of remittances also depended on the type of remittances sibling received and the purpose these served. After all, as Carling (2014: S252) argues, ‘remittances are governed by different logics in difference circumstances.’ For example, as **vignette 3** suggests, what this sister recipient received *for her*, seemed be treated differently to the remittances she received *for her brothers’* benefits. Similar to other participants, while ‘gift remittances’ are not always substantial, (and in this case, such remittances can be interpreted as a small recompense for her hard work), these transnational gestures are appreciated. However, such gestures of appreciation may not always be welcomed by recipients to the degree the remitter presumes, and/or indeed interpreted by both equally. A female participant explains:

#### **Vignette 3: Sister receiving from brother**

*What does this money mean to you?*

As I told you, **what he sends for me** is ‘poco’ [small], because he really sends so that I can look after his house. But ‘cualquier cosita’ [any little thing] is appreciated, because as you can see, life is expensive here.

*And is it difficult for you to manage this money?*

Well, difficult, difficult is not. But I have a busy life, because I work, study, look after my children, and I don’t think my brother realises that. So at times I feel as if **he only sees how hard he works there**, and not how **hard things are for me here**. On top of it, I don’t have a car, so **all his runarounds I have to do by bus**, so I **lose all day doing his things**. But **he is my brother**, so I **have to help him** . . . and yes, in part I am **flattered that he entrusts me with his money** because **it shows he trusts me, and he knows I am there for him**. But more than anything, I am happy that **with my help he is doing something good** with that **here**. . . But if I am honest with you, at **times it is** ‘un dolor de cabeza’ [**a headache**] being in charge of **his money** [48-year-old female recipient].

Remittances sent for her brother's benefit for example, appeared to represent an additional and considerable responsibility, which under her eyes, was not always recognised as such by her brother. Like many other female participants who managed remittances on behalf of their migrant relatives, this sister had a busy life. She had to juggle multiple roles and duties, including that of being a mother, a student, and a worker. While incorporating the management of remittances into her daily life may appear to be a simple task, these duties can be onerous<sup>72</sup> and require substantial time and effort. Likewise, if recipients (as in the case of this woman), do not have a car, running the relevant errands using public transport can, not only be time-consuming, but also dangerous. Hence, as she states in vignette 3, managing her brother's remittances was at times 'un dolor de cabeza'.

de Haas and Van Rooij (2010) for instance, find that as a result of men's emigration and remittances, some women in Morocco take on additional responsibilities and decision-making power within the household. These additional responsibilities however, appeared to have negative connotations, as they were regarded by these women as a burden and a source of social and psychological stress, partly because they did not feel prepared to bear such responsibilities and play the role of household head. In the case of this study, as vignette 2, and the insight of a few other participants suggested, these additional/new responsibilities were at times a source of strain. However, this was not because female participants felt incapable of undertaking them, but due to the time and effort managing remittances required, and the hectic lifestyles they carried. Hence, for some of the women participants who carried out the role of remittance managers in Ecuador, balancing/negotiating work and family demands was challenging. Yet, they did not voice any distress to their siblings.<sup>73</sup> One of the reasons for this, could be, that as Bourdieu 1998 cited in Åkesson (2011: 333) argues, there is a 'taboo of making things explicit', and raising an issue could affect their transnational sibling relationship, and tarnish their migrants' relatives image of their sibling in Ecuador.

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<sup>72</sup> These duties may include: traveling to collect remittances, following instructions and distributing the money as directed (e.g. collecting rent, doing banking, purchasing material to build a house, searching for labour, supervising/project managing the construction), dealing with the requests from workers (e.g. purchasing additional construction material), and in some cases also looking after migrants' children.

<sup>73</sup> The study by de Haas and Van Rooij (2010) is based on survey and qualitative data. Qualitative interviews were undertaken with 43 married women. Survey data was obtained from 507 non-migrant internal and international migrant households composed of 3,801 individuals in 6 different villages in the Todgha oasis, (a rural area in province of Ouarzazate, Morocco). Hence, similar to contrasts made on page 109 with the findings of King *et al.* (2011), the comparisons made here are suggestive rather than representative.

Interestingly, for two female participants whom I interviewed in Ecuador, managing their brothers' remittances also did not appear to have caused them any marital problems with their partners because their husbands were migrants living abroad. Moreover, managing these remittances also appeared to have given these participants a great sense of pride in carrying out sisterly duties while helping their siblings do 'something good' and transform their remittances (see chapter 6, section 6.3.2.2).

### 5.2.2 Father receiving remittances from daughter

Similar to remitters, for parent who participated in this study and received remittances, remittances held a multiplicity of meanings (see **figure 12** at the end of the section). Five main themes emerged from their interviews and analysis. These include: gratitude, moral duty, dependence, goodwill, and pride; meanings which expose gender and generational power, production, emotional, and symbolic connotations. **Vignette 4** below offers an entrance to contextualise some of these meanings from the point of view of a father who commented on the maintenance and investment remittances he receives from his children. These are subsequently explored in the following two sub-sections.

#### Vignette 4: Father receiving from children

*Do you know what your children have to do to send this money?*

Of course, that is why I say that **I thank God for what they send**, and may he **multiply that for them**, because **I know that life is hard**. They have to work in heat, in cold, in snow, so **it's money very well earned and sacrificed**. So I **value that a lot**, and I **send them my blessings**, and I **ask God to give them health and strength to keep going**; and for that reason, I also **never demand them to send this**. Besides, I **appreciate that they have their homes there, and that they also have needs**, so **even if they send a little, if they send, I am grateful to them**.

*Has there been anything good or bad about this money?*

Depends. On the **positive, what is for us, gives us a bit more peace and trust that my children support us** with this money . . . so we can survive. And on the **negative**, that **we depend on their 'voluntad' [goodwill]**; that if we don't have this, I **would be obliged to set up something**, some business, search some income that meets or exceeds what my children send.

*And what . . . [daughter' name] sends you to help her manage?*

That obviously gives me **more responsibilities**. Sometimes I leave in the morning and don't come back until late, because as you can see, going by bus here is complicated and 'peligroso' [dangerous]. Even more so for 'un viejo' [an old man]. But it has also been **good for me**. 'Me siento útil' [I feel useful], **it keeps me busy, and I have learnt a lot**. . . More than anything, I **am helping cement their present and future**, because you know that having a house is good anywhere; even more so in the country where they are from. See, **me as a father and my wife as a mother, have done everything humanly possible to help them**. We have been very 'honrados' [honest]. As we were chatting before, a lot of people, including **relatives, have acted in bad faith** . . . Families that go to suffer in different parts of the world have sent money trying to cement their future, their economy, and have afterwards been denied, defrauded. So **with me, it has been the opposite**, because **for my daughter and son-in-law I have searched the most convenient possible**, both in terms of **prices and house extension** and everything I have **written in a notebook with receipts**. You

know that now it is very onerous to build, because all the material and labour is very expensive, but as I tell you, I **have searched for the best, the most convenient possible**. At least that is **my obligation and moral duty with my daughter and maybe my son-in-law** [59-year-old male recipient].

#### **5.2.2.1 Gratitude and parental duty**

The act of receiving remittance (particularly maintenance and gift remittances), did not go unnoticed among the transnational families who participated in this study. As Carling (2014: S243) argues, 'remittances invite gratitude', and as vignette 4 suggests, this father was grateful for receiving these, not only due to their material importance, but because of their symbolic meanings. Like him, other mothers and fathers 'thank[ed] God' for having good children; children who carried out their filial duty of 'velar por sus padres' (care for their parents). Remitting also demonstrated remembrance, and as Åkesson (2011: 337) contends, remembrance is particularly importance, since 'to remember and to send money is to show respect for moral notions of balanced emotional and material reciprocity that . . . characterizes family relations.'

This father, like many others (including some who were return migrants), appeared to be conscious of the challenging working conditions that their children face abroad to earn their remittances. Hence, why this father also did not put any demands to receive remittances; rather, his **gratitude** was reciprocated in various ways. For example, via blessings, prayers, praises, care and hospitality (when his daughter returned to visit him and his wife), and honesty in managing her investment remittances. As Carling (2014: S245) states, feelings and expressions of gratitude are 'important not only because they affect reciprocation, but because they shape the longer-term relationship between close family members.'

Managing investment remittances for his daughter and son-in-law also appeared to be important because it helped him carry out his **paternal duties**, and demonstrate to his daughter (in a tangible manner) his unconditional support. Similar to his daughter's interview, which suggested that **filial duty** was an important motive for remitting, this father's insight suggested that helping his daughter administer her remittances productively and honestly, was regarded by him as his 'deber moral'. Yet, as his insight and that of other participants in England and Ecuador suggested, such honesty and care in the management of remittances is not automatic among transnational families. Several

participants' informed me of a number of cases where migrants' relatives 'acted in bad faith', dissipating migrants' remittances.

However, in the case of this father, the remittance relations he maintained with his migrant daughter and son seemed to be different. He appeared to be close to his daughter and distant with his son, and the strength of such ties with his daughter and son also seemed to affect how he perceived their remittances. His daughter married an Ecuadorian man back home whom he approved. She also never stopped sending remittances; even in challenging times. Moreover, as soon as his daughter and son-in-law established themselves, she started sending remittances so that her father could help them invest. Subsequently, as a result of their collaborative effort, his daughter managed to make an important physical capital investment. She built a building with several flats, one being for her migrant family upon their return, and one for her mother and father.

Hence, his daughter's fulfillment of filial duties and demonstrations of care for his parents appeared to have granted her respect, gratitude, and mutual reciprocity from her father. The relationship with his son was different. This father narrated how his son had married a 'gringa' (White British woman) in England without his approval. According to his narrative, his daughter-in-law was a 'gringa' who apparently: (a) did not cook for his son, or ever brought their grandchild to visit him and his wife in Ecuador, and (b) had negatively influenced his son's filial duty with his parents in Ecuador, and his remittance practices, (which were also less frequent and lower than his sister's). Hence, for this father, his son's actions appeared to signify the lack of interest in returning home, and in following his father's guidance. This father's remittance relations with his daughter and son also contrast to King *et al.* (2011), where these authors find that in patriarchal cultures (such as Albania), sons are usually the primary remitters. Thus, the transnational remittance relations this father maintained with his migrant children, helps elucidate the importance of embracing not only the cultural, but the situational individual and relational context when exploring remittance meanings.

#### **5.2.2.2 Dependence, 'voluntad', pride, and self-esteem**

While remittances largely generate positive emotions, as vignette 4 suggests, these can also raise issues of financial **dependence** and **reliance** on migrants' 'voluntad' (goodwill) to remit. Participants' sociocultural views on dependence, indicate that while it was deemed acceptable for women to depend on men, the opposite was not. Women's dependence on

men or her children (especially in their roles as mothers or wives), was regarded as a normal part of their relationship. Hence, why this father raised during his interview how depending on his children for transatlantic money was a form of vulnerability. Yet, no mother who received remittances viewed their dependence on remittances in negative terms. As a mother recipient stated, 'I do depend on their help, but that is how it is here. When we get married, we depend on our husbands, and when we get old, we depend on our children. That is how it is here.' However, conversations with these and other parents in Ecuador suggested that mother recipients in Ecuador were also more willing to engage in any occupation to earn some income, and thus potentially be more self-sufficient. One return migrant mother for instance, sold chocolates and cakes to have 'alguito extra' (a little extra). Another return migrant mother sold pigs and chickens. In contrast, it appeared that men's pride would not always allow them to undertake any occupation. The father recipient in vignette 4 for example mentioned how if remittances cease, he would have to 'set up . . . some business', or search for 'some income that meets or exceeds what [his] children send'. Social classes tend to be marked in Ecuador, and for one return migrant father for instance, undertaking an occupation below the social class that he believed he belonged to, was not deemed appropriate;<sup>74</sup> even when as a migrant abroad, he did undertake unskilled occupations.

The dependence views from the father in vignette 4 also makes palpable (for men in particular), the transformation of gender power relations, and their changing generational role within the family (e.g. from provider to dependent) that migration and remittances may generate. Similar evidence is found for some elderly Ecuadorians in the Highland of Ecuador (Mata-Codesal 2011a). Yet, dependence does not always rest on the receiving side; dependence can often be mutual. For example, as in the case of this father, his daughter and son-in-law were highly reliant on his support for the successful administration and transformation of their investment remittances. Managing such remittances for his daughter was an onerous task for this father. Yet, undertaking such managerial role also had self-esteem implications for him in Ecuador. The management of these remittances offered this non-migrant father the opportunity to: (a) renegotiate his masculinity, and continue to fulfill his paternal role, and (b) to some extent, continue to carry out his role as patriarch, (even though he was no longer the provider). As he stated in vignette 4, managing his daughter's investment remittances made him feel 'useful', keep him 'busy',

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<sup>74</sup> In addition, conversations with these participants revealed how obtaining employment for a person over the age of 35 and without a degree was nearly impossible in Ecuador.

and 'learn'. Hence, via managing remittances, he not only remained active, but also fulfilled with great pride his role as a good father and 'jefe de la casa' (head of household). This non-migrant father was helping 'cement' the 'present and future' of his daughter and her family.

### 5.2.3 Wife receiving remittances from husband

As **vignette 5a** below suggests, for this and many other recipient wives in Ecuador, remittances often symbolised three things with salient gender relations connotations about their husbands' gender roles, and their own position within their marital and family relations. These included: (1) the fulfilment of commitment, (2) autonomy, (3) multiple and conflicting meanings.

#### **Vignette 5a: Wife receiving from husband**

*What does this money mean to you?*

Well, for me this money means several things. Because first of all, **he needs to send this money because he has a 'compromiso' [commitment] here with me and his sons**. And by sending, he is **demonstrating that he is a responsible man, who cares about our well-being**, and that he has **not forgotten his family**. Besides, **my sons are in good schools, we have built the house, we have a car**, so even though we are not wealthy, **we don't need anything**, and **I dispose of the money as I see fit**. He has also **supported me** a lot with what he sends, because that is how I was able to **finish my studies; without having to worry about having to work**. And now, although **he doesn't know**, I am **working and saving my money**, so **I don't have to depend on him or his money** . . . But of course although this money has been of great help, it **doesn't compensate his absence**, and it has been difficult, especially for my boys not having his dad here [43-year-old recipient].

#### **5.2.3.1 Fulfilment of commitment and gender roles**

Fulfilling the commitment and gender roles that migrant men participants had as husbands, fathers, and providers of their families lied at the heart of the meaning of remittances not only for wives in Ecuador, but for their husbands in England remitting these funds. Hence, as vignette 5a suggests, the remittances this husband sent for his wife and children were not optional but an obligatory expectation. Hence, given the gender connotations and implications of remitting (or not) for migrant men participants within their families and communities, remitting was a commitment that was never a source of complaint or repudiation; rather, similar to findings by Pribilsky (2012) of Ecuadorian men in the USA, for migrant men in this study, remittances were a form of displaying their masculinity. As 49-year-old migrant husband stated about his remittance practices: 'this is an obligation that I have with my family, and as 'jefe de hogar' [head of the family] and as a man, I have to provide for them.'

Similarly, some wife participants in Ecuador proudly shared how their husbands remitted every month or even biweekly (depending on their mutual plans), and how for these wives, remittances also symbolised their husbands' good economic status/success abroad. Moreover, when their husbands remitted (particularly high amounts), these transnational practices also played in their favour, by elevating their reputation. Wives and families in Ecuador associated frequent and sizeable remittances as demonstrations of these men being 'responsible', able to carry out their 'deber' [duty] of providing for the well-being of their families, even from afar. Hence, by remitting, husband participants demonstrated being the 'hombre de la casa' [man of the house], and thus reaffirmed their masculinity.

Recurrent remittance practices by migrant husband participants (particularly maintenance remittances), also performed a pivotal role in showing their families in Ecuador that they were 'al pendiente' [attentive] of their needs. This was an important act since as participants in Ecuador shared during their interviews, and as Moser (2009) found for wives left behind in Guayaquil, failure to remit is an indicator of 'abandonment.' Hence, evidence from this study suggests that to an extent, remittance practices adhere to gender stereotypes. Migrant husbands in particular, used remittances to consolidate their presence, and demonstrate that they were reliable financial providers, from whom women could rely on; even when some wives no longer need to, and/or even when some men had additional partner(s) and/or children abroad.

### **5.2.3.2 Female autonomy**

For wife participants in Ecuador, their husbands' remittances also meant a greater sense of autonomy; in their terms – 'libertad' (economic freedom) and 'tranquilidad' (peace) as they were 'a cargo' [in charge] of the money.<sup>75</sup> For example, via remittances, wife participants were able to fulfil their personal and/or their children's needs, acquire physical assets (e.g. land, house(s)/flat(s), cars), and/or cultural capital (e.g. as their children and/or themselves attended private schools and/or finished their education). The wife in vignette 5a for instance, suggested how via her husband's support, she was able to better herself, complete her degree (without having the pressure/need to work simultaneously),

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<sup>75</sup> Nonetheless, wives' disposition of their husbands' remittances as they 'saw fit' has caveats, as this is not always the case. Similar to the case of women in Armenian and Guatemala (Menjívar and Agadjanian 2007), migrants' wives in Ecuador would use a large part of these remittances on quotidian matters. Yet these wife participants in Ecuador would consult their husbands for 'big expenditures', since their husbands were in charge of providing such funding.

and subsequently obtain employment. Her insight suggested that via his remittances, she also gained a degree of independence and economic stability. However, this was a 'secret autonomy' kept hidden from her husband so that remittances would endure, and so that she could save her salary. Thus, while remittances can be a short/long-term source of **dependence** (as in the case of parent recipients), or **autonomy** (as in the case of some migrants' wives/siblings), the outcomes of remittances are based on numerous factors. Some of these factors include: the ingenuity of the beneficiaries, how remittances are invested, recipients age/health, the availability of job opportunities, and additional income sources created by/available to recipients. These factors do not operate in a vacuum, and are often affected by sex and gender ideologies, expectations, and practices in home and host societies (Batnitzky *et al.* 2012), and hence these should be given consideration in analysis.

#### **5.2.3.3 Multiple and conflicting gender relations meanings**

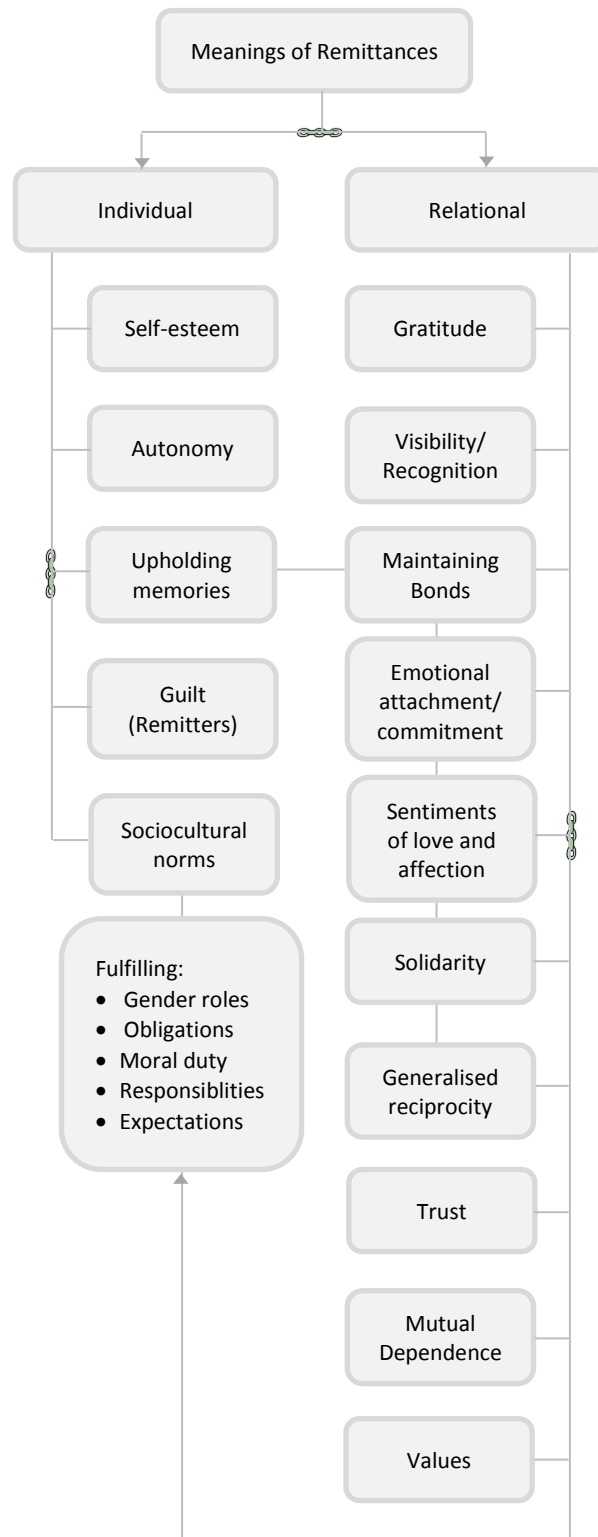
For some wives (and recipient participants more broadly), remittances and migration had multiple (positive/negative) and often conflicting meanings. Yet, such complexities tend to be concealed in the literature, particularly when discussing economic remittances (Bashir 2014; Cai 2003; IOM 2009; McKenzie *et al.* 2013). However, disentangling such perplexities is important not only because it reveals the challenges qualitative researchers face in analysing remittances, but because it elucidates how remittances have multi-layered gender and generational interpretations for transnational families. Furthermore, uncovering these multiple and often conflicting meanings can also shed light on the social, emotional, and symbolic side of remittances, which is what the RGFRF attempts to elicit (see chapter 7).

For example, for the wife in vignette 5a, remittances had several connotations, including gendered meanings. Her husband's remittances seemed to simultaneously: (a) represent the fulfillment of his obligations as a husband and father of her children, and (b) act as a demonstration of his responsibility/commitment towards his family in Ecuador, in his role as the household provider. The remittances this wife received from her husband, also appeared to symbolise for this woman, her husband's care, support, and presence; in addition to her autonomy and the opportunity to maintain a good social status in Ecuador. Yet, remittances and migration also lead to frustration and a mixture of congruent and concave sentiments and meanings. After all, the ambitions, goals, or plans of a migrant and/or a recipient may not always be fulfilled as expected. As this wife stated, remittances

did not compensate her husband's absence, or the emotional emptiness that he left; neither did his remittances ameliorate the resentment she felt as a result of his departure, his betrayal while abroad, or his absent fatherly figure for their children.

**Figure 12** overleaf presents some of the meanings of remittances for participants (remitters and recipients).

**Figure 12: Meanings of remittances**  
(Author's elaboration)



## 5.3 The management and usage of investment remittances

### 5.3.1 Setting the context

Why do migrant men and women send their money to be *managed* back home, and why do they prefer and select particular individuals to manage their remittances? Are there any similarities or differences between the investment practices of men and women? Moreover, what is the purpose and usage of remittances when *migrants* are the main beneficiaries? Findings from this research suggest that ‘remittance management relations’ (RMR) are not coincidental, static, unproblematic, or genderless. RMR can elucidate some of the differences in the way male and female migrants invest, and their reasons behind particular investments. In the case of this study, RMR also exposed how for most migrant participants, sending remittances to be managed in Ecuador by a close family member(s) (preferably one of their female relatives) was largely to their advantage and often out of necessity. For example, as a result of migrant participants’ legal status, economic circumstances in England, and/or their inability to cover the expenditures they would incur if they were to travel regularly to Ecuador in order to personally manage these transnationally.<sup>76</sup> Interview insight further suggested that in liaison with the meaning of remittances (section 5.1), sociocultural gender norms and family practices based on trust, expectations, recognition, and commitment were fundamental in maintaining or even altering (positively or negatively) the transnational family remittance management relations held by participants.

#### 5.3.1.1 Purposes for engaging in RMR

Depending on the purpose of investment, most migrant participants sent remittances to be managed by one (or at times 2-3) close family member(s). These ‘managers’, who were often also their primary recipients, were decisive in not only: (a) helping their migrant relatives manage/budget their money, but in (b) distributing remittances to other family members, and (c) helping migrants manage successful financial and family relationships in Ecuador. Additionally, findings suggest that there were multiple material and emotional reasons for participants to engage in these RMR - at a point in time, simultaneously (with different family members), or continuously during prolonged period of time (see **figure 13a**). Three of these reasons are subsequently presented.

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<sup>76</sup> Nonetheless, for a particular group of indigenous Ecuadorian migrants/merchants (Otavaleños), transnational entrepreneurship of arts and crafts is a way of life and a form of economic adaptation (Kyle 2003).

**First**, most participants engaged in RMR to **repay debts** (usually as soon as they obtained a source of income, and during their first 1-3 years of arriving in England). When remittances were sent for such purposes, remittance managers were given clear instructions in order to: (a) repay migrants' agreed instalments - e.g. to a close family member, friend, 'chulqueros' (moneylender), or recipients themselves, and (b) maintain a record of these instalments. The records of such debt repayments appeared to be important not only to maintain a proof of migrants' payments, but in order to help migrants' avoid any conflicts/misunderstandings with their remittance managers and/or lender(s). Similar to findings by Mata-Codesal (2011a, 2015) these debt repayments (where the decision making and control were under the command of remitters), included payments related to emigration costs, existing loans, and house mortgages.

**Second**, and similar to other studies (IOM 2009; Mata-Codesal 2015; Southiseng and Walsh 2011; Ullah and Panday 2007), **investing in economic and/or physical capital** was an important purpose for many migrant participants to remit, and to maintain RMR. Similar to remittance management relations maintained for debt repayment, migrant remitters in this instance, held decision-making power and delegation control over the usage/allocation of such funds. Investment purposes included: saving, purchasing land, houses, vehicles, flats, livestock, microenterprises,<sup>78</sup> and community projects (often sent as collective remittances). Male and female participants who sent investment remittances preferred a woman to project manage their long-term investments. When this was not possible, a very close and trustworthy family member – 'alguien de confianza' was selected.

Financial investments were particularly important for migrant participants who: (a) had return plans, (b) were unable to invest in England due to high costs and/or their legal status, (c) were uncertain about their future (staying/returning), and/or (d) had children (particularly children living abroad). Via these types of investments, remitters with children attempted to maintain/secure their/their families future in Ecuador, and/or connections with their motherland. Meanwhile, recipient participants who managed these remittances considered such responsibilities important due to a mixture of altruistic and self-interest emotional and symbolic motives (see **figure 13b**). For example, for these recipients, offering such managerial support appeared to offer them the opportunity to not only: (a) fulfil their

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<sup>78</sup> While investments in microenterprises were limited among participants, statistical findings by Mendoza *et al.* (2009) suggest that these tend to be low for Ecuadorian migrants overall. For instance, Mendoza *et al.* (2009) find that out of the 20% of Ecuadorian remittances allocated towards investments, 8% go towards savings accounts, 7% towards long-term property investments, and only 5% towards businesses/microenterprises.

gender/family roles, and (b) help a daughter or a brother accomplish their migratory ambitions, but (c) simultaneously gain/maintain financial/social recognition/visibility.

Nonetheless, at times, the reasons for particular investments differed between male and female participants. Many male participants focused on long-term capital creation due to their return plans in the near future. Some female participants, also sent investment remittances with the aim of attaining a profitable return (e.g. in terms of rental potential) so that they could support themselves in old age, when they were not longer able to work. However, findings further suggest that a stronger motive for female participants to invest in Ecuador was to maintain/create ties between their family/children and their 'tierra' (land). Yet, this evidence differs to Bangladeshi female migrants for instance, where due to cultural and gender relations differences, unmarried female migrants are found to have little incentive to save and invest in their own families (Rahman 2013).<sup>79</sup> Why? In Bangladesh women tend to be regarded as temporary members of their family, since they become part of the in-laws family upon marriage. Consequently, Bangladeshi women are unlikely to receive any inheritance from their own family (Rahman 2013).

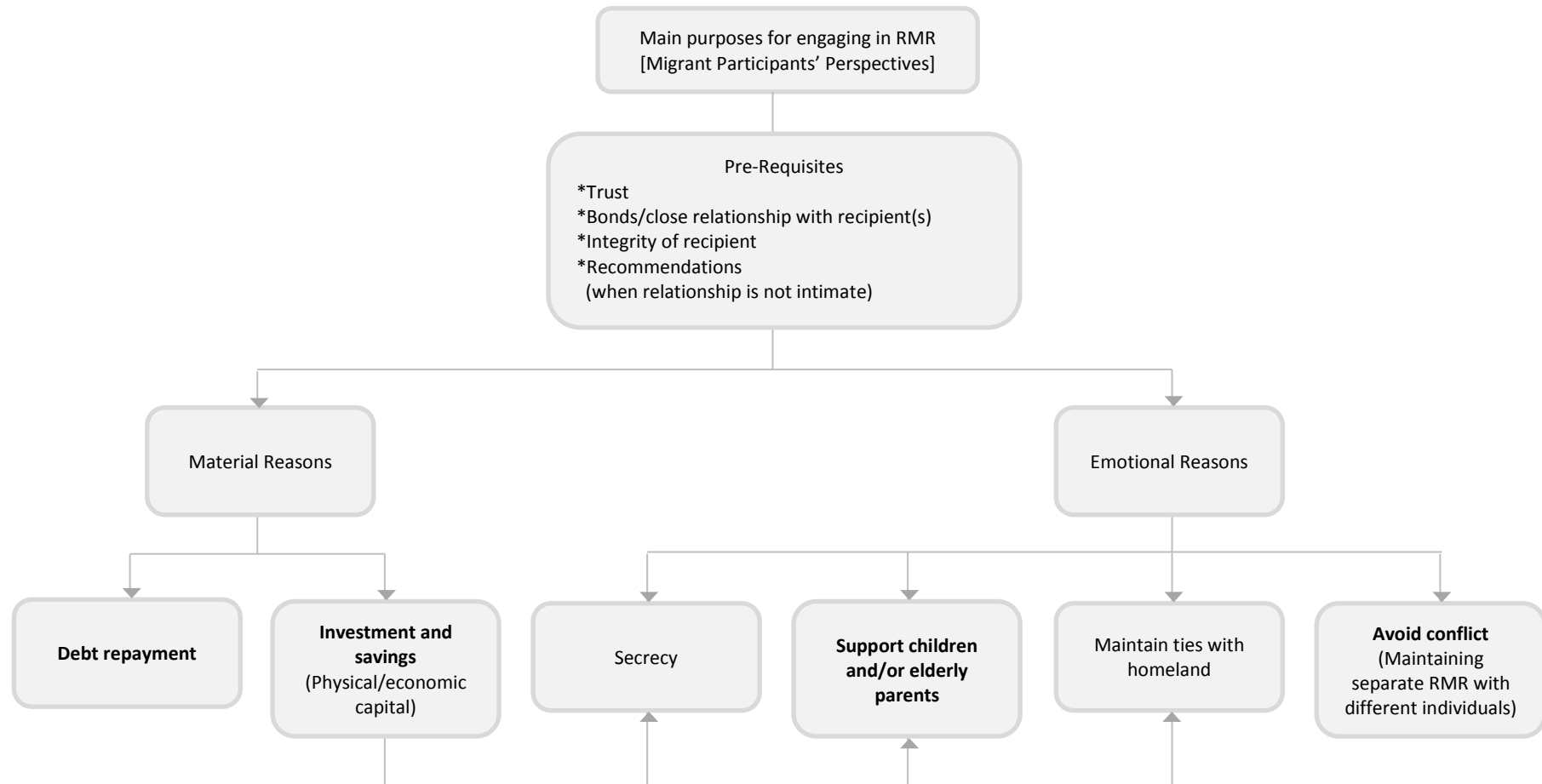
**Third**, various migrant participants engaged in RMR because they left behind young **children and/or elderly parents requiring care**. Hence, these participants tended to remit to a guardian/carer/intermediary (usually a mother, in-law, sister, or wife) who not only managed these remittances for their children/elderly parents, but also mediated their transnational family relations (see section 5.2.3). Sending remittances to these recipients (largely women), who looked after participants' children economic and emotional well-being was particularly prominent among female participants, who in such instances maintained feminised remittance relations. Migrant women participants who engaged in such feminised RMR never remitted to their children's father for example, given their past broken marital relationships, and incidences of domestic violence in Ecuador. Yet, similar to other male migrants from the Ecuadorian Andes (Pribilsky 2004), married male participants remitted (or remitted larger amounts) to their partners who stayed behind caring for their families. Hence, as in the case of Parreñas (2010), the act of caring for migrants' children was a gendered act among participants in this study.

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<sup>79</sup> Rahman's (2013) fieldwork was conducted in Bangladesh and the UAE. His study is based on two-way remittance surveys, interviews, participant observation, and focus groups. Interviews were undertaken during 2009 in the UAE with 50 female migrant workers, and 100 male workers. A questionnaire survey was subsequently carried out among selected 50 UAE female and male households in Bangladesh. Hence, similar to contrasts made in this thesis to studies such as those by King *et al.* (2011) and de Haas and Van Rooij (2010), the comparisons made here are suggestive rather than representative.

Child support remittances did however undergo a metamorphosis. Some participants shared during their interviews how remittances would change hands, and go directly to their children when they reached adulthood. Moreover, depending on the individual circumstances of migrants' children, they could see their remittances reduce or increase in amount and/or frequency. For instance, in the case of a male participant, remittances for his adult sons were largely sporadic, occurring primarily in time of need or special occasions. The expectation of this male remitter was that once his sons became 'hombres' (men), they could work and fend for themselves. However, this was not the case among a feminised remittance relationship between a mother and her adult daughters, where her support for them continued, and at times even increased. In the case of some women participants, remittance for their children stopped when they reunited with their sons and/or daughters in England. Nevertheless, in such instances, remittances for their managers never seized; even though the nature of their RMR with their remittance manager altered. For instance, in the case of a feminised RMR, the responsibility of looking after her granddaughter seized when she was reunited with her mother in England. However, this grandmother subsequently focused on managing the investment remittances of her migrant children.

**Figure 13a: Main purposes for engaging in RMR**  
[Migrant participants' perspectives]  
(Author's elaboration)



**Fourth**, participants' insights further suggest that RMR can also take place when these are maintained with different individuals for 3 reasons. (a) When there are **different beneficiaries**. For example, the main recipient in Ecuador (often a mother) becomes the 'broker/agent' or intermediary between the sender and multiple recipients (e.g. migrants' siblings, grandparents, aunts, cousins). (b) When a recipient is an institution (e.g. a church), whereby a priest manages the remittances/contributions of a migrant, or (c) when **different recipients manage different remittances** for various purposes. Hence, some migrant participants maintained different remittance management relations in an attempt to avoid conflict in their different transnational relationships. For example, a migrant's wife may administer remittances for the household, while a sister manages the purchase/maintenance of a real-estate investment on behalf of her brother, (who wants to leave an inheritance for a daughter he conceived in the UK out of wedlock), and a mother manages her son's remittance savings 'por si acaso' (just in case). Reasons (b) and (c) are of particular empirical importance and require further exploration given their absence in the remittance literature, where remittances are mainly treated as unilateral one-to-one dyads/transfers (IOM 2010; Lopez-Ekka *et al.* 2011; Mata-Codesal 2011a; McKenzie and Menjivar 2011).

**Fifth**, some married participants also engaged in **secret** RMR to either accumulate savings or financial investments 'por si acaso' (just in case) - as an insurance mechanism. In such instances, the migrant participants who engaged in secret RMR, remitted to a female relative only, (either a mother or sister) who would help them guard such investments, and keep them secret from the family (particularly their partners). For example, some of these women considered such precautionary tactic necessary given their lack of trust in Ecuadorian men, and the fear of being betrayed or deserted by their husbands. Meanwhile, in the case of a migrant male participant, he found such actions necessary to prevent his wife from learning about his double life in England and Ecuador.

### **5.3.1.2 *Selecting and becoming a remittance manager***

Participants' remittances were usually managed by migrants' older and intimate female family members. When these women were unavailable, fathers, brothers, aunts, or temporarily in-laws (mother or sister-in-law) were also involved. Thus, feminised, masculine, and male-female RMR were present among participants. Nonetheless, as

previously stated, migrant participants preferred a woman – their mother<sup>80</sup> as remittance managers. Participants in England and Ecuador characterised women as more ‘conscientious’, ‘responsible’, ‘organised’, ‘careful with money’, ‘trustworthy’, ‘appreciative of the sacrifices made’, and ‘better administrators’ than men, who were often perceived as more ‘descuidados’ (careless). Consequently, similar to findings by Pinnawala (2008) of Sri Lankan migrant women, in this study, Ecuadorian women in their own family were the preferred choice. However, the reason as to why participants preferred to have a woman (their mothers) managing their remittances varied, and these reasons were infused with gender meanings.

For example, as a 39-year-old *female* remitter stated during interview: ‘there is no one in the world, except your mother who gave birth to you who can give you that kind of unconditional trust, and who will have your best interest at heart.’ Meanwhile, a 36-year-old *male* migrant shared how he felt that his remittances would have been managed ‘a lot better’ if his mother was alive - not because she was a ‘woman’, but his ‘mother’. Hence, without many migrant participants realising, their views suggest how ‘gender relations, like all social relations, embody ideas, values, and identities’ (Kabeer 2005: 23) about particular individuals. Nonetheless, as Herrera (2005) and Nyberg Sørensen (2004a) argue, education, financial position, and social status can also influence how remittances are managed and/or spent.

#### **5.3.1.2.1 Selecting a manager**

Participants’ insights further suggest that there are two interlinked reasons and paramount components of social capital, which help explain why migrants select a specific manager(s). These include: **trust and expectations**.<sup>81</sup> A female remitter for instance explained during her interview how ‘la confianza reina [trust rules]. If you don’t have trust, you don’t send, and if trust is broken, you stop sending.’ **Trust**, defined as ‘the expectation that others will behave with goodwill . . . and honor their commitments’ (Glanville *et al.* 2013: 546) is thus pivotal in not only creating these transnational relations, but in maintaining them. Hence, why the most common and salient management remittance relations took place between close family members (e.g. children, parents, siblings);

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<sup>80</sup> However, having a mother as a remittance manager was not always possible for participants due to their mothers’ poor health, the fact that they were migrants themselves, or that they were deceased. Hence, why a father or a sibling often became the second best alternative.

<sup>81</sup> Eckstein (2006: 164) for example argues that social capital, (a form of capital and asset sustained by an individual/family), can be defined in terms of expectations and norms, whereby ‘networks are central to social capital formation insofar as they are influenced by expectations’.

because trust for participants was linked to strong bonds, shared values, reciprocity, decades of knowing each other, solidarity, affection, and unquestioned integrity and character. This trust imbued in these close transnational family relationships, not only reduced the need for migrant participants to directly supervise the management of their remittances in Ecuador, but in most cases, also solidified their mutual unconditional trust. Furthermore, as acknowledged by Glanville *et al.* (2013: 546), 'having positive experiences with a specific individual builds trust in that person'. In the case of some female migrant participants, they even left a legal power to their mothers so that they could fully assume these managing responsibilities as if they were their own.

Equally, because of such strong family bonds with their remittance manager(s), some migrant participants felt that they could **expect** to ask such 'favores' [favours] from their parent or siblings in Ecuador. Migrants also entrusted their remittances to close family members in Ecuador without fear of these being squandered or stolen; even when in actuality, this was not always the case. Findings also suggest that the **expectations** some migrant participants had from their remittance managers, at times differed based on their gender roles. For example, when wives were the managers of remittances, male participants usually expected them to manage and budget remittances as part of their role and wifely duties - an 'obligation' their wives had to perform while these men 'work hard' abroad to earn this money. Narratives from wives in Ecuador also suggest that they regarded remittances as a responsibility their husbands had to fulfil in their masculine role as household providers. These gender and cultural expectations thus appear to have been mutual. Yet, when parents or siblings managed these remittances, gratitude and appreciation was demonstrated in various ways. For example, via material gestures (see section 5.2), and endearing expressions when speaking about them (e.g. mi 'ñañita' – mi dear sister).

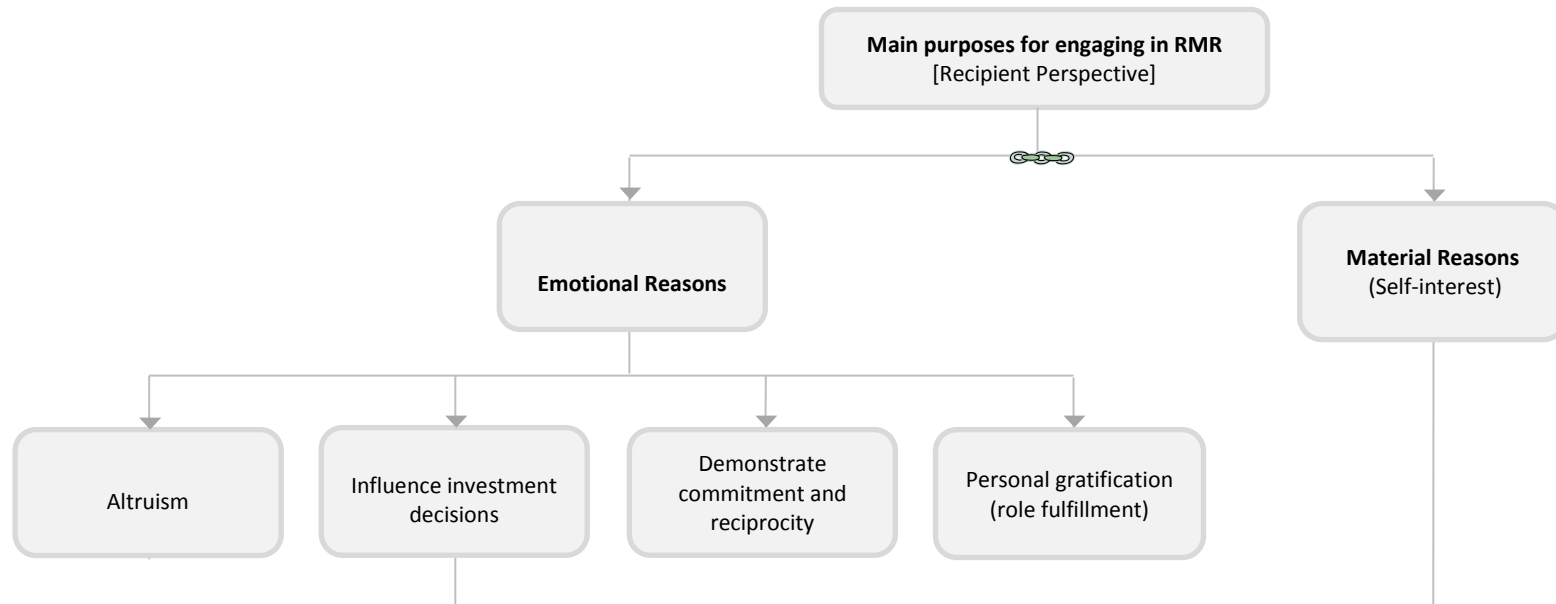
#### **5.3.1.2.2 *Becoming a manager***

Why would recipients accept such a task, when it can be onerous. Recipients' narratives suggest that managing remittances was an important task undertaken by them due to five main reasons (often occurring simultaneously and in fusion) (see **figure 13b**). First, due to **altruistic reasons**; because recipient participants wanted to help their migrant relatives achieve their ambitions/migratory goals. Second, recipients wanted to be **involved in the investment decisions** taken by their migrant relatives. Hence, in some instances where parents managed these remittances, they tried to influence their migrant children to

acquire physical assets (mainly buy land and build houses or flats) for three main individual and/or collective reasons. (1) Parents regarded such investments to grant their migrant children a lucrative source of income. (2) Parents deemend that if their migrant children invested in physical assets (such as a house), their children would have an additional motive to return sooner, and/or to settle permanently in Ecuador (e.g. as they acquire their own homes to return to). (3) Some parents also considered such investments to provide them with an opportunity to have a home and live with their children upon their return, and/or to have an occupation that would keep them busy while their children were abroad.

Third, because by undertaking such managerial responsibilities, recipients expressed/validated being good, trustworthy and supportive family members, who cared about their family's progress. Thus, it could be argued that by managing remittances, recipient participants were '**doing family** things' (Finch 2007), and demonstrating that commitment and reiprocity for one another is not undermined by physical distance. Fourth, because as section 5.2.1 and 5.2.3 suggest, by administering migrants' remittances, recipients back home gained the **satisfaction of fulfilling their gender/family roles**, and of being part of the positive changes, acquisitions, and/or improvements in the lives of their relatives remitting these funds, which directly or indirectly also signified their family's success. Fifth, due to **self-interest**. Some participants in Ecuador mentioned how they would receive 'cualquier cosita' (extra money/gifts) as a resut of them managing remittances. A 39-year-old woman remitter also shared during her interview the following: 'when I send for savings, I always send 'alguito' [something] for her [remittance manager] as well; to motivate her for her 'trabajito' (work); as an appreciation - a 'regalito' [gift] for her'.

**Figure 13b: Main purposes for engaging in RMR**  
[Recipient Participants' Perspectives]  
(Author's elaboration)



### **5.3.2 Forms and Dynamics of RMR**

RMR among participants can be categorised into two main groups: marital and consanguineal relationship. These transnational family relations subsequently explored, and further analysed in chapter 6, suggest an array of dynamics through which family and gender relations can be maintained, strengthened, and nurtured, but also changed, fractured and dissolved - temporarily or permanently.

#### **5.3.2.1 Marital RMR**

Discussions on marital relations, particularly by feminist literature are often extremist, pessimistic, one-sided, and understood in terms of patriarchy - 'a system of social structures<sup>82</sup> and practices in which men dominate, oppress, and exploit women' (Walby 1989: 214). The remittance literature has been more varied, and presents an array of optimistic and pessimistic evidence for husbands, wives, and their relationship (Conway and Cohen 1998; de Haas and Van Rooij 2010; IOM 2010; Menjívar and Agadjanian 2007; Pribilsky 2004). For example, Pinnawala (2008) finds that the emigration and remittances of Sri Lankan women have positive changes for them in terms of status and power, but negative changes for their recipient husbands, since their social status downgrades.

Meanwhile, Menjívar and Agadjanian (2007) find that as a result of a husband's emigration and his successive remittances, gender inequality is further reinforced in marital relationships since a husband's role as breadwinner and primary decision maker, and a wife's subordinate position within households in Guatemala and Armenia are strengthened. In terms of women in the highlands of Ecuador, Pribilsky (2004, 2007) finds that their lives and relationships improve because they assume new roles and status. Meanwhile, de Haas and Van Rooij (2010) (discussed in section 5.2.1) find that although the responsibilities and decision-making power among internal and international migrants' wives in Morocco increase, these are not always permanent, emancipatory, or welcomed by women, as these responsibilities are often regarded as additional source of stress and burden.

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<sup>82</sup> Walby (1989, 1990) for example, explores six patriarchal structures: (1) patriarchal mode of production within the home, (2) patriarchal relations within wage labour, (3) the patriarchal state, (4) male violence, (5) patriarchal relations in sexuality, and (3) patriarchal culture.

Participants' insight from this research suggest that while gender relations within transnational families (and particularly in marital relations) can vary, unlike some of the these studies, remittances do not always reaffirm gender inequalities, or husbands' dictatorship, domination over, and/or exploitation of their wives. Remittances can also help generate gains in favour of women back home in the short and potentially long-term, (depending on a number of factors - including how remittances are used/allocated). Changes or variations in the forms of marital power(s) that a husband and a wife exert in their marriage/relation may also be possible as a result of remittances. (See chapter 7, section 7.2 for a further discussion on power). However, it is worth noting that in this study, marital RMR only took place between husbands in their role as remitter and wives as recipients/administrators, since many female migrant participants had no husband to remit to.<sup>83</sup> Hence, the changes in gender relations that remittances may generate for migrant women in their role as wife remitters, and for their husbands as recipients are not explored in this thesis.

#### **5.3.2.1.1 Decision making power: Sending remittances**

What type of **responsibilities and decisions** were taken by participants in their marital/conjugal relations, and by whom or how? In terms of sending remittances, participants narratives suggest that migrant husbands were the ones who decided: (a) *how to send* (based on fees, exchange rates, convenience, and promptness of arrival), (b) *how much to send* (depending primarily on their incomes), and (c) *when to send* (contingent on their pay date) - often biweekly or monthly. However, wives in Ecuador were not sedentary actors, and they did have influence over such decisions, particularly regarding the amount and frequency they received. For instance, interviews with recipients in Ecuador suggested that wives did not hesitate to make a call if an emergency, illness, or additional expenditures (e.g. to progress with building plans) emerged, and additional funds were required. In most instances, depending on the severity of the matter, migrant husbands remitted additional funds the same day their wives made the request.<sup>84</sup> Nonetheless, husbands usually remitted additional funds only upon request (e.g. in an emergency), and/or on major occasions/special events, and not under their own initiative. Husband

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<sup>83</sup> No migrant women participant had a husband to remit to since as mentioned in chapter 3, many of these women fled from domestic violence in Ecuador. The remaining female migrant participants had either divorced or separated, remarried abroad, or lived with their husbands in England.

<sup>84</sup> I personally witnessed this during an interviews with a male remitter, when his wife called him requesting for remittances to purchase a new washing machine, (as theirs had been damaged beyond repair). The husband agreed to remit later that day, without any refusal.

participants tried to avoid raising their wives' expectations, and/or strain on themselves, in case they were unable to remit. A husband participant contextualised this during his interview:

I am not going to get used to sending more than 'lo basico' [the basic], because otherwise they 'se mal enseñan' [get used to it], 'se mal acostumbran' [get bad accustomed], and the moment that there is nothing?

### **5.3.2.1.2 Managing household budgets**

Once a husband made the call to notify his wife that the remittance transfer has been made, and his wife collected his remittances (sent mostly via MTOs such as Western Union, MoneyGram, Ria), findings suggest that wife participants were in charge of administering the household budget and distributing remittances into its various usages. Hence, unlike findings by Francis (2002) of migrant men in Eastern and Southern Africa, who were unwilling to delegate financial responsibility and decisions making power to their wives back home (due to distrust of women's reliability); or some Bangladeshi migrant men, who prefer to remit to a male relative (father or older brother) who then distributed his remittances (Debnath and Selim 2009); married migrant male participants in this study, remitted directly to their wives in Ecuador. A migrant's wife in Ecuador for example shared the following during her interview:

I know the date that he has to send me, and we are always on the phone, so when he has sent me, he tells me, 'you know what, I have sent you this much, see what you do.' Because he knows that I know better than him what we need here and that I am conscientious with the 'gastos' [expenditures].

How were remittances used/allocated by wives in Ecuador? Participants' narratives suggest that having settled debts (e.g. as a result of migration, mortgage, specific purchases), wives allocated remittances to a number of different areas. For example, remittances were allocated towards household expenditures (food, clothes, utility bills), children's education (school tuition, uniforms, lunch, bus transportation), home improvements (e.g. finishing the building or extension of a house), transportation, furniture, electrical appliances, purchasing land, building a new home and/or commercial premises, vehicles, leisure activities, medicine, children extra curriculum activities (e.g. swimming lessons), occasional festivities, and even their own education.<sup>85</sup> Therefore, a seemingly plain economic transaction, which as Kelly and Lusi (2006) suggest merges

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<sup>85</sup> While no wife in this study used remittances to save, remittances indirectly influenced their ability to save. This was the case since these women were either able to save their salaries, or invest in properties, which they subsequently leased, (and the income from such rents was consequently transformed into savings).

seamlessly in daily experiences, can be transformed into different forms of capital (power) (Bourdieu 1986), such as physical, cultural, symbolic (see section 7.3.3), with potentially short and long-term repercussion for migrants and non-migrants in home and host countries.

### 5.3.2.1.3 Consultations, gender dependence, and mediation

While findings from this study suggest that wives in Ecuador were the ones in charge of the daily management and budgeting of remittances, similar to Guatemalan and Armenian marital transnational relations (Menjívar and Agadjanian 2007), the wives of migrant remitters in Ecuador **consulted** with their husbands before making any major expenditure. A wife participant explains this in **vignette 5b**:

#### Vignette 5b: Wife consulting with husband for large remittance expenditures

He never asks me on what I spend what he sends every month, because he knows what is for, and because he trusts me. But when there are 'decisiones grandes que tomar' [big decisions to take], I always check with him. . . For example, when we wanted to buy the plot of land, and then to build the house. **When there are large things to do that represent a big expense, I check with him, because he is the one who is going to send the money to pay for these.**

While it could be argued that in such decision-making practices migrant husbands maintain power/control over their households through 'the understanding that their wives and children will seek permission for changes in their lives and/or will consult with them for final approval' (Weiss 1988: 5); such decision-making processes may be a mixture of power legitimisation over household matters, and about remaining involve in traditional marital practices pre-migration. A 46-year-old husband offers some insight in **vignette 5c**:

#### Vignette 5c: Husband's involvement in decision making over the allocation of remittances

**I may not be there, but I am still involved in the decisions that are taken.** . . Yesterday I was telling 'mi mujer'<sup>86</sup> [my wife] that she should look for a builder and check prices for materials, so we can get an idea, and then we can see what to do. . . **Whenever there is an important decision to take, we have always talked about it, and that has not changed because I am not there in person.**

Nevertheless, while findings suggest that most migrant husband participants held 'orchestration power' in their conjugal relations because they were: (a) the primary breadwinners, (b) the ones remitting (and thus the ones who could decide to reduce the amount of remittances to be sent, or stop remittances altogether), (c) the ones who

<sup>86</sup> The literary translation of 'mi mujer' is my woman. However, in Ecuador men often use this term interchangeably with the term 'wife' (esposa).

delegated major tasks/responsibilities from afar, and (d) the ones who ultimately granted approval for large expenditures, their power was to a large extent **dependent** on their wives, who held ‘implementation power’ (see chapter 7, section 7.2.3). Hence, it could be argued that power in transnational marital relations is not always ‘zero-sum’, but a relational gendered process. After all, as Pribilsky (2004) argues, men’s hard work and cost-saving measures abroad are not sufficient to make their material aspirations transform into reality back home; and as in the case of this study, migrant husband participants were often reliant on their wives’ competence, creativity, and integrity in managing, budgeting, transforming, and reproducing these funds.

Moreover, wives in Ecuador played a central role in **fostering and mediating** the emotional relationship between their husbands and children, and in inculcating in their children an exemplary image of their fathers; particularly when their husbands called and remitted regularly. Thus, as Kranichfeld (1987: 48) argues, while ‘women’s power may have low visibility from a nonfamily [non-gendered] perspective, women are the cornerstone of family cohesion and socialisation, and this is certainly a position of power’. The narrative of a 50-year-old migrant’s wife in **vignette 5d** below suggests the importance of such role.

**Vignette 5d: Wife mediating relationship between husband and son**

He left before I even gave birth to . . . [son’s name], and in all these years he never got to meet him in person, and so. . . [son’s name] doesn’t have that connection with his father, and at times he is resentful with him for not being here. But I always tell him, ‘papito’ [endearing term for son], even **though your father is no here, he loves you very much and he is a responsible man**. He has **never** ‘despreocupado por usted’ [forgotten you]. Don’t you see? **He is always calling us and sending money and things so that we don’t have to ‘pasar por necesidades’ [face any needs]**.

Participants’ marital relationships further suggest that (material and/or emotional) reliance tends to be mutual, and can subsequently result in dyadic power relations (see chapter 7). As Ferree *et al.* (1999: 375) argue, ‘women often gain some measure of social control through the dyadic power that accrues men’s interpersonal dependence on women . . . [while] men . . . possess dyadic power due to women’s economic dependency’.

Dependence was also not deemed negative by many participants, but rather, a part of marriage; a cultural expectation to be fulfilled by their husbands, whose ‘duty’ or ‘responsibility’ as head of household - as ‘macho’, was to provide for, and look after the well-being of their families. Nonetheless, during interviews in Ecuador, wives’ accounts suggest how these women were conscious of the ‘risks’ that could affect the steady flow of remittances. These ‘riesgos’ (risks) which had less to do with the loss of a husband’s income

due to economic downturns, and more with the years of separation, and a husband's marital commitment and fidelity. Hence, why many wives were tactical in their use of remittances.

Such gendered dependence was also present among some female remitter participants in England. For example, some of these women shared during their interviews how they often used some of their husbands money to remit to their side of the families, and/or how because their husbands were able to cover the household expenditures abroad, these women were able to remit a large part of their salaries. Yet, because these female migrant participants were the ones in charge of administering the household funds, and in subsequently remitting to Ecuador some of this money, they underestimate their degree of dependence on their husbands. During their interviews these female participants concentrated on discussing the positive changes they encountered as a result of migrating and remitting, and the stability of their current relationships; perhaps as a mechanism to overcome the psychological scars of years of dependence and abuse from their ex-partners in Ecuador. Consequently, due to the mutual dependence that often exists in RMR 'here' and 'there', successful transnational marital relations are those that are mutually beneficial, where couples work together and 'see the utility of learning to work in harmony' (Pribilsky 2004: 329).

#### **5.3.2.1.4 *Manipulations, emotions, and symbolism***

Nonetheless, as Petrozziello (2011) and Pribilsky (2004) have found for Honduran and Ecuadorian transnational families, 'despite frequent communication between the remittance senders and recipients, there may not always be transparency and symmetry in information' (Petrozziello 2011: 60) between how much is being earned abroad, and/or how remittances are allocated. For example, participants' narratives from this study suggest how given their husbands' physical absence, and the active role of wives as remittance managers, wives in Ecuador often found resourceful ways to manipulate the circumstances in their favour so that: (a) remittances would not reduce/stop, (b) additional money would be sent, and (c) secret savings could be accumulated. Thus, such actions suggest the visible and non-visible forms of power that wives back home can command, without their husbands even realising it.

For instance, some wives in Ecuador shared during their interviews how they would constantly reiterate to their husbands in their telephone conversations how expensive life

in Ecuador was. These wives supported their arguments about the high costs of living by bringing into the discussion recent migrant family members who have visited Ecuador, and experienced the rising cost of living, subsequently making similar comments. Thus via constant electronic communication, these wives ensured that their husbands were aware of the challenges they faced in Ecuador, and how these women tried to make ends meet, so that remittances would not reduce or cease. Similarly, some wives would exaggerate the specific amount of expenditures to receive additional funds. For example, if there were damages to the house, some times these were magnified. Likewise, if land was to be purchased, the actual price would be increased.

Children were also a key weapon used by some wives to emotionally blackmail their migrant husbands since they allowed for a number of scenarios to be used in getting their husbands to remit more. For example, whether it was because children got ill and required 'expensive' medical treatments, or because they needed tutors after school, new uniforms, or money to join the football team/school band, or to attend trips/special events. Some mothers in Ecuador also engaged their children in various school/extra-curriculum activities because these had numerous connotations, and served a variety of purposes, including 'social status signalling devices' (Naiditch and Vranceanu 2011), which reflected the success and elevated reputation of migrant husbands and their family in Ecuador.

Why would some wives engage in such manipulative actions? First, among most wives in Ecuador, and migrant women participants in England, there was the perception and stereotype (and for some the experience) of Ecuadorian men being 'infieles' (unfaithful), 'mujeriegos' (womanisers), and 'traicioneros' (traitors), who thus could not be fully trusted. Accordingly, women participants in England and Ecuador did not appear to have great faith in the longevity of their relationships, and hence why these women expressed the need to secretly save money 'por si acaso' (just in case). For example, in the event these wives were betrayed and left by their husbands, these women wanted to have the necessary physical and economic capital to not only support themselves and their children, but to maintain their middle-class lifestyle.

Second, as the narrative of a 48 year-old wife in **vignette 5e** overleaf suggests, some women may take such manipulative actions due to negative emotions (including the pain of being betrayed), and/or to get their husbands attention - even if it is via a materialistic expression.

#### **Vignette5e: Revengeful remittances**

I am 'dolida' [hurt/disappointed] with him, because although he has been responsible with his children, he anyway got 'otra' [another woman] there . . . So at times I find ways of getting back at him with what hurts him. . . When I found out that he had betrayed me, I sold his new car, and that hurt him, because he never even got to drive the car. Similarly, if my kids get sick, then I have him 'pendiente' [mindful] of anything they may need, and not of the family he made there. And when I can, I also get more money out of him, so I can have 'mis ahorrito' [my small savings], 'por si acaso' [just in case], because with these men you can never really now, and I have to look after our future . . .

Why did migrant husband participants abide to remit more? First, findings suggest that since these men were not in Ecuador, they responded to what they were told. These husbands were also involved in their household affairs up to a point - up to where their wives deemed appropriate and convenient. According to these husbands' knowledge, they were fulfilling their gender roles as head of households and contributing towards particular needs. Moreover, even in instances where husbands may have family members keeping a 'watchful eye' (Petrozziello 2011) on their families, (particularly their wives), family members in Ecuador may also be unaware of their wives' subtle remittance manoeuvres.

Second, husbands may abide to remit more due to fear of reprisal, because not remitting additional funds may tarnish their elevated reputation and masculinity in Ecuador - as they 'risk being judged in moral [and gendered] terms' (Carling 2014: S239). As a male participant suggested during his interview, not remitting could result in him being 'tachado' (labelled) as 'irresponsable' (irresponsible), 'tacaño' (selfish), and 'mal hombre y mal padre' [bad husband and father]. Third, husbands may abide to remit more due to feelings of guilt, and/or due to their future return plans. For example, some husbands left their wives with unborn or small children in Ecuador, and after years of separation, and of them being unable to return back (even temporarily), a few also formed new families in England. Yet, despite separation and at times unfaithfulness, many still planned to be reunited with their families in Ecuador, and hence their need to nurture and invest in these relations.

#### **5.3.2.1.5 Creative usages and different investment views**

However, despite the means of participant wives in Ecuador to maximise the use of remittances, by allocating them into different forms of investments, husbands and wives did not always share the same perceptions about the most appropriate tactic(s) to propagate remittances. For example, during an interview in London, a husband participant shared how his wife should be more ingenious in making remittances 'grow'. As he stated:

I always tell her that money makes money. See if I sent you 500 in good times, you are not going to spend the 500. I would save 100. Because there if you lend 500 at 5 percent interest, you get \$25 dollars. You see – ‘la plata hace mas plata’ [money makes more money], and everything adds up. But people don’t think. I tell . . . [wife’s name] you are a smart woman, but at times I don’t know where you left your brain.

Yet, perceptions and reality can often diverge, particularly in terms of what actually happens with remittances. Hence the importance of interviewing migrants and their relatives back home. For instance, what this male participant did not know was that he was the one who was being short-sighted about the potential opportunities to regenerate remittances (perhaps due to his lack of education). His wife was being ingenious with remittances, but in a different manner than what he expected. The management of remittances had not only giving this wife the power to work with her migrant husband in deciding household expenditures (shared power), but this woman had been able to empower herself by acquiring higher education (cultural capital), a medical career, social status (symbolic capital), and the opportunity to join the labour market.

Consequently, as a direct and indirect result of remittances, the interview with this wife in Ecuador suggested that she had, and continued to attain different forms of power; and not only transform, but multiply remittances as she was saving her entire salary. Yet, her husband was not even aware that such secret manoeuvre had been taking place for a few years. Nonetheless, while such gains and empowerment had been conditional on her husband’s remittances, (given the investments she made on herself and under her name), such dependence was no longer eminent. However, for her convenience, this wife portrayed an image of dependence and need before her husband so that his remittances would endure. Furthermore, as in the case of other participants who used remittances for purposes not known or approved by migrant participants, secrecy can be a powerful weapon to avoid arguments over remittances.

### **5.3.2.2 Consanguineal RMR**

#### **5.3.2.2.1 Decision making, consultation, and dependence**

Consanguineal RMR particularly with parents, siblings, children, and even an aunt predominated in this study, and for most participants, these were relations with specific purpose(s), and clear delegated instructions and responsibilities. Migrant participants tended to take the initial decision about how and where remittances should be allocated. This was the case since as previously mentioned, remittances sent to be ‘managed’ were largely investment remittances. Nevertheless, while migrant participants held important

decision making and delegation power, as Rahman (2013: e170) finds for Bangladeshi migrants, in the case of this study, this did not mean that all migrant participants who reported having control over remittances in Ecuador actually had unlimited control. The actual allocation of remittances lied in the hands of recipients. Hence why trust and reciprocity are so pivotal in transnational relations. The decision making and delegation of responsibilities among participants were also often not static, but an organic processes, which evolved/changed over time due to participants' circumstances, preferences, and/or family members' actions in Ecuador. A male migrant exemplifies this in **vignette 6**:

**Vignette 6: Brother providing instructions to older brother in Ecuador for the allocation of his remittances**

*Are you the one who decides who receives and how this money is managed there?*

Yes, I tend to give 'instrucciones' [instructions] for the money to be distributed there. Before I did not use to give instructions, but I realised that there were expenditures that were not justifiable. So **now I give instructions to ensure that the money goes where it should be going** [36-year-old migrant].

Likewise, while at a surface level migrant participants appeared to invest remittances in similar forms of capital, the way men and women invested remittances, the type of relations they had with their 'managers', and/or the real motive for such investments often differed. Yet, these relations are merely touched upon in the remittance literature since when gender relations are analysed, the focus is on marital relations (Holst *et al.* 2011; Menjívar and Agadjanian 2007; Petrozziello 2011; Pinnawala 2008; Pribilsky 2004). However, as Kranichfeld (1987: 49) argues, when family relations are analysed according to two fundamental but often overlooked criteria - durability of bond and degree of relatedness, it is intergenerational (vertical) ties (i.e. parent-child relation) rather than marital (horizontal) relations that are of greatest significance to the family.

Furthermore, when we start to unravel these other consanguineal family relations, different behavioural patterns emerge. For example, several female migrant participants were particularly dependent on their mothers' (on a few occasions also their fathers') advice before making major investment decisions (regardless of their education, marital status, or social class), and often extensive consultation and input exchanges took place before a decision was reached. This could be for a number of reasons. For example: (a) wanting to be cautious with their choices to ensure the most propitious investment decisions are taken (considering their present and future plans), (b) their families in

Ecuador having the experience and knowledge of Ecuador that migrants no longer possess due to the time they have been abroad, (and hence why their guidance and input is considered pivotal in avoiding unnecessary risk), and (c) due to insecurity and the fear of making poor decisions. A migrant daughter contextualises these in **vignette 7**:

**Vignette 7: Daughter consulting her mother for the investment of remittances**

A lot of what I send now is to invest, and even though I have plans with what I want to do with this, I always ‘consulto’ [**consult**] and ‘involucro’ [**involve**] **my mom**, so that she can **help me take** ‘sensatas’ [**sensible**] **decisions**. At the end of it, **she is the one who is there**, the one **who really knows** on what is good to invest and where you see, and the one who knows what will be to **my best advantage**. Because you know, things change after one has been away for so long, and I **can’t afford to make mistakes**. The little or much I send, I want it to go into **good use**, because I have to **think not only about today** but in the **future of my children** [45-year-old female remitter].

Yet, in the case of a few (middle-class, educated, single) men remitters in their 30s who spoke English, possessed dual nationality, and had a profession), they tended to rely less on their families for investment guidance or for the actual administration of remittances. As **vignette 8** suggests, for male participants who held RMR with male relatives (older/younger brothers), these relationships appeared to be less emotional and more strategic than in the case of female migrant participants.

**Vignette 8: Brother delegating the managerial responsibilities of his remittance to younger brother in Ecuador**

*How do you manage things there?*

I like to have things clear to avoid misunderstandings. So I **send money to my account there directly**, and I **monitor it from here**, through the internet. But of course, my **brother is the one who helps** me administer my account there, and the one who is in charge of doing all the ‘vueltas’ [run arounds] - of making any payments for my ‘terrenos’ [plots of land], of the ‘biles’ [bills], taxes, any ‘gasto’ [expenditure] that I may have. . . I have been here for so long, that **he obviously knows what he has to do** there, but if a new ‘gasto’ arises, **I tell him clearly what he has to do**. . . Also, because I go to Ecuador every one or two years, **I am always aware of what is going on**, and I **make sure that everything runs properly** [37-year-old male remitter].

Nonetheless, for some male remitters, such actions could have also been the result of past experiences/loses, which taught them to be more cautious, and to undertake-specific actions (which female migrant participants did not) in order to reduce the risk of their remittances being mismanaged or unaccounted for. Some precautionary measures taken by some of these male participants included: remitting to their own accounts, monitoring these accounts online, and traveling more frequently to Ecuador to supervise their investments.

However, for many migrant women, and even some older, less educated migrant men participants, many of these options were not always possible for a number of reasons. For instance: not possessing bank accounts under their name in Ecuador, and/or being unable to travel back due to cost, responsibilities, or legal status in England. Furthermore, even when some migrant participants did have bank accounts in Ecuador, a few female migrant participants felt unable to remit directly to their accounts due to the benefits they claimed in England, and the fear of getting caught by the UK government.

Yet, the most important reason why most migrant participants did not undertake these strategic decisions was because their relationships were based on trust and reciprocity, where there was an expectation that commitments would be honoured. Hence, for most participants such supervision mechanism/distrustful actions were deemed unnecessary. Nevertheless, as will be discussed in section 5.3.2.3, despite precautionary measures and strong transnational ties between and among men and women, different degrees of mismanagement still occurred.

### 5.3.2.2 *Making remittances ‘work’*

As section 5.3.1 detailed, there are various reasons why migrant participants engaged in RMR. Moreover, often, different set of responsibilities were allocated to various family members - at a point in time, for a particular purpose(s), or for an extensive period of time (e.g. until the migrant remitter returned home). Parents in Ecuador appeared to have been allocated most of the responsibilities (see **table 10**).

**Table 10: Delegation of remittance management responsibilities to key family members in Ecuador**  
(Author’s elaboration)

Mothers and Fathers	Daughters	Brothers, Sisters, Aunts
<ul style="list-style-type: none"> <li>• Consolidate debt</li> <li>• Purchase/build plots of land/houses, flats <ul style="list-style-type: none"> <li>◦ Administer/project manage and supervise the construction and/or subsequent lease of the above</li> </ul> </li> <li>• Support grandchildren – maintenance, education, etc. (mother or mother/sister-in-law only)</li> </ul>	<ul style="list-style-type: none"> <li>• Invest in microenterprise (e.g. internet café)</li> <li>• Use remittances to give back to the children of the community (women only) <ul style="list-style-type: none"> <li>◦ E.g. using remittances to make ‘bolsa de caramelos’ [bag of sweets] and distribute to poor children every year during Christmas</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Consolidate debt</li> <li>• Purchase land</li> <li>• Administer savings/bank accounts <ul style="list-style-type: none"> <li>◦ For some migrant women this included secret savings - ‘el guardadito’ (sisters only)</li> </ul> </li> <li>• Administer collective remittances and give back to</li> </ul>

<ul style="list-style-type: none"> <li>• Administer savings (mainly mothers)</li> <li>• Distribute gift or emergency remittances to others (mostly mothers)</li> </ul>		<p>the elderly in the community (sisters only)</p> <ul style="list-style-type: none"> <li>• Invest in microenterprises <ul style="list-style-type: none"> <li>○ E.g. telephone booth, billiard bar (past)</li> </ul> </li> <li>• Provide for the sustenance of elderly parents</li> </ul>
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Interestingly, even within these different forms of investments, remittances were often directly or indirectly converted into other forms of capital, in ways that do not tend to be discussed in the literature (Gorchakova 2012; Kelly and Lusi 2006; McIlwaine 2012). For example, while as previously iterated, migrant participants remitted to invest primarily in physical capital, their motives for such investments often differed. Male participants largely remitted to invest with the aim of accumulating assets for their future return and maintenance. Meanwhile, investing for return purposes was often not the top priority for many female participants since many were undecided (whether, if, and when) to return permanently. After all, migration had offered them new opportunities, freedom, and autonomy in their lives and relationships, which they often did not have before.

Yet, with the help of their ‘momagers’, some female migrant participants also found resourceful ways to make their remittances ‘trabajar’ [work], and to invest not only in accumulating and retaining wealth in Ecuador via savings, but by using the interest from their remittance savings to give back to their family. These productive uses of remittances were important because it helped these women maintain a presence back home, and invest in social capital within their broader family circle. A migrant daughter explains this in **vignette 9**.

#### **Vignette 9: Making feminised remittances ‘work’**

*Since you reunited with your daughter, what have you sent money for?*

Since then I have sent mainly to ‘ahorrar’ [save]. For my **daughter** as well, I have been able to put a ‘terreno’ [plot of **land**] under her name, so that she has something to return to, and she is very excited with her terreno, and has grown up with the idea that she is one day going to do something there. But also because we are not sure if we are going to end up here or there yet, we keep money there in ‘polizas’ [long-term **savings** account] so that we don’t touch it, and with the **interest** that we get, we **use it for the family** - in case of a birthday, a baptism, or a wedding, or if someone in the family needs something or gets ill. . . **We make the money ‘trabajar’ [work]** [38-year-old remitter].

In such relations governed by trust and reciprocity, findings suggest that among some feminised RMR, there was also mutual risk sharing, and a few mothers in Ecuador took significant financial risks in order to help their migrant daughters acquire physical capital. For example, some mothers sold their own properties, obtained loans under their names, and/or secured loans against their land or businesses. However, as Rempel *et al.* (1985: 96) suggest, trust and risk are mutually bounded since ‘trust involves a willingness to put oneself at risk, be it through intimate disclosure, reliance on another’s promises, [or] sacrificing present rewards for future gains’. Yet, migrants’ fathers, children, or siblings appeared to be more risk averse than mothers. This could be for various reasons, including the fact that many of these participants not only had their own families to provide for, but the economic crisis of 1998-2000 left a traumatic effect on their life. Hence why many male recipient participants in Ecuador appeared to be particularly averse against trusting financial institutions and getting into debt. Nonetheless, for those mother recipients who shared risk and administered their daughters’ remittances, they appeared to exert a significant influence on how remittances were invested (see **vignette 10**).

**Vignette 10: Mother recipient sharing input and risk in administering her daughter’s remittances**

*And what has been done with the money . . . [daughter’s name] sends?*

At the beginning my . . . [migrant’s name] had her mind set in **savings**, but I **always pushed her to buy land**, to do something for her and my grandchildren, so they can return having something good. So when the opportunity to purchase some land came about through my family, I told her ‘mija’ [endering term for daughter] this is a good opportunity that you shouldn’t let go, and I helped her buy it. I managed to **negotiate a good price**, . . . and to pay for it I got **a loan, putting my business as warranty**, and she sends me money every month to make the payments, and now we are even putting walls [61-year-old recipient].

Regarding remittance investments, the development literature also places emphasis on how remittances invested in microenterprises can be a source of development (Eversole and Johnson 2014; Velásquez 2010; Woodruffe and Zenteno 2001). Yet, in Ecuador, only 5% of remittances tend to go towards microenterprises (e.g. internet cafés, convenience stores, travel agencies, transport services, and telephone cabins) (Mendoza *et al.* 2009). In the case of migrant participants in this study, such investments were not the preferred choice, even though many migrant participants built houses or flats with the aim of eventually renting them to acquire a regular source of income from such investments.

Moreover, as some women participants (who had remitted in the past to invest in small microenterprises) iterated during their interviews, given their absence, maintaining these microenterprises proved to be not only expensive and problematic, but eventually

unprofitable and unsuccessful. Nevertheless, a migrant mother participant did remit to invest in a small internet café administered by her daughter, and such investment was done primarily to help her daughter, rather than with the expectation of earning a revenue for herself. While this migrant mother provided the social and economic remittances for the establishment of such venture, the daughter provided the time and skill to administer the premise. This small internet café allowed this daughter to earn an income, be self-employed, have flexible working hours, continue with her studies, and look after her children. In another instance, a female recipient used part of her maintenance remittances to enroll in pastry classes, where she learnt to make cakes and chocolates. She subsequently used a small part of her monthly remittances to buy material and sell these products to close family and friends, earning an additional source of income.

In the case of male participants, none remitted to invest in microenterprises. Yet, they did plan to undertake such ventures upon return. Similar to most migrant participants, these men preferred to invest in ‘cosas seguras’ [secure things] such as purchasing a house or land which they could have more control of, and which they perceived to offer greater returns, and ‘menos dolores de cabeza’ [less headache] than a small business. The arguments of these male participants share some commonalities with the literature that discusses some of the challenges migrants face when investing in microenterprises. For example: unstable economic and investment climate, competition, high interest rates, bureaucracy, taxes, access to the financial system, difficulties in obtaining credit, capital, and technical expertise (Azeez and Begun 2009; Magill and Meyer 2005; Singh and Velásquez 2013).

Furthermore, as a male participant suggests in **vignette 11**, an important reason for him to send investment remittances to Ecuador was not only to secure his future, but to help him avoid being marginalised or judged by his family/community. After all, as he describes below, some families in Ecuador have pre-conceived notions about what ‘success’ should be for return migrants, and about what migrants are expected to bring back.

**Vignette 11: Investment remittances being sent to avoid being marginalised/criticised**

People there judge you a lot, especially if you are a migrant. The **image** they have of you and the **expectations are quite high**. What people don't realise is that not all of us who leave the country end up the way people think – with lots of money, being ‘managers’, and ‘ganando sueldasos’ [earning high salaries]. Life here is not easy. But anyway, ‘la expectativa de todos’ [everyone's expectation] is that if one returns, one has to go back with a lot of money to invest or put some ‘negocito’ [small business], or go back already having plots of land, a house, things like that. So in a way, I think that we also send to invest in these things

so we are not 'marginalizados' [marginalised] **by our own people** when we go back - to **not be criticised**, and actually **be respected** [51-year-old male remitter].

Such accounts were also corroborated during an interview with a return migrant woman, who commented how her family condemned and underestimated her for having returned, under their eyes, as a 'failure' - without having accumulated any economic or physical capital. Hence, the insight from these participants suggests how some migrants may not only face restrictive employment opportunities and racial discrimination abroad (Wills *et al.* 2010), but how if they do not manage to accumulate some form of physical or economic capital during this time, they may face further denigration upon their return. However, it must be noted that even when some migrants may return without such capitals, their social investments (e.g. in their children) may result in them receiving remittances and different forms of capital - actions which can nonetheless lead to envy. A female participant explains this in **vignette 12**:

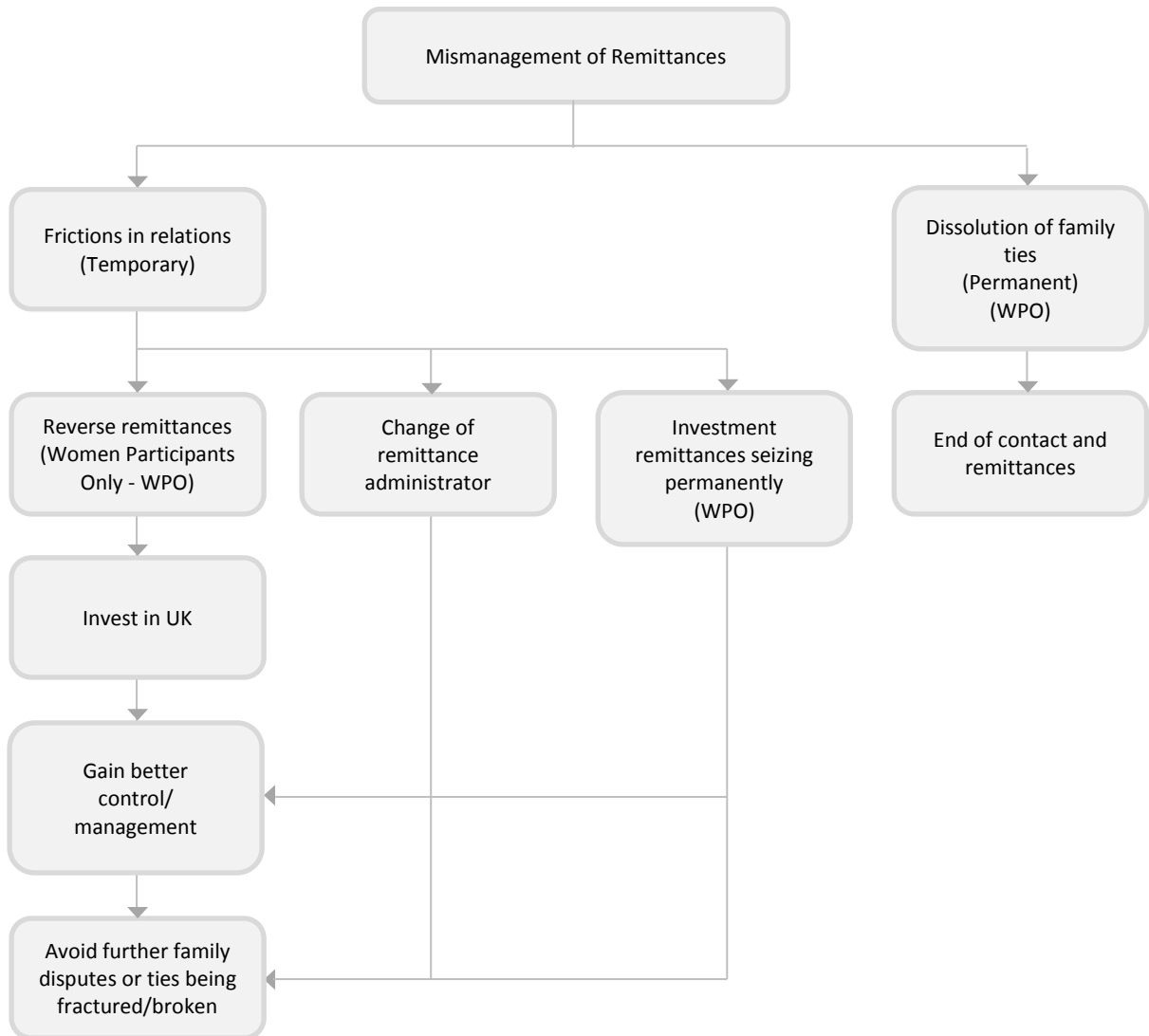
**Vignette 12: Return migrant being denigrated by her sister for not remitting**

Returning here has not been easy, and getting used to living with my family after 15 years much less. Before I left, I had money, a house, cars, a maid, but because of the economic crisis, we emigrated as a family. Life there changed for us, and I return without papers, sick, divorced and without money. . . But for me, my 'triunfo' [triumph] are my daughters, because they learnt English, got an education, and they are doing well. But people here are '**envidiosos**' [envious] and very '**criticones**' [critical]. My own sister tells me that so many years that I was there and that I **never sent to do anything here**, that I **have nothing**, that I should go and work as a **maid for my other sister** to earn something. . . It's like, people don't realise how hard life is there; not all of us have the luck or the opportunity to learn the language, of getting papers, or save, because if you have a family there, you have to support your family and work two, three jobs, just to survive. . . One returns with the happiness of seeing the family, but ends up being **underestimated and made to feel as if you are a 'fracaso' [failure]**. But in part, I think that it is **due to envy**, because in the end, even though I did not bring riches, I don't have to work here and I have for everything, because **I have the support of my daughters**, and I think my family is jealous of that [56-year-old return migrant recipient].

### **5.3.2.3 Frictions in RMR**

While migrant participants and their families worked at sustaining collaborative and successful RMR based on constant communication, mutual commitment, principles of morality, trust, goodwill, reciprocity, and the fulfilment of their roles/responsibilities (see sections 5.1-5.2), these complex transnational relations are not free of frictions, problems, and abuse of power. As **figure 14** overleaf suggests, RMR may result in relationships changing, being fractured or dissolved (temporarily or permanently).

**Figure 14: Mismanagement of Remittances**  
(Author's elaboration)



During interviews for example, some migrant men and women shared the monetary and emotional turmoil they faced when their remittances were mismanaged, squandered, or the allocation of remittances was hidden/not authorised from/by them. These actions largely result in migrant participants not only **mistrusting** their families, but in: (a) reverse remittances, (b) remittances' administration changing hands, or (c) investment remittances seizing altogether. Three participants' remittance relationships (between a daughter-mother, son-mother, and niece-aunt) illustrate these findings in vignettes 13-15, which are subsequently discussed.

#### Vignette 13: Remittances 'al chulco'

At the beginning I used to send almost everything I earnt, at least a 1,000 pounds a month. I used to send that for like 6 years or something like that. And now I send only once in a while. . . For example 300 pounds for my 'papis' [parents] 4 times a year; for the maid 50 pounds, and I also support a church in Quito, and I sent like 155 pounds every 3 months.

*And how come you send less now?*

Because we have decided to **invest in this country**, since here we can **control and manage the money better**. Before, especially when I was single, I used to send almost everything I had because I wanted to by a property, and my papis did help me buy it. But then **because one cannot administer it directly, I had to sell it**. . . We had tenants and the tenants were destroying the house. So every time I actually had to keep sending more money to keep repairing it.<sup>87</sup> So then we decided to invest here, and actually with the surplus that we have here, I can support more my family there.

*And since you now send less, has this affected your family there?*

Mmmm. I don't know how I can explain, because it results that part of the money that I sent them (to help me save and also for themselves), the **neighbours** found out that we were here, so they **took advantage of the situation** and they used to **ask my mom to lend them 'al chulcho', with interest**, and a lot, a lot of the money went that way. So that is one of the main reasons why I no longer send like before.

*And did that affect the relationship with your mom?*

My 'mami' [mom] will always be my mother no matter what, and she is very good, so people take advantage of that. But anyway, when I found out what was happening, I did get **upset** at her for a while because more than anything, I **felt 'defraudada' [let down]** because **she hid this from me**. I found out through the maid, because I keep in touch with her. And in part, because **she 'me fallo' [failed me]**, because if she would have helped me looked after the house, I would have had something there. The worst of all is that this was serious because the **neighbours didn't want to pay her**, and not only did she lose the money, but they even **threaten my mami with death**.

*And when you sold your house there what did you do with the money?*

I had to pay some interest, but **my mom sent me that money here**. And with that money we bought this house [40-year-old female remitter].

<sup>87</sup> Such incidents were not uncommon among participants. Some return migrant participants for example, mentioned during their interviews in Ecuador how leaving behind properties to be administered by a family member resulted in them being extorted to constantly remit large sums of money to 'fix' their property. Yet, upon their return, many of these participants realised that these constant repair expenditures were either not as large, not needed, or did not take place.

As the daughter-mother remittance relationship in **vignette 13** suggests, RMR even among close family members can be negatively affected when secrecy and loss of trust are perceived by migrants. While for many participants the loss of money was important, the emotional dimension appeared to be even more so. The daughter participant in vignette 13 for example, shared how she felt 'defraudada' and 'failed' by her mother - not only because her mother mismanaged her investment/property, but because her mother kept secrets from her (e.g. by not consulting with her about using remittances for 'el chulco' - lending money and charging high interest rates).

During her mother's interview in Ecuador, this woman discussed how she engaged in such practice to 'make a little gain', but without malicious intent. The mother of this migrant remitter also argued that her main motive for doing this was twofold. First, to 'ser útil' [be useful] and help people in times of financial need. Second, to try to assist her daughter in 'multiplying' her remittances in an 'easy' and 'quick' manner. This mother shared how she did not consult her daughter or obtained her approval because she was conscious that her daughter would not agree to undertake such risks. Thus, by keeping remittances 'al chulco' a secret, this mother was trying to avoid any conflict between mother and daughter. After all, according to this mother's plans, once the neighbours paid, her daughter's remittances would 'grow' and her daughter 'would not need to worry about anything, but 'cosechar' [harvest] the gains.'

However, plans do not always work as expected. While the social status/image of the mother appear to have strengthened in her parish - as she became the 'go to' women if anyone required small loans; collecting the repayments and interest from such loans were far from simple, and her life was threatened. Consequently, while this feminised daughter-mother remittance relationship was not permanently severed due to the strong emotional and blood ties they shared; her migrant daughter took three actions to avoid future frictions. First, she stopped sending investment remittances, although she did continue to send sporadic remittances to her parents. Second, she arranged the money from the proceeds of the sale of her house in Ecuador to be sent to the UK as 'reverse remittances'. Third, she invested her reverse remittances and any future funds in England.

'Reverse remittances' in the form of migrants' money being sent to them from Ecuador to England were not prominent in this study. Yet, participants' practices suggest some differences between male and female migrants in this study, and in comparison to other studies. For example, reverse remittances in this research were not sent by migrants'

families to support their unemployed migrants abroad; as Lacey (2009) has found for Mexican migrant families. Equally, unlike findings by Mazzucato (2011) on Ghanaian migrants, in the case of this study, reverse remittances were not sent to help migrant participants obtain documents to regularise their stay abroad. Reverse remittances were also not sent to help migrant participants establish their lives in England in order to maintain a particular lifestyle, as Batnitzky *et al.* (2012) find for European and Asian migrants. In this study, the few *female migrant participants* who brought over any funds they had accrued in Ecuador, including some of their previous remittance, did so to invest these in England in order to: (a) gain better control and management of their finances, or (b) cover unexpected expenditures in time of need. Meanwhile, a few *male migrant participants*, preferred to change administrators rather than engage in reverse remittances - possibly due to their desire to keep their return plans intact.

Hence, depending on the attachments, future plans, and commitments some migrant participants had in Ecuador (or the restrictions they faced abroad), reverse remittances were not always desired or plausible. Furthermore, as vignettes 13-15 suggest, migrant participants in this study placed several measures in order to ensure that they incurred no further losses as a result of remittances being mismanaged or squandered. For example, the following male participant in **vignette 14** explains how as a result of his mother usurping his remittance savings in Ecuador, he demoted her from her role as remittance manager; a role he passed on to his wife and sister.

**Vignette 14: 'Me dejo sin nada'**

**Son's accounts of his mother dissipating his savings**

*What does your mom do with the money?*

Well, I don't know what my mom does now because she has been very 'gavilan' [hawk like]. My mom mhm! When I had some money, I sent it to her so that she can save it for me, but she 'me dejo sin nada' [left me with nothing]. 'Uno como tiene acojo a la madre' [since one is close to the mother], and she used to tell me 'I am your mother, I will keep it for you.' Well, me trusting her, I send it to her, and then when I was going to buy something, I tell her, give me that money, and she no longer had it! So that's why I tell my mom, I would not give you a sack of dead scorpions because you will make them revive. My mom is 'muy mano abierta' [very open handed].

*Was it a lot of money you gave her?*

Of course, back then, seven years ago it was something like 8,000 dollars, which over there is money.

*And did you get upset at your mom?*

**I was 'enojado' [angry] for a good while, like 2 years because after all, it hurt, not so much because of the money, but because I had my objective, and by now I would have had the house that I am still paying** because of what happened. So now I send money for her because she is my 'vieja' [endearing term for mother] and she is alone. She doesn't have anyone. But

now, what I have there is managed by my sister or my wife - depending on what is for. Never again my mom! [49-year-old male remitter]

Hence, if close family members act irresponsibly, and abuse the power and trust bestowed upon them by their migrants' relatives, negative repercussions at the individual and relational level can occur for both. Vignettes 13 and 14 for example suggest how such actions can not only result in emotional distress and the loss of faith in their close relative, but even in the obstruction of their transnational interactions. After all, these actions (whether carried out unintentionally or unwisely) resulted in some migrant participants: (a) being unable to accomplish their objectives, (b) having to changing their plans, or (c) prolonging their stay in Ecuador in order to recuperate their lost money, and thus be able to ultimately achieve their goals.

Moreover, despite most migrant participants having discussed, pre-established, and approved specific usages of remittances, as a female participant shared during her interview (see **vignette 15** below), depending on how intimate these ties are, RMR can come to an end when remittances are mismanaged.

**Vignette 15: 'Con mi dinero se hizo flores'**  
**Niece's accounts of aunt squandering her remittances**

*What were you saving for?*

I was **saving that to buy an apartment in Ecuador** because I saw the 'necesidad' [**need**] of **going back** to my country some day and be able to **establish our lives there again**. Since my mom is in Spain and my dad lives in the roads, my brother recommended me to send my money to my aunt's account, that she would administer well my money, because she has done it for him. But the truth is that '**con mi dinero se hizo flores**' [expression meaning money was squandered]. . . Part of my money she lent to her brother. To my mom she also gave some money when she went back to visit and was running a bit tight; **without ever asking for my permission**. Even though it was my money! Then for the apartment - the same. I don't know if it was a scam or a truce between the 'constructores' [construction company] or my aunt, but at the end I **lost like fifteen thousand dollars**. . . With the hope of buying an apartment **my money, my 'esfuerzos' [hard work], and my dreams 'se esfumaron' [vanished]**, and the **relationship with my aunt ended**. I **never sent her money again**. Now my children are here. My family is my children, and **we will make our lives in this country** [38-year-old female remitter].

These findings could thus suggest how although migrants may at times: (a) be powerless over how their money is used or misused, (b) end up with shattered ambitions of successfully investing in/acquiring physical/economic capital in their native countries, or (c) be unable/discouraged to return back home permanently; migrant remitters do have the power to stop remitting altogether. Migrants can change their remittance practices, break all ties with their remittance manager, and/or decide to permanently settle abroad.

Nonetheless, the preference for most participants in this study (men and women) was to maintain and restore these relations, even when some were temporarily fractured, rather than terminate them. After all, 'family is family and one must do what one can to keep it together' (82-year-old return migrant man and recipient).

Consequently, exploring the problematic remittance management relations among participants in this study has exposed some of the dark sides of remittances, giving rise to four observations:

**First, remittances** are no **not always positive**; despite the optimistic narrative of most international remittance studies which emphasise how remittances can lead to development (Adams *et al.* 2012; Eversole and Johnson 2014), or to the establishment and/or maintenance of strong social ties and 'dual social worlds' (Batnitzky *et al.* 2012; Boccagni 2012; Pribilsky 2012; Yeoh *et al.* 2003). For instance, just as remittances at the macro level are 'neither manna from heaven nor substitute for sound development policies' (Fajnzylber and López 2007: xii), at the micro level, remittances can have adverse personal and relational repercussion in the short and potentially long-term for migrants and their recipients. In unique instances, remittances may even result in negative repercussions due to forces out of participants' control. For example, an elderly male recipient in Ecuador shared with me during his interview how as a result of keeping his daughter's remittance savings in his own bank account, he lost out on the government 'bono'. This was the case since according to the authorities, he had sufficient funds (\$2,800) in his account to provide for himself. Yet technically, although he had money in his account, this was not his.

**Second, remittances** are manifestations of complex and dynamic family relationships, which can act as a mechanism that **redefine, rupture, or dissolve** such **ties**. However, unlike findings by Åkesson (2011), in the case of this study, such dissolutions took place not because migrants stopped remitting - an act which for recipients in Ecuador, (primarily for wives and parents) symbolised neglect, but because in some instances, migrants' remittances were mismanaged in Ecuador. These **mismanagement practices**, included: the usurpation of savings, lending remittances 'al chulco' (without migrants' consent), poor investments, over-expenditures, or the maladministration of remittances or investment properties resulting from remittances. These actions can thus be said to represent 'negative reciprocity' (Sahlins 1972) (see chapter 7).

Findings suggest that negative reciprocity resulted in negative emotions. The affected migrant participants' narrated their ordeals with disappointment and anger, because they had lost faith, trust, and dependability in some of their loved ones in Ecuador. For instance, at the *individual level* some migrant participants had to cease, change, or defer their personal goals, future investments, and/or return plans. At the *relational level*, when key elements that bind these transnational relations together (such as trust, moral values, solidarity, and reciprocity) are broken, negative social capital – e.g. in terms of social sanctions (Portes 1998) can result. These sanctions may vary depending on the magnitude of the implications of such actions, as well as the degree of relatedness, emotional bonds, and strength of their ties.

**Third**, RMR also bring to the fore the **vulnerability and dependence of many migrant participants** as they relied on their families in Ecuador. Thus, RMR highlight how the successful administration and safeguard of remittances are not only reliant on trust and integrity, but also on good managerial and negotiation skills. Furthermore, as Petrozziello (2011) found for Honduran migrants, in the case of this study, the **control** migrant participants exercised over how remittances were used/managed in Ecuador was mostly **symbolic**. After all, as a result of migrants' absence, the relatives who received and managed these remittances were the ones who exerted functional control.

Paradoxically, while migrant participants in this study preferred women as remittance administrators, the most drastic cases of mismanagement of investment remittances, (which resulted in significant financial losses for migrants), occurred under the administration of women. Hence, this finding could suggest that the gendered expectations, perceptions, and suppositions of many migrant participants may either not always be accurate, or require some exceptions/caveats.

However, by undertaking a multi-sited fieldwork and embracing remittance relations as the unit of analysis, we can uncover, how often, cases of mismanagement are not purely based on greed or malicious intent. Findings from this study suggest that at times, interpretations of investments differ within these relations; as does the perception of where resources should be allocated, and short versus long-term views. Likewise, lack of education, risk analysis, and/or over-reliance on the good faith of people, appeared to have guided some migrant participants (particularly women) to make less informed financial decisions with regards to the investment/allocation of remittances in Ecuador. Some male migrant participants in this study and their administrators for instance, tended to be less

risk averse and more strategic in their long-term financial investment; either by having their own bank accounts in Ecuador and monitoring them online, or by traveling to Ecuador to close deals, or supervise their investments. Yet, these nuances among various remittance types, practices and remittance management relations do not tend to be mentioned in the literature of Ecuadorian migrant studies or otherwise; even when these may offer insight about how governments can support their migrant families in making secure and productive remittance investments.

**Fourth**, as illustrated in figure 14, the mismanagement of remittances resulted in some migrant participants altering their remittance practices. Hence, why some female migrant participants in this study decided to engage in ‘reverse remittances’ and subsequently invest their money in England - to gain better managerial control of their finances, and avoid further family disputes or animosity. Other migrant participants chose to change their remittance administrator, (as illustrated in vignette 14), or to seize investment remittances altogether (as in the case of vignette 15), thus subsequently only remitting occasional gift or maintenance remittances.

#### **5.4 The usage of maintenance and gift remittances**

Section 5.3 has concentrated on exploring the management and usage of remittances (mainly investment remittances) when these are sent primarily for the benefit of *migrant* men and women. In an attempt to fully answering RQ2, this section explores how remittances are used when they are sent for the benefit of *recipients*. In order to do, and in relation to Mata-Codesal’s (2011a, 2015) material remittance typology presented in chapter 4, the subsequent discussion is centred around two different themes/types of remittances: maintenance and gift remittances. These two types of remittances are given emphasis due to three reasons: (a) their importance for migrant and recipient participants, (b) their reoccurrence (individually and collectively, as many recipient participants receive both), and (c) because disaggregating economic remittances into these different forms of remittances concedes a more in-depth, structured, and interpersonal analysis, where the intricacies of gender and family relations can surface. After all, as discussed in chapter 4, disaggregating economic remittances elucidates how remittances are not a unitary package, and how they are more complex than commonly presumed. Subsequently, ‘policy and programme interventions need to recognize the specificity of each kind of remittance’ (Goldring 2004: 834) in order to come up with more tailored initiatives.

#### 5.4.1 Maintenance Remittances

Maintenance remittances (see also chapter 7, section 7.3.2.1), ranging between \$50 to \$700 per month <sup>88</sup> where the most common and frequently sent remittances by participants in this study. Three main maintenance remittance relationships predominated among them. (1) Daughters and sons remitting to their parents (primarily their mothers). (2) Mothers and fathers remitting to to their children (either directly or via their guardians/remittance managers). (3) Husbands remitting to wives. In some instances, brothers also sent maintenance remittances to their siblings, but this was less common. Maintenance remittances were mostly used to cover daily household expenditures, purchase food, toiletries, medicine, pay utility bills, transportation, education (primarily for children but also for adults), <sup>89</sup> clothes, and small house repairs. <sup>90</sup> These main usages concur with findings in the literature (Adams *et al.* 2012; IOM 2009; Mata-Codesal 2015; Mendoza *et al.* 2009; Olivie *et al.* 2008; Orozco 2009; Rahman *et al.* 2014; Rosser 2011; Singh and Velásquez 2013). Yet, the family and gender aspects and potential implications of how these are distributed, and the emotional contestations and tensions that may arise as a result of these are less explored. The following subsections offer some insight into these areas.

##### 5.4.1.1 Distribution congruencies and disparities

Findings from this study suggest that many of the expenditures covered by maintenance remittances (e.g. purchasing food, paying bills, medicine, transportation, etc.) were similar for **male and female participants in Ecuador**; and the decision making, management, and enjoyment lied with these recipients. However, their **distribution sometimes differed**. For instance, many female recipients shared these remittances with others (e.g. children/family relatives). This was often not the case with male recipients, who usually divided a share of remittances (e.g. between themselves and their fathers) only when these remittances were clearly destined/allocated for them by their migrant remitter. Moreover, although findings suggest that recipients in Ecuador used remittances to purchase

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<sup>88</sup> The amount of remittances migrant participants in this study sent depended on a number of factors. These include: (a) the possibilities/circumstances of recipients, (b) the number of beneficiaries receiving remittances, (c) migrants' objective(s), (d) the different forms of remittances being sent, and/or (e) remittance agreement among (different) family members. For example, a migrant may remit \$50 to his/her father because his/her other siblings also remit.

<sup>89</sup> Short courses in IT and English were common even among some of the elderly recipients who for example were learning to use the internet and Skype to remain in constant contact with their relatives abroad.

<sup>90</sup> The priority of allocation was also dependent on the circumstances and characteristics of the individual recipient. For example, for older recipients, doctor consultations and medicine took priority over education.

food, some women (particularly those who had children and/or lived in cities) purchased a more varied and potentially better quality grocery shopping.

For instance, some women recipients in Ecuador mentioned how rather than going to the 'mercado' (market), they would go to a supermarket (particularly 'Supermaxi'),<sup>91</sup> or buy from 'Juris' (renowned quality butcher brand in Ecuador) in order to purchase a 'mejor mercado' (better grocery). While the difference in food and type of expenditures may seem trivial, these can have significant repercussions for migrant families as they get access to better quality and more nutritious food. Orozco (2009: 327) for instance, finds that remittances in LAC used to purchase food for family consumption have 'a positive effect on the diets of household members, especially children, and the elderly, who may have unique caloric and nutrition requirements.' Similarly, Antón (2010: 292) finds that 'remittances have a positive effect on short- and middle-term nutritious status of Ecuadorian children.'

Some women participants in Ecuador also used part of their maintenance remittances to support family members in need (whether the remitter was aware of it or not); since many of these women regarded helping each other as part of them fulfilling their gender role, and as part of them 'doing family' (Finch 2007). For example, via remittances, some of these female participants helped their sisters, brothers, parents, or nieces who were ill or encountered small financial difficulties. Thus, in some instances, participants' *international* remittances also became *internal* and solidarity remittances as their recipients distributed these to their side of the family within Ecuador. A woman recipient explains this in **vignette 16**:

**Vignette 16: *International* remittances transformed into *internal* remittances**

The **money** that **my daughter sends me stretches a lot**. With this money I even **help my brother** in . . . [name of the city where he lives] who had an accident and ended up in a wheelchair. He was really bad, and couldn't work, and **as an older sister, if one can and has the possibilities; one has to help the family**. Is that not what family is for? 'Para darse una mano' [to give each other a hand]? [59-year-old female recipient]

Participants' insights also suggest that maintenance remittances performed important social and symbolic functions in these transnational relationships. Migrant remitters appeared to be highly esteemed by their families in Ecuador. Recipients (particularly parents) spoke about their migrant relatives with a great sense of pride and gratitude. During interviews parents constantly reiterated what 'buenas personas' (good people) and

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91 Going shopping to 'Supermaxi' also has symbolic connotations of class and status, since due to their high prices, often only middle/upper class people shop there.

‘buen hijo’ (good son) or ‘buena hija’ (good daughter) their children were, demonstrating how they ‘se preocupan’ (cared) for the well-being of their parents. Migrant participants were thus largely regarded as being conscious of the necessities back home, and whom, via their remittances ‘se hacen presente’ (gained presence) every month. Thus these remitters proved to their families in Ecuador that that they cared about them, and that the inculcated values their parents taught these migrants at an early age had not been forgotten, or negatively altered as a result of time, distance, or migration.

Maintenance remittances also appeared to be particularly important for some elderly parents who did not possess great wealth or major physical assets. For example, some return migrant participants who were not prepared for their return,<sup>93</sup> but whom, via these remittances were able to cover their everyday necessities, medical needs, and even have for occasional treats. A father recipients shares some insights in **vignette 17**:

**Vignette 17: ‘Is not much what my son sends. . . [but] that helps’**

Is not much what my son sends me, but I live on my own and I don’t ‘malgasto’ [squander], and with ‘cualquier cosita que mis otros hijos me mandan’ [the money that my other children send me], that helps me.

*And what do you do with the money?*

I buy the things I need. My ‘mercadito’ [grocery shopping] . . . meat, fruit, vegetables, fish, and any other ‘antojito’ [craving] that I get. . . Once in a while I buy a ‘gallinita criolla’ [free range chicken] that is ‘bien sabrosa’ [very tasty] you see.

*Do you do anything else with this money?*

‘Cositas así que se necesitan’ [Things that are needed] – pay utilities, buy toilet paper, soap, detergent; occasionally I go and get a haircut. Expenses that one has.

*Are you able to save anything?*

‘No alcanza aca pa ahorrar’ [there is not enough to save here], even though I also receive the government ‘bono’ [benefit]. One old and sick has to spend a lot in medicine. But you can see, even though I don’t have to save, ‘no me falta nada’ [I don’t lack anything] and I live in peace with my . . . [dog’s name] [77-year-old male recipient].

As in the case of this participant, it is important to note that even when the actual amount remitted by a particular migrant participant (e.g. son or daughter) may not have been substantial, these had important ramifications. Since many of the parents interviewed had several children living abroad (mainly England, USA, and Spain), in the *material* sense,

<sup>93</sup> For example all recipients/return migrants who were interviewed returned to Ecuador due to a number of forces that were not under their control. These including: terminal illness of a family member back home, family/marital, and legal problems.

even ‘poquito’ (small remittances – e.g. \$50) from each child, when combined, add up. Meanwhile, in the *emotional* sense, what remittances symbolised for many participants, often appeared to be more important than the actual monetary value.

Furthermore, as discussed in section 5.2.2, maintenance remittances may also give rise to changes in generational roles. For example, parents who were the traditional household providers became their children’s dependents, who thus assumed the role of provider. Nevertheless, unlike findings by Mata-Codesal (2011a: 110), I would argue that maintenance remittances do not ‘profoundly disrupt generational roles. In the case of this study, maintenance remittances helped many migrant participants adhere to cultural norms by continuing to support their parents. After all, role exchanges are expected in Ecuadorian society (particularly in lower and middle-income families), where even if there was no emigration, children would be expected to provide for and look after their elderly parents (Verdesoto *et al.* 1995).

#### **5.4.1.2 Anticipation, emotions, and blackmail**

Most participants in Ecuador made no direct demands on receiving remittances since these were largely based on migrants’ ‘voluntad’ (goodwill),<sup>94</sup> kinship norms, and embedded principles of reciprocity. However, these **remittances were often anticipated, and a source of happiness or worry** (if none arrived) mainly due to the emotional connotations and suppositions these imbue; but also because these remittances helped most migrant participants and their families remain in constant communication. Thus maintenance and gift remittances were particularly useful in helping participants express positive emotions (see also chapter 7 section 7.4). An elderly father recipient exemplifies these feelings of joy, anticipation, and mutual care, and remembrance in **vignette 18** below.

#### **Vignette 18: Remittances a source of happiness or worry**

It is ‘una felicidad’ [joy] when the date approaches, when my daughter calls me to tell me she has sent me. There we always chat; and ‘mi bonita’ [my sweetie], always remembers her ‘taita’ [father]. That, how can it not put me happy? Because don’t you see, if she doesn’t send, I worry, because something must have happened [82-year-old recipient].

<sup>94</sup> Participants’ insights suggest that *remittances for parents or siblings* were based on ‘voluntad’, since as discussed in section 5.2.3, maintenance remittances were an expectation wives had of their husbands.

As McKenzie and Menjivar (2011) finds for women in Honduras, in the case of male and female participants in this study, (including the father in vignette 18), remittances appeared to have multiple meanings. For example, at a broad level, some of these connotations often included expressions of love, sacrifice, commitment, and visibility. However, unlike McKay (2007), participants' insight suggest that remittances not only 'show feeling', but even create the opportunity to differentiate their intimate family relationships. For instance, during interviews in Ecuador, some parents spoke differently about their children who remitted and those who did not (see vignette 33) - using at times a particularly emotional vocabulary when speaking about those who did. Migrants who remitted and/or remitted frequently seemed to be highly regarded, and their parents spoke about being 'al pendiente' (attentive) towards them, because those children were 'velando' (looking after/caring) for them. Hence, as Wong (2006) finds for Ghanaian transnational families, for many participants in this study, (including the father in vignette 18), remitting also symbolised care and respect, as remitters demonstrated to their parents that they were esteemed, that they have not been forgotten, and that these migrant children were fulfilling their filial duty/gender roles of looking after their parents in old age (see section 6.3.1.1).

For other recipients, receiving these remittances also signified peace of mind, 'financial security', and 'power to' (e.g. acquire education, gain decision-making power in the household, and the ability to help others). Yet, because such advantages often tend to be conditionally dependent on migrants' ability and will to remit, their longevity can be fragile. Nonetheless, the narrative of a few participants, (such as the female migrant in **vignette 19** below), suggests that emotional blackmail can be a potent tool used by some recipients to ensure the receipt of remittances, or the resurgence of them.

**Vignette 19: Emotional blackmail**

. . . Then my dad sent me an email telling me that I should remember what he did for me. That it was because of him that I got my degree and that I should remember who he was with me. That hurt me, and it made me feel as if I was a bad daughter. But anyway, I do send him 'cualquier cosita' (something), because . . . I do remember that he was a good father when I was little [31-year-old remitter].

Moreover, as Carling (2014) contends, emotional blackmail can highlight the power some recipients may inadvertently hold over their remitters; particularly through the possibility of triggering reprisals for not remitting, and thus not fulfilling moral obligations. One female participant for example, spoke of emotional blackmail in gender terms, where her 'corazón

de madre' (mother's heart) appeared to make her more susceptible to comply with any (implicit/explicit) remittance request.

#### 5.4.1.3 Emotional contestations and disagreements

Remittances can also be a source of emotional contestation, disagreement, criticism, and frictions (section 5.3.2.3) not only between main remittance relations (e.g. due to misuse/mismanagement), but among other family members and different recipients. Gender, generational, and sociocultural norms can often be at the heart of such disputes. I personally experienced a dissonance over maintenance remittances when I was interviewing an elderly father of a migrant woman in his home in Ecuador, and one of his daughters and grand-daughter joined in, to debate the remittance practices of their relative, whose funds also supported her sons-in-law. The financial support this remitter (a migrant woman) was offering to these younger men was a practice largely disdained in Ecuador, where, based on sociocultural and gender norms, sons-in-law are often not only expected to provide for their wives and children, but to help their mothers-in-law, particularly if they are divorced or widowed. Yet, in this case, these men were criticised not only for not fulfilling their gender roles, but for being 'leeches' - dependent on the money of an elderly woman. This woman remitter was subsequently empathised for this reason. However, as a result of this remittance practice, she also became a source of gossip among family and friends (see **vignette 20** below).

##### **Vignette 20: Remittances and family disagreements (Woman's remittances supporting sons-in-law)**

*Migrant sister:* Even until now she sends monthly for her children, and she even supports her daughters' husbands. Can you believe that? She is there making sacrifices, sick, operated, and killing herself to **support even her sons-in-law!**

*Migrant daughter:* Before my mom used to help a lot, but not now, because she is sick. That was before.

*Migrant sister:* I **don't think that's right!** And I **get upset and feel sorry for my sister**. The 'comadre' [godmother] Ulices was also saying 'poor . . . [name of remitter]; she doesn't even have money there, and has to come up with it somehow to support them.' She even used to help her ex-husband!

*Migrant daughter:* My sister and I are grateful to God for my mom; for how much she has helped us, for how much she has done for us. My sister especially has to thank my mom until her last days for how my mom helped her with the studies.

*Migrant sister:* Well lady that is what I have seen and what people say. Apparently the husband of one of her daughters was not working. **If daughters are married, then their husbands should support them.** But **since there was no job, then he lived from my sister's money!**

*Migrant daughter:* Now he is working. You learn from your falls.

*Migrant sister:* That is not what I heard. Apparently he is still wandering around. **He should be a man. He should go to work and support his family like men should do;** instead of being there like a sanguijuela [leech] **on the money of the mother-in-law.** ‘Muérganos! Mantenidos!’ [Losers! Scroungers!]

#### 5.4.1.4 *A peculiar usage of maintenance remittances*

Remittances can also have peculiar usages. Some of these peculiarities have already been discussed in previous sections. For instance, using remittances for ‘el chulco’ (see vignette 13), or converting international remittances into internal remittances and sharing these with family members in need (see vignette 16). One more example is of particular interest and unmentioned in the literature (see **vignette 21**). It is worth caveating that this incident was an isolated incidence of a return migrant participant using remittances (with the support of her migrant daughter) to contribute towards her ‘seguro’ (social security). Yet, given the potential implications for both participants, but particularly for the recipient mother, this is briefly discussed below.

##### **Vignette 21: Remittances ‘para el seguro’ [social security]**

*Do you use this money for anything else?*

‘Mija’ [my daughter] also sends me \$100 to pay for ‘el seguro’ [social security] every month. So with the help of my daughter, I contribute to the IESS [Ecuadorian Institute for Social Security]. So I now have access to doctors, to cheaper medicine. And when I retire, my daughter will not have to send me that money; and who knows, she may even be able to save that. And I am going to be fine in my ‘vejez’ [old age]. Because imagine, I am going to receive 600 or 800 monthly; to live ‘tranquila’ [peacefully] with that, because I don’t have major expenditures, because I live with my parents. And with that, I will even be able to visit my daughters and my granddaughter more often [56-year-old recipient].

In a context where most return migrant/recipient participants returned to permanently settle back in Ecuador without any major physical or economic capital, this example offers some insight on the resourceful transformation of recurrent remittances. This feminised remittance relation also brings to the surface not only the ingenuity, precautionary measures, and solidarity between a migrant daughter and her mother, but the potential social and economic investment of such allocation. For instance, in the future, such investment could lead to three important outcomes.

First, upon her mother’s retirement, the migrant daughter may cease sending maintenance remittances, and potentially use those remittances for alternative purposes (e.g. saving). Second, allocating these additional remittances ‘para el seguro’ may result in this return migrant mother accruing a form of insurance/financial security to be activated upon reaching retirement age, when she will potentially be receiving a monthly pension,

greater than the remittances she currently receives. Third, remittances ‘para el seguro’ will (depending on the ongoing monthly contributions made by this mother to the IESS), offer this return migrant mother access to doctors and medicine/medical treatments at a reduced cost, and even cover her funeral expenses. Hence, although the example in vignette 21 is one isolated incident, this can nonetheless offer insight at a policy level. For example, the Ecuadorian government could consider new initiatives and actions to not only help the Ecuadorian population residing in the country, but ‘la quinta region’<sup>95</sup> (Boccagni 2014) which makes substantial contributions to Ecuador’s BoP via their remittances. The government could offer Ecuadorian migrants the opportunity to contribute to a retirement pension from abroad, so that even when many Ecuadorians return undocumented and/or without any substantial economic capital, these men and women can have a social safety net to rely on.

## **5.4.2 Gift remittances**

### **5.4.2.1 Usages**

Although less frequently received than maintenance remittances, gift remittances were one of the most widespread forms of remittances received by all participants (at least twice a year), regardless of the type of remittance relation they held with their remitter(s). Gift remittances were particularly popular during special occasions, or at times when migrants procured an additional source of income (e.g. as a result of an additional job, receiving benefits, or unexpected tax returns). The most common occasions leading to gift remittances included Christmas, New Year, birthdays, mother’s/father’s day, Easter, and ‘el día de los difuntos’ (day of the death). Nevertheless, special occasions such as a wedding, a baptism, a quinceañera (celebration of a girl’s fifteenth birthday), or a graduation also resulted in gift remittances. Furthermore, these occasions often resulted in larger gift remittances (e.g. at least \$100). Since these remittances were ‘un regalo’ (a gift) willingly given, analogous to findings by Mata-Codesal (2011a), the decision-making, management, and enjoyment of gift remittances lie with recipients, and control or supervision mechanisms were irrelevant.

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<sup>95</sup> ‘La quinta region’ is an expression commonly used by President Rafael Correa to refer to Ecuadorian migrants residing abroad.

Participants in Ecuador allocated their gift remittances to diverse usages/purposes, often depending on the demographic characteristics of recipients, but also based on the frequency and amount received (normally ranging between \$40 and \$200 depending on the occasion),<sup>96</sup> and/or the preferences/needs of recipients. Clothes, shoes,<sup>97</sup> and treats were common usages. However, some recipient participants also used these to go out to eat, to purchase ‘antogos’ (cravings) of delicacies and pastries,<sup>98</sup> to have coffees at the mall with family and friends, to invite others to eat, to arrange parties, to purchase technology, to travel/visit family members in other provinces, to organise day site-seeing tours, to spend on ‘pasa tiempos’ (hobbies/arts and crafts),<sup>99</sup> to go to the beauty salon, to purchase perfumes and lotions, as well as flowers, chocolates, and small gifts for their own homes, and for others.

While the gender differences were more difficult to distill when analysing gift remittances, some of the practices in which recipients in Ecuador engaged in, suggest that the manner in which they used part of their gift remittances, were not only gendered, but infused with social and symbolic connotations. For example, some **younger men** (migrant participants’ siblings or sons) used some of these remittances to buy technology (computers, mobile phones, game consoles), purchase alcohol, organise parties, or buy luxury goods (i.e. a car). Yet, despite these remittances being ‘gifts’ sent by close migrant relatives, certain remittance usages were at times condemned by some male migrant participants. Subsequently, the ‘misusage’, or ‘unnecessary’ expenditures of remittances (including gift remittances) may result in conflict, arguments, or in temporarily fracturing these transnational masculine relationships (if the migrant finds out); which due to strong cross-border ties and social media, one way or another, they eventually did. A male remitter shares his experience in **vignette 22** overleaf.

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<sup>96</sup> Depending on the possibilities of recipients, the purpose(s) for sending gift remittances, and/or particular requests made by recipients, gift remittances could amount to much larger quantities. For instance, during an interview, a male participant shared how he had remitted approximately \$600 for the wedding of his younger brother-in-law.

<sup>97</sup> Some migrant participants also sent/brought back during trips to Ecuador material remittances (e.g. clothes and shoes) for their family and friends. I for example, helped a male migrant participant deliver some clothes and games to his wife and children during my fieldwork trip to Ecuador.

<sup>98</sup> For example, some of these ‘antogos’ included: ‘gallina criolla’ (free range chicken), ‘lengua’ (cow tongue), ‘hornado’ (swine), ‘fritada’ (swine), ‘morochito con empanadas’ (hot drink and Ecuadorian pastries).

<sup>99</sup> Spending gift remittances in ‘pasa tiempos’ (hobbies) was common among some older recipients who used this money to do wood carvings, handmade jewellery, and arts and crafts. These activities were important for these participants because these kept them ‘busy’ and ‘entertained’.

#### Vignette 22: Condemned usage of gift remittances

There have been times that we have had arguments because of the way he uses the money. There have been expenditures that I have seen unnecessary. In reality, I saw a lot of unnecessary things . . . Imagine that one time I found out from my cousins who went to Ecuador that my brother was throwing very lavish parties – even with ‘mariachis’ and such. I got mad at him and we were upset for a while . . . One here does not ‘jala dinero de los árboles’ [pull money from trees]. One has to work very hard to get this money, and even if one sends them this as a ‘regalo’ [gift], they need to know how to use it wisely [36-year-old male remitter].

Nonetheless, despite the occasional ‘irresponsible’ use of remittances by some recipients, it is important to contextualise the meaning of these expenditures and actions back home, as they often (intended or not) carry directly or indirectly, important symbolic and status connotations for both participants, migrants and their recipients. For example, findings from this study suggest that for some of the younger generation (particularly males), buying the latest technology, and/or organising lavish parties allowed them to exaggerate their wealth, boost their reputation (important in Ecuadorian society), and flaunt their elevated status within their social circle. In addition, via such expressions of grandeur, their families and friends got the opportunity to gather (expressing a sense of social cohesion), while sharing the fruits of their migrants’ labour, which appeared to be magnified. Furthermore, and to an extent, such expenditures helped reflect the economic ‘success’ of their migrant relatives (mainly fathers or brothers) abroad. Yet, in such instances, what these migrants had to do or endure to acquire this money appeared to be obscured. Similar evidence has been found for women recipients in Armenia and Guatemala (Menjívar and Agadjanian 2007) and for men in Andean Ecuador (Pribilsky 2007, 2012), where ‘making a special purchase . . . is an important marker of the success of the migrant households in the eye of the community’ (Menjívar and Agadjanian 2007: 1255).

Unlike most male recipients, some female participants, (particularly two **elderly women** living in major cities in Ecuador, who were migrants’ mothers and return migrants themselves), mentioned how at times they use gift remittances for beauty and vanity (e.g. going to the salon to get manicures, pedicures, haircuts, blow-dries, hair colouring, and buying clothes/shoes), as well as for traveling within Ecuador (whether to visit other family relatives, or as internal tourists), and to socialise. These usages suggest to have gender, social, and symbolic connotation within intimate and public power realms (see section 7.2.2). For example, these women shared how they would go to the mall<sup>100</sup> to purchase

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<sup>100</sup> From my fieldwork and personal experience of growing up in Ecuador, malls tend to be common venues where middle-class Ecuadorians socialise. Hence why not only the usages, but the places where these items are purchased can have social status/symbolic connotations.

what was ‘a la moda’ (fashionable),<sup>101</sup> or to drink a coffee, eat, and socialise with family and friends. These mediums allowed these female participants to flaunt their status and to talk about the accomplishments of their remitters. As **vignette 23** below suggests, such expenditures also had important self-esteem implications for these women. A mother recipient/return migrant participant explains:

**Vignette 23: Gift remittances and appearances**

I have always been very ‘vanidosa’. I have always liked to be ‘bien cachaca’ [**looking good**]. And with that I like to **treat myself** . . . go to the salon and get my hair blow-dried, get my nails done. So that one can even **feel good** ‘viéndose bonita, toda femininita’ [**looking pretty, feminine**]. Otherwise ‘toda mal arreglada’ [all untaken care of], ‘hasta la depre me da’ [I even get depressed].

That’s why I always thank ‘mijita’ [endearing term for daughter]. Thanks to her, I am **well looked after** here, and people notice that. Because you know, ‘las apariencias importan aquí’ [**appearances matter here**].

While these expenditures could be compared to some of the lavish expenditures (i.e. parties) made by certain male recipients, the beauty expenditures of some female recipients were not disdained by migrant participants; rather these were encouraged, particularly in feminised remittance relations. In both instances, these expenditures appeared to have personal, social, and emblematic ramifications. For instance, at a personal level, findings suggests that investing in physical appearances helped some of these women participants maintain their confidence elevated, and feel feminine. These women also personified (socially and symbolically) the comforts and privileges of being a remittance recipient. Consequently, the expenditures of remittances (gift or otherwise) can trigger further positive or negative social consequences. After all, as Durand (1994) suggests, migration and remittances can contribute to the creation of a new social stratification, and to inequality between migrant families that commend economic power and resources, and non-migrant families which do not.

#### **5.4.2.2 Gender relations and a peculiar usage of gift remittances**

Like maintenance or investment remittances, a particular case of gift remittances in this study also demonstrated having a peculiar usage, which further suggest some prospective personal and gender relations implications. While remittances (regardless of their type) were usually not allocated by recipient participants towards saving, (since what they received was often not sufficient to save, and/or better allocated elsewhere), in one

<sup>101</sup> Depending on the brand/price of a particular garment or shoes, the deposit of such item(s) was paid with gift remittances, and the succeeding instalments (at 0% interest) were covered with part of their monthly maintenance remittances, or subsequent gift remittances.

mother-son remittance relation this was different. For example, **vignette 24** below provides a glimpse of an instance where a mother's gift remittances for her son, were converted by him into economic capital (savings), with the aim of making his migrant mother the future beneficiary of such transformation of capital, rather than himself as the gift recipient.

**Vignette 24: Gift remittances converted into savings for migrant mother**

*And roughly how much money do you receive from your mom?*

There is no exact amount. Is her 'voluntad' [goodwill]. I **appreciate it** and I **save the money** she sends me **for her return**, so I don't use it. I **receive it, but I save it for her**.

*How come you don't use that gift on yourself?*

'Gracias a Dios' [thanks to God] I **am doing well**. Before, when I was younger I did use it to buy myself some clothes or shoes. But now I have my job, my wife, and my money, so I **neither wait on this money nor do I need it**. But I **know she will need it**. She is alone there, and even though she should see more for herself, she is always helping everybody. So I **think I have to help her** in that sense.

*And what does that money mean to you?*

'**Cariño**' [affection]; that **she remembers me**. But even though the money comes, the person who I want to come doesn't.

*And does your mom know you are saving this?*

No, no. She doesn't now.

*So your mom never asks you about what you do with that money?*

I **lie to her**. When she asks me what I have done with the money she sent me I **tell her what she wants to hear**. That I bought something. A garment for example. Because I know she wants me to have 'a recuerdo' [a keepsake]. When in truth I am **saving that money for her**, so that **she can have something when she returns**.

*How come you do not tell her the truth?*

Because I would like to **give her a surprise** . . . [29-year-old male recipient].

In this research, the way women allocated remittances appeared to be more creative and complex than men participants. However, the above instance suggests how a man can also be ingenious and secretive with the use of remittances in a selfless manner, aimed at benefit his migrant mother. Nonetheless, as iterated before, the context and the particular circumstances of remitters and recipients need to be taken into consideration. For example, in the case of vignette 24, when this participant was younger, he did use gift remittances on himself. However, as the life stage of this male participant changed (i.e. he reached adulthood, acquired an education, started working, and earned his own income which offered him a stable financial position), his mother's remittances were no longer needed by him. Yet, in an attempt to keep his mother content, he kept the truth from her, telling her 'what she wants to hear'. According to him, he felt that his mother wanted him to buy a tangible keepsake with her remittances, so that she would remain present, and be

remembered. Hence, secrecy and lies among some transnational relations may not always be negative for the relationship or the migrant remitter.

The case in vignette 24 also suggests the concern that a son has for his mother. This son appeared to be mindful of the giving nature of his mother and her concern for others (rather than herself); in addition to bearing in mind the potential needs she may face upon her return, as she had no husband to support her. The interview with this male participant also suggested that despite him not having a father figure in his life, his mother did her best to provide for her children; and to an extent, through these actions, he was undertaking an important gender role as her eldest son – looking after his mother, and demonstrating gratitude. Hence, this son-mother remittance relation also elucidates the metamorphosis remittances can experience. A migrant's money can be transformed into gift remittances → economic capital → and back to gift remittances, where in the future and as an unexpected surprise, remittances may return back to their owner, and potentially, positively benefit their relationship and a woman's life. In the case of the mother of the male participant in vignette 24, this migrant mother was a woman remitter whom given her sense of responsibility towards her family and community, did not appear to make the accumulation of savings for her own future a priority, and hence the potentially beneficial implications of her son's actions for her.

#### **5.4.2.3 *Meaning and significance of gift remittances***

In relation to the meaning of remittances (see sections 5.1), gift remittances appeared to be justifiable by migrant participants and their recipients (regardless of age, sex, or social position), because they served an important purpose - helping them **maintain close bonds** alive, despite years of physical distance. After all, gift remittances sent by participants were primarily destined to close family members and friends; but also in some instances to the church or a nursing home. The way participants spoke about these gift remittances suggest that they were symbols and demonstration of a mixture of emotions and ideologies including: altruism, generosity, gender morality, reciprocity, recognition, gratitude, religious beliefs, and remembrance (see section 6.2). Thus, it could be argued that these remittances are important in helping convert the 'economic' into 'personal'. A 28-year-old migrant remitter and his wife for instance, explain in **vignette 25** overleaf why they send gift remittances, and what these mean to them.

**Vignette 25: Gift remittances – ‘flores para la abuelita’ [flowers for grandma]**

*What you send, does it have any special meaning for you,?*

*Migrant husband:* Yes obviously. ‘Mas que económico, lo mando con amor’ [More than being economic, I **sent it with love**]. Because obviously I **send it on a special date**. A birthday or Christmas, so it’s ‘algo más personal que economico’ [something **more personal than economic**].

*Migrant’s wife:* It’s like **you want to make the other person happy**. Like you want to **give them** ‘una alegría’ [joy].

*Migrant husband:* Exactly. **For them to know that you remember them**.

*Migrant’s wife:* Especially when we did that with your grandma. That we agreed with his mom, that we were going to gift some ‘florecitas de primavera’ [spring flowers] **for grandma** there. And we said, here, please go and **buy some beautiful flowers** and give it to her. Things like that. Things like **happiness**. Isn’t that right?

*Migrant husband:* Yes, it’s **something much more personal**.

Hence, while the meaning and purpose of gift remittances may vary, gift remittances among participants in this study appeared to be particularly useful in expressing the intimacy of their ties, conveying affection, denoting thoughtfulness, and recognition.<sup>102</sup> Consequently, similar to maintenance remittances, gift remittances in this study appear to be powerful tools capable of doing three things. **First**, act as a ‘**visibility mechanism**’ (Harper and Zubida 2013a) that offered migrant participants the opportunity to maintain a presence in Ecuador in various ways. For example, while such gifts tended to symbolise love and affection; in some instances, gift remittances also appeared to act as ‘social status signalling devices’ (Naiditch and Vranceanu 2011) especially among migrants and non-migrants. However, even within migrant participants’ families in Ecuador, some of these gifts were linked to an idea of the economic success that their remitter had acquired abroad (real or not), which in a way also offered migrant participants a respected/prestigious status within their families and recipients. This gain in respect/prestigious status was particularly salient among those migrant participants who sent a constant flow of maintenance remittances, and (although less frequently) gift remittances - particularly on special gendered occasions (e.g. mother’s or father’s day), as well as Christmas and birthdays.

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<sup>102</sup> Given that in this study women in Ecuador were usually the ones entrusted with the task of distribution gift remittances to other beneficiaries, (as in the case of vignette 25); participants insight suggest that the multiple roles and functions undertaken by these female relatives largely did not go unnoticed; rather the roles and functions these women performed were recognised by their remitters in the form of gift remittances.

**Second**, gift-remitting appear to have established a process of **mutual recognition and reciprocity** between migrant participants and their relative and friends back home. This finding has also been encountered for other diasporas, such as Zambian migrants (Cliggett 2005). In both instances, as Cliggett (2005: 35) acknowledges, gift remittances ‘created over time through a combination of social and material investments, can translate into options for migrants to return to sending communities sometime in the future’; and in the case of this study, this was particularly relevant for male participants, since all of them had return plans in sight. Similar to Zambian (Cliggett 2005) or Cape Verdean migrants (Åkesson 2011), participants in this study did not imply having any expectations of receiving anything material in exchange (‘balanced reciprocity’); rather, their actions appeared to be acts of ‘generalised reciprocity’ (Sahlins 1972) (see section 7.4.2.2), where the recompense came in the form of affection, appreciation, or even prayers or ‘blessings from God’, (as exemplified by the quote of the female participant in the introduction of this chapter). Recipient participants thus appeared to bestow long-term reciprocal recognition (implicitly and/or explicitly) via praises, respect, and gratefulness. Hence, as Levitt (2001) has found for Dominican transnational families, migrant participants in this study who remitted (particularly gift and maintenance remittances), appeared to have been investing in social capital. The investment in social capital not only had potentially useful benefits for migrant participants upon their permanent return, but, for those who were able to visit Ecuador, this investment appeared to be actually beneficial upon each of their visits.

However, as Schrift (1997: 4) acknowledges, ‘although the gift might appear free and disinterested, it [can be] both constrain[ing] and . . . interested.’ For instance, given the emotional value attached to maintenance and gift remittances, in some instances, findings suggest that remittances played a role in granting some migrant participants the opportunity to ask for ‘favorcitos’ (favours) (e.g. running specific errands), or to receive special treatments upon their visits. Hence, as Godelier (1999) suggest, receiving gifts also creates obligations and expectations that need to be fulfilled; at least if recipients want to adhere to social norms.

**Third**, whether due to altruism, self-interest, or a mixture of both, because gift-remitting tends to create ‘a process of mutual recognition [that] builds and sustains social connections’ (Cliggett 2005: 38), such gifts (solicited or not) - like other gift exchanges, can help **strengthen personal relations** (Schrift 1997). Nonetheless, in a context where some transnational families are unable to maintain physical contact for years, (and thus be

unable to demonstrate emotions through actions), gift remittances (like maintenance remittances), became a medium through which migrant participants could manifest care, remembrance, and solidarity across time and space. A feminised remittance relation in **vignette 26** below suggests how via these actions, *remitters* can win unconditional support from their recipients, and make *recipients* value their relationships with their migrant relatives; not only for the actual act of gift-giving or remittance material value, but because of what these represent for their relationships.

**Vignette 26: Remittances - sources of unconditional support**

When one is down, there is when you realise who really is your family, and who will lend you a hand. And my mom has always been there for me, helping me, worrying about my needs and those of my family. So if some day my mom needs anything, she wouldn't even have to ask, because with a lot of love I would do anything for her. . . And yes, I think that all of this has brought us more together, and me personally, I have learned to value mi mom even more - for the sacrifice, love, and unconditional support she has given me [27-year-old female recipient].

## 5.5 Summary

This chapter has provided an analysis and discussion of some of the findings relevant to the first two research questions (RQs) of this study. These include: the meaning of remittances for participants in their roles as remitters or recipients (RQ1), and how various types of economic remittances are managed and used among some consanguineal and marital transnational family relationships (RQ2).

The chapter suggests that unlike economic studies done from a neoclassical perspective, economic remittances are much more complex and intriguing, and as acknowledged by Sobieszcyk (2015: 106), 'the act of remitting and the meanings of those remittances operate in gendered planes.' These transnational practices embody several meanings, expectations and functions, which are not purely monetary; but imbued with connotations linked to sociocultural and gender norms, where emotions and symbolism play important roles. For example, *sections 5.1 and 5.2* suggest that remittances offered participants in this study (remitters and recipients), the opportunity to fulfil their gender roles and responsibilities with one another - including their maternal, filial, paternal, and marital duties, often as part of mutual and pre-established family expectations. In some instances, remittances also played a role in the re-alignment of participants' gender and generational roles, both for migrant and recipient.

Remittances, predominantly maintenance and gift remittances (see *section 5.4*) also appear to be important symbolic tools which helped particularly migrant participants, to maintain and legitimise their presence in Ecuador via tangible demonstrations of affection, commitment, morality, and solidarity. Similar meanings were often achieved by recipients as they helped their migrant relatives administer their investment remittances, and/or in some instances, administer the maintenance remittances for migrants' children or parents. Via these types of remittances, it appears that participants in England and Ecuador nurtured and invested in transnational social capital that endured the test of time and distance. In the case of maintenance and gift remittances power negotiations were less nuanced, and similar to findings by Mata-Codesal (2011b), the decision making, control and benefits lied with recipients in Ecuador.

*Section 5.3* suggests that some remittances can result in the need to establish new and varied forms of long-term intra and inter gender and generational remittance management relations (RMR). Women were the preferred choice of remittance managers, and thus often placed in new positions of innate, shared, and generative power. Trust and principles of generalised reciprocity proved to be imperative in the longevity and success of these RMR. Yet, these relationships are largely unexplored in the literature, despite the wealth of knowledge that they may expose about transnational family and gender relations. For example, in *marital RMR*, gender expectations appeared to be mutual, and dyadic power relations in the form of orchestration and implementation power were largely achieved since husbands and wives depend on one another. Wife participants in Ecuador expected their migrant husbands to remit monthly maintenance remittances as part of their male gender role - as 'hombre de la casa' (man of the house). Meanwhile, husband participants expected their wives to look after their children, and not only to undertake the role of remittance manager as part of their wifely duties, but to maximise these remittances. Yet, migrant husband participants remained heavily involved in the decision-making of large investments in Ecuador.

In the case of *consanguineal RMR*, those between children and their parents were the most common and preferred among participants. Feminised RMR appeared to be particularly ingenious at making remittances 'work', and transforming these into various types of capitals, including in some instances, internal economic remittances. Some male participants, (particularly the more educated remitters), appeared to be less risk averse than their female counterparts, and less dependent on their parents or siblings for the

administration of their investment remittances. Some male participants for example, maintained and monitored their personal bank accounts online. This was an action which was not undertaken by female migrant participants, who largely relied on their mothers for investment guidance and managerial expertise.

Unlike a large body of remittance literature which focuses on their positive implications, the exploration of RMR in this study also suggests that these remittance relations are not free of turmoil or negative consequences at the personal and/or relational level. Figure 14 for instance, illustrated how the mismanagement of remittances (usually resulting from abuse of power and trust) can alter remittance practices. For example, the mismanagement of remittances can result in the change of management, or in reverse remittances, subsequently leading to temporary frictions or even to the permanent dissolution of close family ties. Interestingly, while migrant participants preferred women as administrators, the most drastic cases of mismanagement of investment remittances occurred under the administration of women. Hence, migrants' gender expectations and stereotypical perceptions about women administrators may not always be accurate.

Finally, as Morgan (1996) argues, while family and gender relations tend to be closely interconnected and reinforce one another, family practices can also construct, obscure, or modify gender. Hence, the following chapter aims to bring out more vividly the gender implications of remittances for transnational family relationships, thus addressing RQ3.

*We [daughter and mother] have worked together with this [remittances], but my mom's 'apoyo' [support] has been 'la clave' [the key]. Because without her 'guía y ayuda' [guidance and help], I wouldn't have been able to make the money 'trabajar' [work] that way . . ., and all of this has brought us closer. . . Now, what I have, is proof of our 'esfuerzo' [hard work]; something I wouldn't have been able to have if I stayed in Ecuador, and now if something happens my children have a 'respaldo' [backing], and 'esto siempre les va a jalar' [this will always pull them] to Ecuador' [39-year-old female remitter].*

## **Chapter 6**

### **Gendered Implications of Remittances on Transnational Family Relations**

#### **6.0 Introduction**

Chapter 5 presented findings, analysis, and discussion related to the meanings and family/gender dynamics of remittances in order to primarily answer RQ1 and RQ2. Based on the discoveries of such chapter and in order to formally address RQ3 – the implication of remittances for the transnational relationships of Ecuadorian families, this chapter presents three main sections. Sections 6.1 and 6.2 focus on how remittances help participants primarily maintain and reaffirm family relations and gender roles, since remittances can be powerful mechanisms that: (a) demonstrate commitment and care, and (b) symbolise mutual recognition, visibility, and reciprocity. Section 6.3 explores the multiple and complex implications for participants within the context of four remittance family relations: (1) marital, (2) sibling, (3) filial, and (4) parental.

Unlike studies who have focused on the gendered implications for migrant remitters (Batnitzky *et al.* 2012; Paerregaard 2015; Stevanovic-Fenn 2014), or recipients (Lopez-Ekra *et al.* 2011; McKenzie and Menjivar 2011; Southiseng and Walsh 2011), by focusing on *remittance relationships* and interviewing both, this study finds that maintenance, reaffirmation, and/or changes to gender roles and family relations are more nuanced and complex than what is often portrayed in the literature, and not always ‘zero-sum’, where positive changes are often portrayed only in favour of remitters (mainly men), or where positive changes for recipients (particularly women) are assumed to be temporary (de Haas and Van Rooij 2010; Debnath and Selim 2009; Mata-Codesal 2013b). Findings from this study (where gender discourses, roles, and family responsibilities framed the narrative of male and female participants ‘here’ and ‘there’), suggest that gender implications and family dynamics can be fluid. For example, just as remittances helped some migrant participants maintain and fulfil their gender role(s) within their families, remittances also simultaneously helped alter the family responsibilities and gender roles of many recipients in Ecuador. Furthermore, mutual forms of empowerment, as well as frictions (see chapter 5) are possible as a result of remittances.

## 6.1 Demonstrations of commitment and care

Findings from this study suggest that for most participants, one of the common positive implications of remittances, was the maintenance of family cohesion, but also how remittances helped participants (remitters and recipients) nurture, invest in, strengthen, or even in some cases improve the quality of their transnational relations, despite years of separation and distance. These positive repercussions resulted primarily because remittances become tangible demonstrations/symbols of commitment and care. As chapter 5 illustrated, participants 'here' and 'there' regarded remittances as much more than a monetary transaction. Remittances were understood as gendered, emotional, and symbolic manifestations. These were manifestations of affection, respect, acknowledgment, connectedness, unconditional support, trust, care, and remembrance. As vignettes 2, 18, 26, and 27 suggest, remittances for recipients in Ecuador were also interpreted as demonstrations infused with gender, cultural, and generational meanings. A father recipient explains what his son's remittances meant for him in **vignette 27**:

### **Vignette 27: Father's interpretation of son's remittances**

The money that my son sends for me **says a lot of things**. . . When my son sends that money, **he is clearly saying** 'viejos' [elderly parents], **I remember you, I worry about you**. 'Ya se hace presente' [**He makes himself present**], and 'me demuestra' [**demonstrates me**] that 'yo crié' [**I raised**] 'un hombre de bien, con valores' [**a righteous man, with values**], **who cares about his parents and his family** here. That **migration and the country there have not changed his character** [57-year-old male recipient].

Hence, for this participant, as well as others, remittances were 'much more personal', and maintenance and gift remittances (see chapter 5, section 5.4.2) were key tools that a number of migrant participants (men and women) used, and that recipients accepted as powerful mechanisms. These mechanisms not only: (a) materialised the devotion, care, and preoccupation of migrant participants for their families, but also (b) allowed migrants to share the fruit of their labour, fulfil their gender role(s) within their families, express gratitude, values, solidarity, reciprocity, and thus further invest in social capital in Ecuador.

Yet, findings suggest that for various migrant participants (men and women), social capital investments back home in the form of different types of remittances were often gendered and generational, where priority was given to maintain/nurture relationships with women, their main recipients - primarily their mothers, but also their wives, sisters and/or daughters. These findings differ from other studies, such as those of the Bangladeshi (Debnath and Selim 2009) or Albanian diaspora (King and Vullnetari 2009) where often,

migrant men remit to another man, usually an elderly male family member (i.e. a father or brother). Yet, while Ecuador, Bangladesh, and Albania are all traditionally patriarchal societies, the context of family relationships (as opposed to the purely cultural context) is crucial in understanding the differences in remittance practices. For example, in the case of this study, several migrant women participants were victims of domestic violence in Ecuador. Likewise, more than half of migrant participants came from broken families, where marriages had fallen apart, and fathers had abandoned them. These findings are mostly hidden in the remittance literature. Yet, such findings help explain why these participants have maintained (even while in Ecuador) strong ties, trust, and relations with women, and how mostly participants who come from unbroken families remitted to men (their fathers).

Furthermore, as Wong (2011) finds for Nepalese, and Cliggett (2005) for Zambian transnational families, quantity is not always the most important element in maintaining relations. For example, the amounts and frequency migrant participants in this study remitted, varied due to various reasons, and particularly for the parents and siblings receiving these remittances, it was the emotional and symbolic representation of remittances that held more value. After all, what they received for their personal use was based on migrants' 'voluntad' (goodwill). As a 62-year-old mother recipient stated, 'it could be five dollars that for me is 'un contento' [a joy]; more than the quantity is the fact that they remember me, and that they send for my 'bien estar' [well-being]. However, for wives interviewed in Ecuador, the quantity received was important; possibly because they had children to sustain, building projects to complete, and because for these wives, remittances were regarded as a gendered practice -a 'responsibility' their husbands had, as men and head of household (see chapter 5). Hence, while different types of economic remittances can share similar implications and meanings, depending on the type of remittance relationships, remittances can also have specific and/or distinct gender meanings for different family relations.

Maintenance or gift remittances were not however the only types of remittances that contributed towards helping migrant participants maintain and/or strengthen family and gender relationships in Ecuador; investment remittances also played a part. How? First, by remitting for investment purposes, migrant participants in this study often demonstrated to their loved ones back home that particular investments were being made with the goal of returning permanently in the future, and/or to maintain/create ties between second-

generation migrants. This was a key reason why migrant women participants sent investment remittances. Second, managing these remittances allowed many ‘remittance managers’ to solidify their relationships with their migrant relatives; because recipients were able to demonstrate to remitters their unconditional trust and support. For example, in assisting their children, husbands, or siblings to not only materialise their migratory dreams back in Ecuador, but to transform remittances into different forms of capital (power), often with mutually beneficial implications.

While the above discussion of remittances requires (directly or indirectly) some explicit action from participants in order to maintain such relations (e.g. whether this includes the act of remitting, and/or managing remittances), there is also a more subtle way in which remittances contribute towards helping families maintain connected. A brother remitter explains this in **vignette 28**:

**Vignette 28: Remittances helping maintain connections**

Well, I also think that in some way, **this money always keeps us in ‘contacto’ [contact]**. Because you know, life here is very busy, and one lives working. But at least I know that every month when I send the money, I will be communicating with my brother, talking to my dad. ‘Ya nos mantenemos al tanto’ [we **keep each other abreast**] of what is going on, not only in terms of money, but in general, **about what is going on in our lives**. So that’s why I was telling you before that **this money offers us** a lot of ‘chances’ [**opportunities**], **not only in the economic sense but family wise**.

*How so?*

Because before with my brother we did not use to see each other very much because he lived in another city, but since I left him in charge of my finances, of administering this money for me, ‘como que hay hasta mas confianza’ [it feels as if there is **more trust**], as if **things are better**, because he knows all my stuff, and **he has demonstrated me that I can trust him** [36-year-old male remitter].

As Petrozziello (2011: 59) finds for Honduran transnational families, after years of separation, remittances can sometimes become the sole tangible connection between migrants and their families back home. In the case of this study, some participants shared how what could be coined as ‘remittance calls’ offered them a platform to maintain open communication channels, to dedicate time to one another, and to not only discuss money affairs or the management of remittances, but quotidian matters. Furthermore, as in the case of vignette 28 above, remittances can also help maintain connections (which may have already been difficult to sustain in Ecuador prior to migration), and male bonding time among siblings, and parents. Thus, for some migrant participants (particularly those incapable of traveling back to visit), remittances also indirectly helped them maintain a guaranteed interaction with their families in Ecuador. In the case of one female migrant

participant for example, since her relationship with her father had been severed as a result of him leaving her mother and sisters to establish a new family, it was only via the occasional remittances she sent him, and the relevant remittance calls, that she maintained contact with her father.

Unlike other remittance studies or the NELM approach which identifies the household as a harmonious unit (Carling 2008a; de Haas 2008; Taylor 1999), this study finds that although remittances can contribute towards maintaining ties, transnational family relations are not always free of conflict with those back home, or indeed with family members abroad (e.g. with children or in marital relations). For instance, some migrant women participants shared how they did not approve of their husbands' continual remittance practices to their mothers or sisters. Their disapproval resulted from the fact that their in-laws had been dishonest and mismanaged/misused remittances that were supposed to be allocated toward investment purposes, or towards the maintenance of their children. Consequently, their husbands' remittance practices resulted in some marital arguments.

Likewise, some mother remitters shared during their interviews how their children in England at times complaint about their remittance practices, and the 'sacrifices' they had to make. Interestingly, the women who shared these insights did not face any reprimands from their husbands as a result of their remittance practices; even when from their accounts, these women remitted to various family members, and often, part of these remittances were funded by their husband's income. The lack of conflict in the latter case could be because the married women remitters who offered this insight, claimed to be in charge of administering their household finances in England. This was a gender empowerment gained by these women as a result of emigrating from Ecuador. Likewise, in some instances, the husbands of these wome remitters were unaware of where, how much, or to whom remittances were destined (see for example vignette 34).

Moreover, while remittances as acts and demonstrations of commitment can help maintain or nurture family relations, remittances can also contribute towards maintaining materialistic ties (see **vignette 30**). For instance, some migrant participants (particularly men) shared how at times they felt that their families or friends regarded them as financial resources – as a 'banco' (bank). In some cases, family members, friends, or neighbours would call migrant participants only to request 'prestamos' (loans), which migrants knew would rarely, if ever get repaid. As **vignette 29** overleaf illustrates, remittances can also

serve to propagate consumerism among direct remittance beneficiaries, where the use of remittances can also be gendered. See for example a comparison between a mother's expenditure of remittances on beauty (vignette 23), and the spending of remittances on technological gadgets by the sons of a migrant remitter in **vignette 29**.

**Vignette 29: Remittances and materialistic relations between father and sons**

*Has your relationship with your family in Ecuador changed since you started sending this money?*

When I left the country, it was with the 'meta' [goal] of going only for two years; pay debts, and save money. But when one leaves, 'la ambición rompe el saco' [**ambition breaks the sac**]. You want to have your family well, buy land, make yourself a good house, buy a car, furnish the house; improve no? the life that you had. So I have sent money every time so that we can do all these things. But because of all these things I also think that the **relationship with my family**, like at times **becomes more 'material'**.

*Why?*

My sons you see, sometimes they don't even like to talk with me. But when they need something, then they are 'dad send me money so I can buy a Xbox', or 'send me these things', or 'the 'tele' [TV] broke, I want a plasma'. And there I am, sending, giving them their 'caprichos' [whims], so that at least they can have what I didn't have growing up. And so that they know that their father is there for them, that I will never be like 'el hombre que me engendro' [the man who created me] [49-year-old remitter].

Findings from this and other participants, further suggest that consumerism can have important relational implications, and a number of migrant participants (intentionally or unintentionally) supported such consumerism due to their desire to: (a) fulfil the wishes of their loved ones in Ecuador, and migrants' own ambitions, (b) give their families what migrants did not have, (c) remain present and demonstrate their love, support, and reliability as providers, (d) suppress the guilt many face for having emigrated, and/or (e) compensate for their physical absence. In the above case, since I also interviewed his wife and met two of his sons, these materialistic expressions of love did not appear to fulfill what his sons actually needed, or indeed received the way the migrant father expected. While this migrant father sensed that his sons were only interested in his remittances, his sons felt that their migrant father was not there for them. Thus, while his sons *wanted* various things, a conversation with them revealed that what they really *needed* was the emotional support and male bonding with their father. Consequently, as Vullnetari and King (2008: 139) argue, while 'remittances . . . ensure adequate material well-being, . . [remittances may also lead to] a loss of locally-based trans-generational care and of intimate family relations'.

Relationships between parents and children are not the only example where remittances contributed towards making transnational family relations materialistic. Materialistic relations among migrant husbands and their wives in Ecuador were also noticeable among some participants. For example, some wives in Ecuador highlighted how the quality of their marital relationship had improved since their husbands emigrated and started remitting. One of the reasons for such improvement in the quality of their relationship was because by migrants' increasing the level of economic resources available to the family, the economic hardship of the household was alleviated. A better economic stance in the househoused resulted in fewer arguments, more disposable income, and wives' freedom, autonomy, and decision-making power over the daily allocation of remittances (see **vignette 30**). However, despite a husband's attempt to legitimise his presence and gender role via such materialistic expressions of commitment and care, as in the case of the wife in vignette 30 below, some wives can get accustomed to their new lives without their husbands, and consequently, a husband's return may not always be desired.

**Vignette 30: Wife's view on the implications of remittances for her marital relationship**

*Has your relationship with [husband's name] changed since he started sending you this money?*

It has been difficult not having him here, but in part, things have also **been better**. Before we use to argue a lot because we did not have for what we needed, and since he left, thank God, 'estamos bien economicamente' [we are **doing good financially**], and we have for everything. If we need anything, 'no mas le llamo y el manda' [**I only need to call him, and he sends**]. But that is why I was also telling you that I don't know how things are going to be when he comes back. Because so many years have gone by, that 'yo me acostumbrado' [**I have gotten used to] the life I have without him**, just like my children. . . I **have for everything, I do what I want**, I have 'tomado el papel de padre y madre' [**taken the role of mother and father**]; 'osea' [basically] I have 'más libertad' [**more freedom**], and in truth I **don't know how things will work when he returns, or if I really want him to come back** [50-year-old recipient].

## **6.2 Gendered processes of mutual visibility, recognition, and reciprocity**

Remittances also helped participants maintain transnational family relations because they establish interrelated processes of **mutual visibility, recognition, and reciprocity**, which also tend to be gendered. As evidence suggests (e.g. section 6.1 and chapter 5, vignettes 2, 18, 27-29), for migrant participants in particular, remittances were of paramount importance because these acted as 'visibility mechanisms' (Harper and Zubida 2013a) that helped them remain present. For many migrant participants in this study, maintaining presence in Ecuador was important not only in the *emotional* sense - as signs of commitment, responsibility, and care, but because failing to remit could have serious

consequences. As discussed in chapter 5, not remitting could be taken as an indicator of 'abandonment' (particularly in marital and parental relations), or of 'forgetting' brothers or sisters in Ecuador (particularly during special occasions). Thus, not remitting may consequently result in migrants losing presence, respect, being disgraced, and/or stigmatised by their families and communities as 'ingratos' or 'malagradecidos' (ungrateful), and potentially not worthy of being welcomed back. Åkesson (2011) and Carling (2014) have also raised these issues. Moreover, in the *symbolic* sense, remittances offered migrant participants in this study the opportunity to fulfil their 'deber moral' (moral duty) (see vignette 2), to validate their gender and even their generational roles, and the execution of these (see chapter 5); despite geographical distance, and years (often over a decade) of being apart.

Likewise, remittances also assisted many migrant participants and their families in Ecuador to express their solidarity, and to work together to achieve their objectives - e.g. as a result of RMR, where women in Ecuador were the main remittance administrators and the preferred 'manager' choice. Thus, remittances not only helped participants maintain visibility, and be recognised and appreciated by each other for their efforts and sacrifices; remittances further appeared to have helped participants become visible within their broader families, and recognised by their communities, in ways which again have gender connotations and implications. For example, because of the transformation of remittances into different forms of capital (such as physical capital), or due to the material support some of these transnational families offered to their communities. This support was offered mainly by migrant women participants (undertaken individually *and* as part of a MO). When/if men participants remitted for their communities, they did so only occasionally and via a MO.<sup>110</sup>

Findings also suggest that remittances sent for community support were feminised, since the women participants who sent such remittances worked only in liaison with other women from their side of their family in Ecuador (e.g. mothers, sisters, or daughters) to make these contributions. These feminised RMR appeared to have been established not only due to trust, but also because according to these women, 'solo una mujer entiende realmente las necesidades de la casa y la comunidad' (only a woman really understands the needs of the house and the community). Thus, participants' narratives in England and

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<sup>110</sup> A finding that is paradoxical, as it was migrant men participants who shared during their interviews how they were certain about wanting to return to Ecuador. Hence, it would have made more sense for them to invest in their home communities.

Ecuador further suggest that migration and remittances had important gender empowerment implications for some women participants across transnational spaces, as directly or indirectly, they became recognised within their community because of their joint contributions. A migrant's daughter explains this in **vignette 31**:

**Vignette 31: Mother's collaborative remittances and recognition in Ecuador**

My mom has always been very 'solidaria' [solidary], but before she couldn't do much. . . But since she left, she has always helped anyone she can; even when she doesn't earn good there. 'No ve que usted limpiando no saca riquezas' [Because you see you don't get riches cleaning]. But that doesn't stop my mom from helping, and in Christmas or 'fiestas del pueblo' [town parties], she always **sends so we can collaborate**. Recently we had the 'fiestas' of . . . in . . . [town's name], and there as well money was needed for the band, and my mom sent. So **everyone here** is always 'al pendiente' [**attentive**] of my mom, and they always ask me, 'how is . . . [endearing name for migrant]'; that when is she coming back, to welcome her with a good 'fiesta con chupe y baile' [party with drink and dance] [30-year-old recipient].

Thus, as discussed in chapter 4, remittances can also play a key role in helping some migrant participants challenge their current precarious status abroad. After all, although migrants may be subordinate in one regime, they may be hegemonic in another (Wills *et al.* 2010), where their status, reputation, and image in their native countries may be enhanced. These transformations can be particularly useful for migrants upon their return. For instance, some migrant women participants (those able to go back to visit), discussed how since they emigrated, (and often thanks to the 'cariñitos' [token of affections] they send), their family, friends, and even people whom they did not know before, welcomed them 'with open arms', and treated them like 'reinas' (queens). During their visits in Ecuador, these women would be invited to eat, drink, fulfil their 'antojitos' [cravings], and be taken out to visit places; thus overall, making their stay in Ecuador an enjoyable experience. Consequently, as Hammond (2010:126) argues, 'people who send remittances also derive benefits from their acts', and for most migrant participants in this study, but particularly for women, their social position and social capital back home often strengthened as a result of a constant flow of remittances. However, a woman participated in Ecuador did state that there is 'amor con interés' (love with interest).

In the case of recipient participants, they reciprocated migrants' demonstrations of commitment and care in various explicit/implicit ways (see vignette 3, 4, 9, 26). For example, several recipient participants (predominantly women) undertook a number of responsibilities and played numerous roles on behalf of their remitters, particularly in relation to maintenance and investment remittances. Hence, recipients' present and/or

past support, solidarity, and reverse remittances<sup>111</sup> not only maintained them present in the eyes of migrant participants, but in a way, emotionally indebted many migrant participants to their recipients. Therefore, recipients' actions often further guaranteed a mutual cycle of reciprocity, recognition, visibility, gratitude, and a constant flow of maintenance, and/or gift remittances; even when in some instances, such remittances caused marital relationships problems among migrant remitters and their families in England. A migrant husband elaborates on this in **vignette 32**:

**Vignette 32: Remittances and marital quarrels**

*Has sending this money to your sister caused you any problems?*

At times I get into **fight**s with my wife, because there were problems in the past with this money; when we sent it for the care of 'los guaguas' [the children]. But 'al final de cuentas' [at the end], she [his sister] is like my mother. She raised me and cared for me, and even looked after my children; so even if my wife doesn't like it, I send 'cualquier cosita' [something] to my sister. I care for her a lot, and I will always be **grateful** for everything she has done for me [47-year-old migrant].

Moreover, similar to Cape Verdean transnational families (Åkesson 2011), many participants in Ecuador (particularly mothers and fathers) demonstrated a long-term and implicit form of generalised reciprocity towards their remitters. For example, by remembering, carefully listening to them, making them feel loved and respected, blessing, and praising them. Hence, by looking after migrants' children and/or their property, and offering them moral support, investment guidance, and/or by contributing towards a positive image/reputation of their remitters within their families/communities in Ecuador, participants back home also invested in transnational social capital. This investment appeared to have given these participants in Ecuador the 'credentials' entitling them to credit in the various senses of the word (Bourdieu 1986) and vice versa. However, as Mazzucato (2011) argues, at times, what migrants give in the form of remittances may not always balance the time investments, hard work, and dedication given to them by their recipients back home.

Interestingly, during interviews some participants also shared how these transnational practices made them reflect on their relationships. These reflections however can lead to problematic and even hurtful realisations. For example, as emotional hierarchies may either

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<sup>111</sup> Such support/actions can be categorised as 'reverse remittances' if we undertake Mazzucato (2011) definition. Mazzucato (2011) argues that 'reverse remittances' includes not only the monetary and material remittances that flow between transnational families from the Global South to the Global North. These also include the 'services' home communities offer migrants. For example, childcare, helping with migrants' investments in housing, businesses, and even obtaining documents to regularise the stay of migrants abroad.

be recognised or reaffirmed, and intergenerational inequalities between different migrant family members may be highlighted – e.g. as some remit and others do not. Consequently, it could be argued that remittances can have the potential to not only maintain the strength and longevity of particular ties, but to contribute to differentiating and/or giving favouritism to certain transnational family relationships; not so much because of the material dimension, but because of the emotional meaning of such actions for recipients. A mother explains this in **vignette 33**:

**Vignette 33: Mother's reflection on remittances and her relations with her daughters**

*Has this money affected the relationship you have with your daughters?*

Even though the relationships are good, and my daughters will always be my daughters, I think that the relationship with my . . . [endearing name of daughter/remitter] has improved. 'Se pone más fuerte' [becomes stronger]. And these 'envíos' [consignments] make one as a mother 'reflexionar y pensar' [**reflect and think**]. Because in my case, I think and say, **my daughter is 'maravillosa' [wonderful]** because she is able to 'quitarse el pan de su boca' [take the bread from her mouth] to **send this money that I need**, and thanks to this money I am good; something that doesn't happen with my other daughters. Who I think don't always call me or pick up the phone because they think I am going to ask them for money or something. That is why I say, that the **person who sends** one 'un dinerito' [some money], is because they 'sí piensan más en una' [really do **think more about one**], and that 'cariño' [**love**] is 'más fuerte' [**stronger**] **with that person** [56-year-old recipient].

### **6.3 Maintenance, reaffirmation, challenges and changes to gender roles and family relationships**

As findings from chapter 5 suggest, the act of remitting and of certain recipients managing remittances, offered many participants the opportunity to not only demonstrate each other their emotional commitment, trust, and care for one another across transnational spaces, but to fulfil their 'obligations', 'responsibilities', and 'moral duty'. These transnational acts appeared to be implicitly anticipated by one another, but expected to be actioned in explicit manners. The mutual expectations of participants also appeared to be embedded in sociocultural norms, and infused with gender meanings and relational implications (see vignettes 4, 5a-5c, 20). How did remittances help migrant and recipient participants fulfil/reaffirm mutual expectations and/or challenge or change their gender roles and responsibilities within their families?

Evidence from some studies suggests that remittances can contribute towards both, maintaining and/or changing gender relations (Lopez-Ekra *et al.* 2011; Mata-Codesal 2013b; Moser 2009; Paerregaard 2015). However, the 'how' requires further attention, particularly if we want to understand such implications not in a segregated migrant or recipient

manner, but for both - within the micro-dynamics context of transnational intra-family gendered relations; and because evidence from around the world offers an array of different answers (see chapter 4). As will be illustrated in the following three sections, in order to contextualise the findings from this study and allow for some generalisations of participants' insights, four key remittance relationships are explored: marital, sibling, filial, and parental. These remittance family relationships are presented separately for analytical purposes only, since in actuality, these are often interrelated, and take place alongside. Maintenance and/or changes in gender roles for example, are not always compartmentalised in reality, and they happen simultaneously across transnational spaces. For example, as migrant and recipient participants, men and women performed a number of different gender roles within their families 'here' and 'there'. Hence, it is only by gathering insight from both sides that the intricacies of gender dynamics and implications for transnational families can fully emerge.

### **6.3.1 Marital remittance relationships<sup>112</sup>**

#### ***6.3.1.1 Marital relations among husbands in England and wives in Ecuador***

As section 6.1 and chapter 5 suggest, for husband remitters and their wives in Ecuador, remittances represented transnational gendered practices. Maintenance remittances for example, helped husband participants fulfil their 'obligations' and 'responsibilities', and their wives' expectations. Thus, it could be argued that to an extent, remittances helped these male participants reaffirm their masculinity and traditional gender-ascribed roles as household providers and 'hombre de la casa' (man of the house). These men, despite distance and physical absence, legitimised their symbolic presence and position in Ecuador as they held 'orchestration power' (see chapter 5, vignettes 5b, 5c) over household decision-making, particularly in terms of large expenditures. Moreover, by fulfilling their gender roles across transnational spaces, they maintained an elevated reputation - as 'responsible', 'good', and 'dependable' husbands and fathers in Ecuador.<sup>113</sup>

These findings share similarities to other international remittance studies (Batnitzky *et al.* 2012; King *et al.* 2013; Kunz 2008; Menjívar and Agadjanian 2007), and such gender actions undertaken by male remitters has resulted in several authors concluding that

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<sup>112</sup> As mentioned in chapter 5, while not all interviewed couples were legally married, given the terminology participants used to refer to each other, I mostly use male partners and husbands interchangeable, and equally female partners and wives.

<sup>113</sup> However, for many male participants, their self-esteem, male identity, and status in England was far from elevated. Many of these men faced prejudice, language barriers, and performed multiple low-skill occupations (mostly cleaning).

migration and remittances further reinforce gender inequality. The argument advanced is that men's role as breadwinner and primary decision maker, and women's subordinate position and dependence back home are strengthened. However, findings from this study suggest that this may not always be the case, and that a deeper relational examination is required (particularly regarding the management, usage, and transformation of remittances), since appearances can be deceiving.

Interviews with wives in Ecuador revealed some important remittance practices that may challenge the above assumption. For example, wife participants in this study were not sedentary recipients. These women not only received a constant flow of different forms of remittances under their names,<sup>114</sup> but they also took measures to secure their future by making remittances 'work'. They converted remittances into different tactical investments, which appeared to have resulted in important positive and empowering implications for these wives, and with potentially long-term implications. For instance, some women recipients transformed remittances into economic capital by keeping savings in their bank account, ('just in case, since men can never be trusted a hundred percent'). Others also invested in physical capital, purchasing land and building a house/flats, or real-estate to lease, in consultation with their husbands; but investments which nonetheless were legally made under the wives' names.

Unlike other studies which portray recipients (particularly women) spending remittances in consumption, some wife participants in this study also invested remittances in cultural capital (e.g. higher education or short language/IT courses). These cultural capital investments appeared to have been supported and/or encouraged by their husbands. A male participant, for instance, shared during his interview how investing in his wife's education was not only something he supported because it set a good example for his children, but because he wanted to trade roles with her upon return. According to his future plans, she would work and provide for the family, while he would stay at home, and enjoy the family and social life he had been deprived of for over a decade. What he did not

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<sup>114</sup> The fact that wives were the main recipients, and received remittances under their name is particularly important, since it allowed these women to hold command and decision-making power over these resources. This finding contrasts to the case of Bangladesh, where Debnath and Selim (2009) for example, find that in cases where husbands remit to their fathers or mothers, their wives' situations within the household (if they live with the in-laws) made their dependence even worse, as they relied (particularly on the father-in-law) to satisfy even their basic needs.

know, was that his wife was already working, and saving her entire salary, thanks to his remittances<sup>115</sup> (see vignette 5a).

Hence, evidence does suggest that at least for the wives in this research, remittances not always contribute to gender inequality; despite their traditional views, where husbands were expected to provide for them, and where the dependence on their husbands was not viewed in derogatory terms. Findings from their interviews suggest that their husbands' emigration and remittances offered these women opportunities. These included: becoming the operational head of household – although the husband retained this position symbolically; choices (e.g. to work or not to work and spend time with their children), gains in household power relations, and (particularly depending on how remittances are used/transformation) a source of empowerment<sup>116</sup> (power to, with, within); not only in terms of the decision making and 'implementation power' (see chapters 5 and 7), but in status, autonomy, self-esteem, and new roles and responsibilities acquired within the private and public sphere. Furthermore, the wives who shared their stories with me, considered themselves to be 'pilas' (smart), 'precavida' (cautious), and of planning for the future. Unlike other studies (Menjívar and Agadjanian 2007; Rahman *et al.* 2014; Tacoli 1999), these women placed themselves in a strong position of power by either: (a) investing in themselves, (b) keeping a diversified portfolio of financial assets, (c) investing in social capital – particularly with their children, and/or(d) making/registering such investments under their names.<sup>117</sup> Thus these women also expanded their options and increased their financial security.

Point (d) is not only a technicality but of legal importance, as it can put men remitters at a disadvantage, particularly those who never legalised their marriage. After all, as explained to me by barrister Mr Peña (2015), according to Ecuadorian law, if individuals are not legally married, they are not considered to be in a 'sociedad conyugal' (conjugal partnership). Consequently, any assets would belong to the person who legally owns those assets. In this case, women in Ecuador. While such adverse implications may never occur,

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<sup>115</sup> As in the case with other wife recipients in this study, remittances also offered these women the opportunity not to work; and it was only this one participant who worked (not because she needed to, but because she wanted to).

<sup>116</sup> While this study find that remittances can be a source of empowerment for wives back home, Pinnawala (2008) finds that for recipient husbands in Sri Lanka, their wives emigration and remittances led to negative/downgrading changes in terms of power and social status.

<sup>117</sup> These opportunities were possible not only because of their education and ingenuity, but also because these women did not come from the lowest stratum of society. Hence, these women were able to allocate remittances into different purposes; rather than use remittances purely to cover basic necessities, and/or to keep them and their families out of poverty.

relationships can change with time and distance. A few wives for example (as the participant in vignette 30), shared their uncertainty about the future of their relationships, and whether or not these would function upon their husband's return. In the worst case scenario, if these relationships disintegrate in the future (e.g. upon a migrants' return, or as a result of years of physical distance), male remitters could be placed in a position of vulnerable, and potentially even lose what they arduously worked for. These findings are absent in the literature, which often focuses on highlighting women's vulnerability, added responsibilities as a result of remittances (often as sources of burden), and/or on their short-lived forms of empowerment, which are altered upon their husband's return. (See for example de Haas and Van Rooij (2010), Debnath and Selim (2009), McKenzie and Menjivar (2011), Mata-Codesal (2011b)).

Findings from this study also suggest two important points regarding wives' dependency on their husbands' remittances, which again challenge the existing literature. First, in part because of the way wife participants have used remittances, and the type of investments they have made, dependence may only be temporary. For instance, until they culminate their studies, accumulate a certain amount of savings, and/or buy land, build a house, etc. Second, after years of receiving remittances, the dependence that is often portrayed may be illusionary and/or a tactical mechanism employed by wives to ensure that remittances do not stop; and not always because they actually need it (see chapter 5). After all, after years (for many over a decade) of receiving remittances, most wives had transformed remittances into additional source(s) of income, which could now substitute remittances. For instance, as in the case of the participant in vignette 5a who worked secretly; or as some other wife participants who leased commercial stores or properties. Yet, given the opportunity they had, some of these women continued to take advantage of receiving a constant influx of remittances. Hence, as argued in section 6.1, remittances may not only be a gendered process, but over the years, such transnational practices may also contribute to making relationships materialistic. For example, a few wives decided to put their husbands' infidelity to one side in order not to affect the continuous flow of remittances; or to use remittances as a revenge mechanism, to indirectly get back at their husbands (in cases of betrayal).

Furthermore, as evidence from chapter 5 suggests, after years of separation, the dependence of husband participants on their wives in Ecuador appeared to have become just as important, if not stronger than their wives dependence on them. As Pinnawala

(2008: 444) argues, 'gender and power may be understood from the perspective of 'being needed', and in the case of this study, husbands not only relied heavily on their comparatively better-educated wives for: (a) the successful administration of the overall household affairs, chores, and remittances, but (b) because their wives also mediated their relationship with their children (see chapter 5), and (c) helped these men materialise their migratory dreams. Thus, recipient wives often converted remittances into economic, physical, social, and even symbolic capital. Hence, it could be argued that just as migration and remittances have the ability to contribute to maintaining or reaffirming gender relations and/or dependence (actual or illusory); as in the case of this study, remittances can also contribute to challenging, or changing these, potentially to the disadvantage of some migrant husband remitters, and in favour of their wives in Ecuador (particularly in the long-term).

### **6.3.1.2 Wives in England**

While the focus of numerous remittance studies tend to be on women/wives back home,<sup>118</sup> it is also important to focus on exploring marital relations and/or the role of married wives abroad. This is important because it raises important points, including how: (a) as a result of remittances, marital relations overseas are not always conflict free (see sections 6.1 and 6.2), and (b) the gender gains that may occur for some migrant women. For example, for the migrant women participants who were married/in a relationship in Ecuador, and who suffered domestic abuse there, migration offered them an opportunity to change their lives, work, earn their own income, and for some, even re-marry. Moreover, for those who re-married abroad, (mostly to other Ecuadorian migrant men), their relationships were more egalitarian (see chapter 5, section 5.1.2). Women participants in these relationships seemed to have gained power over the management of the household income.<sup>119</sup> Hence, as a result, these migrant women were able to: (a) distribute money (including funds to be remitted) as they deemed appropriate, and (b) remit to their family (with the support of their husbands, or at times, without them even knowing). A 38-year-old female participant expands on this in **vignette 34** overleaf.

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<sup>118</sup> See for example: Petrozziello (2011), McKenzie and Menjivar (2011), Southiseng and Walsh (2011), de Haas and Van Rooij (2010).

<sup>119</sup> This finding differs to that of Tacoli (1999), where Filipino wives who migrated with their husbands, usually had little control over their earnings of these women.

**Vignette 34: Migrant woman in charge of household finances and remittance distribution**

I almost never tell my husband I need this or that, because **I am the one who 'distribuyo' [distributes], the one who 'manejo' [manages] the money, and what I send to my family. So practically he doesn't know what I do with the money.**

*And he never questions you or asks you about it?*

Never. So that's why I am grateful to God. When he 'cobra' [gets paid], he gives me all and stays with maximum, 50 or 100 pounds. So **now I have that independencia' [independence], while before I suffered 'el machismo'...**

Yet, Mata-Codesal (2013b) for example, finds that married female migrants from the highlands of Ecuador contribute to maintaining traditional gender roles since they stop remitting to their parents, and because remittances to their husbands' parents increase. While further research is needed to explore such differences even among migrant women from the same country (but residing in different parts of the world), the difference between these studies could be due to the area of where these women live; since their cultural, or ideological norms may differ as a result. For example, the fieldwork undertaken by Mata-Codesal was primarily conducted with participants from two rural parishes in the provinces of Cañar and Azuay. The migrant women who participated in this study originated from five different provinces and lived mostly in urban areas before emigrating to England. Evidence in the literature suggests that patriarchal ideology in rural Ecuador, as well as in many other rural parts of the world, tends to be much stronger (Almeida 2003; Menjívar and Agadjanian 2007; Verdesoto *et al.* 1995). Hence, why even in some parts of Asia (e.g. Bangladesh), women tend to belong to the husband's side of the family upon marriage (Rahman *et al.* 2014), and this could subsequently affect remittance practices (including who receives, manages, and benefits from remittances).

In the case of this study, this did not happen, and participants' accounts suggest that remittances to the wives' side of the family were not negatively affected in preference for their husbands'. If anything, in some instances, remittances to the wives' family increased, in part because these migrant women participants were in control of the distribution of household finances, but also because of their husbands' support. For instance, while in some instances remittances seized or reduced temporarily when some migrant wives became mothers, there were cases where these women participants narrated how it was their husbands' earnings during these times that contributed to the occasional remittances these wives sent to their side of the family (during special occasions).

Hence, while women participants in England did not have a husband to remit to; either because of their experience of domestic violence in Ecuador, because they had their husbands with them, or because some got re-married abroad. Findings suggest that migration and remittances offered these migrant women participants the opportunity to challenge some traditional gender roles and become empowered; not only by gaining economic power (e.g. as they worked and earned their own income), but by gaining greater influence within their marital relationships. For instance, as these women took charge of their household finances in England, and via remittances, looked after their families in Ecuador, while investing in different forms of capital 'here' and 'there'.

### **6.3.2 Sibling remittance relationships**

In the exploration of remittances, gender, and family relations, limited research has been undertaken on remittance sibling relations. While more investigation is needed in this arena to enrich the often scattered and partial accounts, this section aims to make a modest contribution by presenting some insights of remittance practices among three types of sibling relationships found in this study. These include: brother-sister, sister-sister, and brother-brother, and two forms of remittances - educational and investment. These sibling remittance relations and forms of remittances offer insight into the dynamic nature of transnational family practices, which share some commonalities and differences to other studies (Erdal 2012; IIUD 2008; Lindley 2007; Paerregaard 2015; Vullnetari and King 2011b), and which subsequently have mixed implications at the relational and individual level, where power dynamics and gender roles may not always change, and where migrants' dependence on their siblings may be stronger than *mutatis mutandis*.

#### **6.3.2.1 Educational remittances and sibling relations**

While educational remittances sent by sibling participants were not common in this study, this section nonetheless provides some elaboration, in order to: (a) contrast findings to other studies, and (b) illustrate the gender meanings and implications of these. After all, as evidence from participants suggests, a seemingly genderless practice aimed at funding a sibling's education can result in migrants helping to reaffirm and/or challenge gender norms for themselves and their siblings in Ecuador.

In his exploration of family remittances in Peru, Paerregaard (2015) presents some evidence that suggests that for some single, older Peruvian migrant sisters, remitting to support the education of their younger brothers was not only a key motive for emigrating;

but remitting was something these women felt obliged to provide as part of their role, and as contractual, temporary commitments driven by altruism; even when at times, these women had to disregard their own needs abroad in order to remit. Yet, unlike findings by Paerregaard (2015), in the few instances where migrant participants in this study remitted to their siblings for such purposes, the opposite was true, as it was men in their role as older brothers/paternal figures who felt such duty.<sup>120</sup> Hence, such findings are more closely associated to Lindley (2007) research of the Somali refugee diaspora, where men are traditionally expected to support their brothers and sisters, and hence, where via remittances, many migrant brothers provide for the education of their brothers living in rural areas, as ‘fathers’ would. Nonetheless, unlike Lindley’s study, and more like findings of the IIUD (2008), sibling remittance relationships were not the most common in this study, and most sibling recipients also lived in urban rather than rural areas.

For instance, in this study, there were two cases where male migrants remitted to their siblings residing in the capital to fund their university education. In one case, a single male migrant remitted to his younger brother. In the other case, a married migrant participant remitted to his younger sister. However, as mentioned in previous chapters, remittances are not static, and can change over time with the circumstances, life-stage, plans, and accomplishments of migrants and their families back home. Hence, at the time of the interview, only the male participant (of single civil status) was remitting to his brother for his education; in addition to sending maintenance remittances for his brother and their father, and investment remittances for his own benefit.

Interestingly, the way these two male migrant participants referred to these remittances (or what these would eventually achieve), also suggested gendered connotations and potentially even gender implications for their siblings in Ecuador. Thus, via remitting from afar, these migrant brothers were trying to contribute to maintaining, reaffirming, or even at times, challenging current and future gender relations; particularly for their siblings’ private and public lives in Ecuador. For example, as the single male participant who remitted to his younger brother in **vignette 35** overleaf suggests, he not only regarded his remittances as a gendered practice. A mean of fulfilling with pride the

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<sup>120</sup> However, the context of family relations need to be understood before making direct comparisons. For example, in the case of this study, a large number of migrant participants had siblings who: (a) were also migrants (living in England, Spain, USA), (b) in Ecuador had jobs, and/or were in a stable/better financial position than migrants in England, or (c) were married, and thus assumed to have some form of income/additional financial support. Consequently, these reasons often eliminated, if not reduced, the need for a constant flow of maintenance remittances to siblings. Nevertheless, gift remittances during special occasions were still the norm.

responsibility he perceived to have as an older brother; but, by investing remittances in his brother's education; this remitter was trying to help his brother forge a better future, acquire a degree, and potentially a lucrative occupation. Thus helping empowerment his brother in ways that can subsequently grant him access to different forms of capital.

Remittances could further result in various positive outcomes in the medium and long-term for both. First, remittances could result in the termination of a younger brother's financial dependence on his older brother. Thus resulting in one less financial responsibility for the migrant brother. Second, in allowing the younger brother to take on new gendered responsibilities. For example, by contributing to the family and gaining a strong financial position to eventually form and support a family of his own. Third, in both gaining a sense of achievement after years of sacrifice and dedication. Furthermore, by the younger brother studying at a University, the older migrant brother also expected his non-migrant brother to get the opportunity to meet a potential wife. A woman who would not only be of good social status, but one who would not adhere to traditional gender norms, and also contribute financially to his brother's household. A migrant brother explains this in **vignette 35**:

**Vignette 35: Education remittances for brother and gender meanings**

. . . Once I established myself, I had the 'responsabilidad' **responsibility as an older brother to help** . . . [name of younger brother] there, **so that he can** 'salir adelante' [**succeed**]; so that he can **have his** 'profesión' [**career**], **get a good job**, and eventually 'ser un hombro más que ayuda a remar' [be one more shoulder that helps to row]. . . But also because as I tell him, someday he is going to get married, and **by going to the University**, he is going to **meet different people, of good 'rose' [status]**, where he can **get a good 'mujer'** [wife/woman], **with education, of a good family**; and **him as well no? have something good to offer**, rather than be 'uno más del montón' [one of the bunch]. . . and he will never have to leave our country, and go through everything I had to go through [37-year-old male remitter].

Meanwhile, in the second case, where a married brother remitted to his younger sister; remittances helped these siblings maintain even stronger bonds without causing any conflict among his marital relationship. The narrative of this migrant brother (see **vignette 36** overleaf), suggests that his sister's educational accomplishments also signified the realisation of his unfulfilled ambitions. Moreover, in this case, the abandonment of their father meant that the responsibility and solidarity that this migrant brother/eldest son felt towards his younger sister was stronger (more of a fatherly support). This migrant brother was determined to provide the financial resources to help his sister become a doctor. A support he was deprived of. He explains this in the following vignette:

### Vignette 36: Education remittances for sister and gender meanings

*How come you used to send to your sister?*

Because she needed my help to study and become a doctor, and she made it. . . and also because **by helping her accomplish her goal**, 'en parte' [in part], **I was also fulfilling mine**.

*How come?*

'Vera' [see], my goal was not to be a cleaner or to be serving food. I wanted to be a doctor, and I got in to study medicine, but my **father** 'nos abandonó' [**abandoned us**], and as 'hijo mayor' (**eldest son**), I had to 'coger las riendas' [**grab the reins**] **of the house**, get a job, and the rest. So there went my dream of becoming a doctor. But I was **determined to give her what I did not have** - 'apoyo' [**support**] **so she can study, and succeed in life**. That way, in the future she will **not be in our mother's situation**. She will **never have to depend on a husband**, and if something happens in the future, **she can maintain her family** without a problem; and being a doctor, she can get a job anywhere, and 'ser bien respetada' [be well respected] [46-year-old male remitter].

An interpretation of his narrative further suggests that remittances in this case not only resulted in brother-sister bonds strengthening; (as they both fulfilled a mutual aspiration, and as one supported the other); but also on gendered implications, and mutual (although different) forms of empowerment. For example, as a result of migration and remittances this brother gained generative power *to* make a substantial difference in his sister's life, which he (like the other migrant brother) narrated with great pride and sense of achievement. Moreover, because of the investment made with such money, his remittances subsequently lead to two essential outcomes. First, in the culmination of the financial dependence of his sister on him. Remittances he subsequently used for his own investment purposes. Second, in empowerment opportunities for his sister in the form of generative and innate power. Fo instance, in financial autonomy, cultural, symbolic, and economic capital; and in gaining lifelong tools to avoid falling into the vulnerable and gender dependence trap their mother once faced.

Hence, it could be argue that in both cases, educational remittances resulted in four implications. First, similar to the case of husband participants in section 6.3.1.1, remittances allowed these migrant male participants to reaffirm their gender/social roles as older brothers and patriarchs of the house; as they continued to be the main providers, who fulfilled a key duty – 'velar por la educación y bienestar' (ensure the education and well-being) of their younger siblings. Second, to not only preserve but strengthen their close sibling relations, where younger siblings highly regarded their older brothers. Third, in remittance dependence from male brothers coming to an end as siblings in Ecuador culminate their studies and acquire a job. Fourth, in mutual processes of empowerment

(although in different forms/realms); which can further help maintain and/or challenge traditional gender roles for those 'here' and 'there'.

### **6.3.2.2 Administrative sibling relationships**

The majority of sibling remittance relations among participants were mainly administrative.<sup>121</sup> Hence, the key purpose for migrant participants to remit to their siblings was for them to help migrants manage their investments/saving remittances in Ecuador. This finding differs from other studies (Erdal 2012; Lindley 2007; Paerregaard 2015; Vullnetari and King 2011b), where remittances are mainly sent to provide maintenance support for their (particularly younger) siblings; or even to financially support the entrepreneurship ventures of non-migrant siblings.<sup>122</sup> An analysis of sibling RMR among participants in this study suggests three findings, leading to the following implications:

First, participants' narratives suggest that unlike other remittance relationships (e.g. among spouses, children, or parents), these remittances did not result in: (a) power dynamic changes among siblings; (b) gains in autonomy or economic power (at least for siblings back home); or (c) altering gender roles; although such remittances did result in some siblings in Ecuador having to undertake additional and often onerous/time-consuming responsibilities (see chapter 5, section 5.2.1).<sup>123</sup> Given the purpose of these remittances, migrant participants usually provided specific instructions to their siblings (see vignette 8) about the allocation/usage of remittances (primarily purchasing land, houses, and savings), since ultimately, any financial gains from such investments were made with the purpose of benefiting the remitter.<sup>124</sup>

Hence, decision-making processes were typically not altered, since migrant participants made choices and delegated how, where, and how much to allocate to their intended purpose(s); and their siblings just carried out their brothers'/sisters' dispositions (without having any influence). A different practice in comparison to the case of many migrant daughter participants for example (who as discussed in chapter 5), highly engaged and

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<sup>121</sup> Although 'cualquier cosita' (a little something) was sent to siblings as symbols of gratitude for such support; and gift remittances were also sent to them in special occasions.

<sup>122</sup> For example, Vullnetari and King (2011b) present an instance where a migrant sister and her husband remitted to her brother a loan to start his own business in Albania. Yet she had to convince her husband first; and once he approved, then he carried out the monetary transfer. In this study no such practices took place.

<sup>123</sup> For example, the sister in vignette 3 shared how at times, the responsibility of managing her brother's remittances was challenging due to her multiple responsibilities (work, maternal duties, studies), and because of the time that doing these 'favorsitos' [favours/errands] take.

<sup>124</sup> In some cases, as remittance administrators, siblings would also receive maintenance remittances to look after their parents' needs.

consulted their parents (primarily their mothers) before making major investment decisions. Moreover, in order to avoid misunderstandings, a few migrant men (who were also more educated, single, and able to travel more frequently to Ecuador), were also highly in control of their bank accounts in Ecuador. These men constantly monitored their accounts online, and travelled to Ecuador to: (a) supervise progress, and (b) ensure that their investments were carried out as planned. Hence, unconditional trust (as that placed on RMR with parents) was not always present among sibling participants, and a few of these remitters did take precautionary mechanisms to safeguard their investments.<sup>125</sup>

The exploration of such remittance relations also suggests how dependent and reliant some migrant participants can be on their siblings in Ecuador (rather than *mutatis mutandis*) in order to materialise their ambitions; despite attempts of a few male siblings to reduce such dependence (e.g. by maintaining/monitoring their bank accounts electronically). Subsequently, these practices further highlight how the characterisation of those back home as vulnerable and highly dependent on remittances (as suggested by a large body of remittance literature), may not always be accurate. Hence, the importance of disaggregating different forms of economic remittances, and of analysing these within the context of particular remittance relationships.

Second, despite remittances not altering power dynamics within sibling remittance relations (and in participants stating that their relationships had not changed as a result), participants' narratives did suggest that these remittances contributed to: (a) siblings remaining engaged in constant communication (see section 6.1 and vignette 28) (which also served as a supervision mechanism); (b) siblings in Ecuador feeling more involved in their migrant siblings' personal lives, and part of their migrant siblings' success; and (c) siblings in Ecuador being particularly involved in the financial affairs of their migrant siblings. The insight from participants who engaged in these types of relations further suggests that point (c) would not have occurred if their migrant siblings did not emigrate. Furthermore, in two cases, this managerial support helped migrant siblings maintain these relationships secret from their spouses.

For example, despite the work that taking on such administrative responsibilities represented for some siblings in Ecuador, and the low monetary recompense they obtained in return, these participants viewed the support they offered their migrant siblings as a

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<sup>125</sup> For example, in contrast to marital relations, in sibling RMR, any financial investment made by a male migrant participant was generated under his name.

natural part of their roles, and as actions with symbolic and emotional connotations. For example, none of them actually expected any monetary payment for their efforts; and although these siblings in Ecuador did not appear to have much of a say in the type of investments being made, they wanted to do anything they could to help their siblings 'do something good' with that money in Ecuador (see chapter 5, vignette 3), and be part of such achievements. After all, the transformation of such remittances (e.g. into physical capital), symbolised for them a family triumph, and justified their siblings' emigration, and the grief of separation.

Moreover, the support offered by siblings in Ecuador (like those of parents) did not go unrecognised, and it could be argued that such administrative assistance created the platform for them to invest in social capital; and borrowing Bourdieu's (1986: 2248) terminology, for each to obtain the 'credentials' which entitles them to 'credit' in the various senses of the word. For instance, a sister/remittance manager in Ecuador shared how when one of her children got ill, her migrant brother provided the financial support to cover these medical expenditures - promptly, and without ever asking for a repayment. Hence, as she stated: 'de una o otra manera, los dos siempre nos ayudamos' (one way or another, we always help each other out).

The support siblings in Ecuador offered their migrant siblings in Ecuador was also particularly relevant when migrants wanted to keep their remittance practices secret from their spouses - a secret which was only confided to sisters. For example, there were two instances where the secret administration of remittances became decisive for migrant participants. One of these cases occurred when a brother remitted to his sister for the purchase of a house he wanted to keep under his name, but eventually gift it to his illegitimate daughter conceived in England - without his wife or children in Ecuador knowing. The second case occurred when a female migrant participant sent remittance savings (without her husband knowing) for her sister to administer it for her in order to increase her financial security - primarily as a precautionary mean (in case her husband left her/her children). Hence, in such cases, sisters in their role as remittance administrators can play a central role in not only helping their migrant siblings achieve their goals, but in: (a) helping them avoiding family/marital conflict, and (b) helping them secure physical/economic capital - as an insurance mechanism to be accessed by their migrant siblings in times of need.

Third, in some instances (where remittances were not spent according to plan), sibling RMR did result in a few minor arguments. Yet, in cases where such mismanagement happened<sup>126</sup> (and potentially due to the low severity of the incidents), migrant brothers did not take drastic actions the way some women participants did - e.g. arranging reverse remittances or stop sending investment remittances (see chapter 5, section 5.3.2.3). For example, the migrant brothers who narrated these misconducts: (a) did not incur a major loss of capital, and (2) did not have another person of 'confianza' (trust) to administer their remittances. Thus, as in the case of a male participant in vignette 6, under such circumstances changing their remittance practices become a solution to such problems. For instance, giving clear instructions, opening a bank account under their name, monitoring it online, or even getting feedback from relatives who travel to Ecuador.

### **6.3.3 Filial and parental remittance relationships**

Gathering insight from chapter 5, this section analyses the gender and family implications for child↔parent remittance relationships (which predominated in this study), by focusing on how remittances helped participants: (a) maintain/reaffirm (section 6.3.3.1), and (b) challenge/change (section 6.3.3.2) gender roles and relations.

#### **6.3.3.1 Maintenance and reaffirmation of gender roles**

Findings suggest that for male migrant participants in particular, remitting to/for their children<sup>127</sup> was important because it resulted in three implications. First, in helping them reaffirm their masculinity by maintaining their roles as fathers and providers (similar to the implication for husbands – see sections 6.3.1).<sup>128</sup> For example, remitting helped these participants demonstrate in a tangible manner the fulfilment of two key responsibilities/obligations they perceived to have with their children: (a) provide for their overall needs and wellbeing, and (b) provide for their education in a private school - a key priority (which often also served as a status symbol). Moreover, as Paerregaard (2015:13) finds for Peruvian transnational families, remittances in this study also positively contributed to the image these fathers held in Ecuador - as hardworking breadwinners and self-sacrificing providers.

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<sup>126</sup> Interestingly, unlike the case of child-mother RMR, where a few mothers were the culprits of mismanaging some remittances; among sibling relations, the mismanagement of remittances happened only among brothers.

<sup>127</sup> Unlike Mata-Codesal (2013b) or Menjivar and Agadjanian (2007), for male and female remitters in this study, the sex of their children did not affect their remittances practices.

<sup>128</sup> Depending on the age of the recipient, fathers remitted directly to their adult children, or via their wives (in case of younger children).

Second, remittances helped these participants: (a) maintain a connection with their children<sup>129</sup> and be present in their homes, even while afar – an action particularly important for fathers who did not even see their children being born; and (b) remain (or at least attempt to be) involved in everyday fathering. For instance, some male migrant participants shared how at times they would use remittances to ensure their children behaved with their mothers, (otherwise they would not remit to fulfil their childrens’ specific requests), and/or to reward them with ‘alguito’ (something) extra if they received top marks at school.<sup>130</sup> Hence, in some instances, fathers in this study used remittances as a source of discipline and motivation. As a male participant states in **vignette 37**:

**Vignette 37: Remittances, discipline, and reward**

‘Hay que poner la ley en la casa’ [you have to **put down the law in the house**]. My children need to learn ‘modales’ (manners) and respect, and know that if they ‘no se comportan’ [misbehave] there are going to be consequences; that they are going to stay without ‘privilegios’ [privileges]. But if they are good, they are going to be ‘premiados’ [rewarded]. Since I am not there in person, in some way **what I send them helps me do that**. . .

While using remittances to maintain intimacy and demonstrate affection was a common practice among participants; using remittances to discipline, motivate, or reward their children was a practice exclusively discussed by some male remitters. For migrant mother participants for example, maintaining different forms of constant transnational communication, and providing nurture and emotional support to their children appeared to be considered more important than the disciplinary guidance they could provide from afar. Nonetheless, as Parreñas (2008) finds for Filipino migrant fathers, ‘distant disciplining’ was also common among these migrants. However, in Parreñas’ case, remittances were not employed as a menace tool; rather, long telephone conversations or sporadic return visits were used to reprimand<sup>131</sup> their children. Yet, evidence from this study and that of Parreñas (2008) suggest that these transnational fathers perform a ‘version of conventional fathering’, displayed not only via the fulfilment of their role as male breadwinners/providers, but also by projecting the image of ‘father figure’ in their role as disciplinarians. Hence, as Parreñas (2008: 1058-1059) argues: ‘by holding on to traditional

<sup>129</sup> As discussed in chapter 5, wives in Ecuador played an important role in mediating these relationships, and in helping their husbands maintain a positive image with their children (see vignette 5d).

<sup>130</sup> However, as vignette 29 suggests, in some instances, remittances can, over time, contribute towards making these transnational relationships materialistic.

<sup>131</sup> While some fathers in this study did use telephone conversations to scold their children; unlike in the case of Parreñas (2008), these participants were unable to travel back to Ecuador to actually execute any actual disciplinary measures.

masculine notions of fathering, transnational fathers not only maintain gender conventions but also hold onto to their [gender] identity as ‘fathers’, which is threatened by their distance from the family.’

Third, unlike other studies that explore transnational fathering (Kilkey *et al.* 2014; Paerregaard 2015; Parreñas 2008; Pribilsky 2012), the insight from most of the male participants in this study who remitted in their role as fathers, suggests that in part, they also remitted to demonstrate that they were different than their fathers. As mentioned in section 6.1, and as acknowledged by Wagner (2008), understanding the family context of migrant families prior to migration is important in order to understand their remittance practices and the economic, and non-economic implications for them. Since most of these participants came from broken families, (where often their fathers abandoned them), remitting was an important tool used to demonstrate not only to their children and their wives, but also their families, that they were concerned, committed, and dependable fathers who despite distance, would not desert their children. Hence, at a personal level, their narratives suggest that remittances helped these men: (a) *reassure* themselves of their identity as ‘good fathers’, (as they lived up to their own expectations of what this role entailed); (b) *assert* their fatherly figure as responsible providers who look after the wellbeing of their families; and (c) *simultaneously disassociate* themselves from their father’s negative image/reputation (see vignettes 29, 36). Thus, these migrant fathers also *differentiated their relations* from the ones they had/lacked with their fathers in Ecuador.

Due to similar family circumstances, many migrant son participants also used maintenance and gift remittances as an important mechanism to: (a) fulfil their gender role/responsibilities as sons (particularly significant for those who were the eldest/only son)/main providers, (b) live up to their mothers’/fathers’ expectations and the principles they were raised – ‘velar por sus viejos’ (look after their elderly parents)<sup>132</sup> (see vignette 27), and (c) invest/strengthen intra-family relations (mainly with their mothers), since gift remittances in particular, were also used to demonstrate affection and retain good standing; as some Zambian migrant sons do with their mothers (Cliggett 2005). Moreover, for the majority of these migrant men participants who remitted to their parents (particularly their mothers), remitting was predominantly important not only because these

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<sup>132</sup> It is worth noting that while many sons and daughters viewed the remittance support they offered to their parents as a ‘moral duty’ (see vignette 2); in contrast to male participants, daughter remitters highlighted how fulfilling such responsibility and providing such monetary support was made possible primarily due to their ability to emigrate and earn their own income abroad, part of which was subsequently converted into maintenance remittances.

served as symbolic acts of recognition and gratitude, but because remittances allowed these men to adhere to traditional gender norms, while fulfilling (rather than disrupting) a generational role, which was heightened by the fact that the mothers of these migrant men had no husband to rely on. Hence, unlike findings from King and Vullnetari (2009) or Debnath and Selim (2009), son's remittances in this study were not predominantly masculine remittance relations (e.g. between sons and fathers), but rather son-mother remittance relations, where mothers often also received higher, more frequent, and varied form of direct remittances.

### **6.3.3.2 *Changing and challenging gender roles***

The majority of transformations (in terms of family dynamics - including gender roles and relations) happened for female participants - primarily for migrant women remitters in their roles as daughters and mothers, but also directly or indirectly for their recipients, based on the roles they performed and/or how they used remittances. The changes were mostly positive at the personal and relational levels for both, despite the emotional grief caused by physical separation, and some frictions resulting from the management of remittances. Consequently, based on an interpretation of the findings, and the significance of three main changes for these female participants in this study, these are subsequently discussed.

#### **6.3.3.2.1 *Becoming a provider – implications for women remitters and their families in Ecuador***

First, participants' narratives suggest that for most female migrant participants, one of the key positive changes resulting from migration and their subsequent capacity to remit was their ability to become the provider<sup>133</sup> of their household in Ecuador (and for some with children back home, to undertake a 'mapapi' role), which to an extent challenged traditional gender roles/norms in Ecuador, where as a female participant shared, it is customary the idea that 'el hombre es el que provee y la mujer es la que dispone' (the man is the one who provides, and the woman the one who disposes).<sup>134</sup> Yet, in the case of several women remitters, this was not the case, and they often not only became the

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<sup>133</sup> Nonetheless, it is interesting to note the gender connotations/language differences between many male and female migrant participants. Women's terminology was often more humble. For example, when referring to what they did with remittances, many male participants often used the word 'mantener' (provide financial support) while women 'ayudar' (help).

<sup>134</sup> Yet, it is worth noting that the 'new Ecuadorian emigration' to Europe at the end of the 1990s, where a large number of women emigrated alone, without their children or partners, has further contributed to family dynamic changes in Ecuador, and to different forms of maternity (Wagner 2008).

financially support of their children,<sup>135</sup> but often of their elderly parents as well; and in some instances they even provided some support to other family members in need; and even their community. Undertaking such role was important due to the economic and non-economic implications, offering many of these women the opportunity to: (a) gain self-esteem/power within (often lacking due to the domestic abuse many endured prior to emigrating); (b) have the ability/power to make a difference in their lives as well as that of their children and/or parents/family; and/or (c) be more ‘considerada’ (considered), ‘respetada’ (respected), and ‘involucrada’ (involved) in household decision making.<sup>136</sup> A 40-year-old woman shares her experience in **vignette 38**:

**Vignette 38: Remittances, self-esteem, and empowerment**

In Ecuador I felt like I was in a ‘jaula’ [cage]. I wanted to do a lot of things, but I couldn’t because my husband dominated even my mind, and how many times did he try to strangle me. . . I feared for my life there. . . But once I fixed my situation here, things totally changed. Here I found peace and true faith. And once I started working, I was able to start having a decent life, and I had the money to look after my parents, and to have something in Ecuador. . . And what can I tell you, **being able to do something for the people I love makes me feel good**, fills me with **satisfaction**; and for me is not so much the money itself, (how much I send no?), for me the important thing of this is **what it makes me feel**, and the **opportunity** it gave me – ‘de ser alguien’ [**to be someone**], to be more ‘involucrada’ [**involved**] with things in the house, and to ‘poder’ [**be able/have the power**] to do good things. . .

As in the case of this migrant woman, for many other female participants, taking on the role of provider, and gaining the economic *power* ‘to do good things’ often resulted in them contributing to various positive changes in the lives of their families and communities in Ecuador. Changes which often also benefited other female relatives. Thus in many instances, remittances seemed to result in mutual forms of empowerment and potentially long-term gender relations implications.

For example, as a migrant mother in vignette 1 (chapter 5) narrated, migration and remittances allowed her to educate her two daughters and son, and provide one of her daughters with a small microenterprise. Given the circumstances and pre-migration context of this family, such accomplishments suggested not only emotional and symbolic, but gendered connotations. As in the case of the participant in vignette 38, this woman was

<sup>135</sup> For some migrant mothers, remitting for their children was only temporary; until they managed to bring their children to England. Yet, this was not the case for male participants with children in Ecuador, who did not want to bring their children to England. These men suggested that their children would have a better lifestyle in Ecuador.

<sup>136</sup> Yet, while in this study many migrant daughters were more involved in household decision making processes as a result of the financial contributions they made via their remittances, this is not always automatic. Tacoli (1999: 672) for example, finds that although Filipino migrant daughters make financial contributions towards their households, they are not even involved on the expenditure allocation of their remittances.

also a victim of domestic violence, and her daughters in Ecuador were also involved in tumultuous marital relations. Yet, via remittances this migrant woman was to an extent trying to alter and maintain gender practices within her own family by giving her children education;<sup>137</sup> which her daughters would otherwise be unable to attain due to their limited financial resources, and the lack of financial support of 'machista' ideology from their husbands'. As this mother shared with me during her interview:

They may be able to survive without this money, but not get their careers because their husbands don't even want them to study. . . .Because Ecuadorian men are like that. 'El Ecuatoriano es muy machista' [Ecuadorian men are very machista]. They think that because you get married, then 'la mujer' [the woman] is going to be the maid and the cook of their house. So that is how they were raised, and they haven't changed. But we are not in those times anymore.

Furthermore, by helping her younger daughter become the owner of an internet café, this daughter had the opportunity to earn an additional source of income and have the flexibility to balance work, family, and educational commitments.<sup>138</sup> Thus, based on their narratives and their current/future plans, the ambition of these women was for the younger generation to accumulate cultural and economic capital to not only support themselves and their children, but to eventually stop depending on their husbands and migrant mother.

Although an analysis of the narrative of this migrant women suggests that migration offered this woman the opportunity to alter, if not challenge traditional gender norms; since she was able to escape violence, earn her own income abroad, and determine the allocation of her own money, (which she used to help empower her children by investing in their cultural capital); it could also be argued that by her supporting her son's education 'so that he can . . . support his family', she was also to an extent, contributing to maintaining traditional gender roles and family norms, which in her case, were not fulfilled by her husband. Likewise, as a result of her maternal altruism, her strong sense of duty towards taking charge of upbringing her children from afar, and due to the number of sacrifices she had to make in order to remit; it could be argued that she is also in a way reaffirming

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<sup>137</sup> His son had already completed his studies, and both of her daughters were attending University. One was studying to become a teacher and the other a lawyer.

<sup>138</sup> Yet, unlike findings by Southiseng and Walsh (2011) of women in Laos, where over half of their participants used remittances on business activities, this was not the case in this study. At the time of the interview only this daughter had a microenterprise as a direct result of remittances. In some instances, participants in this study suggested that start-up capital, mistrust in the financial system and technical knowhow were a problem in starting any business venture in Ecuador. Their narratives also suggested that most migrants participants and their families in Ecuador were risk averse, and preferred to invest remittances in 'algo seguro' (something secure) – i.e. land, houses, flats.

normative gender roles. The last finding thus also shares similarities to studies of Honduran and Filipino transnational mothers undertaken by Petrozziello (2011) and Parreñas (2005b).

In the case of some parents in Ecuador, remittances also resulted in them changing their roles, from providers to dependants (including return-migrant parents). Yet, while Mata-Codesal (2011a: 110) finds that maintenance remittances can be problematic because they ‘profoundly disrupt generation roles’; as Carling (2008b) argues, non-migrants are not simply passive receptors, but engaged actors in transnational practices. Hence, in this respect, findings from this study differ from her findings; as remittances among participants did not appear to have disrupted generation roles; despite the changes these brought to some families. The difference could be explained by the fact that many migrants’ parents in Ecuador were often not just recipients/dependents,<sup>139</sup> but important, active contributors, who also often received investment remittances to manage; thus also undertaking a new role – that of ‘remittance manager’.

For example, this was the case of the father in vignette 4 (chapter 5, section 5.2.2) who received monthly maintenance and investment remittances from her daughter. He acknowledged during his interview that roles had changed in his family, as now the daughter (in her role as provider) supported him and his wife. Yet, such changes were not regarded by him in a derogatory manner, or caused any frictions because he was still the ‘man of the house’; busy and in charge of buying land, building her flats, hiring workers, supervising the building work, etc. Hence, by: (a) fulfilling manly tasks associated with the management of investment remittances; and (b) being acknowledged and valued by his family for the crucial responsibilities he undertook; remittances, in this case, did not affect his masculinity (despite the fact that he was no longer the financial provider).

#### **6.3.3.2.2 *Financial autonomy, investments, and ownership – implications for women remitters and their families in Ecuador***

Second, findings suggests that migration and remittances offered the majority of women participants the opportunity to alter if not challenge traditional gender roles by gaining financial autonomy, and the ability to make investments/own assets<sup>140</sup> in Ecuador.

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<sup>139</sup> Furthermore, even in cases where parents were dependants, some of these recipients (particularly return migrants) used part of their remittances in causes that made them feel productive. For example in short pastry, IT, jewellery making, and arts and crafts courses.

<sup>140</sup> The ability to invest/own assets in Ecuador was also an important change experienced by male participants; and as discussed in chapter 5, for some of these men, sending investment remittances was an important mechanism used to not only secure their future; but to feel respected, to fulfil their own/their families’

Actions which often resulted in two further implications: (a) avoiding, reducing, or seizing their financial dependence on a man (primarily their husbands but in a few instances their fathers); and (b) in engaging in transnational management relations to work jointly with their ‘administrator’ in Ecuador (mostly their mothers) to transform remittances into different forms of capital; which also resulted in personal and relational implications for both. For example, as can be interpreted from **vignette 39** below, the ability to work in England not only gave this migrant woman the *power to* remit, but to work with her mother (*power with*) to transform remittances and invest in physical capital; thus also gaining economic power. Furthermore, such acquisition had important emotional and symbolic gendered implications because not only was she fulfilling a personal dream of owning a plot of land (which prior to migration she considered unattainable); but a source of happiness, capability, and pride because such asset signified her hard work, sacrifices, and in a way, her independence. She explains this in the following vignette:

**Vignette 39: Remittances, ownership, and independence**

*What did buying that plot of land meant for you?*

[Bueno], Well, things in Ecuador are different, and in my case, I married young, and depended on my husband for everything . . . But then when we came here, things changed, because here we both work the same, and I don’t need to be asking him for everything; even though he is the one who covers the ‘gastos duros’ [hard expenditures] in the house. . . And **having one’s own money, one feels different**, ‘capaz’ [**capable**] of ‘alcanzar las metas de una’ [**achieving one’s ambitions**], **without being ‘esperanzada’** [waiting] **for one’s husband**. So when I could, the first thing I did was to **send money to my mom** so she can **buy me ‘a terrenito’** [**plot of land**] **under my name**. ‘Huy, que ilusión se me hizo’ [Wow **what a dream** it was] **when it was mine**, I even **cried of happiness, because I had something mine**, ‘proprio’ [of my own], of ‘mis sacrificios’ [**my sacrifices**] to give my children [35-year-old remitter].

Nonetheless, it is also worth noting that in liaison to the discussion in section 6.3.1.2, for those women participants who were married, and lived with their husbands in England, their ability to remit overall (but particularly the frequency/amounts) was often indirectly influenced by the support they received from their husbands. These husbands were also considered by their wives to have ‘una mentalidad diferente’ (a different mentality) than most men in Ecuador. For example, as in the case of the participant in vignette 39, other married migrant women also shared how the ability of their husbands to cover the major household expenditures was vital in them being able to keep most of their earnings and subsequently remit.

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expectations, and to potentially even prevent being marginalised upon their permanent return (see vignette 11).

Likewise, for many of these participants having such financial support also meant that: (a) their lifestyle in England were often not drastically affected as a result of remitting. (Unlike in the case of participants' who did not have a partner to share financial responsibilities, and often had to work several jobs, share living accommodation, and/or work every day, which at times also affected their health), and (b) be able to accumulate more and different types of capital in Ecuador and even England. Hence, just as Pribilsky's (2004) findings highlight that in the case of Ecuadorian migrant men residing in NYC and their wives in Ecuador, the most successful transnational households were those where migrant husbands learn to 'convivir' (live side-by-side) and work in harmony with their wives; findings from this study suggest that Ecuadorian migrant couples in England who worked together are also in a stronger financial position 'here' and 'there', and are subsequently able to send larger investment remittances.

Furthermore, as in the case of this and some other migrant mother participants, their remittance investments had potentially important implications for their children (many of whom were second generation migrants) as well. Unlike in the case of migrant male participants; for many of these women, purchasing land or building a house for example was not only important in terms of: (a) their own sense of personal empowerment or accomplishment, (b) the actual monetary value of such investment, (c) the comfort and/or further monetary gain these were expected to render in the long-term (particularly if they return permanently to Ecuador), and/or (d) the inheritance it would offer to their children, but in (e) helping maintain/create connections between their children and the motherland (see quote at the beginning of chapter), which was a central reason for many of these women to make such investments.

A finding which was highlighted in chapter 5, but often hidden in the literature, and which requires further exploration, since: (a) it highlights the different mechanisms that many migrant mothers in this study tried using to create/sustain bonds between their children (who often left the country at an early age or who were born abroad) and Ecuador - by giving them a sense of ownership, and (b) because it consequently challenges an element of the classical work of Lucas and Stark (1985: 904) where remittances are regarded as a calculated economic strategy, and where one of the motives for remitting is 'to maintain favor in the line of inheritance.' In this study, not only was the self-interest motive of inheritance not a reason for migrant participants to remit to their families; but as stated above (as in the case of mostly migrant mothers with children in England), the

transformation of their investment remittances was made largely to ensure their children maintained transnational connections with Ecuador, and so that the *second generation* migrants can inherit something.

Moreover, the RMR in which most female participants engaged in - mostly feminised ones, held primarily between daughters and mothers, also suggest three important points which many remittance studies have not found:<sup>141</sup> (a) the new roles and risks mothers take back home, (b) the dependency of migrant daughters on their mothers for managerial support and investment guidance (the latter not being common among male remitters - see chapter 5), and (c) the productive side of these relations. For example, as a result of the investment remittances send by their daughters, several mothers in Ecuador assumed various roles (including that of manager and negotiator) which not only helped them remain highly involved in the lives of their daughters (often also strengthening their bonds), but also have a high degree of influence/power over the investment decisions made. This was a significant change that many of these women argued would not have taken place if their daughters remained in Ecuador, since as a 62-year-old mother states below, such role would traditionally be undertaken by her son-in-law:

If 'mija' [my daughter] stayed, 'honestamente' [honestly], I don't think that she would have been able to have what she has today; and I wouldn't be 'a cargo' in charge of everything, because if they were here, her husband would be in charge of everything.

Furthermore, as in the case of this and some other 'momagers', findings suggest that to an extent, engaging in these RMR also helped these mothers to continue to fulfil and reaffirm their motherly duties (including making any form of self-sacrifice for the betterment of their children). For example, as chapter 5 highlighted, some mothers in Ecuador placed at risk their own assets, (a practice not undertaken by other recipients or discussed in the literature) by obtaining personal or secured loans; some even sold their own plots of land to help their daughters buy a property. The discussions I held with these monthers in Ecuador suggested that they regarded such investments as an opportunity for their daughters to achieve a degree of financial autonomy, and to be able to leave a legacy for their children. Yet, while such solidarity was made without an expectation of receiving any monetary repayment (rather generalised reciprocity), there were two other strong reasons why some of these mothers so avidly helped their daughters transform remittances into physical capital. First, because of the symbolic connotation –for many parents a house

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<sup>141</sup> See for example: Paerregaard (2015), Mata-Codesal (2013b), Erdal (2012), King *et al.* (2011), Suksomboon (2008), Wong (2006).

or a plot of land represented the success of their daughters (which they often boasted about with family, friends, and even with me),<sup>142</sup> and because in some way, these assets helped justified the emotional distress, longevity of separation, and/or the emigration of their daughters. Second, because such investments served as anchors, which helped many mothers feel reassured that their daughters will return. As a 59-year-old mother stated: 'I tried to 'engancharle' [hook] her to by 'un terrenito' [a plot of land], because by her having 'el terrenito', a house, she is going to be 'enganchada', and that way I know she will come back.'

Likewise, such RMR highlight the productive and at times even ingenious mechanisms some feminised (e.g. daughter-mother) remittance relations used to make remittances 'work' – e.g. by transforming these into different forms of capital, not only for the benefit of the migrant, but also the recipients (in economic and social terms). For example, as illustrated in vignette 9, a daughter remitted to her mother not only to purchase land and save. This migrant daughter also used the interest from her remittance savings in Ecuador to give back to her family. A distribution task undertaken by her mother, and a task which also served as a platform for this mother to socialise and share news about her daughter's achievements with others. Hence, by undertaking such actions, this daughter and mother worked together to help this migrant woman maintain presence and invest in social capital in Ecuador.<sup>143</sup>

These RMR were also beneficial not only: (a) because it helped strengthen the relations and maintain mother-daughter in constant communication, and in daughters constantly sending 'cualquier cosita' to their mothers as an expression of gratitude; but (b) because in some instances mothers also used these remittances for the benefit of their businesses. For instance, one mother narrated how in agreement with her daughter she used these remittances to purchase a car (replacing the donkey) to transport the crops she sold in a weekend market, which meant she could transport more produce, quicker, and safer. Likewise, another mother shared how at times she used these remittances as operational capital, but subsequently replenished these funds.

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<sup>142</sup> For example, during fieldwork in Ecuador some participants provided me with a tour of their daughters' remittance acquisitions.

<sup>143</sup> While remittance studies have not discussed this particular form of transformation of remittances, the social gains that remittances offer families back home is a similarity that is shared with other studies (Åkesson 2011; Batnitzky *et al.* 2012; Erdal 2014), where family gains in social status are achieved not only from migrants' remittances, but also from family members back home sharing the achievements of their migrants, which in the case of this study, was at times strengthened as mothers socialised while distributing gift remittances to others.

### 6.3.3.2.3 *Ability to support the broader community – implications for women remitters and recipients in Ecuador*

Third, findings also suggest that migration (and the financial autonomy many acquired abroad) provided some migrant participants (mainly women), the opportunity to give back to their community by sending individual and/or collective remittances.<sup>144</sup> This was a primarily feminised remittance practice, where often mothers, daughters, sisters, and even grandmothers came together to assist and give back to children, the elderly, the poor, the church,<sup>146</sup> and in special occasions, even contribute towards community events. These practices had important implications for these women because it allowed them to maintain a sense of belonging and empowerment - as they worked together to 'contribuir un granito de arena' [contribute a grain of sand], thus helping and sharing with their 'gente' (people) the fruit of their labour; and in a few cases to even help maintain traditions alive – traditions which were highly significant to them. A 31-year-old migrant woman who remitted for such purpose explains this in **vignette 40**:

#### **Vignette 40: Remittances for poor children**

*Do you send for anything else?*

Yes, I send in Christmas some extra money to my mom so she can help me do 'fundas de caramelos' [sweet bags] for poor children. And then we even make grandma work [laughter]. . . That was a tradition that my dad always had. And even though the children don't know me, it feels my heart to know that with a few sweets in a special date, we can put a smile on their faces. Who, who knows, may not even have a plate of food on their table.

Interestingly, while the actions of this woman, (as well as those of many others) were altruistic in nature - since they did not expect anything in return, (and many were even unsure about their permanent return); as previously mentioned, and as vignette 31 also suggests, such remittances helped these women participants to invest in social and symbolic capital (e.g. as they gained visibility, and as both became recognised within their communities and social circles). Moreover, as in the case of a religious migrant woman participant (see chapter 5 introductory quote), the act of remitting may also result in spiritual capital. For instance, as this women participant donated to her church, and as she felt that by doing so, she received 'blessings from God').

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<sup>144</sup> Yet, unlike in the case of Mexico or El Salvador (Hertlein and Vadean 2006; Orozco and Rouse 2007), these remittances were not frequent or part of major community development programmes supported by the local or municipal government.

<sup>146</sup> One exception to these feminised remittance relations relates to a woman participant remitting to a priest in order to support her church.

## 6.4 Summary

The aim of this chapter has been to answer RQ3 by examining the implication of remittances on transnational family relations. In order to do so, remittances have been conceptualised within the context of four main *remittance family relations*, where: (1) husbands remit to wives, (2) sibling remit to sibling, (3) children remit to parents, and (4) parents remit to their children in Ecuador. Exploring these transnational practices within these particular relationships has contributed to distilling the rich and complex understanding of remittances as gendered, social practices, where pre-migration family history has also been important in understanding participants' remittance practices. Overall, this chapter suggests two main findings, which share similarities and differences to transnational remittance gender studies.

**First**, similar to other remittance studies, such as those by Paerregaard (2015), Åkesson (2011), Petrozziello (2011), and Cliggett (2005), findings from this study suggest that remittances largely helped participant not only maintain transnational connections and family cohesion, but to invest in, and strengthen family bonds. Yet, unlike these studies, findings from this research also suggest that remittances helped most participants improve the quality of their transnational relations. For example, within some marital relations, remittances contributed towards reducing some of the arguments about household finances, and in wife participants in England and Ecuador gaining more decision-making power over the use and distribution of remittances. As discussed in chapter 5, remittances served as a tangible demonstration and symbols of commitment, which further helped participating families maintain an interrelated process of mutual visibility, recognition, and reciprocity. This was the case since in their respective roles as remitters or recipient/remittance managers, migrant participants and their families in Ecuador demonstrated to each other the fulfilment of their responsibilities and gender roles across transnational spaces. Nonetheless, remittance relationships/practices are not always conflict free; frictions can also occur among relationships 'here', and/or 'there', especially when remittances are mismanaged. Likewise, as vignette 29 illustrated, remittance relations can also become materialistic.

**Second**, findings suggest that different forms of remittances can help maintain, reaffirm, challenge, and/or change gender roles particularly for migrant remitters, but also for their families back home. Although remittances contributed positively to the economic improvement of the lives of men and women, the primarily positive changes in the gender

arena were for women participants. Since in the case of male remitters for example, remittances mainly contributed to them maintaining and/or reaffirming their masculinity and gender roles (as providers and head of household). Nonetheless, unlike a large body of remittance literature that suggests that remittances reinforce gender inequality (primarily in marital relations), precisely because migrant men maintain their position as breadwinner and primary decision maker, while women's position of subordination and dependence are strengthened; findings from this study suggest that this may not always be the case - if we examine remittance relationships among family members 'here' and 'there', and in particular how these remittances are used, managed, and transformed.

For example, section 6.3 illustrated how wives in Ecuador were not sedentary, but astute recipients who made remittances 'work' - transforming remittances into cultural, physical, economic capital, and by making material investments under their names. Thus for these wives, remittances offered them new opportunities, choices, gains in household power relations, and a source of empowerment not only in terms of decision making and implementation power, but in status, autonomy, self-esteem, and new roles and responsibilities acquired within the private and public sphere. Likewise, for those women remitters who were married in England, they experienced several gender gains, as their relationships were more egalitarian, and as they gained power over the management of household income. Thus these women were able to distribute remittances to their families as they deemed appropriate.

By exploring sibling, filial, and parental remittance relations, findings also suggest how: (a) 'educational remittances' are a key tool that migrant participants (men and women) use to try to primarily challenge, but at times also maintain gender roles, and to empower their siblings and children in Ecuador; but also (b) how these relationships do not simply revolve around maintenance or gift remittances (the emphasis on many studies), but around investment remittances, which further elicit the gender dimensions of remittances. For example, in administrative sibling relations, findings suggest that remittances did not result in: (a) power dynamic changes, (b) altering gender roles, or (c) gains for siblings in Ecuador in terms of autonomy or economic power, since their migrant remitters made decisions and delegated responsibilities, which siblings in Ecuador carried out.

Yet, when migrants remit in their gender ascribed roles as daughters, sons, fathers, or mothers (as in the case of marital relations), an array of gender dynamics emerge. For example, findings suggest that remittances for migrant fathers were important because

they helped them reaffirm their masculinity and gender identity (e.g. by maintaining their roles as fathers, providers, and even disciplinarians); but also to remain connected to their children, and even demonstrate and differentiate their relationships to those with their own fathers - by remaining involved in everyday fathering.

In the case of migrant women participants, findings suggest that migration and remittances presented them with various positive changes, which generated further gendered and relational implications with and for some of their recipients in Ecuador. First, as many became providers, the self-esteem of these women (often damaged as a result of domestic violence faced in Ecuador) improved. These women also gained the agency/power to make a difference and help those back home, while their involvement within household decision making back home also expanded. Second, migrant women participants experienced gains in financial autonomy, and in their ability to invest and own assets. These opportunities helped these women engage in mostly feminised remittance management relations (mainly with their mothers). These relations also show: (a) how parents (primarily mothers) back home take on new roles and risk, (responsibilities which they would otherwise not have undertaken, as these would have remained under their daughters' husbands domain); (b) how daughters in particular, are highly dependent on their mothers for remittance management and investment advice - a reason why mothers also gain decision-making power; and (c) the productive side of remittances, where mothers and daughters for instance work together to make remittances 'work', and transform these not only into other forms of economic investments, but social capital. For example, unlike remittance theory which suggests that one of the motivations for remitting is due to inheritance ambitions, in the case of this study, this did not happen. Women participants for instance made financial investments in Ecuador primarily to create linkages between their children (second generation migrants) and their home country. Furthermore, by exploring such investment/RMR, evidence suggests that unlike other studies, remittances do not always lead to disturbing generational roles; even when gender roles may change.

*'Examining remittance practices through the lens of gender and family relations can contribute much to analyses of the continuity of traditional social organization and cultural values in a global context. On an applied level, it can contribute to a better understanding of the reasons why remittance practices persist under great financial stress' (Stevanovic-Fenn 2014: 186).*

## **Chapter 7**

### **Conceptualising Remittances via a Remittance Gender and Family Relations Framework (RGFRF)**

#### **7.0 Introduction**

As discussed in chapter 4, and as findings in chapters 5 and 6 suggest, remittances are not a unitary package of monetary transactions, nor are they independent of context. These are dynamic socioeconomic exchanges that are consequently not static, one directional, or genderless. Remittances tend to be fluid exchanges taking place among real people, with important gender power, production/managerial, emotional, and symbolic connotations and implications for migrants, recipients, and their transnational relationships. Yet, the 'empirical literature on gender-specific remittance patterns [have] not inspired detailed theoretical approaches on this topic' (Holst *et al.* 2011: 4).

Given the interdisciplinary nature of the topic under study, improving the understanding of this phenomenon requires more comprehensive and flexible thinking tools that gather insight from multiple fields and paradigms, which authors such as Castles (2010), Castles *et al.* (2014), and Collinson (2009) have argued for migration studies in general. An integrative approach to the study of remittances can offer greater sensitivity and a better and richer examination of the dynamic and intricate lives of migrants and their families back home; taking us beyond statistical models, and incorporating family and gender relations (as opposed to sex) at the core of analysis. As Cliggett (2005: 46) acknowledges:

'incorporating . . . an interdisciplinary . . . and multi-perspective framework in our migration studies will ultimately make our findings more useful in policy circles, which depend on our social science research to ground intervention. By acknowledging the profound social basis of remitting practices, and the vast variability in migration generally, policies geared toward linkages between home and their sending communities can be better fine-tuned to accommodate the variability that exists around the world.'

Yet, given the complexity and multi-dimensional nature of these transnational practices, this is a difficult task, not embraced by many authors, and a review of the literature illustrates how the majority of remittances studies focus on making empirical rather than conceptual contributions. Nonetheless, as discussed in chapters 1 and 4, some

recent publications<sup>147</sup> are further advancing the analytical insight on economic remittances. For example, in the form of different typologies, scripts, methods, or by embracing anthropological concepts (see chapter 4); thus either building on, or transcending the classical work of Lucas and Stark (1985). However, *gender relations* are not always at the centre of analysis; even when examining remittances through the lenses of gender and family relations can move the (migrant centred) discussions beyond the motivations to remit, to a more thorough, multi-layered, and integrative understanding of the various meanings, dimension, and implications (positive and negative) of different forms and types of interactive remittance relationships between and among men and women across transnational spaces.

Therefore, despite the important analytical contributions of some remittance studies (see chapter 4), which are steering remittance into a more complex discussion, I would argue that there is scope for a more holistic and detailed framework from which to build a 'conceptual vocabulary' (Kelly and Lusis 2006) and thus explore in-depth remittance gender and family relations. However, such conceptual framework should not be used as a predictive model, but as a heuristic device (Carling and Hoelscher 2013) from which rich insight can be gathered. After all, as Swanson and Holton (1997) argue, the real world is so complex that we need to conceptually simplify it order to understand it. Yet, in order to give clarity to complex phenomenon, we need a system to understand its core ideas and inter-relationships. Based on the needs and challenges I encountered in the process of my research; and weaving together insight from my findings as well as from remittance, migration, gender, anthropology, sociology, and psychology studies and theory, this chapter attempts to address an important gap by proposing a new remittance gender and family relations framework (RGFRF).

Furthermore, as Carling (2014) acknowledges, an increasing number of ethnographic studies are researching remittances not only as a topic of migration and transnationalism, but an important entity of research in their own right. Hence, the RGFRF can add to this advancement in three respects. **First**, by offering a flexible set of compounded navigation guidelines/perceptual filters of analysis that can be moulded to one's specific research focus; while still providing a more structured and holistic way of exploring and analysing a wide spectrum of findings, including the intricacies of remittances when these are treated as dynamic, gender, socioeconomic and cultural exchanges among transnational migrant

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<sup>147</sup> See for example: Carling (2014), , King *et al.* (2013), Mata-Codesal (2011, 2013), Gorchakova (2012), Åkesson (2011).

families. Thus the RGFRF can offer an opportunity to gain a greater sensitivity and a richer multi-dimensional understanding of these intricate transnational practices as new questions, insight, and interpretations may arise. Consequently, the RGFRF also has the capacity for modification, and one or all dimensions can act a starting point, or as a means to an end; to be embraced, amended, or improved based on the purpose/focus of analysis, researchers' interpretations, methodological approach, new evidence, and changes in transnational practices.

**Second**, by exploring remittances as gender power, production (including remittance management), emotional, and symbolic relations within various family relationships who exchange different types of remittances between and among men and women, the various gender dimensions and complexities of different family remittance relationships can surface; including the positive and negative implications. For example, maintenance, reaffirmations and/or alterations to gender roles, gender equality/inequality, empowerment, and dependence within micro family relationships interacting in transnational social fields.

**Third**, transcending the scope of this PhD, this framework can also serve as a comparative conceptual/methodological tool which can further assist in the generation of new empirical and conceptual knowledge, as remittance relations (as unit of analysis) are probed even further. For example, as each of these gender dimensions/relations is compared within different contexts, types of remittances, family relations, and as changes in family/gender relationships may take place throughout the life course of different/similar groups of migrants and their families.

Subsequently, section 7.1 presents an overview of the framework. Sections 7.2-7.4 explore its four dimensions, while section 7.5 contextualises their inter-relationships with findings from this study.

## **7.1 RGFRF overview**

The RGFRF is composed of four gender dimensions. Power, production, emotional and symbolic relations (see **figure 15**). The name of these four dimensions, (related to the four main structures of gender relations) are borrowed from Connell's (2002, 2009) gender relations model (GRM), where gender relations are conceptualised as a social construction, constituted in everyday life. Although Connell's model does not focus on migration or remittances, Connell (2002) argues that there is a need to take a global perspective on

gender, and to stop taking gender for granted in everyday life. Yet, as Pessar and Mahler (2003) argue, even studies on international migration and transnationalism side-line gender. Furthermore, as chapter 4 suggested, even when some remittance studies do incorporate 'gender' into their analysis, this is often synonymous with a focus on sex dichotomies or predominantly (if not exclusively) on women (Southiseng and Walsh 2011; van Naerssen *et al.* 2015; Wong 2006).

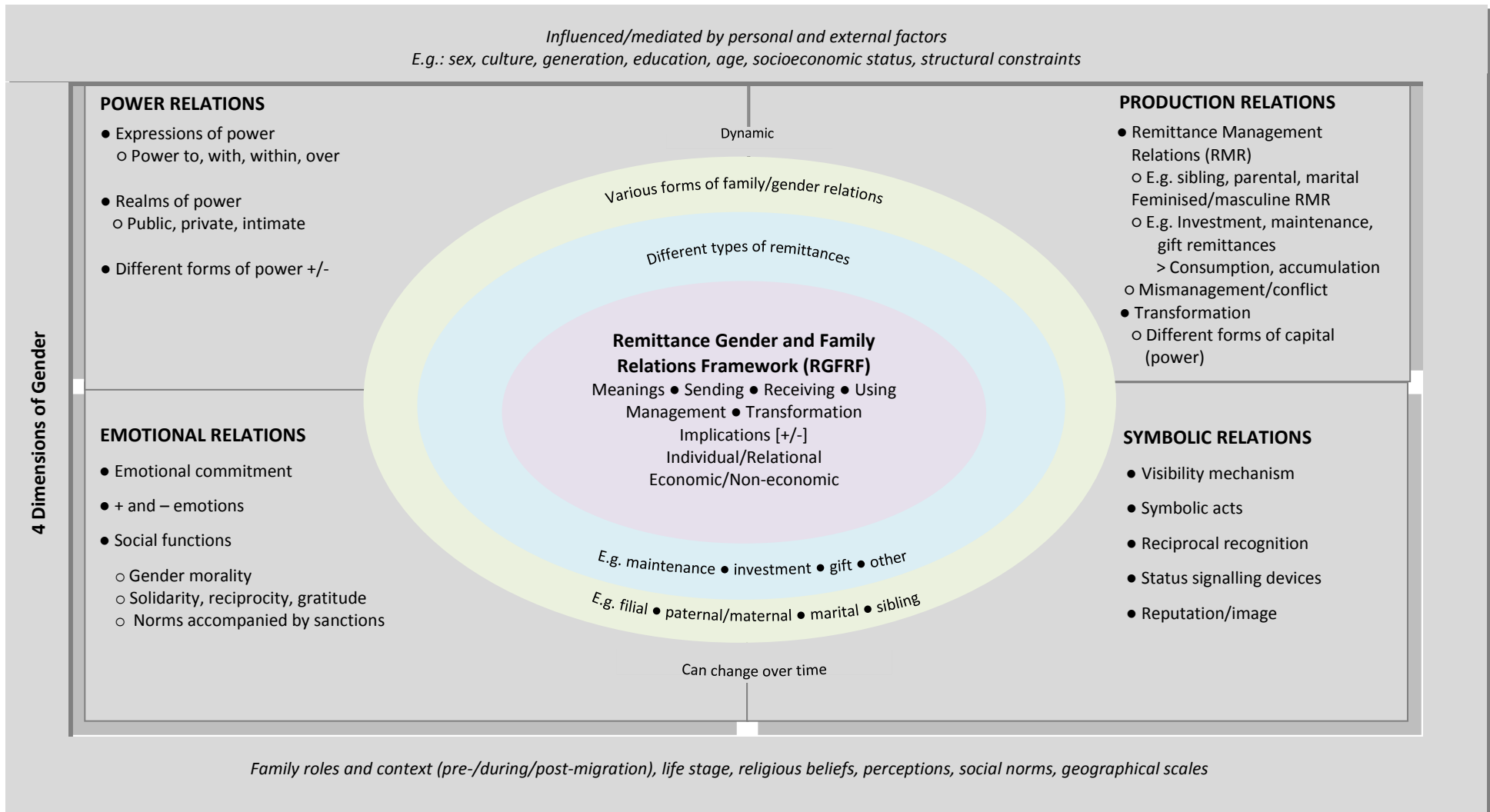
Accordingly, in order to make sense of the dynamic and intricate transnational family and gender relations, these four dimensions also gather insight from existing remittance conceptualisations, particularly Goldring (2004) and Mata-Codesal (2011a). For instance, by focusing on family remittances (although other forms of remittances could also be studied within the RGFRF), and by exploring these within the context of different types of economic remittances and various family relations (including management relations) (middle circles in **figure 15**) which can thus help unravel the complexity and variation within these in a more holistic/inclusive manner than traditional remittance typologies. In the case of previous chapters, due to participants' practices, these have been explored in reference to maintenance, gift, and investment remittances exchanged primarily between husbands and their wives, siblings, children and their parents. However, in relation to the work of Mata-Codesal (2015) or Goldring (2004), other remittance forms could also be further explored.

In undertaking such multi-dimensional exploration, and as acknowledged by Blue (2004), it is also important to consider the broader context (outer layer in **figure 15**), including a wide range of external structural constraints, sociocultural and personal factors, since: (a) gender operates simultaneously on multiple spatial and social scales across transnational territories, (b) people are situated within power hierarchies that they have not constructed, and (c) much of what is done transnationally is centred on expectation, planning, and strategising (Mahler and Pessar 2006). Moreover, as findings in chapter 5-6 suggest, the family context (pre-emigration), life stage, and even religious ideology can influence remittance practices, and hence, these should be considered in analysing remittance relations.

Meanwhile, the inner circle in **figure 15** overleaf, presents the different elements that can be explored within the RGFRF. Capturing the non-economic and relational implications of remittances is particularly important since 'in comparison with the vast literature on remittance impacts, the non-economic impacts of migration have remained comparatively under-researched' (de Haas and Van Rooij 2010: 44).

Each gender dimension and its various analytical constructs subsequently discussed, are presented separately for analytical purposes only and to facilitate the understanding of a complex reality. In practice, these dimensions tend to be constantly interacting and intermingled. The various constructs of each dimension are contextualised using findings primarily from this study to illustrate their applicability. However, it will hopefully become evident that the framework and its various elements can help set the course of study for future studies, providing an analytical platform to analyse, interpret, and conceptualise remittances, while offering scope for future development.

**Figure 15: Remittance Gender and Family Relations Framework (RGFRF)**  
(Author's elaboration)



## 7.2 Power relations

Power is a contested concept, understood and experienced in different ways by different people, and hence its different interpretations and meanings (Radtke and Stam 1994). An analysis of the different theories of power is beyond the scope of this dissertation. Nonetheless, it is worth noting that conventionally, power has been defined as the possession of control or authority over material, human, intellectual, and financial resources. Power tends to be conceptualised as source of advantage for some, or inequality for others (Connell 1987) - as the control of these resources becomes a source of individual and/or social power. Hence, power generally tends to be regarded as a 'zero-sum'. The more power one person has, the less the other has (VeneKlasen and Miller 2007). This is particularly the case when power is discussed in relation to patriarchy and/or decision-making processes, where some people have 'power over' and control, or influence over others (Ferree *et al.* 1999). Thus, power is often understood as 'an instrument of domination, whose use can be seen in people's personal lives, their close relationships, their communities, and beyond' (Rowlands 1995: 102).

Gender analysis for example often illustrate how 'power over' is exercised predominantly by men over women, by men over other men, and by dominant social political, economic, or cultural groups over those who are marginalised (Rowlands 1995). Hence, in gender analysis, power is frequently 'the source of oppression in its abuse, and the source of emancipation in its use' (Radtke and Stam 1994:1). However, power is not only oppressive and constraining. Evidence from this and other remittance studies (Mata-Codesal 2013b; Petrozziello 2011; Pribilsky 2004) suggest that power can also be enabling. Nevertheless, evidence from Akuei (2005) and de Haas and Van Rooij (2010), suggest that remittances can also be a source of 'burden' (for men remitters in the former, and for women recipients in the latter). Thus, de Haas and Van Rooij (2010) argue that while men emigration and remittances enable women and their families to live more comfortable lives, migration coincides with increasing workload - a burden, which 'should therefore not be equated with emancipation in the meaning of making independent choices against prevailing gender norms' (de Haas and Van Rooij 2010: 343).

Furthermore, the theme of power in transnational families has often focused on the migrant side, where remitters (often men) hold power as a result of their new migrant status and the remittances they generate (Rahman *et al.* 2014). Nevertheless, as evidence from this and other studies (Åkesson 2011; Erdal 2014; Petrozziello 2011) suggest,

remittance receivers (largely women) can also hold power over the extended family position and social capital in the local context, and via the functional control of remittances - including remittances management responsibilities.

While there is a mixture of empirical evidence in the remittance literature (albeit limited theorisation), in order to make sense of remittance relationships, power is not conceptualised within this framework as a unilateral, absolute, or static force that occurs in a vacuum. Power is conceptualised as a dynamic relational process, interacting with the other RGFRF dimensions; present in different expressions, realms, and forms; serving various purposes, and having a mixture of meanings, uses, and implications for migrants, recipients, and their relationships – including the potential for change and the ability to achieve common ends (Boulding 1990).

Nevertheless, while power is conceptualised here as a dynamic and multidimensional process, with the potential for change according to context and circumstances (VeneKlasen and Miller 2007), it is also important to acknowledge that since people are situated within power hierarchies that they have not constructed (Mahler and Pessar 2001), power is also ‘a matter of how people’s ideas, their motives of action, and their actions themselves, are formed by structural and cultural conditions, in different social practices and inter-personal relations’ (Ekström and Danermark 1991: 159). Recognising the unequal and broader transnational power geometries in which remittance relations exist is important to situate remittances within a broader frame of mutual but asymmetrical inter-connectedness of gendered geographies of power, also affected by people's social location and geographic scales (Pessar and Mahler 2003) - not only between remitters and recipients (the focus of this thesis), but also between remitters and non-recipients, and recipients and non-recipients (Carling 2008b; Mata-Codesal 2011a).

In an attempt to contribute to and overcome some of the deficiencies in the remittance conceptual literature, this section aims to provide three analytical devices subsequently discussed: expressions, realms, and forms of power (see **figure 16** overleaf).<sup>148</sup> Via these conceptual devices, the aim is to facilitate a more holistic analysis of: (1) gender power dynamics, including the management of remittances (power mechanisms); and (2) the implicit/explicit temporary/permanent implications for migrants, their families, and their

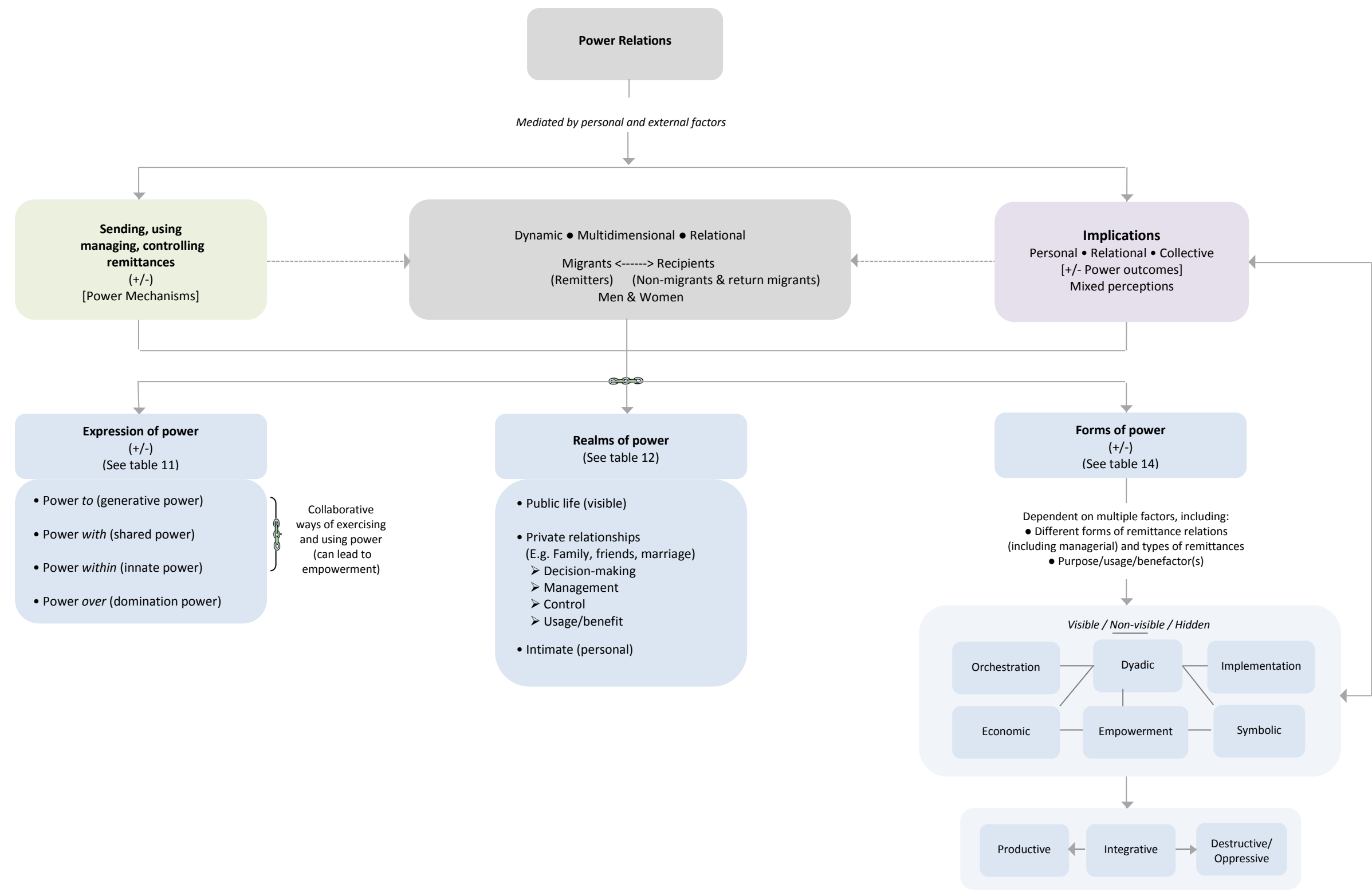
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<sup>148</sup> Particular insight for this dimension has been gathered from the work of Connell (2002), Boulding (1990), Rowlands (1995), and VeneKlasen and Miller (2007).

transnational relationships (power outcomes) as a result of remittances (the source of power).

These three analytical devices can thus further help tackle issues raised by the GRM and the GGP framework - by providing the 'what' and 'how' elements. For example, according to Connell (2009), gaining a richer understanding of power requires us to address how power is contested and transformed; and according to Pessar and Mahler's (2003), it is important to address the type and degree of agency people exercise across transnational spaces. Via this gender power dimension and its various analytical components, light can be shed on these areas.

Figure 16: Power Relations  
(Author's elaboration)



### 7.2.1 Expressions of power and empowerment

Different degrees of power may be sustained and perpetuated through social divisions (e.g. gender, age, class, ethnicity) and institutions (e.g. family, religion, education, state) (VeneKlasen and Miller 2007). Furthermore, given the structural constraints people face, and depending on the form(s)/type(s) of power men and women individually or collectively acquire, exercise, and/or transmit, power can be enabling or constraining, leading to positive and negative gender and family implications. In exploring and making sense of these implications within the context of various transnational family relationships and types of remittance exchanges, distinguishing between the different expressions of power (power over, with, to, and within) (see **table 11**) can be useful in exploring: (a) the gender meaning of remittances, (b) how remittances are used/managed transnationally, and (c) the subsequent repercussions for migrants, recipients, and their relationships.

For instance, power can be **negative** when it is a power of domination ('power over'), (e.g. patriarchal power operating in the form of oppression against women) (Petrozziello 2012b). In rural Armenia and Guatemala for example, through remittances, husbands discourage their wives from participating in the labour force. Hence, if women want to continue receiving remittances, they are either encouraged to stop working, or to cease looking for the few available opportunities (Menjívar and Agadjanian 2007). As Menjívar and Agadjanian (2007: 1256) contend:

Husbands are able to maintain control of . . . women's lives directly (through the money they sent) and indirectly (by imposing their will and decision-making power). . . in these rural areas, patriarchal culture helps to legitimize and perpetuate this control.

However, power can also be productive and **positive** when it is *generative* ('power for/to'), *shared* ('power with'), and *personal* ('within/inner') power. These three expressions can, not only be interconnected and lead to one another, providing more collaborative ways of exercising and using power, but these can create the possibility of more equitable gender and family relationships, and to the construction of **empowerment**<sup>149</sup>/empowering strategies (VeneKlasen and Miller 2007), which can be regarded as a transformational change (Seeboldt and Guijt 2010) involving a process of acquiring power; not a power of domination, but a generative power (Petrozziello 2012b)

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<sup>149</sup> Gender and development practitioners suggest the following indicators as possible measures of empowerment: (a) freedom of mobility, (b) involvement in major household decisions, (c) relative freedom from family control, (d) political and legal awareness, (e) involvement in community and political activities, (f) economic security, (g) awareness of choices, (h) awareness of one's own health, (i) participation in groups, and (j) desire for information and new experiences (VeneKlasen and Miller 2007).

composed of three dimensions: personal, relational, and collective. For example, gaining 'power within' can help remitters and recipients affirm personal worth and capacity to act creatively. Subsequently opening up the possibilities of 'power to', which when based on mutual support can lead to 'power with' (joint action); and 'power to' and 'power with' can lead to agency – the ability to act and change the world (Veneklasen and Miller 2007).

Vignettes in chapter 5 and 6 suggest various expressions of power and empowerment; with important repercussions for gender and family relations. Vignette 30 for example, alluded to the generative power of remittances 'to' help improve marital relationships (e.g. as quarrels over financial shortages abridge). Vignettes 35 and 36 evoked how via emigration and remittances some remitters acquired the 'power to' financially support the education of their siblings in Ecuador. Actions with potentially important generative and innate gender power implications, particularly for many women recipients, given the vulnerability many face back home. Vignette 31 also highlighted how feminised remittance relations can have important 'shared power' capabilities; symbolic connotations; and broader generative gender implications for these women within their local community, and for their communities themselves.

Similarly, **vignette 38** and **41** below suggest how remittances can generate 'innate power' among some women remitters (many ex-victims of domestic violence) as their self-esteem is boosted; as they become more involved within their households; and as they gain the power 'to do good things'; including helping empower other women in Ecuador (as in the case of the mother below and her daughters). A mother remitter contextualises this in **vignette 41**:

**Vignette 41: Remittances and feelings of gender empowerment**

And how does sending this money make you feel?

. . . Well, sending this 'dinerito' [money] is a responsibility I have with my children. But, I am not going to lie, sending them this does make me **feel good**; because 'me permite' [it **enables me**] to look after them **in a way** that 'yo no podia antes' [**I was unable to before**]. Now I can help them and assure myself that specially **my daughters do not have to be 'pisoteadas' [trampled] by their 'machista' husbands, or go through what I did**. . . So they can have a **better life**, 'un mejor futuro' [**better future**] no?, and that 'me motiva' [**motivates me**] to keep 'luchando' [**fighting**].

Similarly, vignette 39 evoked how by earning and remitting her own money, a woman can feel ‘capaz’ (capable) of achieving her own ambitions; without being dependent on her husband; and how as in the case of several participants, many migrant women often work with another woman back home to transform remittances into multiple forms of capital (power) with individual and relational implications. (See **table 11** for further description and examples of the different expression of power). Nonetheless, it is worth noting that while remittances can lead to different forms of gender empowerment for migrants and/or recipients, this is not always automatic or perceived as a positive change by women. As Orozco and Paiewonsky (2007: 12) argue:

the privileged status of women as remittance recipients are not always translated into an increase of their personal and social empowerment, since the relationship between the two is mediated by several factors, including marital status, social class, household composition, distribution of power within the household, gender norms, access to social services, etc. In addition, the fact that a woman receives remittances does not necessarily mean that she will decide how they will be used or who will benefit from them. Hence the need to distinguish between who receives remittances, who is in charge of managing, and who decides their usage.

**Table 11: Expressions of Power**  
(Author’s elaboration)

Expressions of power	Description	Example
Power <i>with</i> [+] (Shared power)	<ul style="list-style-type: none"> <li>• The ability to act/work together (Petrozziello 2012b)</li> <li>• Finding common grounds among different interest and building collective action /strength (Seeboldt and Guijt 2010)</li> </ul>	<ul style="list-style-type: none"> <li>• Community cohesion <ul style="list-style-type: none"> <li>➢ E.g. migrant organisations that send collective remittances to make improvements back home or help the elderly</li> </ul> </li> <li>• Individual migrant women working closely with their female recipient to support others/their community.</li> </ul>
Power <i>within</i> [+] (Innate power)	<ul style="list-style-type: none"> <li>• Individual or collective self-worth/dignity and self-knowledge (VeneKlasen and Miller 2007)</li> <li>• Ability to imagine and have hope</li> <li>• Affirms common human search for dignity and fulfilment (VeneKlasen and Miller 2007)</li> </ul>	<ul style="list-style-type: none"> <li>• A reason for remitting</li> <li>• A reason for using/investing remittances in particular causes <ul style="list-style-type: none"> <li>➢ Being a good/supportive father/mother, wife/partner, sibling, son/daughter, etc.</li> </ul> </li> </ul>
Power <i>over</i> [-] (Domination power)	<ul style="list-style-type: none"> <li>• Domination or control of one over another <ul style="list-style-type: none"> <li>➢ Negative associations: repression, force, coercion, discrimination, abuse</li> <li>➢ Win-lose relationship</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Migrant remitting to maintain a degree of control over the life of recipient(s) <ul style="list-style-type: none"> <li>➢ E.g. Husband-wife (Menjívar and Agadjanian 2007).</li> </ul> </li> <li>• Management of remittances.</li> </ul>

### 7.2.2 Realms of power

The different expressions of power take place in various local and transnational realms; including public, private, and intimate spheres. In this thesis remittances have been explored primarily in relation to the private/micro realm of gender power relations taking place among close family members. Future research could expand the focus of analysis to include various realms. Yet, even when focusing on a particular realm of power; as evidence from this study suggests, the implication of remittances tend to be intertwined, permeating various realms simultaneously.

A 'simple' act of remitting may not only represent and result in emotional and symbolic gains for men and women remitters. For example, remitting may not only help remitters demonstrate affection and preoccupation towards their loved ones, but simultaneously help boost their self-esteem/confidence; and at times (particularly in the case of some male remitters for instance) even justify their stay and arduous working conditions abroad. Given that over half of female migrant participants faced domestic violence; in the **innate realm**, the possibility to migrate, work, and remit also abetted many of these women the opportunity to gain trust in themselves (e.g. of having the capabilities of sustaining themselves and their families) without having to depend on a man (or anyone for that matter); as they became able to make their own decisions; to be self-sufficient, and to help at times not only their close family, but even their local communities (see vignette 45).

Yet, as **vignette 20** suggested, remittance practices may also have repercussions in the **relational and public realm**; gaining some migrants in one part, sympathy and admiration, while in another disapproval and criticism; even potentially resulting in arguments and disagreements among family members back home (at times without the migrant even knowing). After all, as implied from quote in vignette 20, while the financial support a migrant woman may offer to her family may be an approved social/gender norm, (especially if she has no husband to rely on); the act of financially supporting her ex-husband and sons-in-law is not; particularly given the context of this family's relations. Traditional Ecuadorian gender norms and expectations are that men should support women and their families, rather than vice versa.

**Vignettes 23** also insinuated how the usage of gift remittances can, not only be gendered, but with compound implications in the innate and public power realm; especially given that as this female recipient shared during her interview, 'las apariencias importan'

(appearances matter) in Ecuador. ‘People notice’ when recipients are ‘well looked after’; and within social circles in Ecuador, ones image/appearance (genuine or created) may have the potential to enhance or damage the reputation and status of an individual and his/her family.

**Table 12** below offers a description and examples of the realms discussed in this section.

**Table 12: Realms of Power**  
(Author’s elaboration based on insight from Veneklasen and Miller (2007))

Realms of power	Description	Example
Public	<ul style="list-style-type: none"> <li>Visible, public life, employment <ul style="list-style-type: none"> <li>Helps migrants/recipients gain status, image, presence, recognition</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Remitters/recipients sending/using money to ‘show off’ the success of their migrant remitters abroad within their communities back home in order to gain social status and recognition (see vignette 46). For example: <ul style="list-style-type: none"> <li>Purchasing a house, car, jewellery or designer clothes</li> <li>Beauty expenditures</li> <li>Organising extravagant parties</li> <li>Hiring a maid</li> </ul> </li> <li>Using remittances to invest in education and eventually joining the labour market.</li> </ul>
Private	<ul style="list-style-type: none"> <li>Relationships: family, friends, marriage <ul style="list-style-type: none"> <li>Decision-making</li> <li>Management</li> <li>Control/supervision</li> <li>Enjoyment/benefits (Mata-Codesal 2011a)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Transnational migrant families: <ul style="list-style-type: none"> <li>Maintaining multiple transnational ties</li> </ul> </li> <li>Families who learn to ‘convivir’ (coexist/live together) (Pribilsky 2004) embrace remittances as a joint venture (see vignette 4), resulting in them often having: <ol style="list-style-type: none"> <li>Better family relations</li> <li>The ability to perform better economically and socially</li> </ol> </li> </ul>
Intimate	<ul style="list-style-type: none"> <li>Personal <ul style="list-style-type: none"> <li>Self-esteem, image, confidence</li> <li>Accomplishment/fulfilment</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Migrant/remitter positive sense of self-worth <ul style="list-style-type: none"> <li><i>Migrant</i> (men and women) feeling able to remain present and make a difference in their family’s life back home</li> <li>Sense of empowerment (see vignette 41)</li> <li><i>Recipient</i> feeling a sense of gender accomplishment (see vignette 42)</li> </ul> </li> </ul>

Given the emphasis of this study/framework on gender and family relations, in exploring the power negotiations taking place between migrants and their families, five main private power realms (see **table 13** overleaf) can be useful in exploring remittances more holistically as these help explore the decision-making, management, control, usage and implications of remittances (related to RQ2 and RQ3), further sharing linkages to the gender production, emotional, and symbolic relations.

**Table 13: Private Realms of Power**  
Based on the work of Mata-Codesal (2011a)

<b>Realm 1: Decision-making</b>
<ul style="list-style-type: none"> <li>• Nature of remittances – who decides what to send/how much to send?</li> <li>• Frequency of sending – who decides how often to send money?</li> <li>• Sending channel – who decides how to remit?</li> <li>• Recipient/benefactors – who decides who receives and benefits from remittances?</li> <li>• Uses – who decides what to do with remittances?</li> </ul>
<b>Realm 2: Management</b>
<ul style="list-style-type: none"> <li>• What type(s) of RMR(s) exist?</li> <li>• What is/are the purpose(s) of this/these relation(s)?</li> <li>• Are these open or hidden relations?</li> <li>• Who manages remittances? Why?</li> </ul>
<b>Realm 3: Control</b> (functional/symbolic)
<ul style="list-style-type: none"> <li>• Are there stipulations set in place for the use of remittances? If so why and by whom?</li> <li>• Are there supervision mechanisms and/or disciplinary measures for senders to monitor recipient(s) remittance behaviour (usage/management/allocation of remittances)?</li> </ul>
<b>Realm 4: Usage/benefit</b>
<ul style="list-style-type: none"> <li>• How are remittances used and who derives the benefits?</li> <li>• What types of capital are remittances transformed into?</li> </ul>
<b>Realm 5: Implications</b>
<ul style="list-style-type: none"> <li>• What are the implications of remittances and their transformation(s) at the individual and relational level? <ul style="list-style-type: none"> <li>➤ E.g. how do remittances maintain and/or modify family relations and gender roles?</li> </ul> </li> </ul>

### 7.2.3 Forms of power

Findings from this study indicate that remittances can often generate, transmit, and/or expand different forms of power, with subsequent positive and negative implications for the life, gender roles, family responsibilities, and gender relationships of migrants and their recipients. For example, while economic power may result in migrant families improving their lifestyles; investing in (or in better) nutrition and education; and in helping others (including their community); as **vignettes 13, 15, 20, or 29** suggest, economic power may also result in family disputes, materialistic relations, personal threats, and abuse of power. Evidence from studies such as those by Menjívar and Agadjanian (2007), Amuedo-Dorantes and Pozo (2006) and Binzel and Assaad (2011) also suggest that male migration and their remittances can constraint non-migrant female recipients' (particularly in rural areas) by either preventing women from joining the labour market, reducing their participation, and/or by taking on non-wage activities (i.e. unpaid family work). Actions which may not only have an aggregate economic implication, but micro generative and innate gender power consequences represented in various realms and forms.

The various forms of visible and non-visible power can be multifaceted, intertwined, but not always automatic or implicit; rather, dependent on several factors. For instance: (1) the purpose/type/benefactor(s) of remittances. Are remittances sent as gifts or as savings/investment for migrant's future/return? (2) The characteristics of remitters and recipients, and the sociocultural context of their relationships. (3) The type of relationship, since each can have its own gender dynamics. For instance, are these marital and/or sibling feminised/masculine relationships? (4) The frequency, usage/management, and longevity of remittance exchanges. (5) The perceptions of power/empowerment held by migrants and recipients.

Furthermore, while the various forms of power are not always clear cut or isolated, these forms offer a way of organising a complex reality; and as an analytical device, 'forms of power' can help answer questions such as: Do remittances perpetuate or create new forms of gender power dynamics between migrants and their families? Can remittances generate changes in decision making, status, image, reputation, new roles/responsibilities undertaken? Does sending/receiving remittances give migrants and their recipients greater autonomy, equality, empowerment, or dependence (e.g. at the micro and/or macro level)? If so, how, and what are the implications of these for their personal lives and gender/family relationships?

In exploring the dynamic gender power relations that can occur among transnational families, **table 14** presents different forms of power (not mutually exclusive) ranging from visible to non-visible (where power tends to be concealed and diffused, embedded in cultural and social norms and practices) (Veneklasen and Miller 2007); and from productive to destructive; each potentially having multiple positive/negative gender and family connotations and implications. For example, findings from this study suggest that an important form of power that often presided in several remittance relationships was **dyadic power**. A form of power accruing from the interpersonal dependency between men and women (Ferree *et al.* 1999). Within the marital, sibling, filial, and parental remittance dyadic power relationships of this study, two further forms of power surged - 'orchestration' and 'implementation' power (Pahl 1983).

**Chapter 5** (section 5.3.2.1) for example, highlighted how in transnational marital relationships among participants, husbands usually held '**orchestration power**' to make important, but often infrequent decisions. Decisions which nonetheless often determined the lifestyle of the family (e.g. via the allocation of remittances toward large expenditures such as building a house). Likewise, as part of the orchestration power held by these men,

migrant husbands also delegated decisions (about actions that may be time consuming) to their wives, who thus acquired **‘implementation power’** in the form of managing or budgeting remittances for instance.

However, while Pahl (1983: 254) argues that implementation power is limited by the ‘crucial and pervasive decisions made by the more powerful spouse’ who holds orchestration power (control); findings from this study suggest that implementation power may not always be limited by orchestration power (at least not in the long-term). The dyadic dependence of migrant men participants on their wives in Ecuador, and their wives’ astuteness in allocating/managing remittances (abetted by their husbands’ physical absence and distance) may imply that the balance of these dyadic gender power relations can alter in favour of women (see **vignette 5a**). After all, many remittance recipient participants performed vital tasks within their families; and as discussed in **chapter 6** (section 6.3.1.1), remittance recipients are not always sedentary beneficiaries (as it is often perceived in the literature), but they are active participants in transnational processes.

Dyadic power could also lead to other forms of gender empowerment, (including economic and symbolic) (see **figure 20**). For example, while findings suggest that in feminised remittance relations (see **vignettes 7, 21, 31, 42**) economic empowerment is an important positive outcome; primarily for *migrant women* participants as they accumulate physical and economic capital back home; (which they were unable to pre-migration). The narrative of many of the *women recipients* whom I interviewed in Ecuador, suggests that remittances directly/indirectly also generated positive changes for them (e.g. in the forms of innate, social and symbolic power). Furthermore, as **vignette 42** below suggests, the process of gender empowerment and sense of accomplishment achieved via remittances, collaboration, and mutual ‘lucha’ (hard work), was something that transcended daughter-mother relationship. Many of these women (as the one below), insinuated a potentially wider picture of gender empowerment; as they inculcate a sense of capability (power to, with, and within) to second/third generation women in their families.

**Vignette 42: Feminised remittances - ‘lucha’ and pride**

It fills me with ‘orgullo’ [pride] seeing what we have done with what ‘mija’ [my daughter] sends. Because ‘vera’ [you see], mija went through ‘periplesias’ [hard times] with the ‘desgraciado’ [miserable] . . . [name of daughter’s ex-abusive husband]. And now, see the house, the land, is not just that? That is ‘muestra’ [a demonstration] of the ‘sacrificio’ [sacrifice] and ‘lucha’ [fight/hard work] of both of us, and when . . . [name of granddaughter] grows up, she will see that us women can ‘salir adelante’ [move forward] with our own ‘esfuerzo’ [effort] [61-year-old female recipient].

Hence, while some forms of power may be **visible**, there are other forms of gender power relations that may be **non-visible or hidden**, (at least for some members of the relation). For instance, as **vignette 43** below illustrates, a migrant woman participant worked closely and secretly with her sister in Ecuador to accumulate savings; consequently commanding a hidden form of power that could offer her financial independence from her husband, and which acted as a precautionary mechanism; thus potentially avoiding a situation of gender vulnerability in the future in case of marital breakdown.

**Vignette 43: 'El guardadito' – Hidden form of economic power**

My husband does not even know, but I send money to my sister every month. Money that sometimes is even his!

*What for?*

My 'ñaña' [sister] helps me save this money; is my '**guardadito**' [**secret savings**], 'por si acaso' [**just in case**], because one never knows. . . One has to be 'precavida' [cautious] in this life. What if he falls in love with another woman here and leaves me? My kids and I will be left stranded! Or what if a need arises? By having the money there, I have a 'respaldo' [backup], and since he does not know that this money exists, he is not going to ask me for it or spend it [41-year-old female remitter].

Consequently, as illustrated in **figure 16**, remittances may result in **productive, integrative, or destructive forms** of gender power relations. In the case of this study, as **vignettes 9, 21, and 36** suggest, *productive/integrative* forms of power may result when men and women work together to achieve common goals, whether these are personal, relational, and/or communal. Meanwhile, as **vignettes 14 or 15** suggest, *destructive forms of power* may result when recipients abuse the trust and power granted by their remitters and misuse migrants' investment remittances. Yet, as **vignette 44** below suggests, based on how remittances are used, remittances could indirectly lead to threats and/or enemies; even when migrants' and recipients' themselves may have good intentions with this money. A female participant explains:

**Vignette 44: Remittances and enemies**

Part of the money my daughter sent me, I used it to lend it to people around here and make a little gain. . . I did this mainly to help people, to 'sacarles de un apuro' [take them out of a hurry]. Because they came asking me to lend them, and from there a little 'negocito' [small business] came out. But the truth is that this has brought me more losses and headaches than anything else.

*Why?*

Because people did not like to pay back. When I went to ask them for the money, I came out insulted and even with enemies. . . There was a time that I even got threatened by a 'vecino' [male neighbour] with a knife! I was being intimidated so that I would not try to get my money back. Can you believe it? 'Bien dicen, ningun comedido sale con la bendición de Dios' [59-year-old female recipient].

**Table 14** below provides an overview of some of the different forms of power which may arise as a result of remittances.

**Table 14: Forms of Power**  
(Author's elaboration)

Forms of power	Description	Example
<b>Visible power</b>	<ul style="list-style-type: none"> <li>Formal and observable.</li> </ul>	<ul style="list-style-type: none"> <li>Economic power obtained via the acquisition of physical capital</li> </ul>
<b>Non-visible/hidden power</b>	<ul style="list-style-type: none"> <li>Covert/secret form of power <ul style="list-style-type: none"> <li>➤ Setting the agenda behind the scenes (Lukes 1974)</li> </ul> </li> <li>Power by manipulation to mobilise interests and preferences (Vogler 1998)</li> </ul>	<ul style="list-style-type: none"> <li>Migrant woman remitting to her sister without her husband knowing in order to save money back home in case of marital breakdown.</li> <li>Emotional blackmail remittances <ul style="list-style-type: none"> <li>○ Recipients manipulating migrants to send money for the recipient(s) own benefits.</li> </ul> </li> </ul>
<b>Dyadic power</b>	<ul style="list-style-type: none"> <li>Power that accrues from men's/women's interpersonal dependency on each other (Ferree <i>et al.</i> 1999)</li> <li>Includes 'orchestration' and 'implementation' power (Pahl 1983)</li> </ul>	<ul style="list-style-type: none"> <li>Migrant husband dependence on his wife for the successful management of investment remittances.</li> <li>Wife dependence on the constant influx of her husbands' remittances (at least in the short-term) to maintain her/her family's lifestyle.</li> </ul>
<b>Economic power</b>	<ul style="list-style-type: none"> <li>The ability to use money/remittances to buy goods and services; maintain a high degree of decision-making power within families; and acquire material/financial wealth .</li> </ul>	<ul style="list-style-type: none"> <li>Use remittances to purchase/build houses/flats, buy land, clothing, food, cars, pay bills. <i>Note:</i> Unlike Latin America, in some Asian countries (the purchase of gold/ jewellery is popular among women (Elmhirst 2002).</li> </ul>
<b>Empowerment</b>	<ul style="list-style-type: none"> <li>Can be transformational (Power to, with, within)</li> </ul>	<ul style="list-style-type: none"> <li>Migrants being able 'to' financially support their families in their home countries, and/or work together with a recipient to transform remittances (power to, with, within).</li> </ul>
<b>Symbolic power</b>	<ul style="list-style-type: none"> <li>Invisible form of power linked to recognition, reputation, status, image, and presence.</li> </ul>	<ul style="list-style-type: none"> <li>Migrant men remitting to maintain a 'presence' in their household as head of household.</li> </ul>
<b>Productive power</b>	<ul style="list-style-type: none"> <li>Related to: <ul style="list-style-type: none"> <li>➤ Generative power (.e.g. 'power to')</li> <li>➤ Exchange power</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Migrant woman remitting to her daughter to open a microenterprise, which will provide for her daughter and granddaughters' needs.</li> </ul>
<b>Integrative power</b>	<ul style="list-style-type: none"> <li><i>Positive</i> (productive aspect): capacity to build, create, exchange, inspire loyalty, bind people together, strengthen gender/family relations</li> <li><i>Negative</i> (destructive aspect): create enemies, alienate people, obliterate relationships (Boulding 1990)</li> </ul>	<ul style="list-style-type: none"> <li>Women recipient using money to lend/'help' others and gain profit in the form of interest. However, borrowers do not always want to pay back – becoming enemies of the lender (recipient) and even threatening her life if she demands payment.</li> </ul>

**Table 14: Forms of Power (Continuation)**  
(Author's elaboration)

Forms of power	Description	Example
<b>Destructive power</b>	<ul style="list-style-type: none"> <li>• Power to destroy plans, ambitions, relationships (Boulding 1990)</li> <li>• Possessive</li> <li>• Threat (explicit or implicit)</li> </ul>	<ul style="list-style-type: none"> <li>• Recipient misusing/squandering remittances.</li> </ul>

### 7.3 Production relations

Although acknowledged by Durand (1994) and Goldring (2004) over a decade ago, a problem in the conceptualisation of economic remittances that still prevails today is that they are largely treated as 'if they were and meant the same thing in different places and over time' (Durand, 1994: 285). Yet, remittances are not purely about economics, nor are they a unitary package independent of context (Goldring 2004). Disaggregating the economic remittances can be useful in highlighting, exploring, and untangling the intricacies of gender and family remittance relations, where similar and/or different types of remittances may be exchanged. After all, as evidence from this and other studies suggests, remittances are not always unilateral, unproblematic, static, or restricted to the 'transaction' of one type of remittances or/within one-to-one 'dyads'. Furthermore, the motivation/reason(s) for remitting a particular type of remittance or to a specific individual may alter over the years. For example, based on the accomplishment of specific financial goals and the establishment of new ones. Similarly, who manages remittances may change over time, thus altering the types of remittances being exchanged.

The work of Goldring (2004) and Mata-Codesal (2011a) (see chapter 4), has been useful in disaggregating economic remittances into different types; some of which are part of this dimension. Yet, these two typologies tend to concentrate on the material/financial side of economic remittances; giving minor prominence to the gender relations/dimensions of economic family remittances (of which production is just one of them). Consequently the production relations dimension (see **figure 17** overleaf) aims to offer guidance in exploring three aspects of gender and family remittance relations/dynamics:

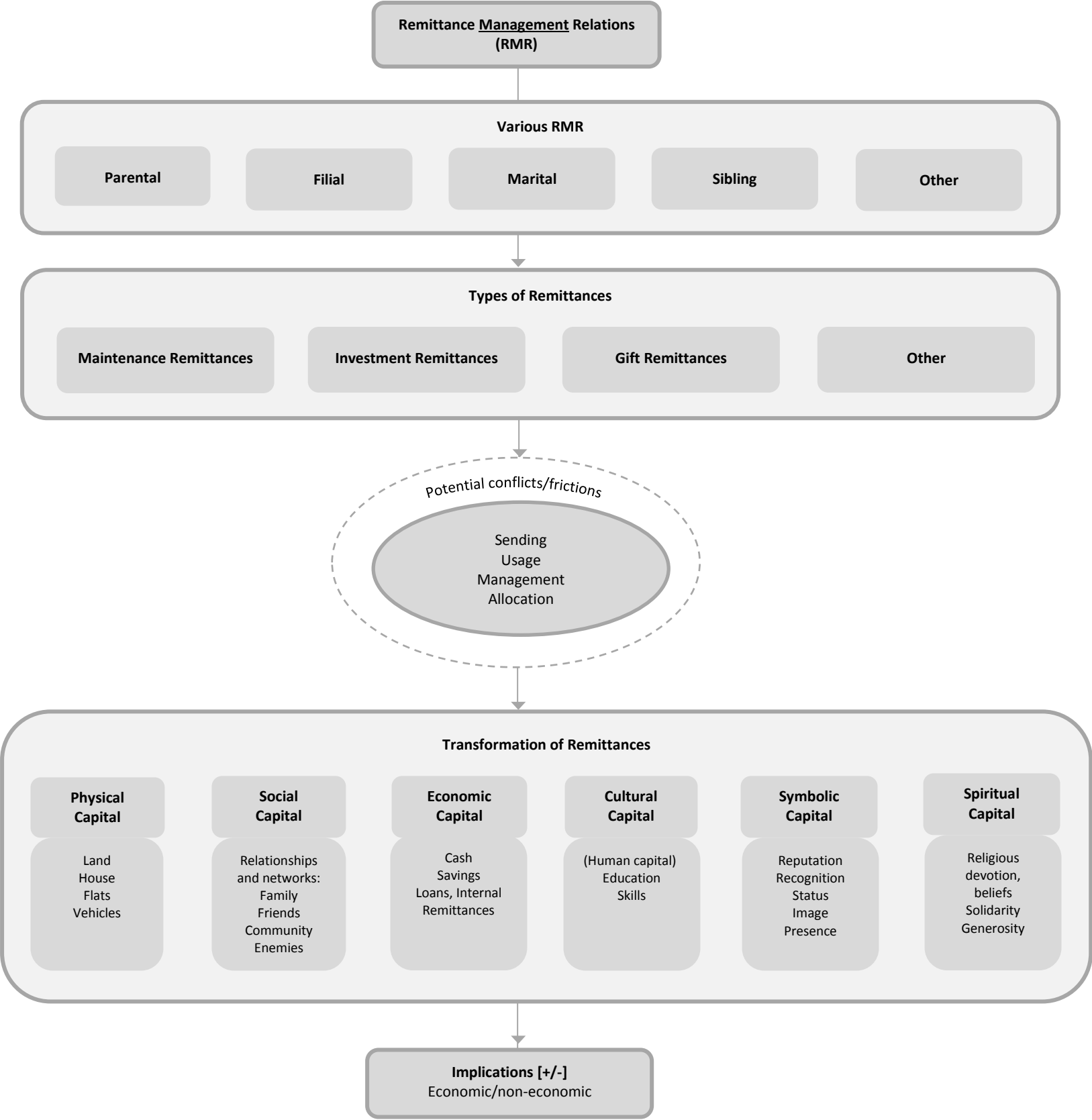
- (1) The various RMR forms that may emerge among different family relations.
- (2) The assorted types of economic remittances exchanged/managed; each potentially having/fulfilling different/specific individual/collective gendered meanings, expectations, purposes, usages, transformation capabilities, and

implications (which further connect to other RGFRF dimensions – e.g. power, emotional, and symbolic relations).

- (3) The repercussions of such relations in non-economic terms (e.g. in terms of remittance practices, family relations, and gender roles).

These are subsequently explained in **sections 7.3.1-7.3.3**.

Figure 17: Production Relations  
(Author's elaborations)



### 7.3.1 Forms of RMR

In addition to remittances being usually treated as a unitary economic package, as Rahman and Fee (2012: 694) acknowledge: ‘most existing studies focus either on the sending or the receiving points of remittances, providing fragmented and unsatisfactory accounts of the gendered dimensions of remittances.’ Yet, studying remittances within a *relational context* of family and gender relations, (including a variety of different forms of ‘remittance management relations’ between and among men and women), can offer valuable insight on the gender dynamics of transnational families.

For instance, in the case of this study, while different forms of family remittance relations existed, four predominated. These included: (1) children remitting to parents, (2) parents remitting to children, (3) siblings remitting to siblings, and (4) husbands remitting to wives. When these relationships are further disseminated by family/gender roles interesting gender dynamics surfaced; including how the majority of migrant participants for instance, preferred to maintain remittance management relations (RMR) with women. While the reasons for engaging in RMR with particular family members may vary, exploring remittances within a context of different family relations, could deepen our knowledge on:

- 1) How migrants in their various family/gender roles may engage in diverse (often simultaneous) intra- and inter-generational gendered RMR with different family members for multiple/specific purposes, which may change over time, and may even be secretive.
- 2) The importance of considering not only the sociocultural, but the pre-migration family context of transnational families. As previous chapters suggest, in the case of many migrant participants, their fathers’ abandonment and/or past experience of domestic violence provided an important rationale for preferring women (close family member, non-migrant and return-migrant) as managers. These women also often received higher and more frequent/various types of remittances.
- 3) How through RMR, the family can become site for change in gender order, and where gender implications do not always have to be autarchic, but shared and generative.

### 7.3.2 Types of remittances

In studying the various forms of RMR, exploring the different types of economic remittances exchanged can further highlight: (a) how different remittances may serve particular functions within these relationships, and often the broader community (e.g. the fulfilment of gender roles). (b) The negotiations that may take place within the private realms of power (e.g. in terms of decision making, management, and control of remittances) (see **table 13**). (c) The social/gender norms and expectations that tend to be attached to the different types of remittances (e.g. maintenance remittances). (d) The emotional/symbolic meanings of remittances, where interconnected processes of mutual visibility, recognition, and reciprocity are often strengthened within these families.

While there are various types of economic remittances, as discussed in previous chapters, and as illustrated in **figure 17**, three predominated in this study: maintenance, investment, and gift remittances. Hence their primacy in this dimension. However, 'other remittances' exists (e.g. reverse remittances) which require further exploration. Some characteristics of these three main remittances are explained below using insight from findings in chapter 5 and 6.

#### 7.3.2.1 *Maintenance remittances*

Although maintenance remittances are often one of the most common, regular, and long-term economic remittances, used to cover daily household expenditures (see chapter 5, **section 5.4.1**), different maintenance remittance relationships may exist within transnational families, and these require deeper examination. For example, in this study, three main maintenance remittance relationships predominated: (1) children remitting to their parents (primarily mothers), (2) parents remitted to/for their children, and (3) husbands remitting to their wives and children. In a few instances, some brothers also remitted these to their younger siblings (particularly for higher educational purposes) (see chapter 6, section 6.3.2.1).

Exploring maintenance remittances within these and other relations offers a venue for a number of family, gender, and generational dynamics and meanings for transnational families to emerge. For instance, in the case of this study, and in relation to the private realm of power discussed in **section 7.2.2**, the decision making, management, usage, and control of these remittances rested with recipients in Ecuador. The decision making was only shared among some feminised remittance relationships when part of these were sent

to support their young children. Hence, as Carling (2014) argues, although migrant remitters may experience a superior position by the act of remitting, there is also autonomy of decision making for recipients. For instance, in the case of marital relations among participants in this study, implementation power laid with wives in Ecuador.

Maintenance remittances can also have important emotional and symbolic connotations that often help strengthen social capital and transnational family bonds. For example, via these remittances, many migrant participants demonstrated values, reciprocity, affection, while maintaining presence and performing a gendered 'moral duty' from afar. These meanings and emotions were commonly shared with their recipients, who often also felt a great sense of pride from their migrant relatives' action, whom under their eyes, validate the social, gender, and generational principles inculcated by their parents at an early age, and which have been unaltered by emigration (see **vignette 27**).

Furthermore, in gender terms, for several migrant male participants in their roles as husbands and fathers, findings from this study suggest that sending maintenance remittances often helped these men reassure their masculine identity and fulfil gender expectations from their wives and family back home. Several male participants for instance shared how they felt like a 'don nadie' (*nobody*) in England. Yet, via maintenance and investment remittances they were a 'somebody' in Ecuador. As discussed in chapter 6 (**section 6.3.3.1**), findings suggest that for most migrant male participants, maintenance remittances allowed these men to retain traditional masculine notions of fathering, (similar to the findings encountered by Parreñas (2010)), and to further differentiate themselves from their fathers. Thus via maintenance remittances, these male remitters demonstrated that they were responsible, concerned, and dependable providers, who unlike their progenitors would not abandon their families.

For many female participants, the opportunity to emigrate and their capability to remit (particular maintenance remittances), also allowed them to become household providers (undertaking the role of 'mapapi' – mother and father), and gain more involvement in household decision making, thus further achieving a sense of empowerment. The pre-migration history of broken and often violent marital relations in Ecuador also acted as an important motive for many migrant female participants not to remit to a husband. Some of the narratives of these migrant women also suggested that maintenance remittances helped many of them generate a sense of self-worth, pride, and gratification in becoming breadwinners, since they no longer had to depend on a man, or upstand their husbands'

abuse; and as they demonstrated to themselves and their families that they can ‘make it on [their] own’ (see **vignette 45** below).

**Vignette 45: ‘Yo puedo solita’ - feminised remittances and self-sufficiency**

I stopped having to depend on a man, and ‘aguantar’ [having to put up with] my husband’s ‘maltrato’ (abuse) to put a bread on my children’s mouth. . . Now ‘yo puedo solita’! [**I can do it on my own**]. . . [38-year-old woman remitter].

Furthermore, by studying maintenance remittances, findings from this study suggested certain peculiar usages by some women recipients, which further draw attention to the transformational capability of these remittances. For example, as the feminised remittance relations in **vignette 16** and **21** illustrated, international maintenance remittances can be converted into *internal solidarity remittances* in supports of family members in need, or as social security contributions. Hence, studying maintenance remittances within the RGFRF can among other things, give way to: (a) highlighting how often it is vulnerable groups (women, children, and the elderly) who receive long-term maintenance remittances, (even if they may not be the poorest)<sup>150</sup> - evidence which is not only supported by findings from the UN/World Bank, but important for policy action; (b) unpacking the significance that these remittances may have for the masculine/feminine identity of some migrant men/women, and/or the gender reversal of the breadwinner model (Lewis 2001); and (c) understanding who and why some recipients receive maintenance remittances while others do not.

### **7.3.2.2 Investment remittances**

The question of how remittances are used is a topic of much debate (SSRC 2009). While large number of studies, particularly those focused on exploring the linkages between remittances and development tend to concentrate their discussion on the economic usages, by segregating these into consumption and investment (Adams *et al.* 2008; Mendoza *et al.* 2009; Rosser 2011). Yet, at the analytical level this dichotomy is of limited use (van Naerssen *et al.* 2015), as is their parallel ‘productive’ and ‘unproductive’ classification. After all, ‘investments’ can have different meanings and implications for transnational families, transcending economic terms. Similarly, remittance conceptualisations such as those by Lucas and Stark (1985) have their limitations, primarily because they lack the gender relations focus, and because they concentrate on remitters’ motivations. In the case of Goldring (2004), family and investment (entrepreneurial)

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<sup>150</sup> This finding is important since in Ecuador, studies such as those by Olivié *et al.* (2008) and Singh and Velásquez (2013) have found that it is often not the poorest who receive remittances.

remittances are also treated as different types (rather than entwined), and in the case of Mata-Codesal (2011a), investment remittances are equated to ‘migrants’ savings’ (income-expenses).

Yet, exploring investment remittances within a *relational context* may help uncover important family and gender meanings, dynamics, and remittance management implications at the individual, relational, and even communal level, including:

- 1) The rationale for engaging in these relations, the decision-making dynamics, and the important role and power *recipients/managers* may exert (see **vignette 5c, 5d**).
- 2) The different feminised and masculine RMR that exist, and the characteristics of each (see **vignettes 6-8**), which may not always result in direct gender role changes (e.g. among siblings - see chapter 6, **section 6.3.2.3**).
- 3) How transnational families often make remittances ‘work’ in partnership, sharing risk, and/or re-producing remittances into different types of capital (power) and investments (see **section 7.3.3** and **vignettes 9, 10**).
- 4) How RMR are not always 1:1 relations, and RMR with different managers (females often being preferred) may serve different purposes (see chapter 5, **section 5.3**). Hence, RMR may also be secretive.
- 5) How contrary to the optimistic literature on remittances (Batnitzky *et al.* 2012; Boccagni 2012; Yeoh *et al.* 2003) which emphasizes the maintenance of ‘dual social worlds’, RMR can also be problematic, leading to frictions, ‘negative social capital’ (Portes 1998), and the alteration of remittances practices/types of remittances (see chapter 5, **section 5.3.2.3, vignettes 13, 14, 15**).

For instance, findings from chapter 5 and 6 suggest that even when economic investment remittances were largely sent for the benefit of migrant participants, (and they were the ones who largely held decision-making power), migrant participants were highly dependent on their ‘managers’, and not only for the actual administration of these funds. Insight in chapter 5 for example, suggests how in marital remittance relations, wife participants in Ecuador often played a central role in fostering and mediating the emotional relationship between their husbands’ and children, and in inculcating their children an exemplary image of their fathers - as responsible, caring, and giving men. These practices thus hold important symbolic connotations.

The RMR discussed in previous chapters, particularly the feminised RMR, also suggest the ingenious, transformative, and multifarious approaches women participants ‘here’ and ‘there’ embraced to make this money ‘work’ - by working in partnership, in ways that were often mutually empowering, (whether in the form of generative, shared, or innate power) (see **section 7.2.1**), and in ways that often also benefited/involved the broader family and community. Hence, the outcomes of investment remittances are not always one-sided. For instance, findings from this study suggest that in some feminised RMR, the interest gained from remittance saving was given to family members as gift remittances. Some remittances in feminised RMR were also invested in ‘el chulco’, savings, a microenterprise, the community, and social security contributions. However, as chapter 5 also suggests, the mismanagement of remittances can result in negative implications, which may subsequently alter, change, or terminate investment remittances and family relationships. For example, some of the female participants who were affected by such actions took more drastic measures than most male participants in similar situations. Meanwhile, those male migrant participants who were more educated, often also had more stringent control mechanisms set in place; which many female migrant participants deemed unnecessary, primarily due to trust and strong bonds with their managers (see chapter 5).

### **7.3.2.3 Gift remittances**

Within the RGFRF, gift remittances (GR) arise from participants’ findings and insights from other studies - including those by Carling (2014), Åkesson (2011), and Cliggett (2005). (The last two studies draw on anthropological theories of gift exchange). What do gift remittances within the RGFRF offer at a conceptual level? Five key features which link to the overall ethos of this framework, accentuating the importance of investigating the social nature and intimacy of economic remittances. These include:

- (1) Their **distinct characteristics and purposes**. For instance, GR are often: (a) irregular, sent during special occasions and to multiple recipients, (b) disassociated from recipients’ needs (Carling 2014, Cliggett 2005), (c) non-obligatory, based on ‘voluntad’ (goodwill) and ‘gratitud’, and (d) their social and emotional significance/meanings tend to surpass their financial contribution (see chapter 5, section 5.4.2). As a migrant participant stated in vignette 25, GR are ‘more personal than economic.’ GR often bring great contentment to those who receive them (see **vignette 18**), particularly because gift remittances tend to act as symbols of remembrance. Nonetheless, as chapter 5 (**section 5.1.3.2**) suggests, while GR are

voluntary, not remitting (particularly gift and maintenance remittances) may have negative social/gender relations consequences for migrants' reputations, who may be categorised as ingrate/ungrateful or selfish.

- (2) Thus, GR, like other forms of gifts, tend to hold **symbolic power**, reflecting social ties and intimacy (Zelizer 1994). GR serve the purpose of helping maintain social relationships and strengthening social capital. Gift remittances can assist transnational families to sustain interconnected processes of generalised reciprocity, recognition, and visibility, and for migrants in particular, to demonstrate emotions across transnational social fields (see **vignettes 2, 18, and 25**). GR can thus serve important functions, since as Cliggett (2005: 37) argues: 'mutual recognition, created over time through a combination of social and material investments, can translate into options for migrants to return.'
- (3) GR can also help illustrate how remittances' **power negotiations** may not always be in remitters' hands since the decision making over the usage/allocation, management, enjoyment, and control of GR tends to lie with recipients. Yet, as Schrift (1997: 5) argues, indirectly 'through such gifts[,] a social and economic hierarchy [may be] established' not only between migrants and recipients, but even among other non-migrants, who do not receive such gifts. After all, while gift remittances may be acts of generosity,

the act of giving seems to create simultaneously a twofold relationship between giver and receiver. A relationship of solidarity because the giver shares what he has, or what he is, with the receiver; and a relationship of superiority because the one who receives the gift and accepts it places himself in the debt of the one who has given it; thereby becoming indebted to the giver and to a certain extent becoming his "dependant," at least for as long as he has not "given back" what he was given (Godelier 1999: 12).

Nonetheless, as findings from this study suggest, because *recipient* participants tended to 'give back' to *remitters* (in the form of performing important functions/'favours' for them), recipients were not always the 'debtors' - as can be inferred from Godelier's (1999) words. Recipients were often the 'debtees', and GR sent by many remitter participants served multiple purposes, included a symbolic function (representing expressions of gratitude, affection, and recognition). After all, in moral/emotional terms, many migrant participants (particularly women) felt

indebted with their recipients for their ongoing support. However, as Åkesson (2011: 334) contends, while GR may appear to be 'free of obligation . . . in the longer term there exist expectations of an indirect reciprocation.' Thus, GR may contribute to a recurrent cycle of mutual giving.

- (4) Studying GR within the RGFRF can also help highlight how among feminised and masculine remittance relations, the sentimental rationale for remitting may share more commonalities than divergences.
- (5) While the above points are largely based on one-to-one relationships, there are also '**other gift remittances**' between one/multiple remitters/recipients such as collective, religious, and community remittances which are often obscured in the literature, requiring further exploration due to the insight these can provide. As McKenzie *et al.* (2013: 8) argue, remittances are also 'an important expression of the generosity and the giving culture of migrants.' In the case of this study, these remittances tended to be organised by women migrant participants. A female participant shared during her interview how:

the decision to give to the church was something personal, decided between me and God; for planting a seed in the church and to help. So that the world of the Lord can be preached, and so that food and clothes can be given to people who need them.

Hence, GR further sensitise economic remittances, as these can be conceptualised as a form of social investment. Where the monetary value is often less important than the act of remitting; which in itself can be understood as manifestation of altruism, as well as compliance to unspoken sociocultural/family expectations, and even religious principles. Exploring GR and their relational meanings can thus help place remittances within a more holistic context than that of economic analysis (Cliggett 2005).

### 7.3.3 Transformation of remittances

Different remittances exchanged within various family relations are not only dynamic because of their diversity in meanings, usages, and often complex management relations. Remittances are also important because of their metamorphosis. The transformation of remittances into different forms of capital gathers insight from Bourdieu's (1986) 'Forms of Capital'. Bourdieu argues that **capital is power**, and power and control are conferred and legitimised through particular possessions of capital, and their ability to influence its value.

Nonetheless, as in the case with remittances, capital is not purely restricted to economic resources. Different types of capital take time to accumulate and can have multiplier effects; binding, changing into, and/or leading to one another. According to Bourdieu (1986), capital is present in three forms. **Economic capital** (wealth, income, financial assets, material possessions). **Cultural capital** (the symbolic resources that someone possess – e.g. education). **Social capital** (comprised of networks of relations and social obligations). Based on findings from this study, figure 17 for instance, illustrated how although these are some important capitals in which remittances can be transformed; so are physical, symbolic, and even spiritual capital.

Moreover, as Kelly and Lusi (2006) argue, an important feature of these forms of capital is that their value and meanings are often determined within a particular social and spatial context. Each capital can further be a source of social advantage or class differentiation (Silva and Edwards 2004). For example, between migrants and non-migrants, as remittances can be major factors in defining positions and possibilities (Bourdieu and Wacquant 1992). Furthermore, while migrants and recipients may accumulate and invest in several forms of capital simultaneously, the effects of accumulation and investment may differ among different types of capital and individuals (Silva and Edwards 2004).

Remittance transformations can also influence family and gender relations, and potentially lead to gender empowerment. For instance, **vignettes 9, 16, 21, 23, 24, 26, 31, 36, 41, 42** suggest how such transformations resulted in important gender gains for several female participants 'here' and 'there'. An interview with a male remitter in **vignette 36** further suggests how the money a brother remits to his sister can be simultaneously transformed into *cultural capital* (as the sister obtained education) → *economic capital* (due to her subsequent earnings) → *social* and *symbolic* capital. This male participant for example, commented how his sister (unlike their mother) will not have to face being in a

situation of vulnerability by having to 'depend on a husband'; and how she could fend for herself and her family. Furthermore, becoming a 'doctor' offered her and the family, reputation, status, and respect within their community.

As these various vignettes suggest, whether remittances are sent as maintenance, investment, or gift, participants made remittances 'work'. Given the status and pre-migration family context of many female participants, the transformation of remittances into different forms of capital was often particularly significant to them. For instance, as they often gained recognition (symbolic capital); invested in nurturing relationships and appearances (social capital), and further economic and physical capital. However, for many migrant men participants, the transformation of remittances also helped them support the empowerment of their female recipients, and to maintain, and/or strengthen their economic, social, and symbolic capital. Hence, different types of capital can be converted from one type to another without being diminished in the process; and social and cultural capital can derive from economic capital.

Consequently, Bourdieu's conceptualisation of the interdependent relation between the different forms of capital and their dynamic ability to transform into one another, offers a frame to critically explore remittances as social exchanges with potential intersectionality implications. Transformations which can: (a) be intertwined with other forms of capital, resulting in multiple economic, social, emotional, and symbolic meanings, values, and connotations, (b) produce, represent, and transfer power within feminised/masculine remittance relations, and (c) have direct and/or indirect, short and/or long-term repercussions (beyond purely economic ones) for remitters *and* recipients, and their transnational family/gender (power, production, emotional and symbolic) relations. This is a key element not embraced by Bourdieu's conceptualisation of 'forms of capital', and an area of research which would benefit from further exploration.

## 7.4 Emotional and Symbolic Relations

### 7.4.1 Emotions

Emotions involve affect as well as cognition (e.g. in the form of remembering or appraising). They are expressions of inner feeling, and they communicate our feelings to other (Crawford *et al.* 1992). In the case of many transnational families (like those participating in this study), remittances (particularly maintenance and gift remittances) often become symbols of ‘compromiso emocional’ - **emotional commitment**, and tangible demonstrations of *positive emotions* (e.g. altruism and affection) - see **vignettes 2, 25, 33, 40**. In the case of many migrant men and women, ‘sharing money is also a way of sharing emotions.’<sup>151</sup> ‘Sending dollars shows feeling’ (McKay 2007: 186), not only of ‘cariño’ (care), but of attachment and preoccupation for migrants’ families wellbeing, and these feelings are shared by recipient families. For instance, in **vignette 18**, receiving remittances for an elderly father was a source of ‘felicidad’ (happiness), because they symbolised remembrance, and not receiving, was a source of ‘angustia’ (worry).

Yet, such expressions of transnational emotional commitments can at times be demonstrated in ways which may challenge, and/or adhere to gender stereotypes and gender roles. Hence, transnational emotions may also be displayed in gender ways. For example, **vignette 1** suggests how a mother participant remitted to her children to demonstrate love and affection, but also solidarity towards her daughters. This migrant mother was trying to help their daughters gain ‘independence and freedom from their husbands’, while taking on herself a new role - as provider. Meanwhile, in **vignette 37**, a father used remittances not only to maintain a connection with his children, but as a source of discipline and reward.

The act of sending, receiving, using, managing, and investing remittances can also generate **self-conscious emotions** (e.g. pride and guilt) among migrants and recipients. For instance, a feminised remittance relation in **vignette 42** exemplified how the investment remittances a daughter sent to her mother to manage, filled this mother with a great sense of ‘orgullo’ (pride). This mother’s pride was imbued with gender symbolism, as their material accomplishments and investments became representations of their ‘sacrificio’ (sacrifice) and ‘lucha’ (hard work), and thus of their female solidarity. Remittances on their

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<sup>151</sup> Katigbak (2015) even proposes the term ‘emotional remittances’ to denote how emotions move across transnational social fields through remittances.

own, but their transformations in particular, created pride for these women, because for them, these symbolised their daughters' success. A success story that for many was even stronger, because it represented the transformation of their daughters (e.g. from victims of domestic violence in Ecuador, to economic providers, and investors in their own country). The narrative of this mother and her migrant daughter, further suggested that their experiences and allocation of remittances became social remittances, as these women set a gender empowerment example for their children, (including second generation migrants).

Remittances are not however without **emotional contestation**, and they can also result in *negative emotions* (e.g. stress, anger, resentment, disillusionment), and create tensions and conflict among relationships. For instance, evidence from Lopez-Ekra *et al.* (2011), McKenzie and Menjívar (2011), and van Naerssen *et al.* (2015) suggest that for some wives who stay behind, their husbands emigration, coupled with the additional management responsibilities that come with remittance (including debt repayment), and/or the irregularity/interruption, or lower remittances, can result in additional stress, anxiety, or the 'Penelope Syndrome' (symptoms close to depression) (Lopez-Ekra *et al.* 2011: 75).

Interviews with participants from this study suggest that remitting can also be emotionally demanding for *migrants*. For instance, some remitters felt the need to remit in order to fulfil expectations back home, despite their often precarious living/working conditions. Furthermore, as can be inferred from **vignette 19, emotional blackmail** can also be part of remittance relations; and as in the case of this daughter, some remitters can be emotionally manipulated by recipients (e.g. to remit, remit larger amounts or 'prestamos' - loans which rarely get repaid, and/or to remit more frequently). For instance, due to: (a) fond memories of the past, and/or (b) because remitters may feel guilt, sympathy, and a sense of obligation - including the need to fulfil their family/gender roles (filial duty in this case), and (c) fear of being 'judged in moral terms' (Carling 2014: S240).<sup>152</sup> Thus, emotional blackmail further insinuates the power that some *recipients* may hold over *remitters*, and consequently the emotional pressure some migrants face.

Furthermore, just as remittances can help maintain and nurture intimate relationships, as chapter 5 (**section 5.4.1.3**) suggests, remittances may also result in contestations (including tensions, disagreements, and relational fractures); not only because large sums of money may be dissipated (e.g. in the case of mismanagement), but because of the

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<sup>152</sup> The need to maintain emotional connections via remittances may however backfire, and as **vignette 29** suggest, result in materialistic relations.

emotional and symbolic connotations of such actions - including disillusionment, loss of trust, and unfulfilled or delayed ambitions (see **vignettes 13, 14, 15**). Likewise, remittance practices may be a source of quarrel and criticism transcending remitter-recipient dyads. **Vignette 20**, for instance, suggests how remittances may be a source of disdain when gender roles, generational, and sociocultural norms clash (e.g. when a mother-in-law remits to support her younger sons-in-law). Yet, while some remittance studies imply the emotional dimension of remittances, as Katigbak (2015: 526) argues 'an explicit theorization of emotions is necessary if one is to come up with a more critical investigation of human mobilities'.

#### **7.4.2 Social functions of emotional remittance relations**

Emotions also serve social functions and evolve in a social context (Lewis *et al.* 2010). As Crawford *et al.* (1992: 190) argue, 'we construct ourselves through the world of our social relations and the expectations of other and social rules which govern those relations. . . [, and] our notion of self is inextricably connected with our understanding of our moral predicament and agency.' In the case of remittance relations, findings suggest that moral duty and the fulfillment of expectations, as well as reciprocity, gratitude, and solidarity are important components of these relations. The expressions of emotions via remittances can thus contribute towards: (a) maintaining and/or strengthening transnational social relationships – '**affiliation function**', and (b) establishing or maintaining social positions relative to others – '**differentiation function**' (Lewis *et al.* 2010). These concepts/themes are discussed below.

##### **7.4.2.1 Moral duty, obligations, and expectations**

A **moral duty** is a social norm based on personal beliefs and values that members of a group, such as a family or society share and are expected to follow (Sherif 1966); and remittance relations are often based on such 'moralities of transnationalism' (Carling 2014), which findings from this study suggest, are interlinked with notions of mutual '**obligaciones**' (**obligations**), '**responsabilidades**' (**responsibilities**), and '**expectativas**' (**expectations**), which can be gendered. **Vignettes 2, 3, 4** for instance, suggest how (a) '**deber moral**' (**moral duty**) sets the foundation of many remittance relations within this study, and how (b) their enactment may be important at the *individual level* (e.g. to maintain a sense of gratification and self-worth - by fulfilling one's gender/family role), but also at the *relational level* (e.g. to show emotions, affiliation, and maintain/strengthen/build transnational social and symbolic

capital). Hence, the performance of such moral obligations may constitute gender moralities (Katigbak 2015).

For instance, a male remitter in his role as a father, further shared during his interview how he remitted “because by having children you have a responsibility, a ‘deber moral’. . . but also, because people will then not fill their mouths saying ‘this one lives over there and his kids are starving’ - because I’m not like that.” As can be elicited from this example, remitting for this man, may not only be about: (a) fulfilling his moral duty, (bound to his **gender role** as father and provider), but (b) avoiding being judged in gender moral terms, and (c) differentiating himself from other men. These reasons may have important social and symbolic repercussions, particularly given his intentions to return. After all, as Goldring (2004) and Sana (2005) find for Mexican male remitters, a failure to remit to immediate family members is likely to not only tarnish their ‘macho’ image as capable providers, or responsible men, but to be interpreted as a form of economic and social failure - as a failure to **meet their social obligations and family expectations** (Goldring 2004: 819). The failure to meet such obligations and expectations may have significant repercussions, since as Coleman’s (1988) social capital theory contends, obligations and expectations are not only forms of social capital, but norms are accompanied by **sanctions**.

Sanctions may take multiple forms (e.g. in the form of reprimands, moral judgment, temporary fractures, or dissolution of transnational relationships). Hence, sanctions may subsequently not only result in emotional contestations, but in altering remittance practices. For instance, **vignettes 13-15** illustrated how the mismanagement of remittances can result in negative emotions (anger, contempt, disillusionment), and in sanctions being bestowed upon two female administrators. These sanctions resulted in changing remittance administrators, terminating investment remittances, and even engaging in new forms of (reverse) remittances (see **figure 14**). The more drastic sanctions in this study were bequeathed by affected participants in feminised remittance relations.

**Social sanctions** can also be bestowed in the form of **moral judgment**. For example, as discussed in chapter 5, conversation with participants (primarily recipients), and finding from Åkesson (2011) and Hammond (2010) suggest that not remitting for example, may have detrimental social consequences for migrants (particularly if they intend to return). For instance, not remitting may result in migrants losing respect, being disgraced, and/or being stigmatised by their families and communities, and possibly not even worthy of being welcomed back.

However, unlike these studies, findings from this research also suggest that moral judgement can have gender stereotypical connotations which are often bound to **sociocultural gender expectations**. For example, a man who does not remit was criticised by several participants as ‘miserable’, ‘mal hombre’ (bad man), ‘mal esposo’ (bad husband) (who is also often accused of cheating), and/or ‘mal hijo’ (bad son). These criticisms were possibly a result of cultural ideology, because as a male recipient participant stated: ‘the role of provider is of the man, and that of a woman is to look after her children and home’. However, such adverse **gendered moral sanctions** may not always be equal among sexes. Migrant women were often highly considered and admired by men and women participants, and a woman’s inability to remit (even temporarily) was often justified, rather than such a stringent source of scorn, as it was for men. Yet findings from Boccagni (2012), Katigbak (2015), and Parreñas (2010) differ.

#### **7.4.2.2 Solidarity, reciprocity, and gratitude**

The inter-relationships of **solidarity**, **reciprocity**, and **gratitude** lies at the heart of many remittance relationships since most transnational families exchanging remittances endeavour to maintain and invest in the longevity and cohesion of their relationships. Nevertheless, these constructs are often only touched upon in the remittance literature; even though findings from this study suggest how these concepts: (a) often form part of a cycle, where solidarity often leads to reciprocity (and vice versa), and reciprocity (generalised or balanced) and solidarity often leads to gratitude, which further influences continual solidarity and reciprocity; and (b) how these constructs can offer guidance in understanding the meaning of remittances, why some migrants remit (or stop remitting), why remittances may be managed or used in a particular manner, and some of the relational congruencies that may exist among feminised and masculine remittance relations. Furthermore, solidarity can have gendered connotations. For instance, the pre-migration context (including past family experiences and/or domestic violence) of many participants led various men and women to remit *due to* ‘affectual solidarity’<sup>153</sup> towards many of their female recipients, in an effort to help them prevent being in a situation of gender vulnerability.

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<sup>153</sup> According to Bengtson and Robert (1991) there are six types of solidarity: (1) associational, (2) affectual, (3) consensual, (4) functional, (5) normative, and (6) structural. In this study, solidarity is discussed in reference to ‘affectual solidarity’.

Moreover, in exploring the particularities of reciprocity, fusing Sahlins (1972) scheme of reciprocities and principles of SCT can be particularly useful for two reasons. First, because reciprocity, along with trust, values, and norms, accompanied by sanctions (essential attributes/sources of social capital) (Coleman 1988; Portes 1998), underpins many remittance relationships. Second, because Sahlins (1972) scheme of reciprocities (generalised, balanced, and negative) may help explain how even within reciprocal exchanges, reciprocity may differ in character.

In the case of this study for instance, most remittance relations were based on notions of **generalised reciprocity**. A reciprocity which is altruistic in nature (Sahlins 1972), and rests on the giver's assumption that at some point, something intangible will be returned (e.g. affection, care, respect, loyalty). Hence, the concept of generalised reciprocity appreciates the significance of emotions in exchange relations (Åkesson 2011). Furthermore, the expectation to reciprocate is indefinite, and 'the time and worth of reciprocation are not alone conditional on what was given by the donor, but also upon what he will need and when, and likewise what the recipient can afford and when' (Sahlins 1972: 194).

In the case of many transnational remittance relations, remitting can, not only become expression of solidarity and reciprocity, but such demonstrations often further elicit, or are rewarded in the form of generalised reciprocity – via emotional demonstrations, attention, actions (recipients 'doing things' for remitters), '**gratitud**' (**gratitude**), and gains in social, symbolic, and even spiritual capital (see chapter 5 introductory quote and **vignettes 26, 31, 32**). Many times, such rewards of reciprocity (often shaped by sociocultural norms) may not be made explicit to the remitter, but recognised by their family/community back home. Gift and maintenance remittances for instance often exemplify generalised reciprocity, as these are often gestures of 'voluntad' (goodwill) and expressions of 'cariño' (affection) and gratitude. Nonetheless, 'gifts', regarded as 'voluntary, disinterested and spontaneous', are in fact part of an exchange relation (Åkesson 2011: 332) where reciprocity, generosity, gratitude, and even discretion may be essential. After all, from a relational perspective, 'gift-remitting' can express affection and remembrance . . . and thus, establish a process of mutual recognition' (Cliggett 2005: 37).

**Balanced reciprocity**, on the other hand, relates to direct and explicit exchanges/expectations, where 'the reciprocation is the customary equivalent of the thing received' (Sahlins 1972: 194). Hence, unlike generalised reciprocity, balanced reciprocity is

more economic, since ‘the material side of the transaction is at least as important as the social’ (Sahlins 1972: 195). For example, remittances as loans and/or loan repayments normally form part of balanced reciprocity, but nonetheless exemplify how ‘material flows’ tend to be sustained by prevailing social relations (Sahlins 1972).

Meanwhile, unlike, generalised or balanced reciprocity, (and in the absence of gratitude), **negative reciprocity** - ‘the attempt to get something for nothing’ (Sahlins 1972: 195) may surface. In remittance relations this often prevails when self-interest and trust are broken (e.g. **vignettes 13-15**) and one of the parties (in these instance recipients) fail to live up to mutual expectations of trust, respect, support, and affection (generalised reciprocity); potentially also resulting in disappointment and sanctions (see chapter 5).

Thus, emotional remittance relations can highlight how remittances have an affective and social function to perform, often attached to gender roles. Remittances may not only be expressions of reciprocity and gratitude (which can contribute towards family cohesion and gender solidarity), but remittances can function as a social norm - norm which if broken, risk facing social sanctions (Coleman 1988).

#### **7.4.3 Symbolism and gender imaginary**

‘All social practices involve interpreting the world’ (Connell 2002: 65). After all, ‘society is unavoidably a world of meanings’ (Connell 2002: 65), and in the case of remittances exchanged among transnational families, this is no different. Within the RGFRF, the symbolic relations dimension serves two purposes. First, like power, production, and emotional relations, it exposes the importance of context and the multiple symbolic meanings, expressions, expectations, and implications of remittances on family and gender relations. Second, it helps highlight the connection/congruencies between the various RGFRF dimensions. After all, remittance gender and family power, production, and emotional relations also tend to be symbolic relations/processes, representing: (1) visibility mechanisms, (2) symbolic acts of remembrance, recognition, *superación*,<sup>154</sup> and/or redemption, and (3) social status signalling devices.

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<sup>154</sup> *Superación* (different forms of success/progress) had multiple meanings for participants. Some of these meanings included: social/economic progress, bettering oneself/family, and/or overcoming adversity.

#### 7.4.3.1 *Visibility mechanisms*

First, as discussed in chapter 4, in an attempt to enhance the understanding of what motivates migrants to remit, Harper and Zubida (2013a) propose a new category to Lucas and Stark's (1985) typology - remittances as a 'visibility tool'. Yet, while findings from this study concur that remittances serve as a 'visibility tool' which helps migrants boost their self-esteem and/or maintain connections to/with their homelands - as do other studies, such as Paerregaard (2015), Sobieszczyk (2015), Yeoh *et al.* (2013); insight from this study suggest that remittances should be conceptualised as mutual (rather than unilateral) visibility mechanisms among transnational social fields.

Conceptualising remittances as **mutual visibility mechanism** can further accentuate how remittances may: (a) form part of bilateral social exchanges linked to gender and family roles, (where men and women often gain, maintain, or build presence within their families and communities either as remitters or recipients/managers), and (b) symbolise new/existing expressions/forms of power, or alterations/variations in gender power relations in different realms (see **section 7.2.2**), which may not always lead to inequality, but interdependence, or different forms of mutual empowerment.

For example, for many men and women participants in this study, maintenance, investment, or gift remittances were often a central binding factor in their relationships - 'muestras' (demonstrations/symbols) of: 'sacrificio' (sacrifice), 'lucha' (fight/struggle), 'cariño' (affection), 'responsabilidad' (responsibility), 'esfuerzo' (effort), 'solidaridad' (solidarity), 'gratitud' (gratitude), and/or 'compromiso' (commitment). However, findings suggest that these 'muestras', exemplified via various types of remittances, are often imbued with specific gender symbolism among different family relations (see **chapter 6**). For instance, whether this is because remittances may: (a) become symbols of paternal authority, discipline, and rewards (**vignette 37**), (b) contribute towards women empowerment and self-confidence, as some may gain innate, shared, and generative power (**vignette 38**), unconditional support (**vignette 26, 43**), and opportunities (either by remitting, managing, or by how remittances are used) (**vignette 34, 42**), (c) illustrate adherence to inculcated moral values and the fulfilment of expectations/responsibilities influenced by sociocultural and gender norms (**vignette 5a, 5d, 27**), (d) exemplify adaptation to changes in gender relationship and new responsibilities (e.g. as in the case of **vignette 4** where a father takes charge of administering the investment remittances of his daughter, while his daughter becomes the household provider), or (e) based on the gender

ideologies/values of migrants/recipients, become instruments through which they can continue to exert some power via 'control remoto' (remote control), while meeting the demands of being a good husband, mother, wife (PMCD 2006).

#### **7.4.3.2 Symbolic acts**

Second, linked to **section 7.4.2.1**, remittances can also be conceptualised as **symbolic acts of remembrance, 'superación', reciprocal recognition**, and in some cases even **redemption**. For many participants, for example, remitting maintenance or gift remittances (particularly during special occasions) served to make themselves present, while showing adherence to/preservation of traditions, values, and beliefs which they considered emotionally, socially, or symbolically important. In the case of some remitters who felt they had failed their partners or parents (pre/during migration), their narratives suggested that remittances also symbolised redemption, and helped them boost their self-esteem by doing 'lo correcto' (what is right).

Furthermore, for many men and women, the transformation of remittances into various forms of capital represented different configurations of mutual 'superación' (progress) – for them and their recipients. Actions with gender symbolism. The narrative of many female participants for example (particularly those who were subjugated in Ecuador), suggested that remitting symbolised overcoming adversity and gaining different forms and expressions of power (see **section 7.2**). These participants were able to work closely with some of their close recipients, (primarily in feminised remittance relations); and make a positive difference in their lives, as well as that of others (see **vignette 1, 9, 38, 39, 40, 41, 42, 43**). For some male participants (particularly those with a wife, children, and/or siblings in Ecuador), their narratives also suggested that maintenance and investment remittances for example, made them feel a sense of 'superación' and dignity based on their future 'gendered social imaginary' (Pessar and Mahler 2003) - of being 'somebody' in Ecuador, while justifying their hardship and 'marginalised masculinities' (McIlwaine 2010) in England. A male remitter explains this in **vignette 46**:

**Vignette 46: From 'nobody' to 'somebody' – masculine remittances and gendered social imaginary**

Here I may be a 'don nadie' [nobody] . . . 'aguantando maltrato' (standing mistreatment); but see, with what I am sending I am building a better future there. And in our 'terruño' [land], I am 'alguien' [somebody]. There people know who I am. There things are different. . . It is for something that I kill myself here! [51-year-old male remitter].

Such symbolism of ‘*superación*’ is also often interconnected with emotions and **reciprocal recognition** among feminised and masculine remittance relations. As Coleman (1988: S102) argues, ‘people are always doing things for each other’, and hence the importance of reciprocity and recognition to maintain and acknowledge each other in these relationships. Most participants for example, were mindful that their ‘*superación*’ was co-dependent. Hence, many *migrant* men and women participants used gift but also maintenance remittances to demonstrate gratitude and recognition to those who had been a source of strength, guidance, or who had helped them pre and during migration. Mainly female (mothers, sisters, wives); but also male relatives (fathers and brothers). In the case of *recipients*, many reciprocated by becoming their ‘remittance managers’ and transforming remittances into different forms of capital (see section 7.3). In addition to caring for their children, property; and offering remitters emotional support and acknowledgment (e.g. in the form of praises, respect, appreciation). Thus, via remittances, a symbolic process of mutual recognition that helps build and sustain social capital may become tangible via exchanges that cannot only be polarised into formalised economic or social value, but which must be understood as intertwined (Cliggett 2005).

#### **7.4.3.3 Status signalling devices**

Third, evidence suggest that a further commonality between the different forms of remittances is that they often serve as ‘**social status signalling devices**’ indicating economic success and increased status (Naiditch and Vranceanu 2011). Thus helping maintain, nurture, or reaffirm the symbolic capital of migrants *and* recipients within their families and communities (e.g. vignette 31), which may subsequently alter gender power relations and social hierarchies between migrant and non-migrant families. For example, findings from this study suggest that for the migrant male participants who narrated how they experienced discrimination, loss of status and self-esteem in England, remitting made them feel respectable, since by engaging in this transnational practice, they were fulfilling their gender roles in Ecuador. For many women remitter participants, their new sense of empowerment was also imbued with gender symbolisms (see vignettes 34, 38, 39, 41, 42). Hence, remittances themselves may be regarded as a symbol of resistance; a response to status loss and discrimination (Sana 2005).

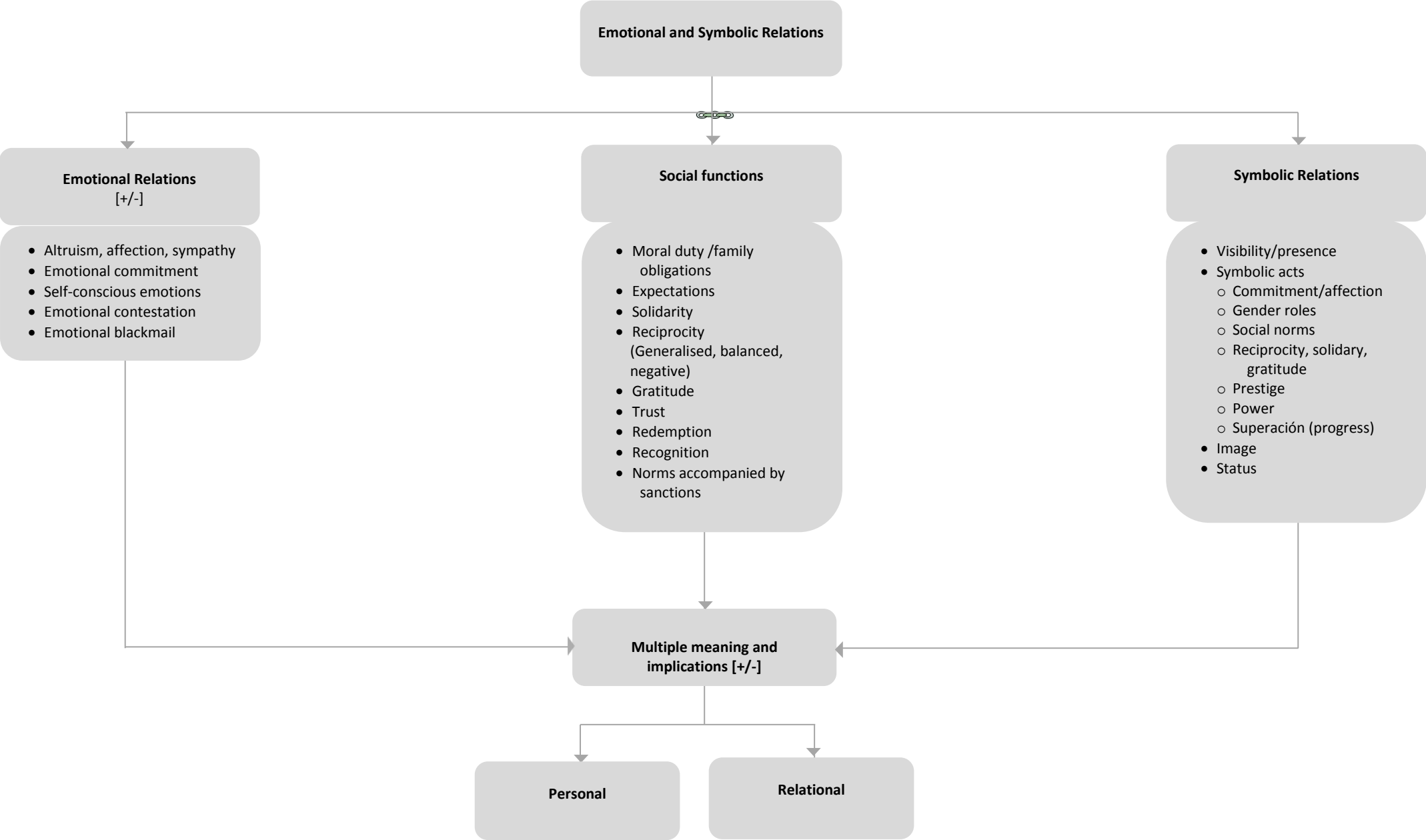
Findings from this study, as well as those by Menjívar and Agadjanian (2007) and Pribilsky (2004) further suggest that recipients; particularly females, are placed in central roles. They are responsible for ensuring that the expenditure of remittances reflects their

husbands' success abroad and their family's improved social status. This is important since the acquisition of physical capital and expenditures on durable goods, the latest fashion, and/or social gatherings, help maintain, gain, or re-affirm elevated appearances, status, and respect. These expenditures and acquisitions are important in Ecuadorian society, since as a female recipient in **vignette 47** below suggests, 'el que diran' matters. Nonetheless, remittances may also generate negative emotions (such as envy) from those who do not have the privilege of receiving remittances. Thus, remittances may also act as social status signalling devices, highlighting the inequalities that may arise between recipients and non-recipients, (even within migrant families).

**Vignette 47: 'El que diran' - What people say**

Here 'las apariencias' [appearances] and 'el que dirán' [what people say] are very important. People are always talking and 'cuchicheando' [gossiping]; so yeah, they see you well dressed, 'bien arreglatita' [looking good], building your nice house; that says a lot. And in my case that is because of what . . . [husband's name] sends us. He has us 'bien cuidados' [well looked after]. But also because I have been 'pilas' [clever] with this money. . . But at times I feel that, that also gives people 'envidia' [envy], even in one's own family . . . [50-year-old female recipient].

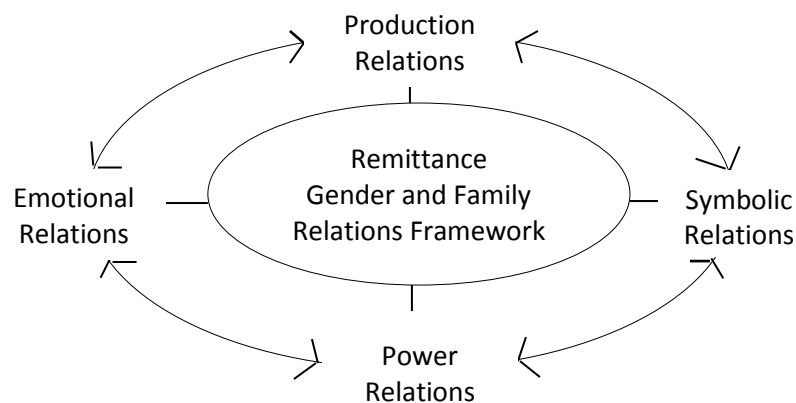
**Figure 18: Emotional and Symbolic Relations (ESR)**  
(Author's elaboration)



## 7.5 Interlinkage of relations

As discussed at the beginning of this chapter, the four relations of the RGFRF (sections 7.2-7.4) have been presented separately for analytical purposes only. Evidence in this and previous chapters suggest that in reality these relations and their relevant constructs tend to be interconnected. Thus influencing, initiating, leading, or resulting in one another (see figure 19). For example, among participants' masculine and feminised remittance relations, emotions (see section 7.4) normally initiate the transnational process of remittance exchange, and the subsequent management of remittances. However, based on the context of specific remittance relations; the sending, using, management, and transformation of remittances into different forms of capital (see section 7.3) can further result in symbolic and power relations (see sections 7.3 and 7.4.3) with various transnational gender relations and family meanings and implications.

**Figure 19: RGFRF Interlinkage**  
(Author's elaboration)

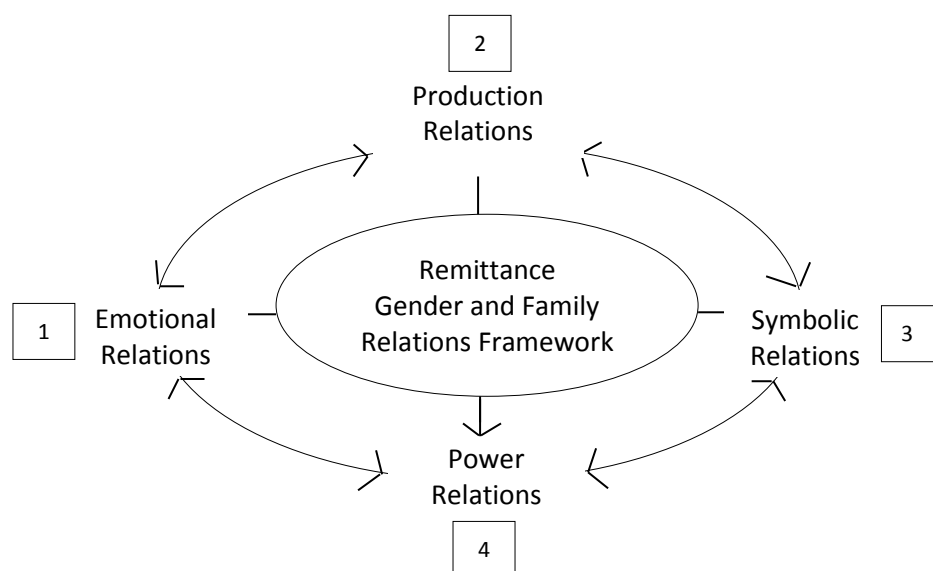


In an attempt to further illustrate the interlinkages of these four relations, insights from the three main types of remittances discussed in this study are subsequently briefly examined via exemplars (based on an overview of findings presented in previous chapters/sections). In exploring these interlinkages, it is important to acknowledge that the context of specific RGFR matter, as does the fact that these practices can evolve over time. Different remittance relations can have specific gender meanings, purposes, and expectations, which may nonetheless be interpreted differently by different individuals. Hence, a potential benefit of embracing the RGFRF is that it can offer a more tailored, but yet flexible conceptualisation of remittances, which may be governed and influenced by a 'different logic in different circumstances' (Carling 2014: S252).

### 7.5.1 Investment remittances

As in the case with many other types of remittances, what often initiates many RMR (*production relations*) (see chapter 5, **section 5.3**) is not only the ambition of material or monetary gains, but strong family bonds established pre-migration. For example, from the onset, the expectations of, and the decision making about who will manage these remittances, the purpose(s) of remitting, as well as the decision about taking on such managerial responsibility, tend to be guided by existing *emotional relations*, strong affective bonds, close family ties, and trust. All which have been built and solidified over long periods of time. The management of remittances among various forms of inter and intra gender and generational RMR (see **figure 17**), and the evolution of these, also frequently result in the transformation of different forms of capital for both of them, and thus in *symbolic* and *power relations* (see **figure 19a**).

**Figure 19a: RGFRF Interlinkage  
Investment Remittances**  
(Author's elaboration)



Female remittance managers were preferred by participants due to an interlinkage of emotional, production, and symbolic associations. Men and women participants characterised the reputation/image of women as more 'trustworthy', 'responsible' and 'careful with money' than men (see **section 5.3**); even when findings suggest that these gender characterisations may not always be accurate. Within feminised and masculine RMR among participants, the meanings, reasons for investing, and the involvement of their managers also suggested some differences with important gender symbolic and power

relations. For example, while both remittance relations transformed remittances into different forms of capital (see **figure 17**), **feminised RMR** among participants (particularly between daughters and mothers) demonstrated ingenious ways of transforming remittances, which for many was part of their emotional gender morality, and their 'corazón de madre' [heart of a mother]. Some women participants gave the interest earned from remittance savings to their family not only due to emotional attachment, but due to the symbolic value of such actions - to remain visible. This act suggests that it made many women feel a sense of pride and empowerment as they had the power to give back to their families, while working together with their remittance manager to make remittances 'work'; thus further building not only their economic but social and symbolic capital (power) back home.

Many migrant women participants who transformed remittances into physical capital, also made such investments due to an amalgamation of emotional, power, production, and symbolic rationale. For instance, many wanted to transform remittances into physical capital investments to create emotional attachments between their children (second generation migrants) and Ecuador. While these transnational actions may start as emotional, these can result in significant gender empowerment and symbolic relations, since via investment remittances, their children were offered opportunities which their mothers often did not possess, and/or were unable to provide for themselves/their children prior to them emigrating/remitting.

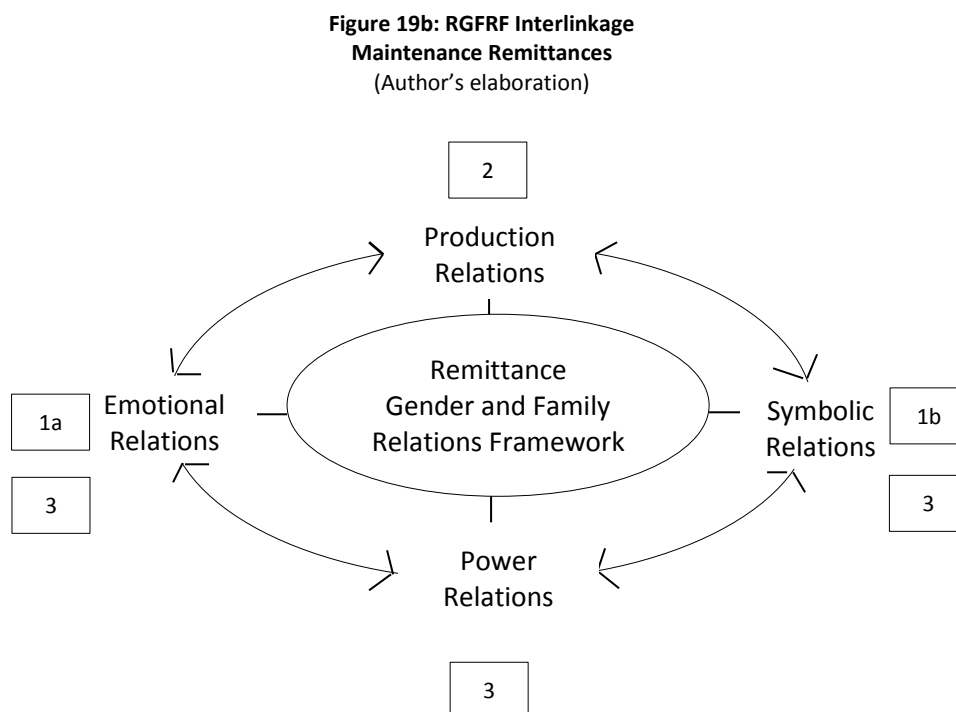
As previously discussed, in **masculine RMR** among siblings, investment remittances were often more strategic, with clear stipulations and instructions; and where power over how funds were invested tended to be under the remitter control. Some migrant men participants even held bank accounts under their names, which they monitored online; and those with the possibilities, even visited Ecuador to supervise their investments - which for many also possessed emotional, social, and symbolic meanings, (including the ability to fulfill their return plans, and having an opportunity to have the dignified life, respect, and visibility within the public and private power realms, which they so arduously worked for in England). However, for some male remitters, RMR with different female recipients also served distinctive purposes, and thus these relations were usually governed by a different set of power, production, emotional, and symbolic relations.

Nevertheless, despite the particularities of various RMR, and the various positive transformations of investment remittances into various forms of capital (for some female participants even spiritual capital), the primarily positive gender relations changes occurred for women (remitters and recipients). The analysis of the various RMR suggest that via investment remittances, women 'here' and 'there' can acquire several opportunities. For example: (a) as these women work collectively, gaining different forms of power (including mutual forms of empowerment - at times of different kinds), (b) as these women undertake new roles, and (c) by even resourcefully transforming remittances into different types of capital which can help them not only strengthen their economic and social, but their symbolic capital, as they become visible and recognised within their families and communities. RMR among women participants in particular, appeared to be guided by a strong sense of female solidarity.

However, exploring remittance management relations can also highlight how when these go wrong - emotional, power, production, and symbolic relations can be affected negatively, and even culminate some forms of remittances, and family relationships. After all 'money is power', and when remittances are lost as a result of mismanagement, trust is broken, and future ambition and plans may be shattered or postponed. In the case of this study, some feminised remittance relations implemented stringent 'sanctions' when faced under these circumstances, since from these women's narratives, it can be inferred that investment remittances were not only economic but emotional investments.

### 7.5.2 Maintenance remittances

Findings from this study suggest that it is emotional and symbolic relations guided by a strong sense of morality that often lead to maintenance remittances. The act of sending, using, receiving, managing, and transforming these remittances (production relations), can further result in various power, emotional, and symbolic relational implications (see **figure 19b** below) which may not always lead to gender inequality.



For example, in marital relationships (see chapters 5 and 6), participants' narratives imply that maintenance remittances were governed by emotional gender moralities. Husband participants commonly sent these remittances not only to show care and affection, but to fulfil their gender roles and 'responsibilities'. Hence, despite years of physical separation, maintenance remittances usually helped these men legitimise their symbolic presence and position in Ecuador. Simultaneously, these remittances resulted in them engaging in new dyadic power relationships with their wives, where these men held 'orchestration power' over large expenditures, and their wives held 'implementation power' over the management/budgeting of remittances and everyday expenditures.

Interviews with participants suggested that maintenance remittances were also of symbolic importance; not only because these contributed to them maintain an elevated reputation within their families and communities, but because (given the context of their

own parental relationships), maintenance remittances helped many male participants set their image apart from their own fathers who abandoned them. However, by analysing 'remittance relations' (as opposed to a segregated analysis of migrants *or* recipients), findings suggest that their wives were not sedentary recipients in a subordinate position, but important transnational actors who also played important negotiator roles, and whom based on how they used/transformed maintenance remittances, also gained different expressions and forms of power (see **chapter 5**).

For many of the migrant women participants who sent maintenance remittances (largely to their children and parents), their filial/maternal remittance relations also demonstrate an interlinkage of these four gender relations, which further helped strengthen their social and symbolic capital with their recipients. A sense of emotional gender morality was also present among them, as many regarded these remittances as their 'deber moral' (e.g. in their roles as mothers or daughters). Moreover, the fact that many of these women undertook a new role (of household provider), further suggests the important power and symbolic changes that benefited these women and their (largely female recipients) - helping them gain a sense of self-esteem (often lacking due to past experiences of domestic violence), agency/power to make a difference in their/their families lives, and be more considered, respected, and involved in household decision making.

### **7.5.3 Gift Remittances**

Gift remittances (GR) (see chapter 5, **section 5.4.2**) primarily exemplify the interlinkage between emotional and symbolic relations. Findings from this study suggest that GR tend to hold emotional and symbolic significance, transcending their economic value - becoming expressions of positive emotions, generalised reciprocity, and symbols of emotional commitment, remembrance, gratitude, and recognition, which tend to generate happiness among those who received them (see for example **vignette 18**). Nonetheless, based on how GR are used/transformed, these may also result in wider gender production and power relations.

For example, in the case of some participants' feminised remittance relations who gave GR to their communities, poor children, or the church, such remittances often resulted in them transforming GR into social, symbolic, and even spiritual capital, (not only within the intimate and private, but public power realms). These women appeared to have gained

recognition, respect, status, and/or visibility among themselves and within their communities, which many of these women had not experienced prior to them emigrating. Hence, the transformation of GR often helped these female migrants and their remittance managers, acquire opportunities to gain different forms and expressions of power – e.g. as they worked together to make a contribution to someone else’s life, and in some instances, even keep some cultural traditions alive.

In parental remittance relations, gift remittances also suggest some important interlinkage of these RGFRF dimensions. For example, some husbands/fathers used GR (often managed/distributed by their wives) not only to: (a) demonstrate affection, and (b) give their children what they either did not have themselves, or what they were unable to provide pre-migration (e.g. latest technology), but also (c) as a source of discipline and motivation. Actions with important symbolic and power relation implications; as GR offered some father participants the opportunity to remain involved in every day fathering, while asserting, to a degree, their role as disciplinarians (see chapter 6, **section 6.3.3.1**). However, such paternal emotional demonstrations can also result in high expectations and materialistic relations that may further serve as status signalling devices. Conversations with some of their wives in Ecuador for example suggested how such generous gifts, marked visible differences between ‘the have’ and ‘the have not’; at times generating jealousy, but also distinguished these families in their neighbourhoods.

Furthermore, in sibling and parental remittance relations, migrant participants often used GR (particularly during special occasions) to show their remittance managers gratitude for their unconditional support and care; and via these demonstrations of affection and recognition, their recipients back home often reciprocated via generalised reciprocity; building migrants’ social capital and gender image, without migrants often even being aware of. In the case of one particular remittance relation, a son even converted her mother’s GR into savings for her. Actions with potentially important symbolic and power relations, particularly if she returns. Hence, the above examples as well as those in chapters 5 and 6, suggest that particular remittance relations may have multiple gender and family power, production, emotional, and symbolic relations that are largely interlinked at the core by emotional gender moralities and symbolism that transcend the economic value of remittances.

## 7.6 Summary

The aim of this chapter was to propose a new remittance framework that could facilitate a more holistic understanding of these transnational practices, placing emphasis on gender and family relations. The RGFRF is composed of four dimensions of gender: power, production, emotional, and symbolic relations (and their relevant constructs - see **figure 15**), that could serve as navigation tools in exploring the various meanings, usage/management, transformations, and implications of these transnational relationships, within the context of: (a) different types of remittances, and (b) various forms of family/gender relations. *Power relations* provide three constructs: expressions, realms, and forms of power. *Production relations* place emphasis on remittance management relations and the transformation of remittances into different forms of capital. *Emotional relations* underline the positive and negative emotions exchanged, and the social functions that remittances serve; while *symbolic relations* highlight the meaning and implications of these relations, including: visibility mechanisms, symbolic acts of reciprocal recognition, and status signalling devices. While a different set of composition/interlinkage of these four RGFRF dimensions may take place based on the context of particular remittance relations and types of remittances exchanged, (which may thus be prone to different interpretations), this framework nonetheless sensitises the understanding of economic remittances, and helps surface the complex gender dynamics and the multifarious meanings, transformations, and implications for transnational families exchanging remittances.

*When one comes here, life obviously changes, but that doesn't mean that you stop being part of your family there, or that the 'responsabilidades morales' [moral responsibilities] you have change. . . And what I send has helped me stay present there, 'a ser sentida' [to be felt]. But more than anything 'poder velar' [be able/have the power to] look after my parents, and to have hope of a better future no? Without having to depend on a man or anything, and to a certain point touch the lives of people who don't even know me'*  
*[31-year-old female remitter].*

## **Chapter 8**

### **Conclusions and Recommendations**

#### **8.0 Introduction**

The aim of this dissertation has been to explore three research questions related to the meaning, management (including usage and transformation), and implication of remittances for family and gender relations for an under-researched diaspora - Ecuadorian migrants in England and their families in Ecuador. Remittances have been explored primarily within the context of four forms of domestic remittance relations, where: (1) husbands remit to wives, (2) sibling remit to sibling, (3) children remit to parents, and (4) parents remit to children, and where different types of economic remittances, are exchanged. These economic remittances have mainly included: (1) maintenance, (2) investment, and (3) gift remittances. This exploratory approach focused on different forms of family relations and types of remittances is not commonly undertaken in remittance studies, since as stated in chapter 4, remittances tend to be treated as economic transactions, rather than as transnational relational processes, with individual, relational, and collective implications for migrants and their families. Methodologically, this study has embraced an interpretivist epistemology and a qualitative approach centred around 35 semi-structured interviews with migrants and their recipients, analysed using thematic analysis. In the following subsections, this final chapter aims to achieve three goals. First, to recapitulate key findings (section 8.1). Second, to discuss this study's contributions (section 8.2). Third, to recommend future areas of research (section 8.3).

#### **8.1 Key findings**

By exploring remittances within a relational context where various types of economic remittances are exchanged, findings<sup>155</sup> from this study suggest that remittance practices and their subsequent implications are not purely economic or genderless. Thus, this study shares congruencies and divergences with other remittance studies.<sup>156</sup> After all, as Lopez-Ekra *et al.* (2011) and Ramírez *et al.* (2005a) argue, gender not only creates a different migration experience for men and women. Gender 'also affects the amount and frequency

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<sup>155</sup> As mentioned in previous chapters, given the sample size of this research, it is worth reiterating that the findings presented in chapters 5-7, and the comparisons drawn to other studies (particularly those involving larger numbers of research participants) are suggestive rather than representative.

<sup>156</sup> Such as those by: Paerregaard (2015), Carling (2014), Åkesson (2011), Petrozziello (2011), de Haas and Van Rooij (2010), Lopez-Ekra *et al.* (2011), Mata-Codesal (2011a); Vullnetari and King (2011a), Menjivar and Agadjanian (2007), Cliggett (2005), Pribilsky (2004), Wong (2006).

of remittances sent back home, how the money is used, and how relationships within families are affected' (Lopez-Ekra *et al.* 2011: 70). Gender meanings, usages, managements, transformations, and implications of remittances are also dependent on a number of factors. These transnational practices can have multiple scenarios, and be interpreted from various angles. After all, in connexion to the interpretivist epistemology and subjectivist ontology adopted in this study, there are multiple truths and realities, all of which are valid (Watson 2008; Weedon 1997). However, such fluid approach and the dynamic, multi-dimensional, and intricate remittance relations among the transnational families who participated in this study also posed challenges to any simplified proposition regarding their complex lives and relations. This multi-dimensional approach enabled me to integrate my empirical investigation and analysis (presented in previous chapters) to suggest the following five key findings grouped under three main themes related to the research questions (RQs) of this study (see chapter 1, section 1.3). These are presented first in grey, followed by some contextual analysis.

### 8.1.1 Remittance meanings [RQ1]

#### **Finding 1**

Economic remittances are more than money. These are complex transnational social, emotional, and gender practices with multiple connotations, which help transnational families sustain interconnected symbolic processes of mutual visibility, recognition, and reciprocity. Yet, different type of economic remittances can have specific gendered meanings, purposes, and expectations for various family relationships.

For instance, unlike studies such as those undertaken by Julca (2013b), Stefoni (2011), the UN (2009), or Acosta *et al.* (2008b) which concentrate on the economic development dimension of remittance; the findings from previous chapters suggest that the meanings of remittances transcend the compartmentalised 'altruistic' or 'self-interest' motivations, or the 'productive'/'unproductive' implications which are often emphasised in the literature. These transnational practices have various individual and relational meanings (see chapter 5, **figure 12**). Remittances helped most participants not only maintain 'dual-social worlds' (Batnitzky *et al.* 2012), but nurture close family bonds, and sustain interconnected processes of mutual visibility, recognition, and reciprocity. Thus, remittances made a contribution towards helping participants invest in, and/or strengthen their social connections with their family, friends, and/or the broader community - despite years of

separation and physical distance. Yet, as chapters 5 and 6 highlight, who receives, who manages, how, which type(s) of remittances are exchanged, the role of migrants and recipients within their family, and the pre-migrant (and for some return migrants/recipients the post-migration) context of their family relations influence their meanings and implications.

Maintenance and gift remittances were particularly useful in helping migrant participants validate their commitment and affection, and the continuity of their responsibilities towards their loved ones in Ecuador. Remittances helped participants maintain visibility - be 'allá' (there) while being physically 'aquí' (here). Thus via remittances participants demonstrated to their families back home that they had not been forgotten. Remittances sent by a mother (see **vignette 1**) can represent emotional commitment and the fulfillment of her transnational motherly duties. The remittances a daughter sends to her parents (see **vignette 2**) may be regarded in moral terms, as part of her 'deber moral' (moral duty) and the fulfillment of her filial duties - of giving back and caring for her parents. These filial duties transcend national boundaries and are unaltered as a result of migration or marriage; if anything, these filial duties are morally and financially supported by their husbands. This is a finding which is not always common in the literature.

While remittances can also represent dependence, reliance on migrants 'voludad'(goodwill), and the reversal of gender and generational roles; the management of investment remittances also seemed to have largely positive self-esteem repercussions for those back home, just as it did for remitters. A father in **vignette 4** for example, suggested how as a result of being in charge of these remittances, he felt 'useful' and 'learnt' new skills. The management of remittances for his daughter and son-in-law also meant that he could carry out his paternal duty. He remained highly involved in his daughter's life, providing her support, and helping her 'cement [her] present and future'; even when he was no longer the financial provider.

For a wife receiving remittances from her husband (see **vignette 5a**), these represented the fulfilment of his commitment, and of mutual expectations - of him looking after the wellbeing of his family as 'jefe de hogar' (head of household), while she managed and transformed remittances into different forms of capital. His remittances also meant that his children could attend a better school, have a comfortable life; and that his wife could have additional choices and decision-making power within the household, as she gained

implementation power - although her husband retained orchestration power, particularly regarding large investment decisions.

Given the family context of many participants, and the 'mapapi' role many mothers in Ecuador performed, remitting to them appeared to be particularly important for participants. Remittances became symbols of filial gratitude, appreciation, and reciprocal recognition for their dedication, devotion, and unconditional support, and such symbolic actions were reciprocated by their recipients in various manners. For instance, via praises, blessings, prayers, care, hospitality (when migrants returned to visit), and in the case of some women, by looking after their grandchildren. Hence, remittances may not only be conceptualised as 'visibility tools' (Harper and Zubida 2013a), 'symbolic acts of recognition' (Cliggett 2005), or 'social capital re-productions' (Gorchakova 2012), but as transnational social, gendered processes with intricate power, production, emotional, and symbolic connotations.

#### **8.1.2 Management, usage, and transformation of remittances [RQ2]**

##### **Finding 2**

Remittances created new forms of long-term intra- and inter-gender and generational remittance management relations (RMR) with one/multiple close family members, where women were preferred as managers. Within these RMR, remittances were transformed into different forms of capital, at times secretly to avoid family conflict. While RMR helped these transnational families maintain, invest in, and/or strengthen their family relations, RMR were not always unproblematic. In some occasions, RMR altered remittance practices and relationships.

In the case of most female remitter participants, their *RMR* were *typically feminised*. RMR based on a mixture of altruism and self-interest motives, (including four sources of social capital - trust, values, solidarity, and reciprocity) (Portes 1998), were preferred to be held with women from migrants' side of the family whom remitters highly trusted. A remittance manager usually comprised of a mother, but also a sister, daughter, aunt; or in the case of married men, their wives too. These women included return migrants and non-migrants. Women in their roles as recipients/remittance managers were characterised by men and women participants as more 'conscientious', 'responsible', 'trustworthy', and 'better administrators' than men (see chapter 5, section 5.3). While participants' insight

and their narratives revealed that such perceptions and stereotypes were mostly accurate, there were some exceptions.

In most cases, RMR helped migrants and their 'managers' not only to maintain and invest in, but also strengthen family relations. Via these RMR and their individual actions, remittance senders and their managers demonstrated to each other mutual commitment, reciprocity (in the form of material and non-material support), dedication, and the fulfilment of family expectations and gender roles. Nonetheless, RMR are not always conflict-free. These can result in *frictions* among those 'here', or with relatives 'there', particularly when remittances are mismanaged (see chapter 5, figure 5). While in the case of most participants, RMR frictions tended to be minor and temporary, in one instance such mismanagement did result in the permanent dissolution of family ties.

Moreover, even when some RMR frictions were temporary, these did alter some remittance practices and relations. In the case of some male participants for example, some of these mismanagements led to a change in their remittance administrator (e.g. from one woman to another) (see **vignette 14**), or to a more stringent control/supervision of remittances. (The latter case happened for some male remitters who only engaged in masculine RMR with their siblings). Yet, as in the event of **vignette 13**, a female migrant participant took more drastic actions. She not only stopped sending investment remittances, but arranged reverse remittances from her remaining funds in Ecuador. Thus allowing her to: (a) maintain better control and management of her money, and (b) subsequently invest in England to avoid further family disputes/fractures.

While migrant participants held important decision making and delegation power in these RMR (since investment remittances were largely sent for their economic advantage), exploring RMR highlighted the important role and involvement that many non-migrants and/or return (mainly female) migrants have in Ecuador as remittance managers, and in the successful transformation of remittances. However, many remittance studies have not fully analysed RMR. The emphasis of a large number of remittance studies remains superficial and segregated by focusing either on migrants and/or their financial contributions (Batista and Umblijs 2014; Nica 2014; Yang and Mbiti 2014), or their recipients in their roles as beneficiaries (Calero *et al.* 2009; Milusheva 2010; Musumba *et al.* 2015); when in reality, both are active, engaged, and contributing actors in these transnational processes. As Carling (2008b: 1455) argues, 'transnational practices . . . involve exchanges and relationships between migrants and non-migrants, and warrant consideration of the non-

migrants' active involvement'. Furthermore, as participants' experiences suggest, the role remittance managers carried out in Ecuador was crucial at the productive, emotional, social, and symbolic levels. Their guidance, integrity, dedication, assistance, negotiation and administrative skills made the difference between the realisation or failure of a migratory dream.

The type of RMR that male and female participants held with their remittance managers and their degree of involvement often also differed. *Feminised RMR* appeared to be much closer than masculine RMR; possibly due to the struggles these women shared, the strength of their pre-migration ties, and due to the multiple functions these women performed for one another. For instance, upon emigrating, some female migrant participants heavily relied on their mothers or a close female relative. This reliance was not only for the successful administration of their investment remittances, but also for the upbringing of their children and the management of their maintenance/education remittances. At a minimum, this reliance lasted until their children were reunited with their mothers, or until they reached adulthood. Likewise, in the case of some 'momagers' in Ecuador, they even placed their own assets at risk to help their migrant daughters transform remittances into other forms of capital. Hence, findings suggest that among these tight and mutually giving feminised RMR, several female migrant participants tended to be particularly dependent on their mothers' advice before making major investment decisions in Ecuador. Often, extensive consultation and input exchanges took place before reaching decisions about the investment of remittances.

*Masculine RMR* held with brothers appeared to be less emotional and more strategic. This was particularly the case for those male migrants who were single, more educated, and in a better financial position. For example, unlike most women participants, these men remitted to their own accounts, monitored these online, and travelled more frequently to Ecuador to supervise their investments. Further research is needed to explore masculine RMR particularly among siblings as this is scarce in the literature. Nevertheless, studies such as those by King and Vullnetari (2009) and Debnath and Selim (2009) have highlighted how in some patriarchal cultures, most remittances are sent by men to other men, mainly to migrants' fathers.

Despite some of the divergences in RMR among men and women participants, the support remittance managers granted migrant participants usually did not go unnoticed. Material and economic gift remittances were often sent by migrant participants to their

remittance managers as manifestations of their gratitude, recognition, and affection. These demonstrations of gratitude, recognition, and affection were generally returned by remittance managers/beneficiaries in the form of generalised reciprocity. For example, by offering migrants affection, respect, care; and by intentionally/unintentionally helping boost migrants' social status and reputation within their families and communities in Ecuador.

Findings thus suggest that remittance managers/recipients played a crucial role in assisting migrant participants to not only transform their remittances, but also in maintaining and/or accumulating a range of different forms of capital (power) - including social and symbolic. Yet, depending on the type of RMR transnational families held, and who the remittance manager was, RMR reward practices differed. For example, as discussed in chapter 5, when remittance managers were wives, husbands usually expected them to administer and budget remittances as part of their role and wifely duty - an 'obligation' wives had to perform while men 'work hard' abroad to earn the money. Hence, unlike mothers, sisters, or brothers, wives in their role as remittance managers, did not receive formal recognition for their efforts. Yet, for these wives, if they needed anything, their answer was often only a phone call away.

Moreover, while studies such as those by Mata-Codesal (2011a) find that remittances can disrupt generational roles (e.g. as parents who are the traditional household providers become their children's dependents), this study finds that rather than disrupting generational roles, migrants' parents gained further involvement in transnational household affairs by managing remittances. Furthermore, depending on the context of their relationship, managing remittances appeared to have positive implications within their families as both of their actions often lead to a mixture of preserving and reinforcing some elements of their gender/generational roles, while altering others.

For instance, in the case of many *daughter-mother RMR*, evidence suggest that several of these recipient mothers in Ecuador acquired new functions and roles. These roles included that of administrator, distributor, and negotiator. These new roles and responsibilities not only helped these mothers maintain an even greater degree of involvement in their daughters' lives (often also strengthening their bonds), but also gain a high level of influence over the investment decisions made. This was an important change that many participants argued would not have taken place if their daughters remained in

Ecuador, because such role would traditionally be undertaken by their daughters' husbands, or their daughters themselves.

*Daughter-father RMR* also suggested important gender dynamic changes. Insight from chapter 5 (section 5.2.2) suggest that while gender and generational roles can indeed change, these are not always negative. For example, while a father in Ecuador may no longer be the financial provider of the household, via undertaking managerial responsibilities of his daughter's investment remittances, he can maintain his position as 'the man of the house.' A man busy and in charge of buying land and project managing the construction of his daughter's flats; and due to these contributions, be acknowledged by his family.

By exploring remittance relationships and RMR in particular, this study also underlines how the transnational families who participated in this study made remittances 'work'. Participants transformed remittances into different forms of capital with important power, production, emotional, and symbolic implications for both - at the individual and relational level. For example, RMR seemed to result in mutual forms of empowerment (not only within the intimate and private, but even public power realm). For instance, as a result of the monetary and/or personal contributions/involvement some migrant women participants and their female managers gave to their community, they both gained social recognition. Findings further imply that remittances allocated towards education (cultural capital) were a key means through which many male and female migrant participants tried to empower their recipients in Ecuador and improve the life of this and future generations. In the case of some of their female beneficiaries, remittances also helped participants positively change gender relations. For instance, given their own personal experience, the men and women who funded the education of their female relatives often tried to help these women acquire the capabilities to be self-sufficient, and thus be able to support themselves and their children without having to be financially dependent on a man. Consequently, these women recipients could avoid the challenges faced by many migrant women or their mothers'.

### Finding 3

The personal pre-migration experience of domestic violence and/or family context of many participants thus led several men and women to remit in an act of solidarity towards many of their female recipients in Ecuador in an effort to help them prevent being in a situation of gender vulnerability.

Nonetheless, in the case of a male participant, investing in his wife's higher education appeared to be not only a way to set a good example for his children to follow, but also to change gender relations in his household. His plan was that upon his return, his wife would work and provide for the family. However, whether this would come to fruition is unknown. Mata-Codesal (2013b), de Haas and Van Rooij (2010), and McKenzie and Menjívar (2011) for instance, suggest that migrant men often regain the role of head of household and provider upon return.

Unlike most studies that provide a generic and genderless macro/micro view on the usage of remittances, including Ecuadorian studies such as those by Mendoza *et al.* (2009) and Olivié *et al.* (2008), findings from this study suggest that while there are some similarities in the reasons why male and female migrant participants remit - including a mixture of altruism and self-interest motives (Lucas and Stark 1985), and how they use remittances, there may also be differences. One of these differences found in chapter 5, (which also differs from studies such as those by Rahman (2013), and Ullah and Panday (2007)), is that even when a large number of participants convert remittances into physical capital, the reasons for doing so often differed. For example, for many female remitters, purchasing land or building a house was not only important in terms of: (a) their own sense of personal empowerment or accomplishment, (b) the actual monetary value of such investment, (c) the comfort and/or further monetary gain it would potentially render in the long-term (particularly if they return permanently to Ecuador), and/or (d) the inheritance it would offer their children; making such investments was also important because these created a 'pull' factor that would encourage their children (second-generation migrants) to maintain roots and socioeconomic interactions with the 'patria' (motherland).

However, such a finding does not tend to be discussed in the literature, and as mentioned in chapter 6, requires further exploration. This form of feminised strategising highlights the different mechanisms that many migrant mothers in this study tried using to create/maintain connections between their children (who often left the country at an early

age or who were born abroad) and Ecuador - by giving them a sense of ownership. Likewise, these practices challenge an element of the classical work of Lucas and Stark (1985) where remittances are regarded as a calculated economic strategy, where one of the motives for remitting is 'to maintain favor in the line of inheritance' (Lucas and Stark 1985: 904). In this study, the *self-interest* motive of inheritance was not a reason for migrant participants to remit to their families. For (mostly migrant mother) participants, the transformation of their investment remittances was made to ensure their children maintained transnational connections with Ecuador, and so that the *second generation migrants* could inherit something, both economically as well as culturally.

Narratives from a few migrant male participants also suggested that the transformation of their investment remittances into primarily physical capital served to avoid being marginalised by their families/communities upon their return, and to fulfil simultaneous expectations of them being successful migrants. As a male participant in **vignette 11** shared, families who stay behind often have pre-conceived notions about what 'success' should be for migrants/return migrants, and about what they are expected to achieve with the fruit of their labour. Moreover, the insight of some male participants who transformed remittances into aspired physical capital in Ecuador suggested that such actions also helped them boost their ego and achieve what Wills *et al.* (2010: 116) argue is a 'double masculine consciousness', where although they felt subordinate in one gender regime, they were hegemonic in another. Some of these male participants mentioned how they felt like a 'don nadie' (nobody) in England, particularly due to the unskilled occupations most performed and the discrimination some encountered. Yet, they felt like a 'somebody' in Ecuador, where via their material accomplishments (acquisitive and transformative capacity of remittances), they felt respected and recognised.

Nevertheless, although findings suggest that different forms of remittances often assisted male and female participants to invest in transnational social and symbolic capital; feminised remittance relations presented various ingenious and peculiar ways in which remittances were used/allocated. Some of these feminised RMR also transformed remittances in a manner which has not been discussed in the literature. For instance, there were some instances where women participants transformed remittances into savings (economic capital), and the accrued interest was then converted into gift remittances for close family members. *International remittances* were also at times transformed into *internal remittances* as these were given to family members in need. In a daughter-mother

RMR, a mother also attempted to further transform her maintenance remittances and her daughter's investment remittances into 'el chulco' (loans). In another feminised RMR, part of a daughter's maintenance remittances were converted into social security contributions for her mother's retirement. While for another female migrant participant, the remittances she donated to the church appeared to have been transformed into spiritual capital. The narratives of these women participants revealed a strong sense of female bonding and solidarity, and how the social, symbolic, and emotional significances of remittances surpass their actual monetary value.

### 8.1.3 Gender implications [RQ3]

#### **Finding 4**

Unlike several remittance studies, this research suggests that depending on the type of remittance relation and the way remittances are used and managed, remittances do not always contribute to maintaining or reinforcing gender inequality within transnational families, particularly in conjugal relationships. Wives' economic dependence on their husbands may only be temporary and/or illusory, and husbands' social, emotional, and administrative dependence on their wives may become just as important, if not stronger than their wives' reliance on them.

For example, by exploring marital RMR among participants, the findings from this study suggest that despite the traditional gender views of most participants regarding marital relations, where a husband is expected to provide for his wife and children as part of his duty/responsibility, and where a wife's dependence on her husband is not perceived in derogatory terms (but as a normal sociocultural practice); this study suggests that husbands' emigration and remittances helped create dyadic power relations, where migrant husbands often held orchestration power and their wives held implementation power. Wives in Ecuador also appeared to have acquired various opportunities as a result of their husbands' emigration and their remittances. For example, findings suggest that wives became the operational head of household, although their husbands usually retained this position symbolically, since they were consulted when large remittance expenditures were to be made. Wives in Ecuador also acquired more choices (e.g. to work or not to work and spend time with their children), and involvement in household decision-making; and depending on how remittances were used/transformed, these women also attained a source of empowerment (power to, with, within) (see chapter 7). This empowerment was

not only in terms of decision-making and implementation power, but in terms of status, autonomy, self-esteem, personal development, and new roles and responsibilities within the private and public realms. In contrast to findings by de Haas and Van Rooij (2010) for instance, wife participants in Ecuador did not seem to regard these additional managerial responsibilities as a source of burden, but rather as part of their wifely duty, which also offered them different prospects. Furthermore, unlike findings by Tacoli (1999), Menjívar and Agadjanian (2007), and Rahman *et al.* (2014), *wife recipients* in this study often placed themselves in a strong position of power by making different types of investments. For example, by investing in themselves (cultural capital), in different financial assets (mainly savings and physical capital), in social capital – particularly with their children, and/or by making/registering financial investments legally under their names. Thus these women also expanded their options and increased their financial security; potentially not only in the short, but also in the long-term.

Regarding wives' participants and their dependence on their husbands' remittances, findings suggest two important points, which again differ from findings of other studies (de Haas and Van Rooij 2010; Debnath and Selim 2009; Mata-Codesal 2013b; McKenzie and Menjívar 2011). First, in part because of the way wife participants used remittances, and the type of investments they made, wives' financial dependence on their husbands' appeared to be only temporary. For instance, until they culminated their studies, accumulated a certain amount of savings, and/or bought land, build houses/flats, which often subsequently became (or was planned to become in the near future), new forms of earnings/financial resources that could support their households, and act as insurance/contingency mechanisms in old age. Nonetheless, it cannot be discounted that these opportunities would not have been possible if it was not for the continuous and considerable financial contributions and support of their husbands.

Second, after years of receiving remittances, findings suggest that the dependence portrayed by some wife participants, was often illusionary and/or a tactical mechanism employed by some to ensure that remittances did not stop; and not always arising out of actual necessity. Following years (for many over a decade) of receiving remittances, many of these wives transformed remittances into additional source(s) of income, which could now substitute remittances. Yet, given the opportunity they had, their narratives suggest that these wives continued to take advantage of receiving/managing a constant influx of different forms of remittances. Hence, while remittances do not always lead to gender

inequality, over the years, remittances may contribute to sustaining materialistic relationships.

Furthermore, as evidence from chapter 5 suggests, after years of separation, the dependence of husband participants on their wives in Ecuador was just as important, if not stronger than their wives financial dependence on them. As Pinnawala (2008: 444) argues, 'gender and power may be understood from the perspective of 'being needed', and in the case of this study, husbands not only relied heavily on their comparatively better-educated wives for: (a) the successful administration of the overall household affairs, chores, and remittances, but (b) often in mediating their emotional relationship with their children, and (c) in helping them materialise their migratory dreams by converting remittances into diverse forms of capital (power).

#### **Finding 5**

The primarily positive gender relations change occurred for women participants (remitters and recipients) as they undertook new roles, directly received, managed, and controlled different forms of remittances, transformed remittances into various forms of capital, and gained various forms of power (including empowerment), decision making capabilities, autonomy, and a deeper level of involvement within their households/relations, and in some instances, even within their communities in Ecuador.

For example, for female migrant remitters (many of whom faced domestic violence in Ecuador), emigration and remittances offered them prospects for new modes of living. These women acquired opportunities to become providers, to support their families, to contribute to their communities, and to make a number of different investments; mostly with the support and insight from a close female relative in Ecuador. In the case of most male remitter participants, remittances mostly contributed to them maintaining and/or reaffirming their masculinity and gender roles (e.g. as providers, head of household, and/or in some instances as disciplinarians). These implications for male remitter participants should not be under-estimated given the importance of these for their self-esteem; particularly given the downward changes in lifestyle, status, and occupation many face in England.

## 8.2 Contributions

This study has sought to make two contributions at the empirical (section 8.2.1) and conceptual (section 8.2.2) level. I have aimed to set some building blocks for a greater awareness, and a better understanding of remittances and their implications on family and gender relations via studying a small group of Ecuadorian migrants in England and their families in Ecuador. I would argue that the information in this research can be useful for the Ecuadorian government (i.e. MIES and SENAMI – now part of MREMH) in the creation/implementation of programmes for migrants and their families, as different remittance relations, types of remittances, gender practices, and vulnerabilities are exposed for migrants and their families in Ecuador (including return migrants). These contributions are discussed below.

### 8.2.1 Empirical contributions

As discussed in the introductory chapter, although it is alleged that Ecuadorian migrants represent the third largest group of Latin Americans in the UK (IOM 2008) and in London (McIlwaine *et al.* 2010), as SENAMI (2012) acknowledges, there is not only a scarcity of statistical data on Ecuadorians in the UK, but there is a need to deepen the knowledge on this diaspora. After all, not only are Ecuadorians becoming a salient group of Latin Americans in the UK (McIlwaine 2012), but, most researchers who have focused on exploring Ecuadorian migrants (Boccagni 2013; Herrera 2013; Kyle 2000; Pribilsky 2007) have done so for those residing in the USA, Spain or Italy. Hence, at the **empirical level** this study has contributed new insight to the literature; not only by studying an under-researched male and female group of Ecuadorian migrants in England, but also by collectively undertaking a multi-sited fieldwork with their families in Ecuador (including non-migrants and return migrants) residing in 6 different provinces (in the Sierra, Costa, and Amazonía regions) to explore in-depth a key socioeconomic transnational practice that these transnational families mutually engage with. This aspect until recently, has not been the focus of study for this diaspora. For instance, even contemporary studies such as those by Boccagni (2014), Herrera (2013), Pribilsky (2012), and Kyle and Goldstein (2011) have not made remittances their focus of analysis. The studies that have explored Ecuadorian remittances have mainly done so to study the economic allocation and/or poverty impact of remittances (Bertoli and Marchetta 2012; Mendoza *et al.* 2009; Singh and Velásquez 2013). Moreover, while studies such as those by King *et al.* (2013) and Mata-Codesal (2011, 2013, 2015) provide a richer and more detailed understanding of material/social

remittances, their main study focus (particularly in the latter) lies with recipients in two villages in the highlands of Ecuador.

### 8.2.2 Conceptual contributions

As Levitt and Lamba-Nieves (2011) argue, there tends to be a divide between scholars who focus on migrants *or* their families back home. Yet, since transnational processes are not disconnected, studying them separately does not reflect the interrelated lives they both live, nor does it allow us to respond creatively to the challenges they face (Levitt and Lamba-Nieves 2011). Furthermore, as discussed in chapter 4, far less is known about how gender affects and is affected by remittances both at host and home societies (Lopez-Ekra *et al.* 2011). Usually when gender is addressed in remittance studies, it is often either studied as a dichotomous variable (sex), or focused on women – mainly in their roles as recipients/benefactors. Yet, as Miller (2011: 34) acknowledges, ‘gender is equally about men’s lives’. Hence, building from Connell’s (2002: 10) GRM, gender in this study has been conceptualised as a social construction – a matter of transnational social relations where men and women, remitters and recipients (non-migrants and return migrants) interact with one another across transnational social fields. Within the proposed RGFRF (see chapter 7), *remittances* themselves, and *remittance relations* are considered varied and multi-dimensional, interacting in a dynamic context socially and culturally shaped, where tradition and change tend to be in an amalgamated state of endurance and flux; as are various gender expectations, behaviours, roles, and assumptions among transnational families ‘here’ and ‘there’.

At the conceptual level, via the RGFRF, this study has also aimed to address some criticism and deficiencies in the literature. Based on the findings and analysis of this study, (as well as the analytical challenges I faced while making sense of remittances), this study has highlighted how understanding the intricate family and gender relations of remittances require more interconnected relational analysis and detailed analytical tools that gathered insight from both remitters and recipients exchanging various forms of remittances; as opposed to: (a) the traditional NELM approach (where the household is identified as a harmonious unit and remittances as economic strategies) (Carling 2008a; Mata-Codesal 2013b), or (b) traditional remittance typologies, (including the pivotal work of Lucas and Stark (1985) – which has shaped most of the remittance research; particularly that of economic/quantitative nature. In my view, these two are not sufficient or detailed enough to assist in the conceptualising/exploration of remittances as relationships, where migrants

and recipients (men and women) are both active members in transnational processes; and where there can be variances in the rational and nature of these relationships. Furthermore, as Carling (2014) acknowledges, the conceptual insight from ethnographic studies remain fragmented and marginal in remittance research.

Given the interdisciplinary nature of the topic under study, the RGFRF has gathered insight from various fields, including gender, migration, sociology, anthropology, psychology, and remittances studies. At a broader level, the RGFRF intends to offer a more integrative approach to the study of remittances as socioeconomic, cultural, gendered practices by doing three things. **First**, by offering a flexible set of compounded navigation tools/perceptual filters of analysis that can be moulded to one's specific research focus; while still providing a more structured and holistic way of thinking about remittances. Thus offering an opportunity of gaining a greater sensitivity and a richer multi-dimensional understanding of these transnational practices as new questions, insights, and interpretations arise.

**Second**, by exploring remittances as gender power, emotional, symbolic and production relations (including remittance management relations), within various family relationships who exchange different types of remittances between and among men and women, the various gender dimensions and complexities of different family remittance relationships may surface more easily. For example, given the types of remittance family relations held by participants, primarily four different forms of family/gender remittance relations were explored in this study, (held often simultaneously and for different purposes), where among these family relations, mostly three main types of economic remittances were exchanged; each sharing commonalities in social capital meanings but also specific gender connotations, expectations, and functions. The three main types of economic remittances explored were: maintenance, investment, and gift remittances, exchanged within the context of filial, maternal, paternal, and marital relations.

Exploring remittances as 'relationships' as opposed to purely monetary 'transactions' have further methodological and conceptual repercussions that can help highlight four things. First, how remittances have a fusion of power, production, emotional, and symbolic interrelated meanings, usages, transformation, and implications for the lives of migrants, recipients, and their family relationships, including their gender roles (which in the process can be changed and/or reaffirmed). Second, remittance relations are not static, and these may vary among different individuals, and across time. Third, single/multiple remittance

recipients/managers (often women) are not powerless recipients, but involved transnational actors who exercise agency in various ways. For example, not only by administering remittances, but by how they reciprocate the receipt of these. Fourth, how different and similar forms of gender empowerment may be possible simultaneously or at a point in time for those who remit and those who receive/manage different forms of remittances within the intimate, private, and public realms. Hence, remittances may not always lead to gender inequality. Moreover, although not the focus of this study, as recognised by Mata-Codesal (2011a), exploring remittances as 'dyads' (person-to-person transfers of money and gifts) can be useful not only in surfacing the gender but the *generational* reading on remittances.

**Third**, beyond the scope of what has been achieved in this PhD, this framework can also serve as a *comparative tool* which can further assist in the generation of new empirical and conceptual knowledge as *remittance relations* (as unit of analysis) are probed even further. For example, as each of the gender power, production, emotional, and symbolic relations are compared within different contexts, types of remittances, family relations; and as changes in family relationships may take place. For instance, as some migrants return, (e.g. as specific remittance plans are achieved), or as remittance practices are maintained or altered by first and second generation migrants of the same/different nationality. Different theoretical perspectives can also be further embraced in the future development of each of the four RGFRF dimensions. For example, the Marxist theory of modes of production could be used to understand remittance production relations from a more structural, meso level perspective. Where macro structural factors and micro level family dynamics are explored within a historical materialist perspective, within the capitalist mode of production, where patriarchy has operated through class relations (Khun and Wolpe 2013). Thus expanding the area of analysis, but also making a contribution to Marxist literature, where the theorisation of remittances remains scarce.

### **8.3 Recommendations for future research**

The journey of this research has shed light on a number of potential future research areas related to remittances and about those involved in these relationships. Six future research avenues and approaches are highlighted below. These suggestions would be particularly beneficial for the Ecuadorian diaspora in the UK given the lack of research on this group of migrants and their families. However, these can be equally pertinent for other transnational communities.

### **8.3.1 Present of remittances - Assimilation of first generation migrants**

**First**, the *present of remittances* requires further exploration within the context of *first generation migrants* in several different areas. For example, while this study has focused on Ecuadorian men and women who remit; in the process of recruiting participants, I also became acquainted with Ecuadorian migrants who did not remit; and research should explore in more depth the rationale behind why some migrant men and women remit while others do not. Could the practice of remitting (or not) be associated with their degree of assimilation into their host countries? Could transnational engagement in the form of remitting for example further segregate Ecuadorian migrants from fully integrating into the UK society socially and economically?

From a quantitative perspective, Carling and Hoelscher (2013) for example find that while economic integration has a statistically significant impact on remitting, socio-cultural integration does not. However as these authors acknowledge, differences by migrants' countries of origin are large. Using data from Mexican migrants in the USA, Sana (2005) for instance, finds that remitting is more common among those who experience status loss or who are not assimilating (e.g. in terms of English proficiency, legal status, and house ownership). Hence, undertaking such examination for Ecuadorian migrants in the UK using a mix methods approach, or at a comparative level, might not only produce new empirical data on the interplay between transnationalism and integration, but a more comprehensive conceptual understanding of transnational engagement, which also gives more prominence to the macro-structural forces. After all, while appreciating migrants' subjectivity and agency is important, it is also important to understand the political economy that gives shape to the material and subjective dimensions of migrants spatio-temporal experiences; including wider structural inequalities.

### **8.3.2 Present of remittances - Collective, religious remittances**

Furthermore, while this study has briefly touched on the *collective and religious remittance* practices of some participants; these require further exploration, particularly given the developmental and community effect they may have back home. Although there is growing evidence highlighting the important contribution that international remittances have on a country's economic development; and the governments of two Latin American

countries have pioneered programmes such as el 'tres-por-uno'<sup>157</sup> (three-for-one) in Mexico, or the 'manos unidas por El Salvador'<sup>158</sup> (united hands for El Salvador) to further enhance the developmental impact of collective remittances; little is known about what (if anything), the Ecuadorian government is doing (or can do) to disperse any positive developmental impact that collective remittances sent by Ecuadorian migrant organisation may have in their home communities. From the discussion with migrant participants who were part of Ecuadorian migrant organisations in the UK, these practices originated from their own initiative (often under female leadership) and with no additional local or national governmental support.

Similarly, while for some participants, their religious principles (including reciprocity and the act of charitable giving) seemed to have influenced their remittance practices; limited research has been done on how religion influences remittance behaviour (Kelly and Solomon 2011; McKenzie *et al.* 2013), or how community and/or religious organisations actually manage/use/distribute these remittances.<sup>159</sup> A comparative analysis of how the religious values and beliefs of migrants and recipients from different cultures affect their remittance behaviour and usage (e.g. between Catholic Ecuadorian and Muslim Bangladeshi families) could offer rich insight about an underexplored research topic and specific ethnic transnational communities.

### 8.3.3 Second generation migrants and future of remittances

**Second**, the *future of remittances* requires further exploration with reference to *second generation migrants* and the impact on transnational cultural connectivity across generations; where again time and political economy can be integrated into the analysis (Rogaly and Thieme 2012).

Will the second generation of Ecuadorian migrant men and women in the UK, for instance, continue the remittance legacy of their progenitors? If so, why? Would these

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<sup>157</sup> The goal of the 'tres-por-uno' initiated in 1999, is to channel remittances into productive enterprises. Thus, together with the community, the local and national government contribute one dollar each for every dollar migrant organisations or HTAs spend on community projects. The real benefit of this initiative is not simply the mixed financing that results from it, but rather the increasing cooperation between HTAs abroad, the community, and the local government (Hertlein and Vadean 2006).

<sup>158</sup> 'Manos unidas por El Salvador' launched in 2003 by Banco Agrícola, matches remittance transfers made through the bank with a donation to a fund for community projects led by migrant associations. Through this programme, Salvadorian HTAs have been able to bid on grants for development projects (Orozco and Rouse 2007).

<sup>159</sup> For example, during my fieldwork in Ecuador I tried to arrange an interview with a priest who received remittances from a migrant participant in order to discuss the usages and implications of these remittances for the church. Yet the priest refused.

transnational practices represent an emotional/ethnic attachment to their ancestral roots, or be associated to the physical capital they may inherit in Ecuador as a result of their parents' remittance practices? Or as Fokkema *et al.* (2013) has found for some second generation migrants remitting to Morocco, Turkey, or former Yugoslavia, could the remittance practices of second generation Ecuadorian migrants in the UK be part of their social and economic 'return plan'? Alternatively, could their remittance practices represent their lack of integration into the UK, and be an attempt to have a sense of belonging in Ecuador? Equally, if the second generation of Ecuadorians do not remit, further research is needed to explore the motives for not engaging in remittance practices. Could this be due to their sense of belonging, connection, and integration to the UK (a place where many of the children I met from my female migrant participants were either born or raised)?

#### **8.3.4 Relational dimensions of remittances**

**Third**, the *relational dimensions* of remittances also require further exploration for first and second generation migrants, at the conceptual, empirical, and methodological level; particularly in terms of a comparative, longitudinal, and multi-sited fieldwork approach that deepens the analysis on intersectionality. For example, this thesis has only been based on a limited number of Ecuadorian families who engage in international remittances practices. However, an ever-richier understanding of family dynamics, generational, and gender relations would be acquired by undertaking a comparative analysis. For example, between *international and internal remittance* practices of families who for instance, have siblings 'here' and 'there' who make financial contributions to their families. Between *migrant and non-migrant families*, and on following a longitudinal trajectory of remittance relationships. As Pessar and Mahler (2003) argue, much of what migrants do is based on 'social imaginary'. For example, for many migrant participants, their remittance practices were to a large extent, based on future planning and expectations. However, will their plans come to fruition when, and if they return? How will their remittance practice change over time? If and when migrant families achieve their economic goals and migrants return home, how will their family, gender roles, and relationships be affected? After all, individuals and relations can change over time and even more so without physical interaction.

Furthermore, as Guarnizo (2006) acknowledges, there is still a need for more intra- and cross-national *comparative studies* that explore Latin American migration within the Latin American region, as well as the North American continent, Europe, and Asia. Similarly, since most of the remittance studies to date are focused on a particular country, a comparative

analysis between different countries could further shed light on the similarities and differences of the transnational practices of migrant families. For example, from different and similar cultural background, ethnicities, socioeconomic classes, religion, regions, nationalities. The work of Singh and Velásquez (2013) and King *et al.* (2013) have started to undertake such comparative analysis, providing some captivating insight about the developmental and social aspect of remittances, but more comparative remittance research is needed.

### 8.3.5 Return migrants

**Fourth**, further research is needed on *skilled and non-skilled return migrants*. Unlike many remittance studies, several of my remittance recipient participants were return migrants, and many of them shared during their interviews, the social, economic, political, and cultural challenges they face upon return and in re-integrating themselves into the Ecuadorian society and labour market. Further research is thus needed for return migrants, particularly within the socioeconomic and political context. The presidency of Rafael Correa has placed migrants, whom he refers to as ‘la quinta region’ (the fifth region) at the centre of the political debate. Ecuadorian migrants now have an unprecedented political visibility and constitutional voting rights. In 2008, Correa’s government even created the ‘Plan Bienvenidos a Casa’ (Welcome Home Return Plan) (Boccagni 2014; Moncayo 2011).

Although these schemes offer a range of support and benefits, how are return migrants actually benefiting from these? What impact are these having (if any) on the life of return migrants, particularly the ‘unskilled’? Several participants in Ecuador highlighted the difficulties they faced<sup>160</sup> and the lack of awareness about many of these return programmes; including ‘El Cucayo’ which offers return migrants access to funds to undertake an entrepreneurship venture. Likewise, for those migrants who return as entrepreneurs, more insight is needed to explore the type of enterprises men and women establish, and the challenges they face in establishing these. The various social and economic implications of such entrepreneurship ventures at the local and national level, and the success/longevity of these enterprises also needs detailed exploration.

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<sup>160</sup> For example, in re-integrating themselves into their families, renewing their legal documents, encountering bureaucracy, obtaining medical care, or getting a job, which due to their age and/or lack of professional skills, some found not only challenging but impossible.

### 8.3.6 Reverse remittances

**Fifth**, *reverse remittances* also require further exploration. In this study reverse remittances were mainly a female practice, arising out of the frictions of remittance management relations, or as a reserve mechanism to be accessed by migrants in times of economic hardship while abroad. Yet, there is limited insight about these practices. Who engages in them and why? What are their social/relational and economic implications, including the transnational connections migrants have with their motherland? Exploring reverse-remittances may also shed new light on the migration-development nexus, and on the conceptualisation of these practices; especially if they are regarded not only as money flowing to migrants from the global South to the global North, but as reciprocal actions, where non-migrants offer migrants a range of services and support (Mazzucato 2011).

### 8.3.7 Implications of remittances for poverty and inequality in developing economies

**Sixth**, the implications of remittances on poverty and inequality in developing economies also require further exploration. After all, while there is evidence suggesting that remittances can contribute towards alleviating poverty, the impact of remittances on poverty is not automatic, and specific political, social, and economic circumstances in sending and receiving countries determine the extent to which this potential is exploited (Fajnzylber and López 2007; Singh and Velásquez 2013). Furthermore, as in the case with participants in this investigation, studies at a national level suggest that remittances are often not received by the extreme poor, but by lower-middle income families who can procure the funds necessary for a family member to migrate (Olivié *et al.* 2008). For instance, in Ecuador the richest 40 percent of the population account for nearly 57 percent of the recipients, while 22 percent of recipients come from the poorest 40 percent of the population (Calero *et al.* 2009).

Hence, since remittances do not reach every family, and the most vulnerable might have less chance of receiving them, remittances could also exacerbate inequality between families with migrant members abroad and non-migrant families (Singh and Velásquez 2013). Likewise, by contributing to an increase in the prices of land and houses, remittances may increase inequalities by making it more difficult for those at home trying to access land and houses. The impact of remittances on inequality however remains inconclusive (Singh and Velásquez 2013).

## 8.4 Final Words

Although remittances are one of the most visible outcomes of migration, the interlinkage between international remittances, family, and gender relations remains nuanced and complex, presenting multiple venues and opportunities for empirical, methodological, and conceptual contributions to be made; but also challenges, as it is difficult to encapsulate and conceptualise such intricacies. Nonetheless, the insight and RGFRF proposed in this study have presented evidence and tools to further enrich our understanding of these transnational practices, which transcend their renowned economic value. Hopefully, this thesis will offer insight not only to academics, but to migrant families embarking in such diverse and compound social exchanges, imbued with emotional gender moralities, transformational capabilities, symbolism, and power expressions.

After all, while remittances may not always lead to gender inequality, and remittances have the potential to generate positive gender relations changes and empowerment; the 'democratisation of gender relations' (Piper 2005) is not always automatic or implicit as a result of remittances. Remittances are governed by specific and changing sociocultural contexts and norms which must be embraced and acknowledged when exploring these. Embracing a more holistic, relational, and situational approach to the study of economic remittances that considers different viewpoints and domains can thus not only sensitise our understanding of transnational gender and family relations, but potentially lead to more tailored government initiatives and policy action.

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## Appendices

# **Appendix 1**

## **Interview Schedule**

### **Remitters**

(Ref. Section 3.3.1.1)

See Overleaf

**Interview Schedule<sup>161</sup>**  
**Remitters**  
**(English Translation)**

**Date:**  
**City:**  
**Place of interview:**  
**Interview start/finish time:**

**1. Background information**

**Name (optional):**

**Age:**

**Sex:**

**Birth place:**

City: Urban/rural area: Province:

**Marital status:**

**Children (UK/Ecuador/Other):**

**Education:**

**Occupation(s) in Ecuador/UK:**

**Language(s) spoken:**

**Place of current residency:**

**Individuals who comprise the household<sup>o</sup> (including those who live in Ecuador):**

Relationship to head of household*	Age	Sex	Education	Occupation	Lives in		
					UK	Ecuador	Other

**2. Migration history/experience [Context]**

 Tell me about your migration experience? <sup>o</sup> Why did you decide to migrate?

 How many years have you been living abroad and where have you lived?

 How many years have you been living here? <sup>□</sup>

<sup>161</sup> The questions in appendices 1 and 2 are based on the review of various transnationalism and remittance gender studies. Key influences and/or specific questions have been gathered from: Abbots (2012)<sup>A</sup>; de Haas and Van Rooij (2010); Erdal (2012)<sup>\*</sup>; Harper and Zubida (2013b)<sup>Q</sup>; Lopez-Ekera *et al.* (2011)<sup>4</sup>; Menjivar and Agadjanian (2007)<sup>\*</sup>; \*; Naiditch and Vranceanu (2011)-; Pessar and Mahler (2003)<sup>W</sup>; Pribilsky (2004)<sup>Q</sup>; Portes (1998, 1995, 1993)<sup>R</sup>; Rahman and Fee (2012)<sup>†</sup>; Torres (2008)<sup>□</sup>; UN-INSTRAW (2006)<sup>o</sup>; Maggard (2004)<sup>o</sup>; McIlwaine 2012; Moser 2009; Kelly and Louis 2006.

### 3. Life for migrant and family prior/since migration [Context]

- 🚦 How different is your/your family's life now compared to that in Ecuador, before you emigrated?°
- 🚦 Did you support your family financially in Ecuador prior to migrating? •
- 🚦 Is the life for Ecuadorian men and women here different to their lives in Ecuador? □ If so, how and why?

### 4. Transnational relations [Context]

- 🚦 Who do you keep in contact with in Ecuador? □
- 🚦 How do you keep in contact?
- 🚦 Have you visited your family in Ecuador since you migrated? •
- 🚦 How is your relationship with your family since you migrated?
- 🚦 Do you belong to any Ecuadorian group or organisation in the UK? □ If yes:
  - What type or organisation or group is it? □
  - Does the organisation send money back to Ecuador?

### 5. Remittances

#### 5a. Remittances' practices, meanings, reasons for sending, recipients, and usages

- 🚦 When did you start sending money to Ecuador?
  - 🚦 Why do you send money?
  - 🚦 What does sending this money mean to you?
  - 🚦 When you left Ecuador, did you discuss with your family about sending money and keeping in contact?•
  - 🚦 How much money do you send?
  - 🚦 How often do you send money?
    - Has this changed over time? If so, why?
  - 🚦 How do you send the money?
  - 🚦 To whom do you send the money?
    - Who administers the money you send?
    - Do you send money to yourself (i.e. to your bank account there)?
    - In addition to your main recipient, do you send money to others in Ecuador/abroad?•
- If so, to whom, how much, and how often?

- 🚦 How are remittances typically used by your family in Ecuador?<sup>reg</sup>
- 🚦 Does sending this money affect you here in any way? How?<sup>o</sup>
- 🚦 What would you do with the money if you did not send it to Ecuador?

#### 5b. Remittances and their implications on family relations

- 🚦 Who decides how much money will be sent?<sup>\*reg</sup>
- 🚦 Who decides who receives and manages the money you send? <sup>\*reg</sup> Why?
  - Does your recipient need to consult with you on what he/she wants to spend/use the remittances? <sup>\*</sup>
  - Do you put any conditions or give any instructions on how the money should be used/spent in Ecuador?<sup>Δ+\*△</sup>
- 🚦 Have remittances affected/changed your relationship with your recipient/family in Ecuador/UK?<sup>\*</sup>
- 🚦 Have any conflicts/problems arisen between you *and your recipient* in Ecuador as a result of the money you send?<sup>\*</sup>

#### 5c. Implications of remittances for on the everyday life of migrants and their families

- 🚦 What are the main changes (if any) that remittances have brought about to you/your family's life in the UK/Ecuador?

You:

- 🚦 Have the money you send affected your everyday role/responsibilities within your household or community in the UK/Ecuador? How so?<sup>o</sup>
- 🚦 Are remittances the reason why you remain in England and/or keeping the job(s) you have/the hours you work?

Your family/recipient(s):

- 🚦 What does your recipient(s) do in Ecuador? Does he/she work?
  - If he/she does not work, is this because of the money they receive from you?
- 🚦 Does your recipient depend on you financially?
- 🚦 How have remittances affected/changed (or not) the daily life and responsibilities of you and your family?<sup>o</sup>
  - What things are done now with the money you send that was not possibly before you migrated/sent remittances?<sup>o</sup>

- ✚ Has the relationship your recipient has with other family members, friends, or acquaintances in Ecuador changed as a result of the remittances you send?\*
- ✚ If you did not send remittances, how do you think the overall situation of your family would be (different) from what it is today?°

#### Men and women in general:

- ✚ Do you know what people in Ecuador use their remittances for?
- ✚ Do you think there are similarities/differences in the way men and women send, receive, manage, and use remittances? □ Why?
- ✚ How do you think remittances affect migrants and their relation with their families there?□

### **6. Return and future of migrants and their families**

- ✚ Have you considered returning to Ecuador?°
- ✚ How do you see your/your family's future in the UK/Ecuador? ° □
- ✚ If you plan to stay in the UK permanently, do you plan to continue sending money? Why and to whom?

### **7. Final questions, remarks, and suggestions**

- ✚ To sum up...
- ✚ Would you like to ask me any question?
- ✚ How did you find the interview?
  - Was there anything you did not like?
  - Do you have any suggestions for future interviews? □
- ✚ What do you think of this research project? □
- ✚ Is there anything else you would like to add? □
- ✚ Once I review and transcribe what we have discussed today, can I contact you again if I need any clarifications or if I have any further questions?

## 8. Recommendations to access other participants/recipients

- 🚦 Do you know how I could contact other Ecuadorian migrants/remittance senders who would be interested in participating in this research?
- 🚦 Would it be possible for you to refer me to your remittance recipient in Ecuador? If yes, could you please provide them with this information sheet?

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**Thank you very much for your time and trust, which has been of great value. If you would like to add anything else, or if you would like to get in touch with me in the future, please do so. □**

## **Appendix 2**

### **Interview Schedule**

### **Recipients**

(Ref. Section 3.3.1.1)

See Overleaf

## Interview Schedule for Recipients (English Translation)

Date:  
City:  
Place of interview:  
Interview start/finish time:

### 1. Background information

Name (optional):

Age:

Sex:

Birth place:

City: Urban/rural area: Province:

Marital status:

Children (UK/Ecuador/Other):

Level of education:

Occupation(s)/income:

Language(s) spoken:

Place of current residency:

Individuals who comprise the household<sup>°</sup> (including those who live abroad):

Relationship to head of household*	Age	Sex	Education	Occupation	Lives in		
					UK	Ecuador	Other

### 2. Migration history [Context]

- 🚩 Of the household member(s) who live(s) abroad, where do they live and for how long? °
- 🚩 What did (migrant name) do in Ecuador before he/she came to England? •
- 🚩 Did (migrant name) support you financially prior to his/her emigration? •
- 🚩 Has any other family member lived abroad but no longer does? °
- 🚩 How, why, and by whom was the decision for (migrant name) to emigrate made?

### 3. Life for family and migrant prior/since emigration [Context]

- 🚩 How different is your, your children's and your family's life since (migrant name) emigrated? °
- 🚩 What is the life of (migrant name) like in England? •

- What does he/she do for a living?
- ✚ Did (migrant name) support your family financially here? \*
- ✚ Do you think the life for Ecuadorian men and women here different to their lives abroad? □ If so, how and why?
- ✚ Has the migration of (migrant name) brought about any changes to you/your family's life here?

#### 4. Transnational relations [Context]

- ✚ How do you keep in contact with your relative in England?
  - How often do you communicate with him/her? \*
  - What are the main reasons for communication? \*
- ✚ Has (migrant name) visited you or other relatives after emigrating? \*
- ✚ Do you or any other family member or friends here ask (migrant name) to send you anything from England? °
- ✚ Has the relation you have with (migrant name) been affected as a result of her/him going to live in England?

#### 5. Remittances

##### 5a. Remittances' practices, meanings, reasons for receiving, recipients, and usages

- ✚ When did you start receiving money from (migrant name) in England?
- ✚ Why did/does (migrant name) sent/sends you money?
- ✚ When (migrant name) left Ecuador, did you discuss about the potential money (migrant name) will be sending and about keeping in contact? \*
- ✚ How much money do you receive?
  - Has the amount you receive changed over time? If so, why?
- ✚ How often do you receive money?
  - Has this changed over time? If so, why?
- ✚ Does anyone else here receive money from (migrant name)? \*
- ✚ In addition to money, does (migrant name) send you anything else? If so, what and how often?
- ✚ What do you do with the money you receive? <sup>RD</sup>
  - What things are done now with the money you receive, that were not possible prior to (migrant name) sending money? °

- Is there anything that you spend this money on that you are not in agreement with (migrant name), or that he/she does not know?
- ✚ Since you started receiving money, have the *reasons* why you receive this money changed? If so, why?
- ✚ How do you *receive* the money?
  - Has the way you receive this money changed? If so, why?
- ✚ Have you ever sent money or anything else to (migrant name) and/or his/her family in the UK?
  - If yes, what, when, how often, why?
- ✚ Do you think that sending this money affects (migrant name) in England in any way?°
- ✚ What do you think (migrant name) would do with the money, if he/she did not send it to you?
- ✚ What does the money that (migrant name) sends, mean to you?

## 5b. Remittances and their implications on family relations

- ✚ Who decides how much money will be sent? \*<sup>re</sup>
- ✚ Who decides how the money you receive will be spent on?° Why?
- ✚ Who decides who receives and manages the money you receive? \*<sup>re</sup> Is this decision taken together with (migrant name)?
- ✚ Do you need to consult with (migrant name) on what you want to spend/use the money he/she sends you?\*
- ✚ Have remittances affected or changed in any way your relationship with (migrant name)/family in Ecuador/UK?\*
- ✚ If (migrant name) did not send or stopped sending money, will the relationship be affected or be different?
- ✚ Have any conflicts/problems arise between you *and* (migrant name) as a result of the money he/she sends? If so what and why?\*
- ✚ Have any conflicts/problems arise between *you and other family members here* as a result of remittances? If so what are some of these problems?\*

## 5c. Implications of remittances on the everyday life of migrants and their families

- ✚ What are the main changes (if any) that remittances have brought about to you/your family's life in the Ecuador?

#### You/Your family in Ecuador:

- ✚ Has the money you receive changed your everyday role/responsibilities within your household or community in Ecuador? How so?°
- ✚ Has receiving this money, given you greater autonomy? If so, how and why?
  - E.g. in terms of greater decision making/power within your household<sup>8-1</sup>
    - Control over your own expenditures
- ✚ Are remittances the reason why (migrant name) remains in England and/or keeps the job(s) he/she has, or the hours he/she works?
- ✚ Do you depend financially on (migrant name)?
- ✚ Has the relationship you have with other family members, friends, or acquaintances here in Ecuador changed as a result of the money (migrant name) sends you?\*
- ✚ If you did not receive this money, would your circumstances/those of family be different?°

#### Your remitter (migrant name):

- ✚ Do you think there are any other reasons why (migrant name) sends money to you in Ecuador? What is it?
- ✚ Do think the money (migrant name) sends you, affects him/her in any way? And her/his family in England?°
- ✚ Do you think that sending money affect the way you, your family, and friends in Ecuador feel about (migrant name)? If so, how and why?
- ✚ Do you think that the act of sending money helps or hinder the reputation of (migrant name) within the family and friends in Ecuador? How

#### Men and women in general:

- ✚ Why do think migrants send money, and to whom?
- ✚ Who benefits from the money migrants send?
- ✚ What do people do with the money they receive?
- ✚ What effects do you think the money migrant men and women send has on their families in Ecuador?
- ✚ What about migrants and their lives abroad? What do you think are the positive/negative consequences for their lives as a result of sending this money?
- ✚ How do remittances affect the relationship migrants and their families?□

## 6. Return and future of migrants and their families

- ✚ Has (migrant name) considered returning to Ecuador? ☐
- ✚ Have you considered going to live with (migrant name) in England?
- ✚ How do you see your/(migrant name)/ family's future in England/Ecuador? ☐
- ✚ If (migrant name) plans to stay in England permanently, does he/she plan to continue sending you/any other family member in Ecuador money? Why?
- ✚ If (migrant name) stops remitting permanently in the future? How will your life be affected?
- ✚ If (migrant name) returned:
  - How would your life and that of your family's in Ecuador be like in comparison to how you lived prior to (migrant name) migrating, or how you live now, without him/her?
  - How would your relationship between (migrant name), you, and your family/relatives be like?

## 7. Final questions, remarks, and suggestions

- ✚ To sum up...
- ✚ Would you like to ask me any question?
- ✚ How did you find the interview?
  - Was there anything you did not like?
  - Do you have any suggestions for future interviews? ☐
- ✚ What do you think of this research project? ☐
- ✚ Is there anything else you would like to add? ☐
- ✚ Once I review and transcribe what we have discussed today, can I contact you again if I need any clarifications or if I have any further questions?

## 8. Recommendations to access other participants/recipients

- ✚ Do you know how I could contact other Ecuadorian families who receive money from their relatives in the UK, and who would be interested in participating in this research?

**Thank you very much for your time and trust, which has been of great value. If you would like to add anything else, or if you would like to get in touch with me in the future, please do so.** ☐

*'May God bless you and give you wisdom to finish your studies, and wherever you are, and wherever God may take you, always 'luche' [fight] for migrants so they can have better days' [59-year-old male recipient].*