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“Hacemos trabajar el dinero” (We Make the Money Work): Power among Ecuadorian migrant women in England who maintain transnational remittance management relations

Shirley Velásquez-Hoque¹

Abstract

This study positions itself within the mixed results of remittances for migrant women's empowerment, exploring the power dynamics of an under-researched diaspora - Ecuadorian migrant women in England who engage in transnational Remittance Management Relations (RMRs). Two contributions are made. First, embracing the Gender Geographies of Power framework, this paper argues that power needs to be conceptualised as a dynamic and multidimensional process, giving prominence to the various expressions, realms, and forms of power within these RMRs, dimensions which have not been previously emphasised in this framework. Second, findings suggest that remittances can have positive power implications for migrant women who engage in RMRs as they convert remittances into different forms of power (capital), gain various forms of power (including empowerment), and decision-making capabilities. However, RMRs are not always free of conflict. The mismanagement of remittances and/or the abuse of implementation power by remittance managers, can result in the loss of economic power for women remitters, and in changes to their remittance practices.

Keywords: Remittances; Ecuador; women; power; conflict

Introduction

Gender and migration scholars have found that for migrant women the experience of migrating and remitting produces mixed results, particularly in terms of empowerment (Benería 2003; Fleury 2016; Hennebry and Moniruzzaman 2017; Maulik and Petrozziello 2017; Velásquez 2016). Going to the heart of that concept is POWER, which is often understood in mainstream literature as being zero sum—you have it or you do not. But feminists have made important contributions to expanding the ways in which power is

¹ Dr Shirley Velásquez-Hoque, PhD, MSc, PGCTHE, FHEA Oxford Brookes University, Oxford, England.

E-mail: shirley.velasquez-hoque@brookes.ac.uk.

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conceptualised (Connell 1991, 2002; Mahler and Pessar 2001; Rowlands 1995; VeneKlasen and Miller 2007). In turn, such conceptions help shed light on the Remittance Management Relations (RMRs), which are a key part of the livelihood strategy (Batnitzky *et al.* 2012) and medium to long-term project of migrants and their families.

The literature on remittances and gender is often discussed in the light of its empowering influence on women, (Handapangoda 2014; IIUD 2008; IOM 2010; Jain 2015; Luna and Rahman 2018). A topic of particular relevance given the United Nations Sustainable Development Goals, specifically goal 5 which aims to promote gender equality and women empowerment (UN 2019). Yet this is a goal, which has become more difficult to achieve due to the COVID-19 pandemic and its negative impact on amplifying all existing inequality, and where women in particular have been disproportionately affected (UN 2020). As acknowledged by the UN (2020: 4), women’s capacity to absorb economic shock is less than that of men. Across the world, women earn less, save less, hold less secure jobs, have less access to social protections, and are more likely to be employed in the informal sector (UN 2020: 4). Yet, in their role as remittance-senders, migrant women may exercise considerable individual and collective agency through their remittance practices, both by being central to household decision-making processes in their countries of origin, and by choosing their remittance recipients (Hennebry and Moniruzzaman 2017: 26). In relation to the empowering implication for women remitters and recipients (but predominantly for emigrant wives), remittance debates revolve mainly around household decision-making, but also increased access to productive resources, acquisition of property/businesses, changes in traditional gender roles, increase in autonomy, and broader socioeconomic opportunities, including increasing their social status (Kunz 2015; Lopez-Ekra *et al.* 2011; Luna and Rahman 2018; Maulik and Petrozziello 2017; Singh 2018; Van Naerssen *et al.* 2015;). However, these and other positive effects of remittances for women remitters and recipients, including those related to gender power relations and empowerment are complex and not always automatic or indeed consequent.

Kumar *et al.* (2021) for example, find that international remittances in Bangladesh have no influence on women empowerment, although they do have an influence on household welfare improvement. Vullnetari and King (2011) suggest that in Albania, remittances help solidify traditional gender roles within a highly patriarchal society. Helmich (2015) finds that remitting offers Bolivian women considerable economic power, causing a shift in power relations within the household, (often reducing women feelings of inferiority and dependence). While Pribilsky (2004: 329) suggests that for wives in Ecuador, managing their husband’s remittances offer women an increase in decision-making power (‘*el mando*’), and an ‘authoritative language through which to make better claims for household needs.’ In the case of Somali migrants, Hassan (2017) further accentuates how remittances



intervene in traditionally dominated Somali kinship ties, and elevate women as the ‘new “Dominant Social Class”’.

Given the mixed results of remittances in the literature, and the emphasis on women *recipients*, particularly when exploring gender/power implications, this paper aims to make a contribution to the debate by presenting evidence from an under-researched diaspora - Ecuadorian migrant women *remitters* residing in England, who engage in transnational remittance management relations (RMRs), remitting primarily investment and maintenance remittances. Theoretically, this paper embraces the Gender Geographies of Power (GGP) framework (Mahler and Pessar 2001), particularly the ‘power geometries’ construct, and conceptualises power as a dynamic transnational relational process, present in different expressions, realms, and forms - dimensions which have not been previously emphasised in this framework.

Studying remittance management relations (RMRs), and specific types of family/economic remittances within this conceptualisation of power is important because these offer additional gender lenses through which we can explore a widespread transnational practice with multifaceted layers of intricacy and implications, both positive and negative. As Kunz and Maisenbacher (2021: 334) acknowledge, ‘more attention could be paid to the voices of the people who are involved in remittance sending, receiving, and investing to better understand the complex ways in which they experience, negotiate and resist ... global policy agendas.’

In exploring the power implications of remittances, this paper argues that remittances can have positive power implications for women remitters. However, the mismanagement of remittances and/or the abuse of implementation power by some remittance managers, can result in conflict, loss of economic power, and consequently, in changes to the remittance practices and RMRs.

The structure of this paper is as follows. First, this paper conceptualises power and feminised remittances. Second, an overview of the methodology and participants is provided. Third, the findings and analysis are presented by discussing: (1) economic decision-making power over the allocation of remittances, (2) the various forms of power women remitters accumulated as remittances are transformed into different forms of capitals, and (3) the fragility of power and conflict that may arise when remittances are mismanaged. The paper concludes with a discussion about the significance of the findings, highlighting future areas of research and policy implications.

Conceptualising power and feminised remittances

Power is often understood as ‘an instrument of domination [‘power over’] whose use can be seen in people’s personal lives, their close relationships, their communities, and beyond’ (Rowlands 1995: 102). While power can be oppressive and constraining, evidence from this and other remittance studies suggest that power can also be enabling for remitters and recipients within their public, personal, and private realms, even when not defined or conceptualised in such terms (Mata-Codesal 2015; Maulik and Petrozziello 2017; Petrozziello 2011; Van Naerssen *et al.* 2015; Velásquez 2016).

Given that migration is a gendered process where hierarchies of power are practiced and negotiated from global and local scales resulting in changes for migrant women and men, Gender Geographies of Power (GGP) proposed by Mahler and Pessar (2001) offers analytical constructs through which the question of gender agency can be explored, describing how gender operates in transnational contexts, and its effects. Although this is not a remittance framework, as suggested by King *et al.* (2006) and King and Vullnetari (2009) who have used GGP to examine migration and remittances in Albania, and the latter who have added the ‘generational’ dimension to this framework, GGP can be useful in enabling a ‘more nuanced transnational examination of how gender articulates with migration’ (King *et al.* 2006: 410). The framework is composed of three constructs.

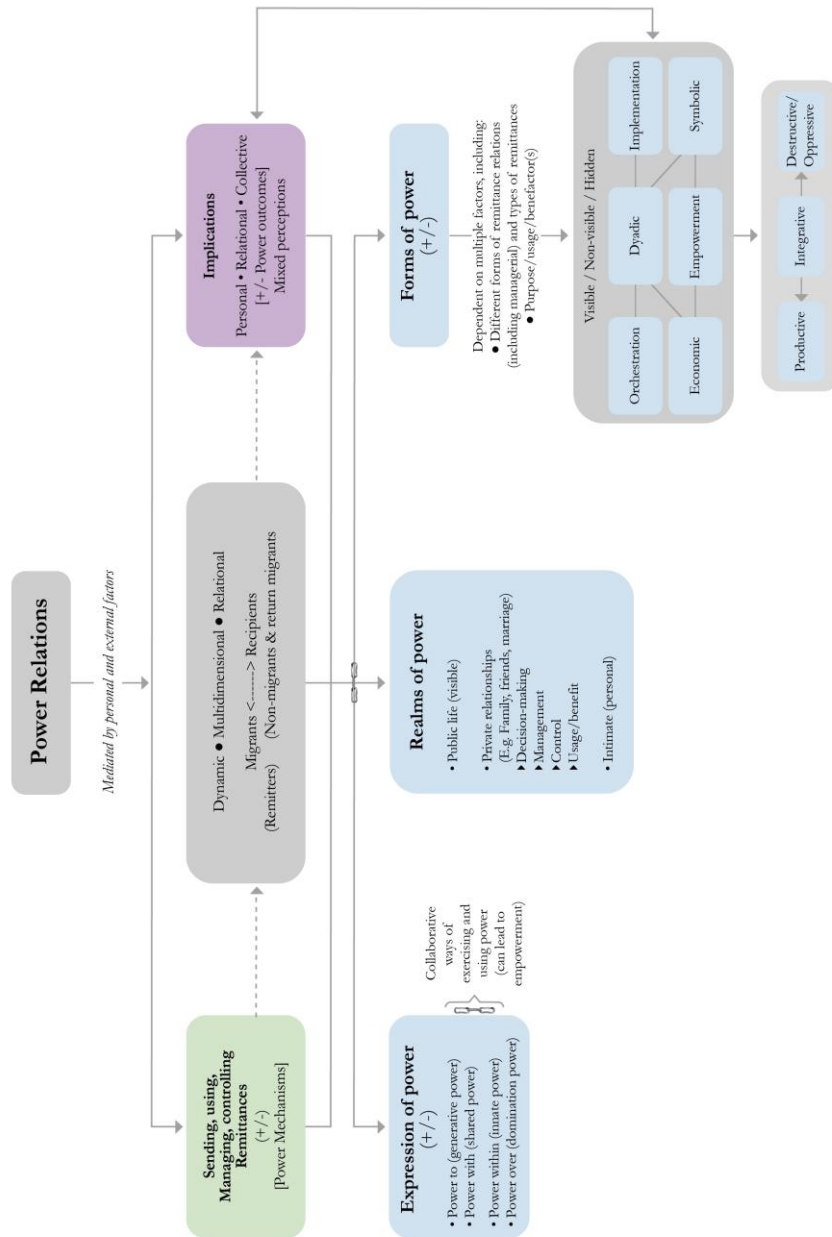
The *geographic scale* denotes how gender is embedded and operates simultaneously on multiple spatial, cultural, and social scales (e.g. the body, the family, the state) transnationally (Mahler and Pessar 2001: 445). The *social location* denotes how individuals are positioned within interconnected power hierarchies that they have not constructed (Mahler and Pessar 2001: 446). People are generally born into a social location, which subsequently grants them particular advantages/disadvantages. Yet, social locations are flexible, and can change over time (Mahler and Pessar 2001). *Power geometries*, the focus of this study requires that we investigate not only what flows in and across transnational spaces, but also who controls the production, content, and directionality of these flows (Pessar and Mahler 2003).

As Pessar and Mahler (2003: 817) acknowledge,

Our framework requires not only that studies of remittances chart the magnitude of the flows and the ways they are invested..., but also the social relations negotiated between remitters and recipients, relations which tend to be gendered though this is rarely acknowledged or studied. Who sends remittances and what stipulations, if any are placed on their use? Who receives them and what power do they have, if any, over the amount and frequency sent? What effect does this seemingly economic relationship have on gender relations, on gendered divisions of labor, etc.? There are clues in the literature . . . , but no systematic answers to these profound questions.



If we adopt a gender lens where power is conceptualised not only as a product, but as an ongoing process (Mosedale 2005), and we add to the power geometries, interconnected expressions, forms, and realms of power, we may be able to better operationalise the concept of power (VeneKlasen and Miller 2007). As **figure 1** below illustrates, there are four expressions of power: power ‘to’ (generative power), power ‘with’ (shared power), power ‘within’ (innate power), and power ‘over’ (VeneKlasen and Miller 2007).



Migrants’ ability to remit (and/or remit different types of remittances) can help them gain ‘power within’, consequently affirming remitters personal worth and capacity to act creatively (Velásquez 2016). Innate power in turn opens 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 (VeneKlasen and Miller 2007).²

The generative, shared, and innate expressions of power can, not only be interconnected and lead to one another, but also provide more collaborative ways of exercising and using power, which in turn create the possibility of more equitable gender and family relationships, leading to the construction of different *forms* of power (VeneKlasen and Miller 2007). For example, economic power, dyadic power, and empowerment³/empowering strategies which can be regarded as a transformational change (VeneKlasen and Miller 2007).

When we conceptualise the transformation of remittances into different forms of power (capital) – economic, cultural, symbolic (Bourdieu 1986), the power ramifications of remittance exchanges magnify, helping us better appreciate the economic and non-economic expressions and forms of power that can be gained or contested for those ‘here’ and ‘there’ within different *realms* (see **figure 1**). These realms include the *public* life – a visible realm, the *private* relationships realm (e.g. family, friends, and marriage), and the intimate (personal) realm. Expanding the work of Mata-Codesal (2011), there are five important areas to consider in the private realms of RMRs: decision-making, management, control, usage/benefit, and implications of remittances.

These various expressions, forms, and realms of power help conceptualise power in this study as a dynamic and multidimensional process, with the potential for change (positively

² Acknowledging the power imbalances that exist within remittance relations, Mata-Codesal (2011) also argues about the importance of exploring power negotiations among transnational families, indirectly linking to Pessar and Mahler’s (2003) power geometries. For instance, by considering the private realm of power - e.g. decision-making, management, control (including supervision mechanisms), and enjoyment of different types of remittances. In the case of Ecuadorian migrants, Mata-Codesal (2011, 2015) finds that control over the decision-making and management of remittances was crucial for migrants (and led by them), when they remitted for savings, unexpected emergencies, to repay debts, or when sending collective remittances. However, the pendulum of power swayed to recipients when they received maintenance remittances for daily expenditures or gift money, at which point recipients held decision-making power over how remittances were used and managed, and they were the ones who enjoyed these remittances (Mata-Codesal 2015). This study embraces such spheres of power within the private realm of female remitters.

³ 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). This study also acknowledges that empowerment is context specific. Three tenets of empowerment are borrowed from Kunz (2011). First, empowerment is understood as both subjective and relative, (its meanings varying according to time and space), being culturally and socially co-determined. Second, empowerment is understood as a process and an outcome. Third, empowerment does not occur in a vacuum, it stands within existing power relations, and forms of empowerment can only be understood within specific contexts (Kunz 2011: 29).



or negatively) according to context and circumstances (VeneKlasen and Miller 2007). However, it is important to acknowledge individuals' positionality, since people are situated within power hierarchies that they have not constructed (Mahler and Pessar 2001). After all, 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). Remittance behaviour and patterns do not operate in a vacuum, they are intersected by social, economic, and political contexts (Ramírez *et al.* 2005). Recognising the unequal and broader transnational power geometries in which remittance relations exist is important in order 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).

Methodology and Participants' Overview

This study has employed a qualitative approach, a purposive and snowball sample, and thematic analysis. I conducted research interviews in Spanish between January and June 2013 to allow participants to better express themselves and to reduce power asymmetries. The interview schedule was based on six themes, including their remittance practices, but also an overview on participants' background, migration experience (including reasons for remitting), life pre/post-migration, and answering any questions participants had.

As an Ecuadorian migrant and 'insider researcher', participants perceived me as a 'paisana' (compatriot), which helped me build rapport with them. These women shared detailed accounts of their remittance practices, which may not have been revealed if I had been an 'outsider'. The findings are based on the analysis of nine semi-structured face-to-face interviews with first generation, long-term Ecuadorian female remitters living in England (London and Oxford), and not on an auto-ethnography. The findings do not claim to represent the experience of all Ecuadorian women remitters, but rather to provide a flavour and insight on the transnational power relations these women experienced because of their remittance practices.

As **table 1** illustrates, women participants originated from five different provinces, and ranged between 31 and 54 years of age. At the point of the interview, they had lived in England (mostly in London, although three participants lived in Oxford) between one and 12 years, and they had been remitting for at least nine years. The length of time remitting was for some participants longer than their time residing in England, since five out of nine women lived in Spain prior to immigrating to England. Those who emigrated from Spain did so due the 2008 financial crisis.

Table 1. Participants Overview

Number of Participants	Sex	Age	Province of Birth	Place of Residence in England	Length of time remitting	Type of remittances being sent
9	Female	31-54	<ul style="list-style-type: none"> • Pichincha • Chimborazo • Morona Santiago • Loja • Bolivar 	<ul style="list-style-type: none"> • London • Oxford 	9-14 years	<ul style="list-style-type: none"> • Investment • Maintenance • Debt repayment • Gift • Emergency money • Collective (family and migrant organisations)

While the emphasis on this paper is on investment and maintenance remittances, it is worth noting that participants remitted a variety of different remittances (e.g. debt repayment, emergency money, gift, and collective remittances). The amount and frequency of remitting varied among participants, although most remitted approximately \$250 to \$1,000 per month. Nearly all migrant women (except for one) had children. All women had secondary or tertiary education before migrating to England. Nevertheless, these women engaged in low skilled occupations in England - cleaning offices, houses, and/or schools. Although these women had diverse and interconnected motives for emigrating, similar to findings by McIlwaine (2010), economic factors predominated. Nonetheless, for four participants, their main motive for 'escaping' Ecuador was domestic violence - an important reason that helped explain why these women did not remit to a partner/husband.

Findings and Discussion

Decision-making power, consultation, and dependence: visible and hidden forms of power

Women participants maintained remittance management relations (RMRs) primarily with other women in Ecuador. Consanguineal RMRs, particularly among daughters and mothers predominated, although RMRs with a sister, an aunt, and fathers also existed. These transnational relations had specific purposes, and women remitters held the power to decide *what* to send, *how* much to send (most of the times), how to send, how often, and to *whom* (mainly and preferably women). This finding is not standard in the literature, since particularly in the case of women remitters, their decision-making power over remittances can be restricted by patriarchal norms in their native countries.

For instance, Ikuomola (2015) and King and Vullnetari (2010), find that patriarchal dominance and gender power relations within migrant families often do not favour women



remitters with regards to household decision-making and finances, as often it is men, and (once married) their husband's family who receive and manage their remittances. In the case of Nigerian female remitters for example, Ikuomola (2015) finds that not only did women remit to their male relatives, but that these women held no control over these remittances, as men back home held an autocratic posture, feeling no need to give accounts on how remittances were used.

In contrast, women remitters in this study, not only held decision-making power over the nature of remittances, but also on the delegation of their remittances, providing specific instructions and responsibilities to their remittance managers. Women remitters also held decision-making power over the allocation of their remittances, since remittances sent to be 'managed' were largely investment remittances and/or maintenance remittances. These RMRs were not always visible, and their visibility status was particularly dependent on the rationale for specific types of investments being made.

For instance, when participants remitted to buy land and subsequently build a house or flats, these RMRs were visible and a source of great pride, as their newly acquired economic power became palpable to their families and communities, which also appeared to serve as a social status signalling device (Naiditch and Vranceanu 2011). However, there were instances where these women maintained multiple RMRs, each with their own power dynamics, and advantages of being kept visible or hidden.

One participant held an open RMR with her mother-in-law who was managing maintenance remittances for her sons. She also 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/insurance mechanism to be accessed in time of need. Thus, as a result of maintaining this hidden feminised RMR, and the type of investment she was accumulating, she was potentially avoiding a situation of gender vulnerability in the future in case of marital breakdown, and the loss of her husband's financial support. She explains this below:

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 comes up? 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].

Similar to findings by Deere and Alvarado (2016: 261) where Ecuadorian migrant women are found to exert greater control over remittances, this appeared to be the case in this study. Nevertheless, while migrant remitters in this study 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 the migrant women who reported having control over their remittances, actually held unlimited control over these in Ecuador. The actual allocation of remittances rested in the hands of their managers/recipients. Hence the pivotal importance and the reason why, (whenever it was possible) women remitters in this study selected a close female family relative whom they could fully trust to manage their remittances.

While findings suggest that women remitters held the power to decide how their investment remittances were to be allocated, these decisions were not taken independently, and often, decision-making power was shared, taken collectively with their remittance managers in Ecuador. A finding, which is not common in the literature. Tacoli (1999) and Kusakabe and Pearson (2015) for instance, find that although Filipino and Burmese migrant daughters make financial contributions towards their households, they are not involved in the expenditure/allocation of their remittances. Hence, in some cases, remittances may be unilateral and remittance *management* relations non-existent.

Yet, in the case of this study, most participants worked in synchrony with their remittance managers. Several women remitters were particularly dependent on their mothers' 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 decisions were reached.

Findings further suggested that such consultations were important for these women for various reasons, including the aim to reduce financial risk and make the most propitious investment, (which appeared to be particularly important given their uncertain present and future in England). Some participants also highlighted the fact that their remittance managers had the experience and knowledge of Ecuador that these migrant women no longer possessed due to the length of time they had been abroad. Hence, why the guidance and input received from their remittance managers was also pivotal in avoiding unnecessary risk and poor investments. A 45-year-old migrant daughter contextualised the importance of involving her mother in such a decision-making process below:

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 but about the future of my children.

While such guidance and shared decision-making power were key in the successful allocation and longevity of these types of remittances, unlike (Velásquez 2016) who finds that some Ecuadorian men remitters took precautionary measures to reduce the risk of mismanagement (e.g. by remitting to their own bank accounts), this was not the case among the sample of female remitters in this study. Several of these women did not possess bank accounts under their names in Ecuador to directly remit and manage their finances. Some women were also unable to travel back due to cost, motherhood/work responsibilities, or legal status in England. Furthermore, even in instances where some women remitters did have bank accounts in Ecuador, a few of them felt unable to remit directly to their accounts due to the benefits they claimed in England, and the fear of making one of their sources of remittances visible.

Nonetheless, the most important reason why most women remitters did not undertake these strategic and precautionary measures was because their transnational RMRs were largely based on dyadic power, trust and reciprocity, where there was an expectation that commitments would be honoured, and where each held different forms of power (e.g. orchestration versus implementation power) (Velásquez 2016). Thus for most participants, such supervision and symbols of ‘desconfianza’ (distrust) were deemed unnecessary. Yet, despite strong transnational ties, as will be subsequently discussed, a few participants did encounter conflict within their RMRs because remittances were mismanaged.

‘Making remittances work’: Transforming remittances into different forms of power (capital)

Although various international remittance studies have discussed the ‘productive’ allocation of remittances, particularly on investment and migrants’ home countries development (Bui *et al.* 2015; Castelhana *et al.* 2016; Dhakal and Maharjan 2018; Smyth 2021), as Pant (2011) and others have argued, the distinction between “productive and non-productive” uses of remittances need to be carefully considered when studying these. After all, while findings from around the world suggest that remittances are primarily spent on consumption,⁴

⁴ For example, Deere and Alvarado (2016) find that in the case of Ecuadorian migrants, consumption expenditures and housing expenditures are the most frequent use of remittances (56%), followed by health (20%), education (14%), and physical/financial asset accumulation (10%).

housing and land, as opposed to economic investments that contribute to long-run development (e.g. entrepreneurship, savings, improving agricultural practices, etc.) (Deere and Alvarado 2016; Kakhkharov and Ahunov 2020; Kumar *et al.* 2018), what constitutes as ‘non-productive’ is often still problematic (Smyth 2021). As Smyth (2021: 11) argues, ‘the categories of productive and non-productive uses of remittances as they exist in the financialization of remittances agenda are limited, and conceal some of the ways that women view and manage money.’ This is particularly the case if we acknowledge the multiplier effects of remittances (Singh and Velásquez 2013), which transcend the economic realm, and which have implications for the transnational power relations of migrant remitters.

Findings from this study suggest that females remitters were able to gain different forms of power as a result of converting their international remittances into different capital, (e.g. economic, physical, social, symbolic), in ways that have not been discussed in the literature (Kelly and Lusia 2006; McIlwaine 2012; Gorchakova 2012; Deere and Alvarado 2016; Rahman 2013). For instance, in addition to sending remittances for more traditional purposes (e.g. maintenance, consumption, household expenditures, acquisition of land, building houses/flats, health and education expenditures, gifts, etc.), with the help of their ‘momagers’, some women remitters found resourceful ways to extend the reach of their remittances, as they made these ‘trabajar’ (work). A 38-year-old participant shared during her interview how after she reunited with her daughter, her remittances changed from maintenance to investment (economic and social) remittances, offering empowering opportunities not only for her, but also for her daughter in England and family in Ecuador:

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].

As can be interpreted from this insight, this woman was building a repertoire of capitals while nurturing her family networks, as a result of how she directly and indirectly transformed her investment remittances into economic, physical, and social capital in Ecuador, thus acquiring different forms of power. For instance, as she accumulated and



retained wealth in Ecuador via the acquisition of savings and land, but also by redistributing the interest earned from her remittances to her family, thus also cultivating social capital.⁵

Making remittances ‘work’ and extending their reach, also appeared to have positive gender, emotional and symbolic power connotations and ramifications for participants and their families. For instance, in terms of creating generative and innate power capabilities as their self-esteem boosted, as they became more involved within their households, and as they gained power ‘to do good things’ - including helping empower other women in Ecuador, which many were unable to prior to emigrating and remitting. For example, as some remitted for the education of their children, to purchase real state, or even to set up a small microenterprise for a daughter in Ecuador. A 54-year-old mother who remitted for the education of her daughters highlighted such feelings of empowerment and inspiration, while also denoting the responsibility she felt as a mother.

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 podía 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].

The insight from this and other participants evoked how by earning and remitting, women in this study felt ‘capaz’ (capable/empowered) of not only achieving their own ambitions, but also how by working with another woman in Ecuador, they transformed remittances into multiple forms of capital (power) with individual and relational repercussions. These included avoiding and/or preventing future gender vulnerability for themselves and their daughters in Ecuador, particularly relevant given the unequal gender power relations several participants faced back home, where some even experienced domestic violence.

⁵ The social ramifications of international economic remittances among this and other participants are particularly relevant due to their repercussions. The literature supports the insight participants shared during their interviews. For instance, as remittances become a social visibility tool (Harper and Zubida 2018), or social status signalling devices (Goldring 1998; Naiditch and Vranceanu 2011), helping migrant remitters build their prestige and visible form of socioeconomic power back home. The social capital migrant remitters nurture in their home countries as a result of these transnational practices is also pertinent because it can offer them a “credential” back home, ‘which can entitle them to credit, in the various senses of the word’ (Bourdieu 1986: 249). As Markley (2011: 374) argues, social capital works as a source of social insurance, which can offer migrant remitters the opportunity to demonstrate adherence to cultural norms, affection, and reciprocity, while also attempting to secure connections and potential (economic/emotional) support in time of need (Velásquez 2016; Wong 2006), and where relevant, care for their children (Markley 2011).

The acquisition of physical capital further offers some correlations with broader gender studies, insofar as it highlights the importance of accumulating physical capital back home, where ‘ownership and rights over productive assets, such as land, housing, and livestock’ are regarded pivotal to the economic empowerment of women (Solotaroff *et al.* 2019: 63). In addition, for the women participants who acquired physical capital in Ecuador, their new assets also appeared to be important to help create/maintain connections between their children and Ecuador, and thus leave a legacy behind for second-generation migrants. A finding which challenges an element of the classical work of Lucas and Stark (1985), where one of the motives for remitting is ‘to maintain favor in line of inheritance’.

Power lost and power regained: Conflict, vulnerability, and new investment opportunities

While women remitters worked at sustaining collaborative and productive RMRs based on shared forms of power, principles of morality, trust, goodwill, reciprocity, and the fulfillment of gender/family roles/responsibilities, these complex transnational relations were not always unproblematic. The conflict experienced by a few participants within their RMRs arising from the mismanagement of their remittances, sheds light on a less explored remittance area,⁶ problematising the renowned New Economics of Labour Migration (NELM) theory, which identifies the household as a harmonious unit (Mata-Codesal 2011; Taylor 1999). These feminised intra-family conflicts further raise issues about the abuse of implementation power by some remittance managers, as well as the frailty, vulnerability, and conditionalities of gaining and maintaining different forms of power for migrant women. The conflicts arising from the mismanagement of remittances subsequently resulted in a few feminised RMRs changing, being fractured, or dissolved (temporarily or permanently), and in modifications to remittance practices.

For instance, a few participants revealed the financial and emotional turmoil they faced when their remittances were mismanaged, or when the allocation of remittances was hidden/not authorised from/by them. A 40-year-old migrant daughter shared the conflict she experienced with her mother below.

⁶ Studies such as those by Brown (2016), Ikuomola (2016), and Mukwembi and Maharaj (2018) for example, are giving more prominence to the dark side of remittances, exposing the family tensions ‘here’ and ‘there’ that may result as a consequence of maintaining transnational remittance relations. Consequently uncovering unequal transnational gender power relations, which guided by patriarchal ideology, do not always lead to equitable power relations among transnational families, or to empowerment prospects for female remitters.



And how come you send less now?

At the beginning I used to send almost everything I earned, 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 send like 155 pounds every 3 months.

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 buy 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. 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 I sent them (to help me save but also for them), 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 chulco’⁷, 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 to look after the house, I would have had something there. The worst of all is that this was serious because the

⁷ ‘Chulco’ is an Ecuadorian term used to make reference to an informal financial practice by which (usually) an individual lends money to others who come to her/him requesting a (daily, weekly, or monthly) loan. Individuals who practice this business are referred to as ‘chulqueros’. According to a recent study on the impact of informal financing in Ecuador, although those who access al ‘chulco’ deem they are paying a monthly interest rate of 10-20%, in reality, the interest rate amounts to 103% a month, or 1,238% annually (El Comercio 2021). According to this study, women (head of households) are usually the ones who use this informal financing the most in order to fund their businesses, and tend to access these loans for amounts lower than \$500 USD (El Comercio 2021).

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 [added bold].

While this woman remitter, like other participants in this study, held decision-making power over the allocation of their investment remittances, as the above insight suggests, this was not always unconditional, but rather a limited form of power, dependent not only on her ability to remit and orchestrate how remittances were to be used, but on her mother successfully administering her house rental/maintenance, and savings in Ecuador. As a result of such mismanagement, this participant temporarily lost her decision-making power over the allocation of her investment remittances (e.g. when her mother lent some remittances ‘al chulco’). However, as a result of the ability of this migrant woman to maintain transnational networks, once she learned what was happening, she was able to regain a degree of control by taking three actions. First, she stopped sending investment remittances, although she continued remitting maintenance and sporadic gift remittances for her parents. Second, she sold her property in Ecuador, and arranged for the proceeds of the sale to be sent to her in England as ‘reverse remittances’.⁸ Third, she transformed her reverse remittances into new investment opportunities abroad, by acquiring physical capital, and purchasing a house in England.

However, the opportunity to regain control over their remittances once these have been mismanaged was not always possible for participants. A 38-year-old remitter shared during her interview how she felt ‘impotente’ (powerless) to be able to do much once she was informed over the phone that her remittances had dissipated.

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

⁸ In this study, reverse remittances were not common. Those participants who engaged in reverse remittances, (for which the funds represented their own money in Ecuador - not their families, as the literature at times present), arranged for reverse remittances to be transferred to England for two reasons. For example, as in the case of this participant, she wanted to gain better control and management of her finances, or as in the case of another participant, to cover unexpected expenditures in time of need. The latter finding shares similarities with Palash and Baby-Collin (2019) where Ecuadorian migrants used their own financial resources in Ecuador as reverse remittances to cover their needs in Europe. These findings differ from Mazzucato (2011), where reverse remittances were sent to help Ghanaian migrant obtain documents to regularise their stay abroad.



‘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 [added bold].

As this insight suggests, and as it was emphasised during her interview, the most difficult part of dealing with such a form of disempowerment, had less to do with the loss of economic power, and more with the emotional and symbolic connotations. This woman ‘escaped’ Ecuador after being in an abusive relationship with her husband, and the sacrifices she made in England to remit, were to achieve her ‘dream’ of purchasing an apartment with her own hard work. The transformation of her remittances were thus aimed at leaving a legacy for her children, while simultaneously generating a tangible connection with Ecuador. However, the loss of her remittances resulted in drastic consequences for this participant, as she terminated her relationship with her aunt, seized her investment remittances, and made the decision to settle permanently in England.

This finding differs and caveats the findings from Mukwembi and Maharaj (2018: 1430) who argue that as a ‘migrant remits and the non-migrant looks after the migrant’s investments in the country of origin, their relationships are strengthened.’ As evidence from this study suggests, whether remittances lead to strengthening family relations, shared forms of power, or even potential forms of mutual female empowerment, is dependent on a number of factors, including the effective management and ultimate allocation/transformation of remittances.

Therefore, the conflict a few women participants experienced within their RMRs, suggest how power dynamics can alter over time between remitter and remittance manager, and how although women remitters may at times: (a) be powerless over how their money is used or misused, (b) culminate with shattered ambitions of successfully investing in/acquiring physical/economic power (capital) in their native countries, or (c) be subsequently discouraged/unwilling to return back home permanently, migrant remitters do have the power to stop remitting altogether, or to stop remitting particular types of remittances to specific individuals. As in the case of this woman remitter, migrants can change their remittance practices, break ties with their remittance manager, and/or decide to permanently settle abroad. Nonetheless, the preference for most women in this study

was to maintain and restore these transnational family relations. After all, as a participant stated: ‘family is family and one must do what one can to keep it together.’

Concluding Remarks

This study focused on exploring the power implications of economic remittances for Ecuadorian migrant women who engage in remittance management relations (RMRs) exchanging primarily investment and maintenance remittances via exploring three key areas of power within the private realm. First, the economic decision-making power women remitters exerted over the allocation of remittances. Second, the various forms of power participants accumulated as remittances were transformed into different forms of capitals, and third, the fragility of power and conflict that can arise when remittances are mismanaged. To explore these three areas, this study used qualitative primary and secondary data. While the findings are not meant to be generalised, they do offer insight which can be used to further the study of remittances and gender. The three key findings of this study are as follows:

First, remittances can have positive power implications for migrant women as they convert remittances into different forms of economic and non-economic power (capital), gain various forms of power (including empowerment) and decision-making capabilities within their transnational households. For instance, participants were able to purchase land/houses, build flats (with the aim to rent some of these), accumulate savings, financially support their children/parents back home, but also share their remittance investments with family back home.

Second, the different expressions and (visible and at times hidden) forms of power these migrant women gained (including power ‘to’, ‘with’, and ‘within’), were however contingent on several factors. These included not only their ability to remit, but to maintain successful relationships with their remittance managers (mostly close female relatives) who helped transform their remittances. Women participants largely embraced dyadic forms of power within their remittance management relations (RMRs), working closely with their remittance managers to find creative ways to make ‘remittances work’.

The collaborative working relationships women participants held with their remittance manager(s) within these transnational RMRs, and the important role these (mainly women) managers in Ecuador played in the successful administration of remittances, also allude to the important power *non-migrants* possess in their position as remittance managers, and in helping migrant women participants achieve (or not) the successful transformational capabilities of remittances. Thus giving prominence to: (a) how non-migrants can also be engaged actors in transnational processes, as opposed to passive recipients (Smyth 2021;



Van Naerssen *et al.* 2015), and (b) the need to further study non-migrants' contributions and agency within transnational processes.

Third, in a few feminised RMRs the mismanagement of remittances and/or the abuse of implementation power by female remittance managers also highlighted the dark side of RMRs, which led not only to losses in economic power for these women remitters, but to changes in their transnational remittance practices and RMRs. The above findings offer insight that can be used to further explore the multi-faceted gender layers of remittances. Three recommendations are made in terms of future research and policy.

First, while findings from this and other studies suggest that as remittance-*senders*, migrant women can exercise individual and collective agency, (facilitating migrant women empowerment, and fostering empowerment and social change for those to whom they remit), many unanswered questions remain regarding linkages between women's empowerment and remittance-led development (Hennebry and Moniruzzaman 2017). For example, lacunas persist as to whether remittances foster uneven development outcomes for women and men, whether social remittance transfers shifts roles or power relations, whether migration-led development advances gender equality or further entrenches inequalities, or whether remittance sending and RMRs produces greater empowerment or precarity for migrant women (Hennebry and Moniruzzaman 2017: 26).

These questions take on more significance given the COVID-19 pandemic, where women have been disproportionately affected, and where 'gender is a primary factor contributing to the resilience of migrant families (via remittance flows) during times of crisis' (Hennebry and Moniruzzaman 2017: 41). Answering such questions, potentially via longitudinal and cross-country analysis can provide insight not only on how remittances can affect the agency, power/empowerment, and autonomy of women (remitters and receivers), but also shed light on broader structural problems, and the potential to create conditions and policies that can support migrant and non-migrant women (Pearson and Sweetman 2019).

Second, as this and other studies have suggested, remittances are more than economic exchanges. Remittances link migrants and non-migrants (as well as host and home countries) in multiple ways, transcending dependency and development (Ratha and Sirkeci 2010: 128), as such, the conceptualisation of remittances needs to continue to evolve to offer gender lenses through which the complex juxtaposition of power, production, emotional, and symbolic dimensions of remittances, and remittance management relations can come to the fore. This study has aimed to make a modest contribution in this arena by presenting three additional power dimensions (expressions, realms, and forms of power) to the Gender Geographies of Power (GGGP). However, as acknowledged by Ramírez *et al.* (2005: 22), 'the power hierarchies of gender, age, authority and resources within households play a crucial role in determining the dynamics of migrant families', and these

continue to deserve further examination. After all, although remittances are sometimes perceived as an over-researched topic, ‘there is much more to be said, explored and challenged with an open analytical vantage point’ (Carling 2020). Given the interdisciplinary nature of the topic under study, improving the understanding of remittances requires more comprehensive and flexible thinking tools that gather insight from multiple fields and paradigms, to hopefully make our findings more useful in policy circles (Cliggett 2005; de Haas *et al.* 2020).

Third, while this study has offered a micro level lens on remittances, any implications remittances may have on migrant women and men, as well as their families back home are highly dependent on their ability to work and accumulate earnings – capabilities which have been significantly affected by the pandemic. COVID-19 has brought about unprecedented change in societies exposing pre-existing inequalities, and exacerbating the impact for women (Azeez *et al.* 2021; UN 2020). The UN’s (2020: 21) suggestions of *including* women at the heart of the COVID-19 response, *transforming* the inequalities of unpaid care work into a new, inclusive care economy, and *designing* socio-economic plans with an intentional focus on the lives and futures of women (including migrant women) and girls are vital in also harnessing the potential of remittances. After all, the importance of putting women at the centre of economies is fundamental if we are to drive more sustainable development outcomes, and achieve the Sustainable Development Goals, including gender equality and women empowerment (UN 2020).

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