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# Gender and Remittances in Albania: Or Why

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## Abstract

There are abundant literatures on linkages between migration, remittances and development, between gender and migration, and between gender and development. The missing link in this set of overlapping literatures is gender and remittances. Thus far, some studies have tried to

is not the right question. It is more important to explore how gender relations shape the sending, receipt and utilisation of remittances; and how, in turn, the remittance process reshapes gender relations. This paper takes the case of recent Albanian migration to neiahbourina Greece one of post--border migrations to illustrate how the patriarchal nature of the sending society, Albania, fundamentally shapes both the gendered pattern of migration and its equally gendered corollary, remittances. Based on questionnaire survey (n=350) and in-depth interview (n=45) data from fieldwork in rural south-east Albania and the Greek city of Thessaloniki, it is shown that the male-structured process of migration hardly allows women to remit, even when they are earning in Greece. Typologies of household-to-household remittances are developed. Interview data reveals that migration to Greece, and its attendant remittance flows, does give, within limits, increased agency to women within both the migrant and residual households, but things are on the whole slow to change.

### Introduction

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

The importance of a gendered interpretation of remittances is enhanced by the growing scale of international migration. Latest data from the United Nations Population Division tell us that 214 million people worldwide are international migrants, living in a country different from that of their birth. A substantial proportion have moved as seeking to improve their lives in a material sense. There is both

their lives in a material sense. There is, both in the academy and amongst planners and policy makers, a growing consensus that migration, rather than being a symptom of underdevelopment or the outcome of failed development, is seen as a strategy **of** development and a route out of poverty. Remittances are seen as a key component, indeed **the** key element, of the positive relationship between migration and the development of migrant source countries. Yet the major focus of remittance research is on their measurement and utilisation from a financial and economic perspective. True, recent attention given to the **social** dimension of remittances has broadened (1998)

the norms and behaviours conveyed by migrants back to their home communities, has been little followed through, and stops short of a thorough analysis of changing gender ideologies.

Another relevant theoretical focus for examining remittances from a gendered

ler and

Pessar (2001) to analyse how gender relations are expressed and negotiated across transnational spaces. In a subsequent paper these authors specifically point to remittances as an under-researched

Pessar and Mahler (2003: 817) urge that studies of remittances move beyond charting the financial magnitude and direction of these flows, and focus instead on the gendered social relations negotiated between senders and receivers. They pose three questions:

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

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

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

### Are women better remitters than men?

Most of the existing empirical studies on gender and remittances seem to have been set up to explicitly or implicitly answer this question. They take their lead from a series of mainly working or policy papers which proclaim that women **are** better remitters: they remit more, and are more regular and reliable remitters, it is repeatedly said. The interpretation of this usually includes

nature and the fact that they either feel, or perhaps have imposed on them, greater responsibilities for maintaining family linkages (Nyberg Sørensen 2005; Piper 2005; Ramírez **et al.** 2005). The same set of presuppositions is used to claim that women are also better receivers of remittances, and use them more wisely for the good of the family as a whole. Nina Nyberg Sørensen (2005: 3) has set out this interpretation in the following terms: lower sums, was noted by Cohen for remittances sent by internal male and female Oaxacan migrants living elsewhere in Mexico. These findings are challenged, however, by more qualitative research carried out by de la Cruz (1995) who argues, on the basis of a small number of family studies, that Mexican women remit more frequently and reliably than men.

Similar apparent contradictions occur in the (1999) research

on Filipino migrants in Rome concluded that the women, who had mostly migrated on their own and worked as domestic cleaners and carers, had stronger remittance obligations to their families than their male counterparts. Young single women sent twice as much in remittances than single men; and married women with their children in the Philippines also sent more money, and more regularly, than their male equivalents. Yet, Semyonov and Gorodzeisky (2005) found that Filipino men remitted

research, which was qualitative and hostcountry-based, these authors surveyed a random sample of 1000 households in urban areas in the Philippines which had overseas workers. Their analysis showed that households with male emigrants were significantly better off than those with female emigrants, even after controlling for variables such as occupation, country of destination, age, marital status etc.

And the story goes on one of conflicting evidence and unclear conclusions. Three insights seem clear, even if they only serve to complicate the overall interpretation. First, the methodologies of the surveys differ, and this undoubtedly affects the results. Qualitative studies tend to support the view that women cluded that remittances is assumed by policy-makers and developmentalists to be somehow gender-neutral, but this is far from the case. Kunz takes us through the various initiatives promoted by key institutional actors such as the International Organization for Migration (IOM), the World Bank, the European Commiss

International Development (DfID),

Level Dialogue on Migration and Development (2006) and the Global Forum on Migration and Development (2007). Throughout the discussions of these actors

detects no awareness of the gender-power relationships which are almost inevitably implicated in the on-the-ground enactment of migration, remittance and development processes. Neither is there much awareness of the human costs of migration for the migrants themselves and for their nonmigrant relatives and home societies; nor of the structural forces of global inequality that produce migration and remittances in the first place.

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

statement, should be multi-sited.

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

Rahman and Fee (2009) focus on

revealed substantial informal remittance practices amongst women (typically daughter to mother). These were variously

migrant sons (or by migrant sons who did

traditional and patriarchal clan system (the view of the older generations, especially men).

# Albania: Migration, Remittances, Patriarchy

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

### Migration

Migration since 1990 has been on a massive scale in relation to the population, and is all the more poignant given the previous 45 years of banishment of emigration (under pain of death) by one of

The collapse of communism triggered a natural curiosity to see the outside world, but most emigrants could be considered

collapse and an uncertain future (Barjaba and King 2005).

Emigration has been continuous since 1990 but has peaked at three moments of crisis intensity of emigration, this is shown to be highest in the southern part of the country, bordering Greece. However, no part of Albania has been unaffected by emigration (Zezza **et al.** 2005).

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

### Remittances

Migration has produced an influx of remittances into Albania which have been consistently growing apart from two blips, one in 1997 caused by the savings scam and the other in 2008 due mainly to the global economic crisis. Remittances rose from \$275 million in 1993 to a peak of \$1.3 billion in 2007.<sup>4</sup>

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

included (de Zwager

<sup>&</sup>lt;sup>4</sup> Remittance figures here are from the Bank of Albania (BoA), whose data are also used by the World Bank. The BoA calculates remittances as the difference between foreign currency coming in and that going out. This calculation does not exclude the possibility that income g, is also

males have authority over younger ones: hence fathers over sons, older over younger brothers. Likewise with females, with the result that the youngest wife in the family has the least power, and on a day-to-day

mother-in-law. The youngest son and his wife are responsible for taking care of his (but not her) elderly parents; this has impacts on migration and remittance behaviour.

neralised picture must be nuanced by both historical change and regional variation. Most of the features described above have been documented particularly in northern Albania (see Backer 1983; Durham 2000; Shryock 1988; Whitaker 1981; Young 2000), and have been ascribed to the survival there of a rigid code of customary regulations and practices known as the **Kanun** of Lekë Dukagjini. De Waal (2005: 254) describes the **Kanun** as a

and society. Central and southern Albania

influence waned relatively early with the subsequent result of less rigid gender and generational relations. South Albanian society was based on compact village communities, not dispersed hamlets bound by extensive clan structures as in the north. Compared to the remote mountain fastness of the north, the southern regions were geographically more open, with wider valleys and corridors. It was from the south that the pre-communist emigration flows, which went mainly to the United States in the early twentieth century, originated. This opened up the southern region to outside influences through return migration and social remittances.

The historical narrative of gender relations is dominated by the effects of the communist era which changed much, but not everything, and certainly not some of the underlying mindsets of patriarchy. At the eve of World War Two the situation of women in Albania was dire, due to the minimal

improve gender equality. More than 90 percent of women were illiterate (nearly 100 percent in northern areas), girls constituted

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

communist regime. The various provisions of the 1946 constitution and other subsequent legislation gave Albanian women unpr society. Female illiteracy had fallen to 8 percent by 1989, when females made up nearly half of the university students, 80 percent of women were in employment, and women made up 30 percent of the representatives of the (Brunnbauer 2000; Gjonça et al. 2008). Despite these achievements, in other respects change was much slower, and the roots of patriarchy in the private sphere were not fundamentally shaken. Working

work in the cooperative and factory, and responsibility at home for cooking, cleaning and childcare.<sup>5</sup>

The collapse of the communist regime affected women quite adversely. The

were based on the reinvention of tradition and patriarchy (Schwandner those of men. Men now own 92 percent of all property in the country and account for 84 percent of GDP (UNDP-Albania 2008: 13).

### Places and Methods

This research is focussed on the migration

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

The Korcë region scores amongst the highest in Albania for both internal outmigration, 60 percent of which is to Tirana, and emigration, which is overwhelmingly to Greece (Carletto et al. 2004: 27). The villages lie close to a major motorway which connects southwards to the Kapshticë border crossing for Greece. Northwards the road leads to Pogradec and Lake Ohrid. The three villages have a combined population of 7,000, according to the local population registers. This may be an overestimation, due to high levels of outmigration, including seasonal and temporary migration to Greece. The villages have been deeply affected by outmigration in the last two decades. Emigration has affected all

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

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

Further ethical implications of this research must also be recognised. Questionnaire and interview participants were assured full from one or more sons (usually) or daughters (rarely). She may be living alone or with various combinations of younger-generation family members, for instance with young grandchildren of her sons (and sometimes daughters) who are working abroad, or with her grandchildren and daughter-in-law if the son works abroad on his own (because he is undocumented and cannot access wellpaid work or reunite his family there), or with other unmarried (or divorced) sons and daughters.

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

- Type 1. The most typical household consists of a **multi-generation family** where mature-age or elderly parents live with their children and grandchildren, and where there is at least one son who has migrated to Greece and sends remittances.
- Type 2. Here we find elderly couples or widowers who live on their own. All their children have emigrated, or migrated internally, and live in these destinations with their children, usually in nuclear households. Despite the fact of living on their own, elderly parents are the care responsibility of their youngest son (and his wife), according to Albanian custom. Therefore, the youngest son may well be the principal remittance-sender and, again according to tradition, should be the one (with his wife) to administer more direct care when that is necessary.

Nexhi (wife, 63) and Bedri (husband, 68) live on their own in one of the three fieldwork villages. They have three sons, all married and living with their families in separate

income consists of their old-age pensions a joint total of

together with the rent from some agricultural land that they let out, and the remittances that their sons bring with them when they visit, usually twice a year. These remittances are not large

left on each visit because the sons have their own families in Greece to support. The sons, aged in their late 30s and early 40s, have been living in Greece for around 15 years and their children, aged between 2 and 12 years, are, or will be, enrolled in the Greek education system. The two eldest sons have bought their own flats in Athens

a sign of settlement in the host country. They have also bought building plots in Tirana. This confirms that, although settled in Greece, they have not severed links with Albania. Investment of their remittances and savings in property is a measure of social insurance against their own old age and against the possible insecurity of their immigration status and unemployment in Greece. The youngest son, who has the duty of care towards the parents, is keeping his options open for the time being. All three sons plan to stay in Greece for the foreseeable future, especially because their children are at school. During their visits to see their parents in the village, they also bring in-kind remittances such as clothes and medicines. The elderly parents themselves lived in Athens for two years a few years ago, but returned to their village because they found life in the Greek capital difficult. They did not speak the language, although they did learn to navigate the city on public transport. It was mainly Bedri who was bored and unhappy. Nexhi, on the other hand, was quite happy because she was looking after the grandchildren and the flat of their son, and so felt she had a purpose in life.

Remittance Transmission

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

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

• Hand-carry. More than 90 percent of respondents indicated this to be the most common method of conveying remittances in Albania. This preference was backed up by in-depth interviews in

when the migrant returns for a visit, or, for those who are temporary/seasonal workers, at the end of the working season. Regularisation of increasing numbers of migrants has allowed them to visit more frequently, three times a year or more, thereby giving plenty of opportunities for carrying money back. On the other hand, as migration matures and the male migrant is joined by his wife and children, leaving behind only elderly parents, remitted amounts have declined, and migrants consider it is not worthwhile putting the rather small sums they send through formal channels. An important point to note: in most cases hand-carrying is done by men.

Relatives or friends. This is the second most important method of transmitting cash to Albania: 27 percent of survey respondents said their family member(s) abroad sent money through relatives or friends. As migration becomes further established, many migrants live in communities where they are surrounded by friends, relatives and acquaintances from their village or local area. If a migrant is not able to travel to Albania because of work commitments or lack of documentation, they will nearly always find a trusted person to take their money home. Given the closeness of the villages to Thessaloniki, there is a steady traffic of migrants between these points. Often migrants in Thessaloniki (or other major towns) will go to the bus station where buses leave for Albania every day, and will look for someone they know who is travelling to their village. Respondents emphasised that no monetary payment was made to the person who carried the money. Perhaps the sender would buy

through reciprocal action. Note again,

• **Paid courier**. This is less expensive than MTOs, and easier especially as it does not require any paperwork. There several

Table 1. Frequency distribution of annual remittances

NO.	%
66	18.9
139	39.7
76	21.7
44	12.6
19	5.4
6	1.7
	6

Source

Table 2. Frequency of receiving remittances by remittance receiver

total			wife		non-wife	
no.	%	no.	%	NO.	%	
30	8.6	15	15.0	15	6.0	
31	8.9	12	12.0	19	7.6	
194	55.4	61	61.0	133	53.2	
58	16.6	3	3.0	55	22	
37	10.6	9	9.0	28	11.2	
350	100.0	100	100.0	250	100.0	
	no. 30 31 194 58 37	no.%308.6318.919455.45816.63710.6	no.%no.308.615318.91219455.4615816.633710.69	no.%no.%308.61515.0318.91212.019455.46161.05816.633.03710.699.0	no.%no.%no.308.61515.015318.91212.01919455.46161.01335816.633.0553710.699.028	

Source

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

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

Source: Author

Table 4. Age-groups of remittance recipients by sex

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

to 86 females). By contrast, males are in the clear majority as older recipients. A

summer he sends ar -600,

months. Because he also has his own

pay rent, buy food, this and that. We are like two households. So, around October or November we start feeling the pinch because there is less work then, and we start tightening our belts a bit more than during the summer.

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

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

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

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

During visits to the village, migrant daughters will often bring small sums of

not expected to financially maintain their parents (this is the job of sons, especially the youngest son), anything taken or sent by a daughter is considered as temporary or one-off presents. Actually the questionnaire

partly because of the way the questions were constructed, whereby information was sought on the primary remitter and less so on other remitters. However, the in-depth interviews were more revealing of these semi-hidden transfers and of the genderadjustment dynamics that were taking place. Several examples follow.

First, Irena (37), married and living in Thessaloniki, describes how she sends money to her parents, and also, now that

and foodstuffs:

Hence the care responsibility has shifted to the only son-in-law (the other sister is

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

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

Looking more broadly, remittances may play a more positive role because they increase the possibility that young women will prolong their education, perhaps to university, and thereby increase their chances of being more independent and mobile. Such a development of human capital is important, although it may not necessarily translate into development for local, rural areas. We observed several young women who had graduated from the local university in Korçë and could not find employment. Subjected to local pressures on gendered behaviour, they spend their days largely indoors. They have few occasions to go out and socialise with friends, especially as there are no entertainment or leisure spaces available to them in the village, except for informal

The predominant mentality that equates

women are to enjoy spaces of freedom and emancipation. Older women mothers, grandmothers, mothers-in-law are as actively complicit in this suffocating environment as are men.

### Conclusion

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

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

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

origin to destination.14

Second, we summarise here our responses to the three questions set out in the introduction. So, then, who sends, and who receives remittances, and with what restrictions as to their use? Remittances are overwhelmingly sent by males, and are sent either to males or to females depending on the structure of the migrant household in Greece and the receiving household in Albania. If the migrant is a married man with his wife in Albania, the

father/parents are living with the wife in the same household. If the migrant is a single man, remittances go to his father. If the male migrant is married and has his wife and family in Greece, remittances will be lower but still directed to his father, assuming the latter is still alive. In other words, remittances pass along the male lineage unless, by default, the wife is the temporary or seasonal **de facto** head of the

is a widow.

<sup>&</sup>lt;sup>14</sup> In actual fact we did not set out in our research to

structured this way from the start, and we only came across the Kunz paper after the research was complete.

At the same time, we uncovered mainly informal remittance transactions passed along the female line, subject to certain Castles, S. and Delgardo Wise, R. (eds) (2008) Migration and Development: Perspectives from the South. Geneva: IOM.

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