Are all Dollars Equal? The Meanings Behind Migrants' Financial Transfers

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Abstract
This paper provides a detailed analysis of financial remittances to families in rural Andean Ecuador. Five different types of transfers are identified and analyzed: family maintenance remittances, migrants' savings, debt repayment, emergency money, and gift money. In each case, the dollars families receive as remittances have various meanings. In order to fully understand migrants' money transfers to their families, the relationships between senders and receivers, which include mutual—and sometimes diverging—expectations and obligations, need to be taken into account. These relationships are complex, and shaped by gender, age, and kinship considerations.

Keywords: 1. remittances, 2. transnational families, 3. gender, 4. Andes, 5. Ecuador

¿Son todos los dólares iguales? Los significados de las transferencias financieras de los migrantes

Resumen
Este artículo ofrece un análisis detallado de las transferencias monetarias entre personas migrantes y sus familias en dos zonas rurales de los Andes ecuatorianos. Se identifican y analizan cinco transferencias distintas: remesas sustento, ahorros de las personas migrantes, pago de deudas, dinero para emergencias y dinero-regalo. En cada caso, los significados asociados a los dólares recibidos son diferentes. Para entender plenamente las transferencias de dinero entre las personas migrantes y sus familias, hay que mirar la relación que se existe entre ambos grupos. Esta relación que incluye mutuas y a veces divergentes expectativas y obligaciones, es compleja y está marcada por cuestiones de género, edad y parentesco.

Palabras clave: 1. remesas, 2. familias transnacionales, 3. género, 4. Andes, 5. Ecuador

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Money in the Western world is assumed to be impersonal, neutral, value-free, and completely fungible. These same qualities of money also apply to the money migrants send to their families in their countries of origin. The fungibility principle of money became seriously compromised when the underlying understanding that in modern society all money is the same was challenged by Zelizer in her analysis of U.S. women's money for domestic uses (Zelizer, 1989). She showed how "[w]e assign different meanings and designate separate uses for particular kinds of monies" (Zelizer, 1989:343). In the context of international migration, are all dollars sent by migrants equal? Are they, thus, completely interchangeable? Or are they, on the contrary, not the same, conveying different meanings? The term *remittances* is a buzzword in economics and development studies, but is it too generic? Does the word accurately describe the reality of millions of senders and receivers worldwide? There is a pressing need to shed light on the various meanings and types of financial transfers that form parts of the overall term remittances.

The transnational family is the primary locus where remittances are imbued with values and meaning. The dynamic interplay between remittance senders and receivers generates a matrix of expectations and obligations that may not be the same for the various members in the transnational family (see for instance Banfi and Boccagni, 2011; King, Mata-Codesal, and Vullnetari, 2013; Pribilsky, 2007). Sociodemographic variables such as gender, age, or civil status influence the way such interplay develops. There is ample research showing how gender is a salient variable in the analysis of remittances, both acknowledging the gendered nature of financial remittances as well as the impacts of international remittances on gender practices and ideologies (García and Paiewonski, 2006; King, Dalipaj, and Mai, 2006; King and Vullnetari, 2010; Kunz, 2008; Piper, 2005; Sørensen, 2005). The impacts of other sociodemographic variables such as age/generation or kinship have deserved less attention.

The immediate scope of the transnational family needs to be simultaneously placed within broader sociocultural and economic structures, given that by now many works have proved that remittances are not just a financial phenomenon but are socioculturally embedded (Cliggett, 2005; Cohen and Rodríguez, 2005). Remittances do not take place in a socioeconomic and cultural vacuum. Instead, they stem from specific economic and sociocultural configurations, inserting into and changing preexisting structures. Localized and ethnographic studies of financial remittances capture the specific traits whose full significance is revealed only when seen within the broader context they belong to. Ecuador provides a unique context, given the two divergent migration systems in the country: the traditional rural male irregular migration from the provinces of Azuay and Cañar to the United States, dating to the 1950s, and more recent female-pioneered migrations to Spain and Italy. Data from the Central Bank of Ecuador show that in recent years remittances received from the United States, Spain, and Italy account for 95 percent of the total remittance market (BCE, 2012). Since the 2000s, in the context of the feminization of migrations from Andean countries, Ecuadorean migration to Spain and Italy has been one of the fundamental fields of academic and political debate about the links between migratory processes and family dynamics, particularly addressing negotiations of gender and generation in relation to remittances (Herrera, Carrillo, and Torres, 2005; Pedone, 2003; Ramírez-Gallegos and Ramírez, 2005).

This paper presents an *emic* typology of financial remittances to families stemming from original quantitative and qualitative empirical data collected in two areas of rural Andean Ecuador. The anthropological term emic focuses on the viewpoint of those directly involved, in contrast with the observer's viewpoint. Hence, the provided analysis of migrants' financial remittances is derived from the perceptions of senders and receivers. After explaining the data and methods, the paper analyzes the identified five main transfers. In the fourth section of the article, remittances are presented as stemming from and affecting transnational family relations. The final section offers concluding remarks.

Data and Methods

Xarbán and Pindo (pseudonyms) are two small villages in southern highland Ecuador, both with fewer than 2 500 inhabitants and high international emigration rates (INEC, 2010). They are linked respectively by migration to The United States and Spain. These two villages mirror the migration and remittance patterns of their corresponding provinces, Azuay and Loja. International migration from Xarbán is irregular and male-dominated to The United States, while migration from Pindo has been pioneered by women to Europe, particularly to Spain. Reflecting these international migration patterns, the two villages receive high remittance transfers, albeit from different origins: remittances to Xarbán almost exclusively originate in the U.S., whereas remittances to Pindo are very likely to come from Spain.

Data for this paper came from extended fieldwork carried out in Xarbán and Pindo as well as in migrants' new places of residence in the U.S. and Spain: nine months in Ecuador in 2009 and a shorter two-month follow-up in the U.S. and Spain in 2010. A mixed-method approach involving a household questionnaire, in-depth interviews, and participant observation was used.

The household questionnaire provided information about 15 percent of each village population regarding migration-related issues with special emphasis on material remittances. It captured data about 306 villagers and 213 migrants belonging to 76 households in Xarbán, and 370 villagers and 185 migrants from 74 households in Pindo. Except for three households in Xarbán, all surveyed households in both villages had received money from their relatives abroad at least once in the year before. Of the 398 migrants the questionnaire collected data about, almost 80 percent send money to their relatives in Ecuador. These figures provide a clear indication of how ubiquitous and important financial remittances are to families in Xarbán and Pindo.

I interviewed 70 people in Ecuador were interviewed, half of them in Xarbán and half in Pindo. Interviewees included villagers with and without migrant relatives, migrants on temporary return, and permanent returnees. Both questionnaire and interview data were enriched with constant participant observation, as I was living in the research sites for the whole period of the fieldwork.

Emic Typology of Financial Family Remittances

Weaving together questionnaire, interview, and participant observation data, an emic typology of financial transfers between migrants and their families in their villages of origin in Ecuador was developed. Some authors have similarly provided remittance typologies. Goldring (2004) and Levitt (1998) provide probably the two best-known categories of remittances. Levitt focused our attention on the nonmaterial sending by migrants, what she labeled "social remittances." As an explanation for the low amounts of remittances that were "productively" invested, Goldring proposed a three-category typology: family, collective, and investment remittances (2004). In the same vein, this paper presents a typology detailed enough to cover the wide spectrum of money transfers taking place in Xarbán and Pindo. Table 1 provides a summary overview of the five main transfers of the emic typology of financial remittances presented in this paper.[2]

Table 1: Main Features of the Five Financial Transfers to Families

	Main uses	Periodicity	Sending channels	Aim	Relation with migrants' income/ expense structure
	Daily expenses (including low recurrent medical expenses and education)	Periodical	Money transfer operators (based on convenience)	Not targeted (receivers allocated among their competing daily needs)	Migrants' expenses
Migrants' savings	Savings or investment (on construction, land, shops, cars)	Irregular	Banks (based on cost and perceived safety)	Targeted (migrants decide)	Migrants' savings
Debt repayment	Journey debt, loans, house mortgages	Periodical	Money transfer operators (based on convenience)	Targeted (to repay debts)	Migrants' expenses
Emergency money	Health expenses	Irregular	Money transfer operators (based on speed)	Targeted (to cover the expenses of the specific emergency)	Migrants' savings
Gift money	Clothes, shoes, treats	Irregular	Money transfer operators and couriers (if sending in-kind remittances)	Not targeted (given the low amounts involved, allocation is irrelevants)	Migrants' savings

Source: Own elaboration based on fieldwork data.

[2] Collective and social remittances complete the web of transfers taking place between migrants and their families in Xarbán and Pindo. Reverse remittances were also identified. I have covered these other transfers in my doctoral thesis (Mata-Codesal, 2011).

Maintenance Remittances

In my first encounters with the villagers, it was clear that they use the term remittances to refer to the relatively small amounts of money sent to them regularly by their migrant relatives to pay for their basic expenses. My informants identified as basic expenses of their households the following: food, transportation, clothes, shoes, education, and minor medical expenses. Education expenses paid with maintenance remittances are usually for the cost of primary and secondary education of the children in the household. This includes tuition fees (if attending private schools), equipment and books, uniforms, and transportation. Maintenance remittances pay for remedies and doctor's appointments for common illnesses such as colds and for vaccinations, but do not pay for serious illnesses requiring expensive treatments or surgery. This financial transfer pays for the basic physical maintenance of the household members. Understandably, maintenance remittances are then often thought of as nurturing money that is metaphorically eaten, as seen in the next two quotations:

> Do you save any of the money that your sons send you from abroad every month?
>
> Not at all. I eat the money. I eat it all. (María Pindo, September 2009, 64-year-old mother of one migrant in Spain and one migrant in the U.K.)
>
> Do you save any of the money that your husband sends you from abroad every month?
>
> No, it is all for the stomach (*todo es para la barriga*). (Angélica, Pindo, October 2009, 47-year-old wife of migrant in Spain)

It is important to note that maintenance remittances do not cover the "social reproduction" of migrants and their relatives. By social reproduction I mean investment in prestige and activities that allow migrants to climb up the local social structure of the villages.

The average monthly amount received per household was 285 U.S. dollars for Xarbán households and 175 U.S. dollars for Pindo (data from the questionnaire). Maintenance remittances vary throughout the year. At the beginning of the school year, maintenance remittances tend to be higher to cover expenses associated with education. One of the most relevant features of this transfer is its periodicity. Regularity of the sending is important as migrants' households in their places of origin often rely entirely on this source of income to make ends meet on a daily basis. Over 40 percent of households reported receiving maintenance remittances on a monthly basis (data from the questionnaire). Maintenance remittances are usually sent through money transfer operators (MTOs) based on convenience to send and receive money because of their extended network of branches in rural areas.

Migrants' Savings

The second transfer of this emic typology comes from migrants' savings sent to Ecuador. Amounts sent as migrants' savings are higher than amounts periodically sent as maintenance remittances. Given the irregularity of this type of transfer, it is not possible to capture specific amounts. The meaning and uses of this money are diametrically different from those of maintenance remittances, as this transfer is not intended to cover the daily expenses of the receiver household in Ecuador. Villagers do not tend to talk about the destinations of this transfer because they do not consider it their money. They are only taking care of their migrant relatives' savings in Ecuador.

Migrants' savings are not sent every month or with a fixed periodicity. Migrants can choose to keep their savings (if any) with them in their current places of residence or send them to their relatives in Ecuador. Xarbán migrants in the U.S., where most of them are undocumented and the fear of deportation is always present, prefer to keep their savings in banks and credit cooperatives in Ecuador. In Ecuador, migrants' savings can either be kept as savings or used for investment purposes. The uses most often reported in the questionnaire were house construction, purchase of vehicles, and land and livestock acquisition.

The dollarization of the Ecuadorean economy had a huge impact on Xarbán migrants' savings in Ecuador. Dollarization was unexpectedly announced in January 2000, setting a currency exchange rate of 25 000 sucres per U.S. dollar. This depreciated exchange rate was favorable for those who kept their savings in Ecuador in dollars, but strongly hit savings kept in sucres (virtually all Xarbán households with savings). Many returnees in Xarbán decided to migrate once again, faced with the prospects of depreciated savings and a general price increase. In Pindo, the most serious event impacting migrants' savings was the financial crisis that was unleashed in 2008. The crisis had a huge impact, particularly for those migrants in Spain. It affected migrants' employment and income, which determine migrants' expense and savings structure, and thereby their remittance-related behavior. As fieldwork took place in early 2009, the effects of the crisis had not yet reached their full impact at the time of the data collection. However, from media reports of the last years it is easy to speculate that an unclear but growing number of Ecuadorean migrants have left Spain while many others have lost their properties in the country (Ximénez de Sandoval, 2011; Guede, 2012).

As Vullnetari and King found for Albania (2011:107), Xarbán and Pindo migrants also tend to favor banks to transfer their savings. This is in contrast with maintenance remittances, where money transfer operators are preferred. Some banks charge a fixed rate to send money (up to a relatively high amount), which makes them attractive to send large amounts but expensive to routinely send small amounts. Banks are also perceived as solid and safe institutions to send large amounts.

Debt Repayment

Money sent periodically to repay debts is a third financial transfer with a new set of meanings attached. It is regularly made with relatively high amounts and is present in both Pindo and Xarbán. The types of debt in each village are different. Pindo debts are normally post-migration, whereas in Xarbán they result from the journey itself.

In Xarbán the journey to the U.S. is the main debt migrants and their families must face. This journey is not only dangerous but also expensive, which forces most migrants-to-be to become heavily indebted. This situation has begun to be acknowledged in the literature. Some current research has changed the lens from which migration is seen and has begun to depict some types of migration as debt-creation processes in contrast with the celebratory discourses of migration as a development inductor because of remittances (Stoll, 2010; Sørensen, 2011).

As shown by some authors, the stricter the immigration barriers, the higher the cost and risks involved for migrants (Andreas, 2001; Cornelius, 2001; Gathmann, 2008). Most Xarbán villagers know either *coyotes* or *pasadores* (smugglers) who will take them, via several routes, to a final destination within the U.S., normally the home of a relative in New York City. In 2009, prices ranged from 12 000 to 20 000 U.S. dollars, with most journeys costing around 15 000.

Journey debt takes between one and two years to be fully repaid. During this time, migrants make incredible efforts to earn and save as much money as possible in order to prevent the debt from growing. During this time, no matter how difficult the situation, migrants cannot even consider returning to Ecuador:

> Many villagers, once they arrived to la Yoni[3] [New York], regret having gone. They want to return right then. But because of the debt they cannot. Once they have repaid the debt, they are already used to life there (*ya se han enseñado allá*) and they do not want to return. (Silvia, Xarbán, May 2009, 56-year-old mother of five migrants in the U.S.)
>
> Did you get used to life in the U.S. the first time you went there?
>
> To be honest, I never paid much attention to it because all I had in my mind was the debt. No matter how much I wanted to return, I couldn't; I was beholden to the debt I had. (Gilberto, Xarbán, April 2009, 42-year-old returnee from the U.S.)

[3] YONI is the informal way Ecuadoreans refer to the U.S. The expression comes from the popular souvenir sticker 'I♥NY' (Kyle, 2000:230).

Debt from the journey often is not the only one Xarbán migrants take on, as they usually also help fund journeys of younger relatives. They can either lend some of their savings, or can act as guarantors for loan sharks in the provincial capital. Thus the whole indebtedness story can start all over again.

The features of emigration from Pindo create a very different debt transfer. The journey debt was never as much of an issue as it was for Xarbán migrants. The cost and comfort of the journey were nothing like what Xarbán villagers endured in their journeys to the U.S. Journeys to Spain were on direct flights from Quito to Madrid. Migrants were required to have around 3 000 euros: 1 000 for the return flight ticket and 2 000 for *la bolsa* (money to show at the Spanish border to prove one was a "proper" tourist and had enough money to have a vacation in Spain). The *bolsa* was returned as soon as the migrant was out of the airport and the same money was then recycled and used for several migrants (Jokisch and Pribilsky, 2002:83). Pindo villagers initially borrowed the money (*plata arrendada*) from villagers who had migrated to the U.S. or from some wealthy provincial capital dwellers and it was repaid within a few months. When villagers from the most isolated areas of the village started to migrate, migration was not as profitable an activity as it used to be, and they were strongly hit by the economic crisis in Spain. Some had mortgaged their houses, land plots, or animals and were unable to repay the journey debt on time. In the case of these families, the much-expected transfer of money back to Ecuador never quite took place, leaving these families even worse off.

The main debts that Pindo migrants incur are then post-migration. As a result of migrants' experience in Europe, Pindo migrants are used to dealing with the banking system. Hence applying for loans in Ecuador to build houses, buy cars, or set up businesses is not uncommon. Migration to Spain has made migrants knowledgeable about the formal financial system and has provided them with a privileged position to apply for loans (Mata-Codesal, 2013a). Formal financial institutions, such as banks and credit cooperatives, are perceived by villagers as more likely to give loans to migrants or to families who have migrant relatives abroad. Migrants with work permits and relatively stable jobs in Spain can use their payment slips or properties in Spain as collateral to apply for loans in Ecuador. In this way, Pindo villagers without property in Ecuador but with migrant relatives abroad can access formal credit in Ecuador. In this case, the transfer "debt" is used to repay the monthly installments of the loan or mortgage in Ecuador.

> My son X and my daughter Y sent money to pay for almost half of the house. They asked the bank for the other half. Now Y sends $400 every month to pay the mortgage to the bank. (María, Pindo, September 2009, 60-year-old mother of seven migrants in Spain)

As with maintenance remittances, MTOs are preferred, for reasons of cost and convenience, for making the periodic transfers.

Emergency Money

The "emergency money" transfer comes from funds sent by migrants to their families in the villages to cover unexpected high expenses. This money provides receivers with the ability to cope with unforeseen problems and as such is a source of (relative) tranquility. In case of serious emergency, and faced with underdeveloped credit and insurance markets in rural Ecuador, villagers can rely on their migrant relatives, as usually migrants abroad have a broader pool of financial resources to draw from:

> With our delicate health, it is very difficult because they [our children] are not physically with us. But imagine, if they were here, there would be no way they could get the money. (Margarita, Xarbán, April 2009, 70-year-old mother of eight migrants in the U.S.)

Unexpected serious health problems are the most common cause of migrants sending one-off amounts of money in this way. Money for emergencies is directly related to the emergency itself, such as the price of the surgery, and the ability of the relatives abroad to gather money in a short period of time. Migrants can either use their own savings if kept abroad, or borrow the money from someone in their social network.

> Do you live better since your children migrated abroad?
>
> Not a lot, but more or less. They will send us money if we ever get sick, even if they have to go into debt there [abroad]. (Marta, Pindo, September 2009, 54-year-old mother of four migrants in Spain)
>
> Our sons tell us that if we ever get sick, they will figure out how to get the money, because they are younger and it will be easier for them to borrow the money in Spain to send us. (Luz, Pindo, August 2009, 67-year-old mother of seven migrants in Spain)

Through this type of transfer, migration reduces vulnerability as it increases the resources to draw from in situations of emergency or negative shocks. Hence, migration in Xarbán and Pindo acts through this transfer as a type of family insurance (Stark and Lucas, 1988; Taylor, 1999). "Emergency money" is clearly a buffer transfer that eases unexpected shocks:

> Has your life changed because of your brother's migration to the U.S?
>
> Honestly, not, because I already had my family here. But it gives me hope. If I am sick I know he will worry about it. He will send me a hundred dollars. That gives me peace of mind. Some brothers do not care but he does care about me. (Blanca, Pindo, September 2009, 39-year-old sister of migrant in the U.S.)

This transfer shows a different sending pattern from other transfers as it is the speed of sending that is the determinant variable to select the channel. Migrants do not mind incurring higher transfer charges in exchange for the guarantee that the money will arrive as quickly as possible to where it is urgently needed. Western Union is the channel that most respondents mentioned as the preferred one to send "emergency money" because it only takes minutes for the money to be ready for collection in Ecuador.

Gift Money

Some villagers mention that they receive gifts (ranging from cards, chocolates, or flowers to washing machines or refrigerators) or money for treats (*plata para golosinas*). This transfer is numerically not very important, as money or gifts are usually sent no more than once or twice a year on special occasions such as birthdays, Christmas, or Mother's Day. Money sent as a gift is on average lower than 50 U.S. dollars. This type of gift money does not have much impact on receiving households' material well-being beyond the momentary happiness of receiving a gift or a bit of extra money on a special occasion. Nonetheless, this type of transfer is highly charged with meaning as it is a clear way of showing affection and reinvigorating bonds of love.

Clothes and shoes are sometimes sent, but most often money is preferred by senders and receivers. They agree most products are already available in Ecuador and it is not worth paying to ship packages. The availability of remittances has spurred the appearance of modern clothes shops in provincial capitals to cater to the remittance receivers' tastes. Money is also preferred by migrants who have been away for a long time and are unaware of their relatives' current tastes and desires. This is the case of a Xarbán villager who migrated to the U.S. when his daughters were in their early teens. The poignancy of the following quote, revealing the pain of parents' separation from their growing-up children over many years, should not go unnoticed.

> I cannot send them clothes [to my two daughters in Ecuador]. I don't know their sizes. I've been here for so long that I still think of them as my two little girls, and now they both have babies of their own! (Oswaldo, New York, March 2010, 51-year-old migrant in the U.S.)

Gift money means usually adding a few extra dollars to the periodic sending of maintenance remittances. When sending in-kind remittances, migrants resort to couriers or, more often, to relatives or friends going back to Ecuador.

Remittances and Transnational Family Relations

The internal dynamics in a transnational family are not straightforward. There is an ongoing tension between migrating and staying put, between living physically with one's own family or providing them with a regular source of income from afar. This tension is verbalized by the following non-migrant women:

> Is your life better since your parents went to the U.S.?
>
> I am not sure. Yes, my life is better although I do not have my parents' affection now. (Magaly, Xarbán, May 2009, 16-year-old daughter of parents in the U.S.)
>
> On the one hand, it is easier [life in Pindo since her husband migrated to Spain], on the other hand it is difficult; loneliness is difficult to deal with. If only we had money and the family was together [...] (Bremilda, Pindo, September 2009, 45-year-old wife of migrant in Spain)

Transnational families, like other families, have implied relationships among their members that entail mutual expectations and obligations. Financial transfers are at the core of the moral and affective economies of transnational families, and are crossed by gender, generation, and kinship considerations. Each identified transfer spurs its own sender(s)-receiver(s) dynamics, which generate particular meanings attached to the dollars sent.

Maintenance remittances take place between direct relatives, mainly within a nuclear transnational family. Maintenance remittances are highly shaped by gender, age, and civil status as very often the money is sent to the spouse who stays put in Ecuador. In Xarbán this is overwhelmingly the case of the wife who stays in the village, and of the children of the migrant, if any. The situation in Pindo is more complex as women pioneered migration to Spain.

Those men who are receiving maintenance remittances from their wives abroad are subjected to a lot of social pressure and usually portrayed as unable to meet their manly obligations toward their family. In all cases, when migrants have children in Ecuador they, and the persons in charge of them, are the main receivers. This is linked with the fact that providing for their children is often reported by migrants as their top motivation to migrate:

> Did you send money for your children when you were abroad?
>
> Yes. When one goes there and the children stay here, one *must* [his emphasis] send money every month: money for the household expenses, for food, for education, for everything. (Fermín, Pindo, October 2009, 38-year-old returnee from Spain)
>
> Why did you decide to migrate to the U.S?
>
> Because life was hard here. Life has always been hard here. I couldn't afford my children's education. There wasn't money. My salary was not enough, so I was forced to migrate looking for a better life, for my children's future, for my own future. (Alfonso, Xarbán, April 2009, 60-year-old returnee from the U.S.)

Given the small amounts received as maintenance remittances, less than 300 U.S. dollars per month,[4] receivers need to manage and prioritize their expenses. Allocation of these small amounts of money received regularly is decided by receivers. Migrants do not supervise this allocation as they have been away sometimes for long periods and are unaware of the context of the situation in Xarbán and Pindo. There were no serious problems due to the allocation of maintenance remittances, although there were some tensions regarding quantities. Often returnees showed their uneasiness between their hard life abroad and the financial expectations their relatives in Ecuador expected them to fulfill. Migrants

[4] The cost of the canasta familiar básica (basic goods and services family basket) in Ecuador in 2009 was 520 U.S. (INEC, 2013). This is a national average. Living in the countryside is cheaper as some expenses, such as food and housing, are lower or covered by non-monetary means.

and returnees complain about their expenses abroad and how difficult it sometimes was to make ends meet. "It is not enough" (*no alcanza*) was an often repeated sentence:

> I lived there [in the U.S.] eight years. I worked three days a week. If you have no papers there is no way you can work eight hours each day. So, it wasn't enough. My rent was expensive […] 1 300 dollars per month. Imagine. […] How to manage with so few hours of work. That wasn't convenient, right? […] It is difficult over there (*Es jodido allí*). (Jesús, Xarbán, July 2009, 46-year-old returnee from the U.S.)

Remittances cannot be read outside the framework of possibilities created by migrants' income and expense structures. The income part of the equation is given by the labor market incorporation of migrants in terms of earnings and job stability. Migrants in low-paid and unstable jobs are unlikely to develop sustainable, regular money transfers to their families in their countries of origin. Some authors have criticized the academic euphoria that depicts remittances as the new development mantra (Kapur, 2004), partly because this approach overlooks the daily hardships that low-paid migrants must face in order to earn and save money to send to their relatives (Datta et al., 2006; 2007). This is clearly the case of the Pindo migrants in Spain who do seasonal piecework in agriculture, and of those irregular migrants with temporary jobs who cannot sustain a regular sending of remittances.

Not only are remittances dependent on migrants' income, they are also a function of migrants' expenditure patterns. Migrants must distribute their earnings among alternative uses. As a result, remittances compete with alternative money allocations. Obviously, the more money that is spent in the U.S. or Europe, the less that can be sent to Ecuador. This situation generates tensions that must not be overlooked (Julca, 2005:23). Migrants' desires for increasing everyday comfort and material signals of success in their countries of residence directly affects their ability to send money to their relatives in Ecuador. This aspect points directly to the presence of different expectations by the members in a transnational family.

Not all of the main five transfers in the typology presented are considered equally by migrants: some are considered as expenses, while others are seen as savings. As taken for granted as this differentiation may appear, it has decisive consequences. "Maintenance remittances" are considered by migrants as an expense along with their everyday expenses abroad such as rent, utilities, transport, and so on. This transfer is then directly deducted from migrants' income. Money to repay debts is also an expense migrants must face before any surplus or savings can be created out of their income. On the other hand, migrants' savings, gifts, or collective remittances are sent if and only if there is any remaining money after expenses are met. The status of money for emergencies is more context-determined as it depends on many other variables: whether migrants keep savings abroad, the required amount, or on migrants' ability to pool money from various sources, including access to formal or informal credit.

Migrants' expenditure patterns change over time, affecting migrant's remitting behavior. As Carling argues, striking contrasts in remittance patterns are the result of different stages in the migration project (2008:589). Throughout all the stages the idea of return influences migrants' expenses and as such affects their remittance behavior: migrants intending to return are generally more likely to remit, and remit larger amounts (Merkle and Zimmermann, 1992; Pinger, 2010).

In the case of the migrants' savings transfer, parents of single migrants (who are the ones with the highest capacity to save) are usually in charge of managing their migrant children's savings. I encountered a few cases where female migrants send money to other female relatives, such as mothers, aunts, or sisters. Female relatives are perceived by female migrants as more reliable than males:

> Did you keep your savings in a bank in Spain?
>
> Yes. I kept them in La Caixa [a Spanish building society]. There I had a bank account. I opened my account and put my money there. Before that, well yes, I sent money to some relative of mine to keep it in Ecuador.

To your husband?

No, no, no. Men are not to be trusted. They are fine and unexpectedly they give you a surprise. A bad surprise. That is how it is. You never really get to know men. Like a book you never finish reading. It is how I tell you. Well, not all men must be that way, but I don't trust them. I sent the money to a sister or an aunt to save. Not to him. (Sonia, Pindo, October 2009, 31-year-old returnee from Spain)

Migrants decide a priori decide how to use this transfer, as the money is considered theirs, their savings. Although usually this is the case, sometimes the relatives feel migrants are being unreasonable and do not follow their instructions. This is the situation in the next quote where the wife in Xarbán did not agree with the house design sent from New York by her husband. She perceived it as not suitable for the village, so she asked the builders to follow another design:

He sent me a picture of a house in the U.S. for me to build one here. But I figured I was going to be the one living in it [laughing], so I did not follow his model. (Rosa, Xarbán, July 2009, 33-year-old wife of migrant in the U.S.)

Debts pose a huge stress in the relationships within a transnational family. Migrants' relatives in Ecuador are constantly worried about migrants not meeting their obligations, which would lead to the loss of the warranted property. As many migrants and villagers complained, the "journey debt eats all our money" in migrants' first years abroad. This time is very hard for migrants and their relatives in Xarbán and Pindo as a consequence of the debt-generated stress when adjustments take place as a result of migration.

Emergency money is strongly affected by generational issues, as it is often the case that migrant children provide for serious and unexpected medical expenses of their elderly parents. With an improving but still precarious public health system in Ecuador, particularly so in rural areas such as Xarbán and Pindo, private health-care expenses can reach unaffordable amounts. Between close relatives, emergency money is not expected to be repaid–and neither are maintenance remittances. This is so, for instance, when migrant children send money to their elderly parents for hospitalization or surgery in Ecuador. However, in situations such as married siblings in Ecuador asking for money from their married migrant siblings, migrants usually provide the money in the form of a loan. Even under this circumstance, villagers are still better off than having to resort to the abusive conditions of local lenders.

Gift money shows a diverging pattern due to migrants' gender in Xarbán and Pindo. In the context of male migration from Xarbán, gift money to buy technology is highly appreciated by the teenage children of migrants, and by the young migrants abroad, which sometimes competes with migrants' ability to send remittances. In the case of female migration from Pindo, remittances in the shape of gifts are intimately linked to the negotiations carried out mainly by mothers with their sons and daughters who remain in their place of origin, as it is clear from the next quotation of a mother from Pindo who migrated without her children to Spain:

> At the beginning [when she came back to Ecuador after ten years in Spain] I suffered a lot because of my daughters. My two youngest daughters, they just wanted to be with their grandparents, not with me. Ugh, no, no, no. How much I suffered because of that! We were at home and they said, 'We're going home' and they went to their grandparents'. It was very, very hard for me. Oh, my holy virgin! The two others, my oldest daughters, because they were older when I went to Spain, they did understand. I never neglected them, I always sent them money [si es que yo nunca me desentendí de ellas, yo siempre les mandaba]. At Christmas I sent them toys, clothes, whatever. […] They were always in my mind. I never neglected them. When they got a phone, I always called them, talked to them. (Alba, Pindo, September 2009, 41-year-old returnee from Spain)

Using the expression "gift money" or "money for treats" is based on the relatively low amount of the quantities involved. However, this terminology also reflects a gendered system of meaning that considers money sent by women as less relevant than money sent by men. Vullnetari and King also found a similar differentiation in Albania where money sent by women was depicted as money "just for a coffee" (Vullnetari and King, 2011:120).

Concluding Remarks

Dollars received by families as financial remittances convey different meanings, that are molded in the dynamic interplay between senders and receivers. Gender is one variable that heavily pervaded financial transfers within transnational families (King, Mata-Codesal, and Vullnetari, 2013; Mata-Codesal, 2013b). In order to fully understand the meaning of each financial transfer, they need to be read within and incorporated into the receivers' frame of needs and resources, the migrants' income and expense structure, and the evolving negotiations between the members of the transnational family.

Maintenance remittances are the most important and regular money transfer taking place in the two research locations, and arguably in many other locations worldwide. They clearly improve the material environment of receivers. This money enables receiving villagers to live in houses that are more comfortable than the traditional mud houses; they are well-fed and well-dressed; and younger members of the household can pursue further education. Debt repayment takes place but for different reasons in Xarbán and Pindo. The journey debt literally haunts Xarbán migrants during their first months in the U.S. Only when maintenance remittances and debt repayment are covered can migrants save. Emergency money does not directly increase the everyday material lives of receivers, but plays an important role, cushioning unexpected shocks. Finally, gifts, although much less important from a macroeconomic point of view, are emotionally very important and must be read as materializations of affection. This disaggregation of remittances facilitates discussions on the role of migrant remittances by acknowledging that remittances can in fact fulfill several roles simultaneously. For instance, maintenance remittances may function as funds for sustenance, while emergency money has a clear insurance role by buffering negative events.

The presence and importance of each transfer in the typology is heavily dependent on the stage and features of the migratory project. For instance, debt repayment is far more important in Xarbán than in Pindo, and more so in the first stages of migration than later on. The different migration stages and the time irregularity of some of the money transfers did not allow me to capture specific amounts.

Based on the understanding that the conceptualization and terminology of remittances needs attention, this article has presented a five item emic typology of the financial transfers between migrants and their direct relatives in their places of origin. The provided typology is obviously an analytical construction and as such, a simplification of a more complex and dynamic reality. However, it has analytical consequences. The incongruence between the grand mainstream term and the emic nuances of senders and receivers that Vullnetari and King (2011) found in Albania, as I did in Andean Ecuador, is the basis for the theoretical developments presented in this paper. The term remittances, prolifically used by researchers, policymakers and politicians, as well as in the design of surveys, censuses, and other data-collecting tools, has a lot of purchasing power to gain by incorporating available ethnographic accounts from different parts of the world. The non-disaggregated general term obscures a more complex reality as different types of transfers are subsumed and homogenized into the main remittances transfer. Although the presented typology in this paper is localized, some patterns are surely more widely generalizable.

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