

ASSET ACCUMULATION THROUGH INTERNATIONAL MIGRATION

Gender, Remittances, and Decision Making in Ecuador

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Abstract: This study considers whether there are gender differences in the ability of international migrants as well as remittance managers in households of origin to channel remittances to physical and financial asset accumulation. Drawing on a national-level survey of household assets for Ecuador, we show that while only a small share of male or female migrants are able to channel their remittances to asset accumulation, women are as likely to do so as men. Moreover, female migrants tend to exert greater control over their remittances than men, particularly when these are to be used for the acquisition of assets. In addition, women managers in households of origin are a majority of those owning the assets purchased with remittances. These results suggest that processes of international migration may strengthen the economic autonomy of women and facilitate greater gender equality.

Regions of heavy international migration in Latin America can often be visually distinguished by the two- to three-story houses made of concrete blocks or bricks dotting the landscape.¹ Relatively little is known, however, about the decision-making process behind the use of remittances to build these homes and, particularly, to whom these assets belong—the remitter, the recipient, or both together? Further, are there gender differences in these patterns?

A long-standing concern of feminist researchers is whether international migration contributes to greater gender equality, now a widely accepted goal of development. Most analyses have focused on changes in gender roles and whether these support more egalitarian gender relations (Pessar 1986; Hondagneu-Sotelo 1994; Mahler and Pessar 2006; Pérez Orozco, Paiewonsky, and García Domínguez 2008). What has not yet been investigated in any depth in these debates is whether women—as migrants themselves or as managers of remittances—are able to accu-

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1. This is widely noted; see Pribilsky (2007), Pauli (2008), and Stoll (2013) for examples from Ecuador, Mexico, and Guatemala, respectively.

multate physical and financial assets on a par with men, key potential indicators in the study of gender inequality.

Some researchers have posited that men are probably more likely than women to use remittances for asset accumulation and hence to benefit more from international migration in the long run. Gender differences in the use of remittances might arise if women are socialized to prioritize the needs of others, particularly their children, so that they give greater weight to consumption over investment, particularly their own investments. Given men's traditional gender role as breadwinners, they might be more "future oriented," placing greater weight on savings and investment over current consumption (Ramírez, García Domínguez, and Míguez Morais 2005; Pérez Orozco, Paiewonsky, and Domínguez 2008). To begin to disentangle gender differences in the use of remittances, we must first understand how such decisions are made.

Economists studying household outcomes from migration tend to assume that the person making the decisions over the use of the remittances is either the head of the household receiving remittances or the reported recipient (Pfeiffer et al. 2008). But what if, in fact, recipients of international remittances are not always those who manage them or who make the decisions over their use? This would then call into question any purported association between being a remittance-receiving household (controlling only for the sex of the head or recipient) and the outcome under consideration, such as physical and/or financial capital accumulation. Similarly, focusing on outcomes based on the gender of the remitter might also give a distorted outcome if they alone are not controlling the decision over remittance use.

Only two large surveys in Latin America have asked the question of who decides about the use of remittances. One conducted in Ecuador and another in Colombia found that 71 and 80 percent of the respondents, respectively, said that the recipient decides (Bendixen and IDB 2003; Garay and Rodríguez 2005). Neither of these studies, however, reported whether there are gender differences in this pattern and whether it varies depending on the primary purpose for which the remittances are to be used. Some of the qualitative studies that have investigated decision making over the use of remittances conclude that it probably varies depending on the intended use, consumption versus investment. Roberto Suro (2005), summarizing fieldwork carried out in Mexico, Central America, and Ecuador, notes that to the extent that remittances are intended for basic necessities, the remitter has little control over how these are spent. But whenever a portion of the remittances is intended for investment purposes, the remitter plays a much more active role. Diana Mata-Codesal (2013), studying the southern Ecuadorian highlands, also notes that migrants do not usually supervise the small, regular amounts of remittances that are sent for daily maintenance, such as by adult children migrants to support their parents. Where control over remittances is more relevant is when it involves the use of savings, above those required for the receiving household's daily maintenance and those targeted by the migrant for his/her own investment project.

Our interest in asset ownership is inspired by household bargaining models and the insights they potentially offer to the study of women's empowerment

and gender equality (Sen 1990; Doss 2013). These emphasize a person's fallback position in household bargaining, defined as the resources to which they have access should negotiations break down, requiring the individual to survive outside the household on their own. Among these resources are the assets a person owns as well as their income-generating capabilities, human capital, and social networks and norms. Thus one would expect a woman who owns assets to have a much stronger fallback position than one who does not, since she is in a better position to survive outside a marriage if it were to break up. A key proposition of feminist economics is that the stronger a woman's fallback position, the greater her bargaining power, that is, her ability to negotiate outcomes in the household that reflect her preferences. We would thus expect women with strong fallback positions to play a greater role in household decision making. In Naila Kabeer's (1999) framework, women's ownership of assets increases their agency, a critically important component of the process of women's empowerment and attainment of gender equality.

We posit that whether the changes in gender roles that are provoked by international migration are transformative—that is, long lasting—may well depend on whether migrant women as well as those in the households of origin are able to strengthen their fallback position through the acquisition of assets in their own names or jointly with their partners. This process may, in turn, depend on whether women, as either remitters or managers, are participating in the decisions over the use of remittances.

We should emphasize that our focus on asset accumulation is broader than simply whether remittances are used for “productive purposes,” such as investing in land and agricultural production, businesses and/or savings.² We include housing and other real estate as well as the acquisition of vehicles and consumer durables in our analysis, since a women's fallback position is related to her wealth, or all of the assets that she might own. Most physical assets can be used to generate income, whether as means of production or via rental, and may be sold or pawned or used to secure loans in an emergency (Deere and Doss 2006).

This article draws on a nationally representative household asset survey that we carried out in Ecuador in 2010 (Deere and Contreras 2011). Ecuador is a particularly good case study for studying processes of international migration since a relatively large share of its population now resides overseas and this migration is gender balanced. We contribute to the gendered analysis of remittance behavior primarily in two ways: first, by considering possible gender differences in whether the migrant issues instructions regarding the use of remittances for asset acquisition, and second, by providing evidence regarding the ownership of the physical and financial assets that are acquired with remittances. While the share of current remittances directed toward asset accumulation is low among both male and female migrants, we find that women are able to direct their remittances

2. See Taylor et al. (1996) for a critique of the narrow view of “productive investment” that characterized the early debate on whether remittances were being used productively and contributing to the economic development of the communities of origin. Excluding housing, for example, ignores its multiplier effect on local economies and that it is a major component of household and individual wealth.

to asset accumulation on a par with men. Further, data on the ownership of assets in migrant-sending households suggests that women in Ecuador are benefiting equally if not more than men.

MIGRANTS, REMITTANCE RECIPIENTS, AND DECISION MAKING

Latin America and the Caribbean achieved gender balance in the numbers of international migrants in the 1990s (UNPF 2006). Nonetheless, the gender composition has varied substantially across the region and by destination country. Mexican and Central American migration to the United States has long been characterized as male led. Katharine Donato and colleagues (2011), using age-standardized estimates for adults, show that since 1990 the share of women among Mexican migrants to the United States has remained at around 44 percent. In contrast, among all other Latin American immigrants to the United States, excluding Mexico, women constitute 52 percent. Emigration from South America to all world regions has been even more female, with women making up 54 percent of the international migrants (Donato et al. 2011).

Survey data suggest that the gender composition of remitters also varies by destination country. For example, a 2007 survey in five US cities of Latin American immigrants from eight countries found that men constitute 56 percent of the remitters (Orozco 2013). In contrast, according to the 2007 Spanish National Immigrant Survey (SNI), among those born in Latin America, women are the majority of remitters (INE 2009).

Given these variations, it may seem surprising that most household surveys in Latin America that report data by gender find that the majority of the remittance recipients are women. In the Bendixen & Associates and Inter-American Development Bank (IDB) surveys undertaken in fifteen countries in 2003–2007, women made up between 46 to 66 percent of the recipients (Deere et al. 2015). Another set of surveys carried out in this same period in locales of heavy emigration in eight Latin American countries found that women represented an even higher share of the recipients, an aggregate 72 percent (Orozco et al. 2005). Ethnographic studies provide insights on why women tend to be the majority of recipients.

In the case of Mexico, through the 1980s, when international migration was characteristically temporary and overwhelmingly male, the tendency was for migrant men, married or unmarried, to send remittances to their parents, most commonly to their mothers (Arias 2013). This practice was associated with the predominance of patrilocal residency in rural and indigenous communities, with young couples residing with the husband's family upon marriage. As migration become more prolonged in the 1990s, wives who remained at home were able to press for remittances for housing construction, shortening the time that they remained residing with their in-laws. A separate residency tends to strengthen marital bonds and the sending of remittances, or at least a larger share, to wives rather than parents (Arias 2013; Pauli 2008; Hirsch 2003). In El Salvador mothers are also reported to be the most likely recipient of remittances from migrant men, but for different reasons (Santillán and Ulfe 2006). Sometimes married men prefer to send remittances to their own mothers rather than their wives as a way to

exert control over their spouse. The mother is expected to monitor the behavior of the wife, ensuring her chastity as well as that remittance income is spent in accordance with his wishes.

Studies have shown that the remittance behavior of migrant women is strongly influenced by whether she is a parent and has left children in the country of origin. Mothers often send their remittances to the person who is caring for their children, most frequently their mother or another female relative (Pérez Orozco, Paiewonsky, and García Domínguez 2008). For example, in the community of Vicente Noble in the Dominican Republic, from which female migration to Spain began in this country, married women migrants initially sent their remittances to their spouse. Husbands, however, were not always trustworthy in using the remittances for the purpose that their migrant wives desired. Sometimes they used the remittances for their own personal consumption or as an excuse to stop working themselves. Thus the tendency in this community has become for married women to remit to female relatives, usually those caring for their children (García and Paiewonsky 2006), a pattern also reported elsewhere, such as in Honduras (Petrozziello 2011) and Guatemala (Moran-Taylor 2008).

Although attention has been given to the role of gender in determining who remits to whom, and the various factors that might contribute to women being the majority of remittance recipients, few studies explore in much detail whether women are making the decisions over remittance use. Most ethnographies that consider decision making tend to focus on couples, and some of these studies conclude that in regions of predominantly male migration, migrant husbands often control the use of remittances, irrespective of its purpose. Eugenia Georges (1990, 1999), analyzing the highlands of the Dominican Republic, reports that if a husband remitted regularly, "he remained the breadwinner and the locus of decision-making authority within the household," implying that wives had little control over the use of remittances. Moreover, the husband "often continued to determine the uses to which money over and above basic consumption was put," issuing instructions through his periodic visits, letters, or the occasional phone call on such decisions as repairing homes, planting crops, or purchasing livestock. This is among the studies that conclude that the "women left behind" who manage remittances gain relatively little autonomy from the process (see also Mahler 1999; Herrera 2006; Taylor, Moran-Taylor, and Rodman Ruiz 2006).

Jason Pribilsky (2007), who has given the most attention to household decision making in the context of the southern Ecuadorian highlands, comes to a very different conclusion, highlighting joint decision making by couples. The migration by young men, often recently married, to the United States in the 1980s and 1990s usually had the explicit purpose of consolidating their nuclear household by generating remittances to purchase a housing lot and build a home, buy land, and ensure their children's education (Pribilsky 2007; Jokisch 2002). Thus the crucial decision may not be whether to invest in asset acquisition, but over money management to attain this objective. In the area Pribilsky studied, women have traditionally been the household's main money managers, although men tend to have the final say over the most important decisions. He notes that "men have been forced to cede some of their decision-making power" to assure that remittances

are used well (2007, 266). How much can be set aside for investment also depends crucially on the wives' income-generating activities and hence to no small extent on her skills in managing income from all sources.

Greater attention in the literature has been given to how the amount and ultimate purpose of remittances is often a source of tension and conflict among family members than to decision making *per se*. Katty Hernández, Mónica Maldonado, and Jefferson Calderón (2012) report four kinds of frequent conflicts among transnational households in Quito: first, where the migrant feels that the manager is not spending the money well, prioritizing things that she or he does not consider are necessary; second, when the administrator is only spending a share of the funds received on the migrant's intended project and using the bulk of these transfers for their own personal benefit; third, conflicts among relatives regarding who should be receiving the remittances, such as between sets of in-laws or siblings and siblings-in-law; and finally, conflicts among couples over the degree of control that the migrant partner should be exercising.³

Even though the purpose might be decided on prior to migration there is no guarantee that remittances will be spent according to the remitter's wishes (Miles 2004). Even in regions such as southern Ecuador, where migrant husbands are expected to remit to wives, particularly if they have children, relatives often intervene, undermining the plans of the couple and diverting remittances for their own purpose (Pribilsky 2007). Also, if the husband considers that the wife is not using his remittances wisely for the intended purpose, he may begin remitting to one of his family members, such as her in-laws. Videos and photos, for example, of houses under construction along with frequent phone calls serve as mechanisms via which migrants can exert some control that their wishes are being honored (Herrera 2006; Mata-Codesal 2013). Recent developments in communications technology, such as cheaper international phone calls, the spread of cell phones, and the use of Skype and Facebook may be facilitating the greater ability of absent husbands and wives to monitor the actions of their spouses. At the same time, the enhanced ability to communicate could also facilitate a process of consultation by the couple, strengthen emotional ties, and prevent misunderstandings (Rodman 2006).

In a bargaining framework, one would expect the remitter to have the final word in the use of remittances, since the ultimate threat, besides sending remittances to another person, is to stop sending remittances altogether, with the migrant retaining savings in the destination country for an eventual return. However, one thing that is difficult for women to bargain over is the welfare of their children. A study of Honduran migrants to the United States concludes that the family's needs in the country of origin rather than migrant aspirations drive the ultimate use of remittances. Allison Petrozziello (2011, 59) notes that "both male and female remitters mentioned feeling trapped, impotent or guilty, even powerless to decide over remittance use," particularly when children are involved. Af-

3. When remittances are primarily sent for child care and children's schooling, children themselves can become the object of jockeying and positioning as relatives vie to become the administrators of remittances, as Pedone (2008) illustrates.

ter years of separation, remittances are often the main link between the migrant and his or her children. Moreover, given gender roles, migrant women often feel extremely guilty for having left their children behind and for their dependence on female family members. Thus their ability to invest in their own return project may become compromised in the face of the demands of caretakers. Yet in other cases, such as the Dominican study reported by Mar García and Denise Paiewonsky (2006), it seems that migrant women are able to negotiate with the women caring for their children so a portion of the remittances sent are used for the migrant's project, such as building or improving their home or investing in a business.

Besides the migrant's ability to generate remittances from their earnings overseas⁴ and the total amount that they can send, the decision about investing remittances in the home country also depends on what assets the migrant and his/her household owned prior to departure. The SNI survey found that of the 6,186 immigrants from Latin America surveyed in Spain, 71 percent reported that they owned no assets in their country of origin, with virtually no differences by gender (INE 2009). Some 24 percent of the men and 25 percent of the women reported owning their own home prior to departure. A slightly higher share of men owned agricultural lands, vehicles, and businesses prior to their departure.

The decision about investing remittances in the migrants' country of origin may also be related to the intended permanence of the migration. The extent to which migrant women experience greater personal autonomy and more egalitarian household relations while abroad, in large part related to their ability to earn their own incomes, may make them more reluctant to plan for an eventual return to the home country. In contrast, men may experience a greater loss of status in the host country, combined with a potentially higher status at home due to their migration, encouraging plans for such an eventual return (Grasmuck and Pessar 1991; Hondagneu-Sotelo 1994; Mahler 1999; Pérez Orozco, Paiewonsky, and García Domínguez 2008). Such considerations suggest that women may be more eager than men to engage in asset accumulation in the host as compared to the home country, as Patricia Pessar (1986) has shown for Dominican migrant women in New York.

Data from the SNI survey also reveal that 25 percent of the migrants born in Latin America are homeowners in Spain, with slightly over three-quarters of these holding a mortgage (Colectivo Ioé 2012). Gioconda Herrera (2012) argues that women are often more interested in homeownership than men, for the stability it offers in terms of family unification. Gendered differences in attachment to the destination country could thus affect the different purposes for which the remittances of migrant women and men are intended.

Few of the studies reviewed examine in any detail who owns the assets purchased with remittances to see whether women benefit directly from these acquisitions. Julia Pauli (2008), in her study in central Mexico, notes that some wives,

4. For lack of space we do not address here the many factors that affect this important contingency, such as low wages, unemployment and immigration status. See Pérez-Orozco, Paiewonsky, and García Domínguez (2008) and Deere et al. (2015).

aware of the security that registering their home under their name would bring them and their children, have successfully convinced their husbands to register the homes they are constructing in their names, arguing that it will facilitate the building process. In contrast, Herrera (2006), in her study of the southern Ecuadorian highlands, reports that she did not find any cases of women obtaining property titles to the assets that were acquired with remittances. We now turn to what the nationally representative household survey for Ecuador reveals about these issues.

CONTEXT AND METHODS

Ecuador ranks among the top ten Latin American and Caribbean countries in emigration (World Bank 2011).⁵ Notable emigration began in the 1970s, oriented principally towards the United States, Canada, and Venezuela. In the 1980s it focused primarily on the United States and was characterized as largely a male, rural migration from the southern highlands. That changed in the 1990s as Spain, Italy, and other European countries were added as new destinations and the migrant population became more diverse. The change in destination was largely due to the hardening of US immigration policies after the passage of the Immigration Reform and Control Act of 1986, which made illegal immigration riskier and more costly. Moreover, until 2003 Ecuadorians could enter Spain without a visa (Gratton 2005). After a decade of structural adjustment policies and recurring political crises, a major financial crisis occurred in 1999, followed by dollarization of the economy the next year, provoking massive emigration from the country between 1999 and 2002, largely directed toward Spain. This wave of emigration was even more diverse than previously, being much more urban, internally dispersed, better educated, and female (Gratton 2005; Jokisch and Pribilsky 2002; Herrera 2006).

By 2005 Ecuadorians represented the largest group of Latin American migrants in Spain and, according to Spanish census data, numbered almost half a million, 52 percent of whom were female. While Spain was the preferred destination in this decade, the number of Ecuadorians migrating to the United States continued to grow so that in 2010, according to US Census data, the stock of Ecuadorian migrants in the United States was slightly larger than that in Spain (Herrera, Moncayo, and Escobar 2012).

In 2010 Ecuador ranked eighth in the list of top remittance-receiving countries in the region, with the flow of remittances dwarfing net foreign direct investment and overseas development assistance (World Bank 2011) and representing the second major source of foreign exchange after petroleum exports. After peaking in 2007 at \$3.3 billion, remittances fell as a result of the global financial crisis to \$2.6 billion in 2010, then increased slightly in 2011 before stabilizing at between \$2.4 to \$2.5 billion in 2012 to 2015 (World Bank 2016). In 2010 (the year of our

5. It is estimated that between two to three million Ecuadoreans live abroad in a 2010-censused population of 14.5 million (Herrera, Moncayo, and Escobar 2012), meaning that between 12 to 17 percent of all Ecuadorians reside overseas.

survey), 54 percent of the volume of remittances were from Europe (with Spain accounting for 44 percent), 39 percent from the United States, 5 percent from other Latin American countries, and 2 percent from other countries (World Bank 2013). According to the 2010 Ecuadorian Census, 7.5 percent of households received international remittances in the year prior to the census, with a slightly larger share of households in the highlands (8.9 percent) as compared to the coast (6.6 percent) receiving them, a trend mirroring the regional pattern of source of emigration (Herrera, Moncayo, and Escobar 2012).

This study utilizes the 2010 Ecuador Household Assets Survey (EAFF),⁶ a nationally representative survey aimed at measuring individual and household wealth. The survey consists of a sample of 2,892 households representative of rural and urban areas and the two major regional geographic and population groupings of the country, the highlands and the coast. The survey was preceded by six months of qualitative fieldwork in three provinces (Pichincha, Azuay, and Manabí), which included interviews and focus groups in urban and rural areas. Ten out of the forty focus groups included a discussion of migration issues.

In the survey instrument, one module asked respondents to list any migrants with whom the household maintained economic relations over the previous ten years, including their demographic data. A separate remittance module collected information on whether these migrants provided remittances in cash or in kind during the previous year, to whom remittances were sent, who administered the funds and decided upon their use, and to what use the funds were put. In addition, a series of modules collected information on all of the physical and financial assets owned by someone in the household, by whom these were owned, and their mode of acquisition; among the options was via the use of remittances. This database thus provides information not only on the use of remittances during the prior year—the standard question in most household surveys—but also on all of the assets acquired with remittances over the medium term and to whom they belong. Herein lies the novelty of this household survey since this type of information is rarely collected.

Some 12.4 percent of the households surveyed reported that an international migrant contributed economically to the household during the previous decade. Ecuador's population is now predominantly urban, and the great majority of households reporting economic ties to an international migrant are urban (85 percent) and white or mestizo (92 percent).⁷ Households with international migrants are concentrated (52 percent) in the top 40 percent of the wealth distribution, as has been found in other studies with respect to income distribution (Calero, Bedi, and Sparrow 2009).

Of the total international migrants identified (594,064 with the sample expansion factors), 58 percent are located in Europe (50 percent in Spain), 32 percent in

6. Encuesta de Activos FLACSO–Universidad de Florida. See Deere and Contreras (2011) for details on the sampling strategy.

7. Ethnicity/race is based on the self-report of the survey respondent. Only 3.3 percent reported that they were indigenous and 3.1 percent Afro-descendent, with the remainder reporting another category or unknown. Since indigenous and Afro-descendants each make up 5 percent of the sample, they are underrepresented among households with economic ties to a migrant.

the United States, 5 percent in Latin America, and 5 percent in other countries. Some 59 percent have completed secondary education and/or gone beyond in their studies. The great majority of migrants are married or in a consensual union (75 percent). Of the remainder, they are almost as likely to be previously married (separated, divorced, or widowed) (11 percent) as single (13 percent), with women overrepresented among those previously married.

The EAFF survey was undertaken from April to June 2010, with the reference period being the prior twelve months. Thus the remittance behavior captured by the survey reflects a period of crisis following the 2008 financial crisis rather than the historic norm. Given the erratic behavior of aggregate remittances in recent years, the characteristics reported here may well represent the new norm. Still, many of the key gendered remittance indicators in this 2010 survey are similar to findings from previous surveys undertaken in Ecuador, as will be noted below.

REMITTANCE RECIPIENTS, MANAGERS, AND DECISION MAKING IN ECUADOR

In 2009–2010, 61 percent of international migrants with economic ties to their households of origin remitted funds home, while 21 percent sent only gifts in kind, with the remainder not remitting at all that year. Men were slightly more likely to remit funds than women (63 percent and 60 percent, respectively),⁸ although women remitted more on average annually than men (\$1,599 and \$1,398, respectively), but these differences by gender are not statistically significant. Overall, female migrants sent 59 percent of the total volume of international remittances received by Ecuadorian households in that year, a share slightly higher than the 57 percent reported by Oliví, Ponce, and Onofa (2008, 37) based on a 2007 survey. Noteworthy is that 29 percent of those receiving international remittances in 2010 reported that the amount remitted had decreased compared with the previous year (Deere et al. 2015).

Many of the migrants in the sample send remittances to the same person, for example, sons and daughters who remit to the same parent; on average, each recipient receives remittances from 1.3 international migrants. Table 1 summarizes who remits to whom by sex of the remitter and recipient. The vast majority of the recipients, 75 percent, are women, consistent with previous national surveys for Ecuador.⁹ What is novel is that the EAFF survey reveals that overall the recipients are slightly more likely to be female if the remitters are male (78 percent) as opposed to female (71 percent), although this is not statistically significant.

With respect to familial position, 41 percent of the remittance recipients are parents of the remitters; 23 percent, siblings; 14 percent, children; 13 percent, other relatives; 7 percent, spouses; and 3 percent, undetermined. It is worth noting that although the great majority of the migrants in the sample are partnered, a rela-

8. This figure is not a propensity to remit, since we do not have information on all international migrants, but rather only on those who report having economic ties with their households of origin. Campoy-Muñoz, Salazar-Ordóñez, and García-Alonso (2013, 389) estimate that among Ecuadorian migrants in Spain, women have a higher propensity to remit, 30 percent, versus 15 percent for men.

9. Our estimate is similar to the 78 percent reported by Oliví, Ponce, and Onofa (2008, 47) and much greater than the 66 percent reported in the Bendixen & Associates et al. (2003) survey.

Table 1 Sex of the recipient of international remittances by sex of the remitter

Sex of remitter	Sex of recipient					
	Men		Women		Total	
Men	19,196	22%	88,473	78%	107,669	100%
Women	38,646	29%	112,552	71%	151,198	100%
Men and women*	5,966	20%	20,981	80%	26,947	100%
Total	63,808	25%	222,006	75%	285,814	100%

Source: Ecuador Household Assets Survey 2010.

Notes: The numbers are weighed by the sample expansion factors.

*Both a man and a woman remit to the same recipient.

Chi square, total, $p = .600$

tively low share are remitting to their spouses, in part because their spouse may also be a migrant. Prior to the 2008 financial crisis, there was a noticeable trend toward family reunification in the destination country, particularly among those in Spain (Herrera 2012). Gloria Camacho and Katty Hernández (2005) suggest that the tendency toward family reunification is even more pronounced when the migration is female-led, since husbands are loath to remain in Ecuador in charge of the children and dependent on their wives. Thus reunification often begins with the husband, sometimes followed by the children.

According to the survey data, of those migrants who remit to a spouse, the great majority are husbands remitting to their wives; only 12 percent of these spouses are wives remitting to husbands, supporting the trend reported in the literature that married women are more likely to send remittances to someone other than their spouse, particularly if children have been left behind (García and Paiewonsky 2006; INSTRAW-OIM 2008). One of our focus group participants explained the typical pattern on the Ecuadorian coast: "If they are single they send to the mother. If the male migrant is married he sends remittances to his wife. If the female migrant is married she sends her remittances to her mother or a sister; they don't have much confidence in how men manage money."¹⁰

Whether the person who receives the remittance is the person who administers the funds is a question that has not been sufficiently explored. The EAFF survey reveals that 11 percent of the recipients do not manage these funds but rather turn the remittances over to one or several other persons. Moreover, men are more likely than female migrants to rely on a different person to administer the funds. As table 2 shows, male migrants are even more likely to rely on female managers than are female migrants, with this gender difference being statistically significant. Whereas women are the recipients of male remittances in 78 percent of the cases (table 1), they represent 89 percent of their administrators (table 2). Among female remitters, the difference is less dramatic although women also represent a larger share of their administrators than recipients.

Among the reasons why recipients and administrators may differ is if the intended beneficiary of the remittance does not have a bank account and it is easier

10. Urban focus group, Portoviejo, Manabí.

Table 2 *Sex of the administrator of international remittances by sex of the remitter*

Sex of remitter	Sex of administrator					
	Men		Women		Total	
Men	12,050	11%	96,282	89%	108,332	100%
Women	32,620	21%	120,625	79%	153,245	100%
Men and women	5,157	22%	18,305	78%	23,462	100%
Total	49,827	17%	235,212	83%	285,039	100%

Source: Ecuador Household Assets Survey 2010.

Chi square, total, $p = .093$.

to remit to someone who does. Our estimates suggest that some 36 percent of adults in Ecuador have formal bank accounts; moreover, remittance recipients are much more likely to have a bank account (42 percent) than those who do not receive remittances (36 percent), a statistically significant difference. While the incidence of men having accounts (44 percent) significantly exceeds that of women (31 percent), among remittance recipients the gender gap narrows (50 vs. 41 percent), suggesting that among the impacts of the migration process has been to draw women into the formal banking system. At the same time, since women are less likely to have formal accounts than men, this increases the likelihood that the remittances intended for them to manage are sent to a male family member.

Our finding that women represent a higher share of the remittance managers than recipients suggests that both male and female migrants consider women more reliable in making sure that their remittances are well spent. What is curious is that in Ecuador it cannot be assumed that women are always the household's money managers. When we asked couples in the survey who generally managed the household's food budget, both spouses were as likely to agree that it was the man as the woman (22 percent each), or both of them together (16 percent); 39 percent of the couples disagreed on who had primary responsibility. Thus the fact that such an overwhelming share of the remittance managers are women suggests that this is not just a reflection of the predominant gender division of labor but rather reflects who is considered most trustworthy in managing migrants' hard-earned remittances.

Control over the Use of Remittances

To what extent do remitters issue instructions to the administrators on how to spend their remittances? Overall, 31 percent of the remitters issue instructions all or some of the time on how their remittances are to be used, a larger share than the 20 percent reported in the Bendixen and IDB (2003) survey. Table 3 considers this pattern from the point of view of the administrator and their sex and shows that female migrants are much more likely to give instructions to the manager (36 percent) than male migrants (15 percent), and that women are significantly more likely to give instructions when a man is the manager (65 percent) than when it is a woman (28 percent). Although male migrants are less likely to give instructions, they also do so more frequently when a man is the administrator (23 percent) than

Table 3 Incidence of receiving instructions on the use of remittances, by sex of the administrator and sex of the remitter, Ecuador

Sex of remitter	Sex of administrator				Total	Share receiving instructions
	Male	Share receiving instructions	Female	Share receiving instructions		
Men	12,050	23%	96,282	14%	108,332	15%
Women	32,620	65%	120,625	29%	153,245	36%
Men and women	5,157	16%	18,305	42%	23,462	41%
Total	49,827	50%	235,212	24%	285,039	29%

Source: Ecuador Household Assets Survey 2010.

Chi square, men $p = .266$; women $p = .015$; both $p = .292$.

when it is a woman (14 percent). These findings suggest that Ecuadorian migrants, particularly women, exert greater control over remittances than is often assumed. And second, female managers exert considerable autonomy over these monetary remittances, particularly when the migrant is a man.

It is also revealing that, as table 4 shows, the mean amount of annual remittances received is significantly greater when the managers receive instructions on the use of remittances than when they do not, \$2,789 vs. \$1,566. The same pattern holds for both male and female administrators, with women always managing a slightly larger amount on average than men whether or not they receive instructions.

On average, remittances are destined to two purposes per remitter (Deere et al. 2015). As expected, consumption expenditures are the most frequent use of remittances. If summed together with housing expenses (which may include rent, payment of utilities, and home improvements), current consumption in the broadest sense accounts for slightly over half of the reported uses, followed by health (20 percent) and education (14 percent). Remittances from men are more frequently used for consumption and housing expenses than those from women, whereas the latter are more often used for children's education. The relative frequency of the use of remittances for physical or financial asset accumulation by male and female remitters is similar (9 vs. 10 percent).¹¹ Overall, there are no statistically significant differences in the use of remittances when considered by sex of the sender, a finding consistent with what was found in a Colombian survey (INSTRAW-OIM 2008). Thus we do not find evidence for the proposition that male migrants are more likely than their female counterparts to direct their remittances to savings and investment activities (Ramírez, García Domínguez, and Míguez Morais 2005; Herrera 2006; Pérez Orozco, Paiewonsky, and García Domínguez 2008).

The financial crisis that began in 2008 could explain the finding that only

11. Included in this category are expenditures to acquire a dwelling and/or a housing lot, agricultural parcels, a business, agricultural equipment, livestock, and consumer durables as well as savings.

Table 4 Average amount received by administrators of remittances by whether they receive instructions and sex of the administrator, Ecuador (US\$)

Sex of administrator	Receives instructions	Does not receive instructions	Total
Male			
Mean	2,276	1,173	1,733
Std. dev.	2,452	1,317	2,051
N	24,862	24,170	49,032
Female			
Mean	3,015	1,620	1,957
Std. dev.	3,305	4,779	4,507
N	56,281	176,774	233,055
Total			
Mean	2,789	1,566	1,918
Std. dev.	3,088	4,507	4,186
N	81,143	200,944	282,087

Source: Ecuador Household Assets Survey 2010.

Note: F test, $p = .020$.

10 percent of the uses of current remittances are related to the acquisition of assets.¹² Herrera's (2012) study of Ecuadorians in Spain found that one of the main changes in remittance patterns as a result of the crisis was a reduction in the remittances sent precisely for asset acquisition in Ecuador, such as real estate and businesses, assets that could facilitate an eventual return to home. Prior to the crisis it was precisely investments in housing construction and business expansion that had been growing, but when remittances had to be reduced due to layoffs, the priority of many migrants was to maintain their contributions to the current consumption and health and education expenses of their households of origin.

The types of assets acquired also do not differ significantly by gender of the remitter, although the trend is for women's remittances to be used more frequently to accumulate savings and for men's to be used to acquire a dwelling. Cross-sectional data for a moment in time, however, does not capture the dynamic aspects of this process very well. Investment priorities partly depend on what a migrant owns prior to departure, and one would also expect these priorities to change depending on the length of time that the migrant has been remitting and as initial goals are met. Our focus groups revealed that, irrespective of gender, among those who do not own their own home, buying a lot and/or building a dwelling is the top priority after paying off the migration debt (which could take two to three years), followed by furnishing it, including with appliances,¹³ a pattern widely re-

12. Another survey undertaken in the same year as EAFF in the "popular" neighborhoods of northwestern Quito derived similar, if slightly higher results. Measuring the primary use to which the last remittance transfer was put resulted in asset accumulation constituting 13 percent of the total uses; the various uses were not reported by gender (Hernández, Maldonado, and Calderón 2012).

13. The average cost of building a "good" two-story dwelling by a typical migrant household in rural areas of Azuay in 2009 was around \$50,000, and it was built, literally brick by brick, with the savings

Table 5 Incidence of administrators acquiring assets with international remittances and receiving instructions by sex, Ecuador

Sex of administrator	Number of administrators	Number. that acquire assets with remittances	Share of administrators acquiring assets	Number of these who receive instructions	Share of those acquiring assets who receive instructions
Men	49,826	12,069	24%	5,704	47%
Women	235,212	37,169	16%	7,106	19%
Total	285,038	49,238	21%	12,810	26%

Source: Ecuador Household Assets Survey 2010.

Note: Chi square for acquiring assets, $p = .071$; receiving instructions, $p = .091$.

ported (Jokisch 2002; Pribilsky 2007; Hernández, Maldonado, and Calderón 2012; Mata-Codesal 2013). Investing in future income-generating activities, such as potential rental properties or a business (often based on the acquisition of a vehicle), rose to the top of the list only once the education goals for children had been reached and/or the migrant's return was imminent. Of course, if the migrant already owns their own home, home improvements might be undertaken in less time than building a house, and the use of remittances could be diversified earlier in the migratory experience.

Turning to who decides to acquire assets with remittances, table 5 shows that male managers are significantly more likely to purchase assets than female managers (24 percent and 16 percent, respectively). About one-quarter of the administrators buying assets receive instructions to do so from the remitter. Worth noting is that while male managers are more likely than their female counterparts to purchase assets, they are also more likely to receive instructions from the migrant. Thus, while men may be the preferred administrators of remittances for asset acquisition due to their greater familiarity with asset markets, as was reported to us in focus groups, remitters feel a greater need to exert control to make sure that their wishes are respected. That this is the case particularly when the remitter is a woman suggests that female migrants are exerting considerable agency over these investments. While female managers are less likely to purchase assets than are men, when they do so they appear more likely to act autonomously. The Ecuador case thus confirms the insights from other studies that whether migrants assert control over the use of remittances is likely related to the amount sent and its ultimate purpose (Suro 2005; Mata-Codesal 2013); what is novel in our finding is its gender dimension.

Thus far we have only considered the use of monetary remittances; not included in the estimates above are remittances in kind, such as gifts of consumer durables. During 2009–2010, 53 percent of the migrants sent home gifts, with a

from remittances—what is left over after basic needs are met. Such a process could take up to ten years, depending on whether the lot had to be purchased and whether credit was also utilized (rural focus groups in canton Sig Sig and canton Paute). A similar list of typical priorities was also reported in the focus groups in Crucitas, Manabí, and canton Quito.

slightly higher share of women (54 percent) than men (51 percent) sending these. The great majority of the gifts consisted of clothing and footwear (83 percent) but also included consumer durables (5 percent); electronics, cell phones, and computers (together 10 percent); and other items. Larger items are often purchased through department stores in the United States or Spain, which deliver them to relatives in Ecuador (Pribilsky 2007; Hernández, Maldonado, and Calderón 2012). Gifts are, of course, items that are primarily under the discretion and control of the migrant, who would likely determine the beneficiary (Mata-Codesal 2013). We now turn to the question of who owns the assets purchased with migrants' remittances or gifts.

THE OWNERSHIP OF ASSETS PURCHASED WITH REMITTANCES

Among households with economic relations to international migrants, 24 percent reported acquiring at least one asset with remittances. This is a much higher figure than the share of households that acquired assets in the year prior to the survey, 12 percent, and suggests why a longer perspective is useful when considering the process of asset accumulation. Next, consider the share of migrant households that own a given asset and that acquired it with remittances. With respect to immovable property, 15 percent acquired their principal dwelling, 5 percent a housing lot, 5 percent an agricultural parcel, and 12 percent other real estate with remittances.¹⁴ Some 14 percent reported remittances as the means of acquiring a consumer durable, and 13 percent, their animal stocks; only 3 percent reported that their businesses were acquired or started up with remittances. Remittances also constituted an important means of building up savings, with 17 percent of migrant households reporting these as the source.

Turning to the ownership of these assets, table 6 shows the form of ownership for the three assets most commonly acquired with remittances. First, with respect to residences, note that 64 percent of these homes are considered to be jointly owned by someone in the household with the remitter(s); 26 percent as individually owned by a household member; and 10 percent jointly owned by two household members, in most cases the main couple; of the household members who are owners, 54 percent are women and 46 percent, men. Among migrants who have contributed remittances to buy these dwellings, 56 percent of the joint owners are women and 44 percent, men.

A very different pattern of ownership is reported with respect to consumer durables and savings, with the great majority of these assets owned individually by a household member and relatively few cases of joint ownership with the remitter. Of the consumer durables acquired with remittances, 75 percent are reported to be owned individually, 22 percent owned jointly by household members, and only 4 percent owned jointly by household members and the remitter. Among

14. Other real estate includes the acquisition of nonagricultural land or a second dwelling, the latter frequently for rental purposes, a strategy pursued by those seeking a stable source of retirement income either for themselves or elderly parents. These investments are often located in an urban area different from the locale of origin, where rental markets are more dynamic.

Table 6 Number of assets acquired with international remittances, by form of ownership in migrant household and sex

Form of ownership	Main residences	%	Consumer durables	%	Savings accounts	%
Individual		25.9		74.5		92.9
Male	3,485	(12.8)	37,952	(17.4)	9,524	(16.6)
Female	3,570	(13.1)	124,037	(57.1)	13,690	(76.3)
Joint (in household)		10.3		21.6		3.2
Couple	2,155	(7.9)	9,729	(4.5)	1,004	(1.8)
2 women	663	(2.4)	1,510	(0.7)	775	(1.4)
All members	0		35,670	(16.4)	0	
Joint with remitter		63.7		3.9		3.9
Male	8,250	(30.4)	6,878	(3.2)	0	
Female	9,045	(33.3)	1,565	(0.7)	2,247	(3.9)
Total	27,168	100	217,341	100	27,240	100

Source: Ecuador Household Assets Survey 2010.

the individual owners, women far outnumber men. This pattern is accentuated in terms of the ownership of savings. Not only are 93 percent of the savings in accounts considered to be individually owned, but women individually own almost three-quarters of the accounts.

These findings suggest that women in the households of origin who administer remittances and are able to accumulate assets do benefit directly from the process, considering themselves individual or joint owners of the assets acquired. That is, they are able to turn their economic autonomy in managing remittances into a means of strengthening their fallback position through asset acquisition.

With respect to migrant investments, these results also suggest that the principal dwelling is the main asset that migrants acquire jointly with those in their households of origin. It may well be the case, however, that migrants are accumulating assets through other means, such as by having their own independent savings accounts or investing directly in real estate or businesses in Ecuador, activities that would not be captured by a survey of the households of origin. Uncovering the full scope of migrant investments in the country of origin would require a survey of migrants in the countries of destination or other methods.¹⁵

CONCLUSION

This study suggests that in the analysis of remittance behavior it cannot be assumed that the decisions over the use of remittances are always made by the

15. Hall (2008), for example, refers to 2,500 of Banco Solidario's clients being migrants, a small share of the total number of clients, but these migrants hold 20 percent of the bank's \$20 million in savings deposits.

recipient. Besides it not being uncommon for the remittance recipient and the administrator to be different people, we found that in almost one-third of the cases decisions over the use of remittances were made by the migrant rather than the remittance manager. Further, migrants who issue instructions over the use of remittances send larger amounts than those who do not and are more likely to send remittances for the purpose of asset accumulation.

We have also illustrated a number of ways in which remittance behavior is generated, beyond those commonly noted in the literature. While both migrant men and women appear to prefer women as the managers of their remittances, migrant men are more likely than women to rely on a woman as the manager. Moreover, migrant women are even more likely than migrant men to send instructions on how their remittances are to be used, particularly when a man is the manager of their remittances and these are to be used for the purpose of asset accumulation. Among our most important findings is that while a relatively low share of migrants under current circumstances are able to direct their remittances to asset accumulation, male and female migrants are equally successful at doing so.

These findings suggest that for studies of the impact of remittances on household outcomes, such as expenditure patterns, researchers would be well advised to include questions in their survey instrument on whether the recipient is the administrator of the remittances, on who decides over their use, and on the sex of the decision maker.¹⁶ We have also demonstrated that it is possible to collect data on the ownership of assets purchased with remittances, and moreover, that a much fuller understanding of remittance use is obtained by considering a time period longer than just the year prior to a survey. Recall that while only 12 percent of households reported using remittances for asset acquisition in the previous year, 24 percent of migrant households reported acquiring at least one asset through remittances in the past.

Gender-disaggregated data on remittances and asset acquisition lead to two important conclusions regarding women's economic autonomy and the prospects for gender equality. Among migrants with economic ties to their households of origin in Ecuador, women appear more likely than men to become joint owners of the dwellings to which their remittances have contributed. And second, women who stay at home and manage remittances seem to be more likely than men to become not only joint owners with remitters but also individual owners of the dwellings so acquired. Moreover, they are also the majority of the individual owners of the consumer durables and financial assets so acquired. Women managers thus appear to be exerting considerable agency in their use of remittances. Therefore, to the extent that asset acquisition contributes to secure a woman's fallback position—the resources she can rely on—migration processes in Ecua-

16. Researchers could improve on the EAFF questionnaire by allowing for the possibility that the remitter and the manager jointly make such decisions, and further, if this was the case, asking whether the purpose was decided prior to or subsequent to the migration. In addition, it would be useful to disaggregate even further, and ask such decision-making questions separately for remittances used for current consumption, for investments in human capital, or for investments in physical and financial capital.

dor do seem to be contributing to gender equity and potentially to the process of women's empowerment, albeit if only among a minority of women.

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