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The Timing and Direction of Migrant Money Circulation: Peruvian Migrants in Switzerland

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Abstract

Remittances are sent and received to maintain family livelihoods, to cover the education costs of younger members, to provide care services for ageing family members, to support business ventures, etc. Although a growing body of literature assesses the role of remittances in the migration-development nexus, past studies have rarely focused on time-sensitive dimensions such as family life-cycles and life-course stages. In addition, a dynamic analysis of social stratification based on gender, age, citizenship status and class within and between these families serves to enrich a transnational perspective on remittances. Life-course perspectives represent a suitable framework for tracing money circulation across multiple national settings and dynamic processes of social stratification. Beyond the common image of remittances being sent from host to home countries, Peruvians in Switzerland also receive money from their home country.

Keywords: Boomerang remittances; life-course approach; intersectionality; Peru; Switzerland.

JEL Classification: F22, F24, O15

Introduction

Remittances are sent and received to maintain family livelihoods, to cover the education costs of younger members, to provide care services for ageing family members, to support business ventures, etc. Although a growing body of literature assesses the role of remittances in the migration-development nexus (Rahman & Fee, 2012; Schweppe, 2011; The World Bank, 2016), past studies have rarely focused on time-sensitive dimensions such as family lifecycles and life-course stages. In addition, a dynamic analysis of social stratification based on gender, age, citizenship status and class within and between these families serves to enrich a transnational perspective on remittances. A life-course perspective represents a suitable framework for tracing money circulation across multiple national settings and dynamic processes of social stratification. This article shows the multiple purposes, directions and practices of money circulation by Peruvian migrants in Switzerland. Beyond the common

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image of remittances being sent from host to home countries (Åkesson, 2013; Castañeda, 2013; Lianos & Pseiridis, 2014), Peruvians in Switzerland also receive money from their home country. The term migrant money is thus more accurate to describe the wide array of money circulation patterns within transnational families.

Analysing the interdependencies between legal, family and occupational trajectories, this article illustrates four migrant money circulation patterns observed in my fieldwork. The first one highlights the family lifecycle of remittances: continuities, transformations and endings. Interestingly, steady flows of remittances depend on negotiations between transnational siblings.¹ The second pattern exemplifies negotiations about migrant money that take place in bi-national couples, based on gendered expectations about the financial contributions of foreign spouses to the needs of family members in the home and host countries. The citizenship status, education levels and employment conditions of family members are crucial elements here. Conflicts over family remittances seem to occur when the Peruvian husband is perceived as a deficient breadwinner due to his lower level of skills, salary and occupation status than his Swiss wife. The third pattern focuses on student migration: the multiple directions of migrant money (home-to-host-country or boomerang remittances) and the role of social stratification within transnational families. Given the parents' social positions, the growth of family responsibilities and redistribution amongst siblings, immigrant members of well-off families receive more funds from Peru even after graduation whereas those of less privileged families start to send money back home immediately after entry to the Swiss labour market. Since migrant money is not only designed to cover the education, care and health needs of family members, the fourth pattern of money circulation focuses on the capital destined for real estate investments and business ventures. Coping with unexpected changes and structural limitations to economic status abroad depends on negotiations between transnational siblings and within bi-national couples. Interestingly, this type of circulation shows that home-to-host-country transfers create important employment opportunities, not only for co-nationals but also for Swiss natives.

This article is structured into four main sections. After briefly presenting how a life-course perspective can add to the analysis of transnational family remittances (1), I present the research context and methods used here (2). Then, I go on to present the four types of money

¹ Siblings living in two or more countries.



circulation patterns identified in my study (3) and to discuss the main results (4).

Remittances in debate

Remittances through a development lens

Debates about the role of remittances in the migration and development nexus try to establish the role of these funds in reducing poverty in the sending countries. Although remittance flows to developing countries rose to \$432 billion in 2015 (The World Bank, 2016, p. 4), the Peruvian case challenges the idea that remittances necessarily reach the most impoverished groups in the home countries. In 2015, remittances to Peru represented \$2.7 billion and ranked 8th in the LAC region, lower than Mexico but higher than Ecuador (The World Bank, 2016, p. 24). Although Peruvian migrants represent 8% of the national population, remittances to Peru make up only 1.4% of Peru's GDP (Paerregaard, 2015, p. 54). Remittances from the United States show a positive migrant-remittance balance since this country receives 32.6% of Peruvian migrants who account for 40.8% of the total remittances sent back to Peru. However, not all migrant-remittance balances are positive. For example, Argentina receives 13.5% of Peruvian migrants but accounts for only 3.9% of the remittances received (Paerregaard, 2015, p. 56). In 2007, upper-middle classes households showed a positive balance: 26.3% of them have a migrant member, and they receive 29.6% of the remittances sent back to Peru. On the other hand, 20.7% of the most impoverished households have a migrant member, but they receive only 7.2% of the country's remittances (Paerregaard, 2015, p. 60; Sanchez, 2012, p. 85). Paradoxically, remittances to Peru seem to reinforce existing class inequalities (Paerregaard, 2015). Consequently, the analysis of the money circulation patterns adopted by Peruvian migrants may contribute to a better understanding of the dynamics of transnational social stratification.

Remittances through a life-course lens

Remittances have been in the spotlight of academic research and policy making since the beginning of the 2000s (Kunz, 2008). Linkages between migrants' remittances and development in sending countries have been discussed, confirmed and criticised (Paerregaard, 2015). However, discourses around the migration-development nexus based on remittances have some limitations. Mainstream discourses tend to adopt a macro perspective and financial focus, thereby neglecting the analysis of transnational processes of social stratification based on gender, class, citizenship, etc. (Kunz, 2008; Parella & Cavalcanti, 2006). Gender blindness

reinforces stereotypes of women in transnational families, alternatively as passive remittance receivers, most reliable remittance senders or best remittance managers (Kunz, 2008, p. 1402). While assessing the impact of remittances in home countries is crucial, our interest lies in better understanding the diachronic dimension of multi-directional practices of money circulation amongst transnational families. A life-course approach enables us to trace the gendered interdependencies of family and employment trajectories whilst exploring the impact of non/citizenship transitions and class dynamics.

First, transnational perspectives have also been at the centre of academic discussions about families. Remittances are part of the set of processes and flows that maintain transnational family care, beyond the traditional parent-child unidirectional dyad (Singh & Cabraal, 2014). In particular, the circulation lens considers different types of flows, both simultaneously and diachronically, between all members of the network from various generations located in different places in the world with uneven access to resources and unequal relationships (Baldassar & Merla, 2014, p. 30). Besides, money circulation happens in all transnational family forms, including labour migrants, refugees, international students, professionals and global elites. Yet, middle-class and privileged families are relatively absent from the transnational family literature based on the assumption that care and money circulation happen more equally, smoothly and lavishly in such social settings (Baldassar & Wilding, 2014). Also, while transnational mothering has received a good deal of attention amongst scholars, the role of men in transnational families has been somewhat taken for granted (Fresnoza-Flot, 2014; Kilkey, 2014; Pribilsky, 2012). Gender identities and family roles are negotiated against potentially diverse norms of femininity and masculinity at a transnational level (Pribilsky, 2004, 2012). The analysis of transnational families examines the complexities and dynamics of social stratification based on gender, generation, citizenship status and class in at least two national settings.

Secondly, the life-course approach complements the transnational family approach by underscoring the changes, continuities and cycles involved in migration. Family forms and mobility patterns change over time in relation to contextual factors and institutional settings that influence life cycles, family obligations and expectations (Wall & Bolzman, 2014). Despite mainstream discourses, family remittances are not an unlimited source of wealth. They represent fluctuating flows that are contingent on a range of life histories. Family remittances can be analysed as a sign of actor-centred social



biographies and evolving trajectories (Paerregaard, 2015, p. 29). Migrant money circulation thus demonstrates moments of stability, peaks, downturns and endings as well as changing directions between home and destination countries. Flows of money from the stay-behind family to the migrants in the host country depend on class and generation. For instance “boomerang” remittances are part of the international student migration from India to Australia where parents of Indian students have to prove sufficient financial resources to visa authorities and then pay for the education costs and living expenses of their children abroad (Singh & Cabraal, 2014). Migrant money is thus multi-directional and evolving.

Finally, a life-course approach underscores the gendered interdependence of family and occupational trajectories (Levy & Widmer, 2013), as well as the short and long-term effects of legal trajectories (Goldring & Landolt, 2011). For instance, family chain migration and bi-national marriage demonstrate the combined effect of family and legal trajectories. Gender, generation, class and citizenship status are thus dimensions of social stratification dynamics within and between transnational families, which in turn influence money circulation patterns.

Research context and methods

Given that labour markets and immigration laws in the host countries influence the capacity of migrants to remit, Peruvians residing in Switzerland represent an interesting case study. Peruvian migration challenges the idea that remittances alleviate poverty in sending countries. The socio-economic background of Peruvian migrants in Switzerland shows the presence of urban middle-classed and highly-educated movers, where women represent a majority. The migrant money thus serves to sustain social class status rather than make ends meet back home. However, the highly restricted Swiss immigration laws for non-EU foreigners set barriers for Peruvian’s labor market incorporation regardless of skill levels. Undocumented family members coexist with those who are part of bi-national couples and earned Swiss or EU passports. Gender roles and citizenship inequalities amongst siblings and within couples play an important role in migrant money negotiations.

Contextualising Peruvian Migration to Switzerland

The share of foreigners in the Swiss resident population is much higher than in neighbouring countries: population aged over 15 with a migration background is 37.2% in 2017 (SFSO, 2018), but the country scores low for migrant integration in international comparisons (Huddleston, Niessen, Ni Chaoimh, & White, 2011). Migration to

Switzerland is regulated through the 2002 Free Movement of People Agreement with the European Union (FMPA), and the 2008 Law on Foreign Nationals (FNA), which relates to the admission and settlement rights of all non-EU nationals. EU citizens are entitled to free circulation for employment purposes and to a renewable 5-year work permit, whereas non-EU nationals are subject to annual admission quotas and to an essential employment clause, whereby employers have to demonstrate that they were unable to fill a position with local candidates. Any change of employer, canton or commune requires a new 1 year, renewable, permit application. In 2016, most of the migration to Switzerland results from the free movement of EU citizens (74.3%) whereas economic migration from non-European countries represents just 1.4% of legal inflows (OECD, 2018, p. 280).

A second pathway for immigration to Switzerland is family reunification, which accounts for 16.7% of all migration inflows, but for more than 40% of the arrivals from African, American and Asian countries (NCCR ON THE MOVE, 2017a).

A third pathway for migration is provided for foreign students, who receive a temporary permit for the duration of their studies. Here, the formal entry requirements are identical for EU and non-EU citizens (Guissé & Bolzman, 2015). Up until 2011, non-EU students had to leave Switzerland on graduation. Currently, they can request a six-month (L) permit for the purpose of job-hunting in the country after graduation (Riaño, Lombard, & Piguet, 2017).

Once in the country, migrants are entitled to a range of resident, work or settlement permits, which provide various levels of stability and rights. The route of migrants to Swiss citizenship is notoriously long and tortuous (only 2% of the foreign population is naturalised each year) and involves evaluation by the cantonal and local authorities of 'successful integration', usually in the form of financial independence and proficiency in one national language, respect for laws and public order and participation in civil society (Wichmann et al., 2011). After seventeen years of residence in the country, only 27% of EU citizens had been naturalised, as against 55% of non-EU citizens (NCCR ON THE MOVE, 2017b).

Peruvians in Switzerland

Between 1990 and 2015, almost three million Peruvians (9.5% of the population) left the country, mostly destined for the USA, which hosts a third (32%) of Peruvians abroad. Women represented over half of the total migrant population (INEI, 2016, p. 28), which was predominantly composed of people born in Lima, the capital city (INEI, 2016, p. 35) and of Peruvians with higher education credentials



(Takenaka & Pren, 2010). Interestingly, the feminisation of Peruvian migration concerns a highly-skilled female workforce: 49% and 53% of migrants who declared themselves university students and professionals were women (INEI, 2016, p. 26).

Although Peruvian migrants are concentrated in Spain and Italy, the economic crisis of 2008 in both countries has changed their patterns of mobility to a certain extent. In response to this crisis, many Latin Americans living in Spain, Italy or Portugal started to look for other potential European destinations, such as the United Kingdom (Mas Giralt, 2017; Pereira Esteves, Cruz dos Santos Fonseca, & Macaísta Malheiros, 2017; Ramos, 2017). In combination with the 1990s trend of Peruvian women migrating to perform care jobs (Carbajal, 2007; Seminario Luna, 2011), Switzerland also emerged as a possible destination for those Peruvians who were seeking to escape the economic downturn in Spain.

Despite the imposition of entry visas in the early 1990s (until 2017), the Peruvian population in Switzerland grew from 492 in 1980 to 3066 in 2013 (SFSO, 2014). According to official figures, Switzerland currently hosts only 0.8% of the Peruvians living abroad (INEI, 2016) and Peruvian citizens represent 1% of the Swiss labour force. In 2016, the Swiss Federal Office of Statistics (SFSO) counted more than 10,000 Peruvian-born permanent residents in Switzerland, of whom 65% were women (SFSO, 2017c), and a quarter aged over 45 years (SFSO, 2019). In 2013, 78% of Peruvians living in Switzerland had post-compulsory education, including 36% with a university degree (SFSO, 2015a). In 2015, 62 Peruvian nationals obtained Swiss nationality (the total number was 15,372), of whom 44 were women, and 56% of them benefited from the fast-track naturalisation mechanism (SFSO, 2015). The fast-track naturalisation is available for foreign spouses of Swiss citizens, and those who used this fast-track option were predominantly (67%) women (SFSO, 2015). This suggests the importance of bi-national marriages between Peruvians and Swiss citizens for the naturalisation processes.

Research Methods

The analysis presented here is based on original empirical data collected between 2013-2018, as part of a doctoral thesis (author, 2018). These include 55 biographical interviews carried out (in Spanish) with 27 female and 28 male Peruvians who were living in the French and German speaking regions of Switzerland. Here, I encountered the following situations: Peruvians who overstayed their tourist permits or who entered Switzerland without a visa; those who obtained regularisation through family reunification measures (i.e. mostly through bi-national marriages with Swiss or EU citizens); those

who entered Switzerland legally, with student visas; and those who entered with an Spanish passport.

Contact with interviewees was established through personal networks and migrant associations using a snowball technique in order to cover a population that was as diverse as possible, in terms of gender, age, education, employment status, migration history and family-formation patterns. Peruvian nationality was the main selection criterion, and those with dual nationality were included in the study. The interviews were carried out using an adapted version of the LIVES life-calendar grid (Morselli et al., 2013). The interviews were fully transcribed before coding and content analysis using NVivo.

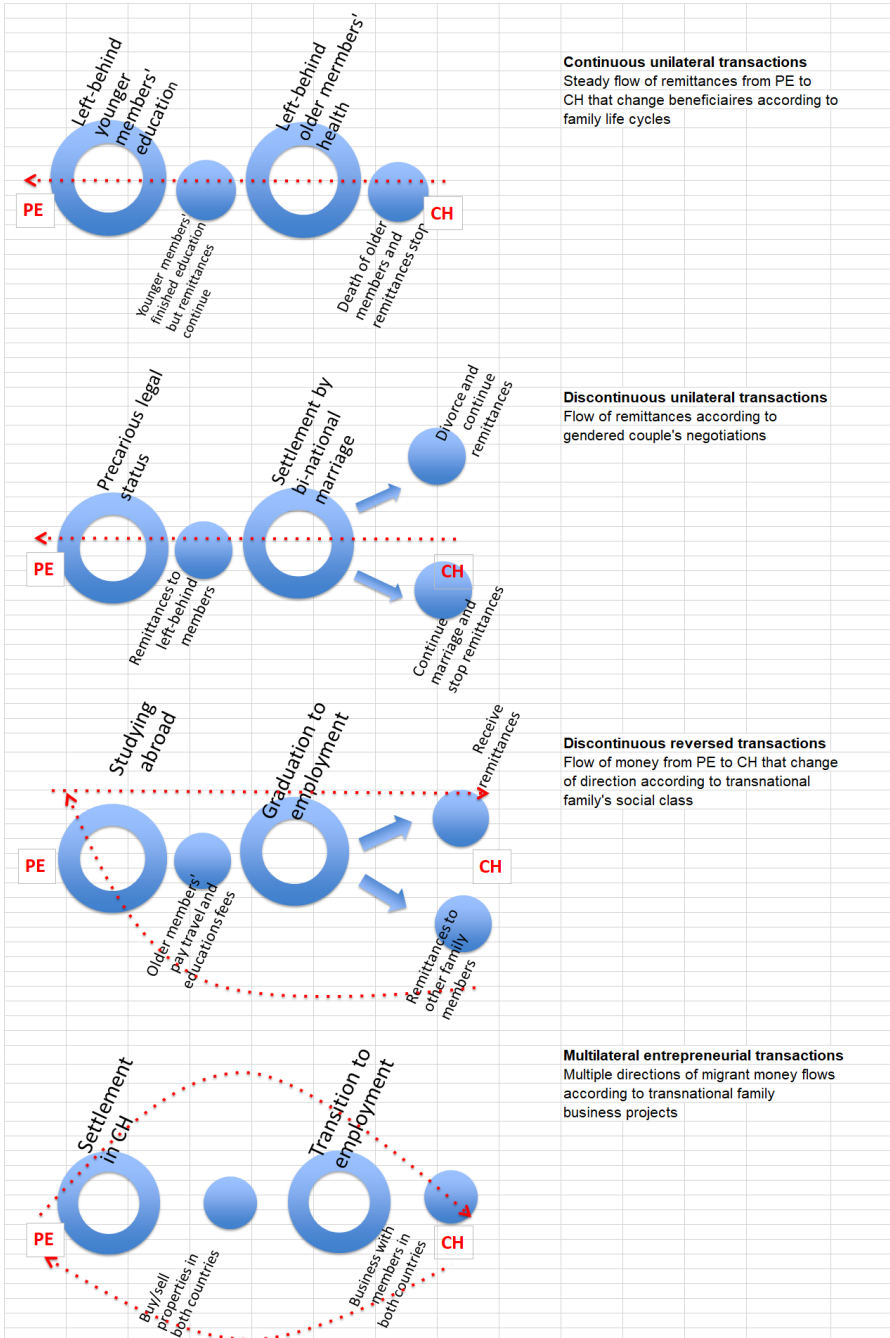
The following migrant money circulation patterns are based on life-course rhythms and social stratification dimensions. I adopted an annotation technique that enabled me to depict movements across time and stratified social space as well as bifurcations and changes in life-courses. In the figures below, blue circles and arrows designate life-course time sequences. Red arrows show the geographical direction of money circulation. Using different sizes of blue circles, I distinguish events related to circulation patterns of migrant money while bifurcations are represented with blue arrows.

In the summary graphs presented below (Figure 1), I outline four migrant money circulation patterns.

The first pattern is entitled "continuous unilateral transactions". The pattern shows the continuity of geographical direction from Switzerland to Peru but changes in beneficiaries according to family lifecycle: from younger to older family members, from education to health/care expenditure. This pattern corresponds to the well-documented remittances' case of migrant parents sending money back home to ensure the education of children who have been left behind and entrusted to the care of other family members. Less well documented is the role of migrant and non-migrant siblings for keeping a steady circulation of money throughout the different stages of the family lifecycle. Given the home country short-comings in the provision of social services such as retirement pensions and health insurance, this first pattern of migrant money circulation also shows remittances that provide ageing parents with support, often at a time when the adult children and grandchildren left behind are struggling to find stable and adequate employment. Due to the precarious legal and employment conditions of migrants, the regular redistribution of responsibilities for such support between migrant and non-migrant siblings represents an important coping practice.



Figure 1. Four patterns of migrant money circulation



The second pattern is entitled "discontinuous unilateral transactions". This pattern of migrant money circulation describes remittances that are sent to family members in the home country in the case of bi-national marriages, and that eventually stop due to family crisis. I am particularly attentive to the gender dimension of negotiations pertaining to such payments. Studying the relationship of different family members to the male breadwinner/female caregiver ideal contributes to a better understanding of the conflictual/consensual nature of such transactions. Coupled with citizenship status, education levels and occupational inequalities, attitudes towards gender norms influence the nature and outcome of negotiations between spouses. In fact, spouses evaluate financial contributions to the family budget differently. When married to highly skilled female Swiss citizens, the low skilled and less paid jobs occupied by Peruvian men hamper the successful adoption of a breadwinner role and remittances may be seen negatively by the Swiss partner. Alternatively, the lower employment rate or underemployment of Peruvian women is conducive to the adoption of a caregiving role in the host country and this is associated with a relatively positive attitude to remittances. Gender norms thus have a transnational effect.

In contrast, a third pattern is entitled "discontinuous multilateral/reversed transactions" and refers to migrant money from Peru to Switzerland, and vice versa. This pattern of circulation refers to money sent from older family members in the home country to younger Peruvian men and women who are enrolled in Swiss HE institutions. Given the high living expenses in Switzerland, a potential change in direction of the remittances after graduation will depend heavily on the relative class positions of stayed-behind parents and their mobile children. The nature of school-to-work transitions will have an impact on family trajectories in both locations. Then, money sent from Peru to Switzerland continues when parents belong to a privileged class, whereas boomerang remittances tend to develop when parents belong to a less privileged social class than their recently qualified children.

A fourth pattern is entitled "multilateral entrepreneurial transactions". This final pattern of migrant money circulation refers to fixed-term investments related to business and real estate aspirations that may be from Peru to Switzerland, and in other directions. Transnational families are not only concerned about caregiving duties, but also about investment and employment. Given the growth of employment precariousness in the home/host countries, many transnational families decide to undertake property investments in



Peru, Switzerland or elsewhere, as coping practices. Likewise, some may invest in transnational (ethnic) businesses as a source of self-employment or in the hope of higher financial returns on capital. These projects depend on a common goal between family members such as bi-national couples and transnational siblings. Interestingly, these migrant money circulation patterns not only benefit family members in Peru, but also Swiss natives or other migrants who may be employed in these businesses.

Although the study sample is not representative of the Peruvian migrant population in Switzerland, it is interesting to note that the migrant money practices of the interviewees are almost evenly distributed between the four patterns outlined above. A quarter of interviewees have received money from stayed-behind family members while studying in Switzerland (16), while others have sent remittances in the context of bi-national host-country households (13). A similar number of respondents have adjusted remittances to the particular life-stage of different family members (13). Finally, a similar number have been involved in a family business and/or real estate investments (13). In the following sub-sections, I propose to illustrate each of these patterns of migrant money circulation.

Combined effect of family, occupational and legal trajectories on migrant money circulation patterns

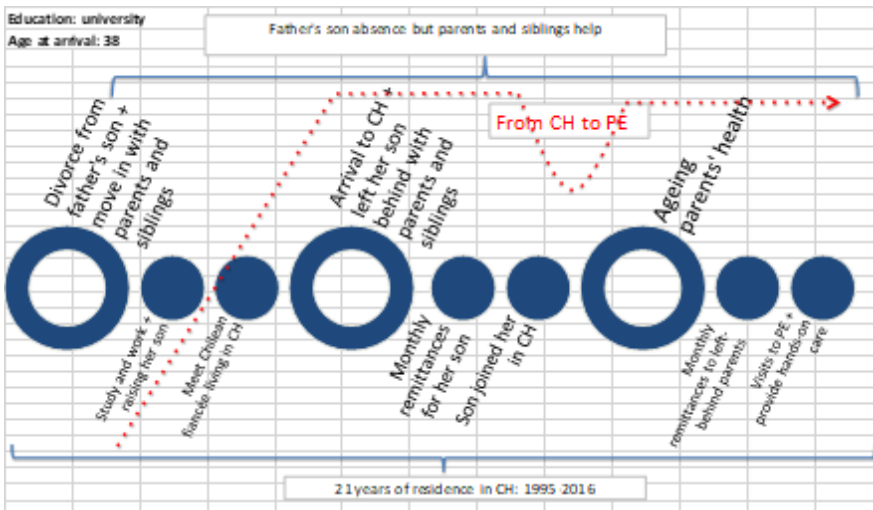
Continuous unilateral transactions

This pattern refers to Peruvian migrants who have always remitted to family members at home, but where the beneficiaries of the money have changed over time, according to the family lifecycle: from younger to older ones. For the respondents who have practised this pattern of migrant money circulation, the main path of entry to Switzerland is sibling chain migration. Most of them have experienced precarious legal status and employment conditions. However, cooperation between migrant and non-migrant siblings has enabled steady remittances.

One example of this pattern is Ester (see Figure 2) who got pregnant and married by the time she was graduating high school in 1975 in Peru. The couple divorced after a few years. She moved in with her parents and four siblings. The family helped her to take care of her son while studying and working. She met a Swiss man of Chilean origin during a business trip to Chile and maintained four years of long-distance relationship. At 38 years old, she arrived in Switzerland to marry the naturalised Chilean man; however, her son did not follow her. Two of her siblings followed her steps though: the brother overstayed his tourist visa and settled without authorisation, and the

sister eventually obtained a resident permit by means of family reunification. At arrival, Ester started to work as a nanny and cleaner while sending remittances for her son's living and schooling expenses. When her son finished compulsory education, he came to Switzerland. Since the age limit to claim family reunification for her son had expired (up to 18 years old), Ester registered him in a Swiss university and he got a student permit. However, her son dropped out of university and lost his student permit, since then he works informally and still lives with Ester. When her father became seriously ill, she and her siblings in Switzerland and Peru coordinated to send remittances monthly and provide hands-on care to the parents. Since her brother cannot leave and return to Switzerland legally, Ester and her sister took turns to stay at home with her sick father in Peru to alleviate the workload of her mother and siblings who live there. Her father has recently passed away, but the migrant money coordination continues to pay her mother's health expenses.

Figure 2. Ester's money circulation story



In this case, the direction of the remittances from Switzerland to Peru is stable. However, pauses and interruptions are part of the cycle, according to events such as the reunification with children, the death of a parent and/or the migrant's return to Peru. Another example is Pepe who arrived in Switzerland in 2000 thanks to his sister who had married a Swiss man. At 35, he started working informally, helped other siblings to migrate to Europe and sporadically sent money back home. When his father passed away, he stated that he would return to provide hands-on care to his ageing mother while the siblings abroad remit. He is the only sibling without family attachments



abroad. The flow of the remittance grows in volume over the years but shows a temporary reduction after the end of the children's education and then a peak related to the parent's health emergencies. Consequently, transnational family remittances involve more phases than the well-documented migrant parent to stay-behind-children case.

Sibling migration chains enable cooperation within transnational families. However, the emergence of mixed-status families might intensify inequalities between siblings: remitting might be more difficult for migrant siblings without legal status -who also have the most precarious jobs- than for those who have regularised their legal situation and might be able to access better paid jobs. Siblings' negotiations tend to follow the rule: "*cada uno colabora con lo que puede*" (each contributes according to his/her resources), that is constantly re-evaluated over time, with the potential reallocation of responsibilities. This migrant money circulation patterns fosters flexibility for transnational families to cope with precariousness in the host country and unstable obligations in the home country. However, being the only sibling abroad magnifies the expectations of remittances and triggers the accumulation of family responsibilities. In addition, gender inequalities persist when Peruvian women are the only migrants and are assigned the lion's share of remittances.

Discontinuous unilateral transactions

This pattern refers to Peruvians who adopt discontinuous remittance practices to their parents or siblings in Peru. Their practices vary over time, according to their family circumstances in Switzerland and are particularly dependent on negotiations with their EU or Swiss spouses. Family reunification by means of bi-national marriage is a common path into legal settlement in Switzerland. Mediated by traditional gender roles, the interdependence of legal and family trajectories has implications for remittances. In fact, the male breadwinner/female carer model seems to act as a common reference to assess the remittances to be paid by the Peruvian spouse. This pattern shows the impact of gendered perceptions amongst bi-national couples about the amount of each spouse's financial contribution to family well-being. Peruvian men in lower skilled and less prestigious jobs than their Swiss spouses are negatively evaluated against the breadwinner ideal. Given that the Peruvian husband does not earn a salary in line with the breadwinner role, the remittances back home are perceived as being in competition with the well-being of the family at destination. By contrast, Peruvian women with lower occupation rates and salaries than their Swiss husbands are positively evaluated against the caregiver ideal. Conformity to the caregiver role seems to provide

a positive evaluation of remittances. The salary earned by Peruvian women – considered an additional salary rather than the principal – is not in competition with the family financial well-being at the host country. The latter is the responsibility of the Swiss husband as the male breadwinner. Negotiations lead to a wide range of outcomes along gender lines, ranging from divorce to steady remittances.

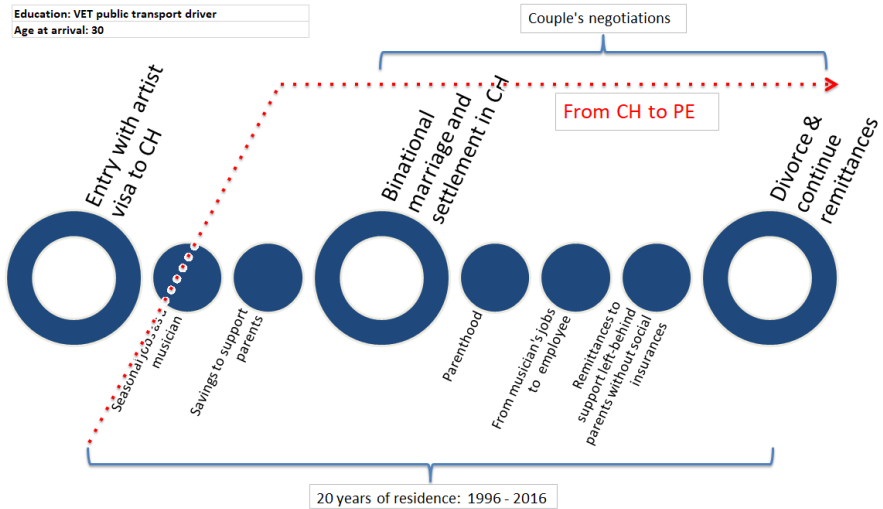
One of the outcomes of this pattern can be illustrated by the case of Rodrigo (see Figure 3). Rodrigo arrived in Switzerland with an 8-month artist visa to play Peruvian Andean music in festivals. Before that, his father fell ill, so he had to quit university to take over his father's job as a bus driver. His parents did not have any social insurance. The mother was taking care of his father while his younger sister was studying. Although he warned his Swiss girlfriend about his family responsibilities in Peru, they decided to marry and settle in Switzerland. He told her: "if you marry me, you are marrying a widow: I have to support my family in Peru". At the beginning, while his wife was still studying medicine, Rodrigo struggled to assure a steady income as a musician and to send money to Peru. When the second child arrived, he decided to find a full-time and stable job. He trained and was hired as a bus driver and his wife started to work as a doctor in private practice. Although he had irregular schedules, his wife was able to adopt flexible working arrangements in order to cover childcare. Occasionally, they informally hired hourly-paid Peruvian babysitters and cleaners thanks to Rodrigo's networks. However, tensions over the respective financial contributions of the couple started and the remittances acted as a catalyst for divorce. Retrospectively, Rodrigo states that "at the beginning, she was ok with that [remittances], then the issue came up in every discussion. In the long run, she started to do the math, as every Swiss person does, and realised that a lot of money was being sent".

Whereas Rodrigo's case shows the continuity of remittances that influenced the dissolution of the bi-national marriage, Lola's case exemplifies remitting without criticism from the Swiss spouse. Recently graduated from a Swiss university, Lola married a Swiss engineer with a successful career, but she struggled to find full-time jobs commensurate with her skills and spent more and more time doing housework. Since she had a job in Switzerland, she remitted to her father in collaboration with her sister, also living abroad, until his death. Although her father had a retirement pension and health insurance, Lola stated that remittances were never a problem with her husband. Unlike Rodrigo, Lola's financial contribution within the bi-national couple seemed less important than her care work. Lola's precarious employment conditions lead her to fulfil the female caregiver role



whereas the same conditions lead Rodrigo to fail his breadwinner role. These contrasting cases illustrate inequalities within and between binational couples, where precarious employment conditions do not have the same meaning according to gender.

Figure 3. Rodrigo's money circulation story



Bi-national couples' remittances show that negotiations involve spouses in unequal social positions. Peruvians' precarious employment conditions influence negotiations but are mediated by gendered expectations about each spouse's financial contributions. Peruvian men are evaluated against a breadwinner role that involves the highest financial contribution to the well-being of the Swiss family, while Peruvian women are not expected to contribute more than their husbands to the family budget. When Peruvian man cannot contribute more than their highly skilled and full-time employed Swiss spouse, criticism of remittances emerges.

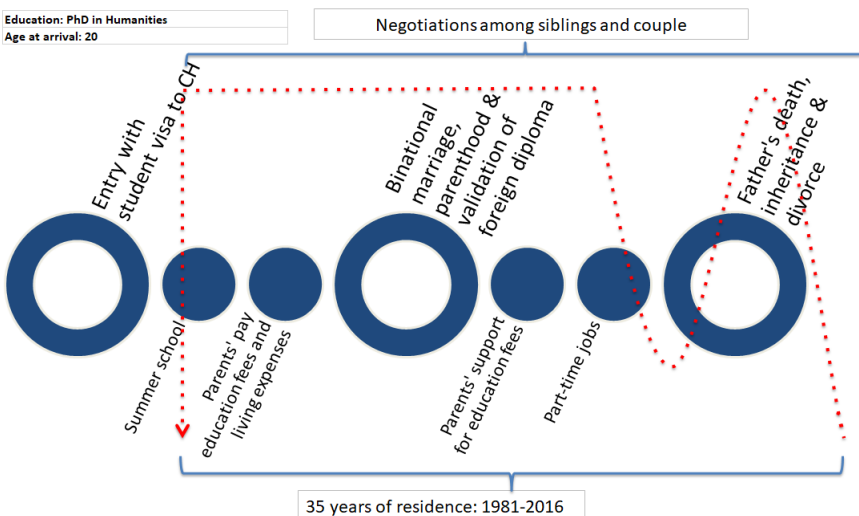
Discontinuous multilateral/reversed transactions

This pattern refers to cases where money first circulates from families in Peru to beneficiaries in Switzerland, but with the possibility of boomerang remittances at a later stage in the family lifecycle. Here, there is no continuity in the direction, which is determined by the perceived "needs" of the potential recipients in either location. This type of migrant money circulation is epitomised by the financial support from parents in Peru to their children studying in Switzerland, who may or may not be expected to reciprocate after graduation or after achieving occupational stability in the host country. Since paying for living expenses is very costly, the parents' social class plays

an important role here. After graduation, the direction of remittances tends to change. Boomerang remittances might start after achievement of legal settlement and employment according to three criteria: parents' class status in Peru, transition to parenthood in Switzerland and relations between transnational siblings. However, unexpectedly, money sent from Peru to Switzerland might continue beyond the graduation and settlement phase of the migrant child in Switzerland.

The case of Mercedes is an example (Figure 4). At 20 years old, Mercedes arrived in Switzerland to study French as part of her translation studies at a private university in Peru. Her father, a successful doctor, paid all her expenses. She started a love relationship with a hotel employee, got married and settled legally in Switzerland. However, registration in a Swiss university and revalidation of courses taken in Peru was not easy. Since her father was afraid that she would not finish university, he sent her money while she was a student. After ten years, Mercedes finally obtained a university degree while working part-time as a Spanish teacher. She then continued an academic career and got a part-time lecturer position. She had a child. After graduation, her father stopped sending her money, but she did not have any obligation to send money back to Peru. Without the support of her husband, she struggled to find full-time and stable jobs, taking care of her children and dealing with a marital crisis. Her father finally sent her capital in the form of an inheritance while her mother and siblings back home enjoyed an stable financial situation.

Figure 4. Mercedes' money circulation story



Mercedes' case illustrates the maintaining of Peru-to-Switzerland money circulation over time: it did not change direction after graduation and transition to employment. Parents' class position and family-employment trajectories explain this outcome. The family in Peru do not need remittances to survive. Mercedes' siblings are successful doctors and her mother has private insurances. In addition, motherhood increases her family responsibilities in Switzerland and the lack of support from her husband makes childcare arrangements costly and complicated. Not having a permanent job in Switzerland serves to justify the decision not to send any remittances to Peru.

In contrast, the case of Coco illustrates a boomerang pattern. At age 29, he arrived in Switzerland to do a PhD thanks to a scholarship. Once in Switzerland, he started to send remittances to Peru sporadically while his brother working in Spain sent larger amounts. Since his father died many years ago, his mother and younger sister, both schoolteachers, cannot make ends meet. He passed his degree and was offered a job in Switzerland. He married a Swiss woman of EU origin and regularised his legal and employment situation. In contrast to Rodrigo, Coco has a higher skilled, better paid and more prestigious job than his Swiss spouse. However, Coco is part of a transnational sibling network and does not have any children. When his brother wanted to buy a house in Spain, they decided that Coco would increase his share of the remittances to Peru. The social position of Coco's mother is less privileged than that of Mercedes'. Coco's remittances are needed due to the insufficient family income, and he holds a relatively privileged position in the bi-national couple.

Money sent to and/or from family members studying abroad represent a less documented pattern. In privileged urban families from Peru, money depart from the home country and arrive at destination. Of course, Peruvian student migration also includes children from less privileged families. In this case, Peruvian graduates develop boomerang remittances after graduation and/or transition to employment. Transnational sibling cooperation enables boomerang remittances to be shared, potentially differently over time. Fulfilment of the male breadwinner role within bi-national couples also seems to assure a steady flow of remittances to Peru.

Sporadic multilateral entrepreneurial transactions

The last pattern represents migrant money circulation between Peru and Switzerland. Savings are invested to buy property in different countries or start transnational ethnic businesses (e.g. importation of Peruvian products to be sold in Switzerland or purchasing products from Switzerland to sell in Peru). All of this is possible when siblings and couples agree on a common goal. In fact, transnational families are

not only concerned about education and health but also about the financial and professional prosperity of their members. Therefore, business ideas and real estate investments are part of coping practices against economic crisis and precarious employment in home and host countries.

The case of Silvia is an example (see Figure 5). At 28 years old, she arrived in Switzerland with a visa and overstayed to work and save money. As a laboratory technician, she wanted to have her own laboratory in Peru. She met her future husband and decided to stay in Switzerland, but she remitted to her siblings in Peru. She stated: "*I have to earn my own money to remit*". When she became a mother, she struggled to combine care of her small children with employment. In fact, her husband worked and studied full-time. With her husband's support, she decided to launch her own Peruvian catering service from home. She was very successful and invited her sister from Peru to help her out in the business. When her father died, her sister returned to Peru to take care of the younger siblings and Silvia reunited with her youngest brother in Switzerland. She expanded her catering business to import Peruvian products for Latino restaurants and grocery stores. She has bulk orders that enable her to reduce the shipping costs of products from Peru. Then she sells them. Her sister-in-law in Peru is in charge of purchasing, packaging and customs procedures. She is paid for this job.

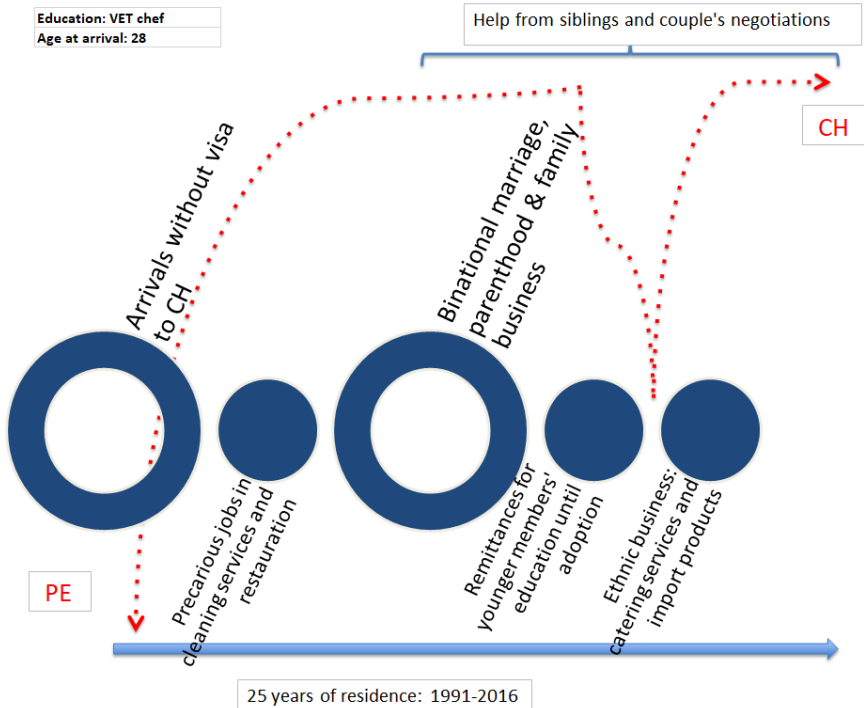
Silvia's story shows changes of migrant money circulation patterns over time: family remittances from Switzerland to Peru to investing on a business venture in Switzerland based on products from Peru. She had the financial support of her husband to launch the catering service, and then she saved up money to expand the business to import Peruvian products. Thanks to her transnational family, she is a successful (ethnic) business entrepreneur.

Not only ethnic businesses tend to be transnational and involve family members. Domingo's case also shows the role of family business as a coping practice against precariousness in the host country. While Silvia struggled with family-employment issues in Switzerland, Domingo, a psychologist, struggles with job-hunting. At age 45, he arrived by means of same-sex marriage with a Swiss citizen. Before that, he was a university professor in a big city in South America. He sold everything he owned to start a new life in Switzerland. Since then, he has been trying to find a job while learning French. To avoid economic dependence on his husband, he decided to embark on a transnational family business. Thanks to his siblings in Peru, he buys medical products, such as vitamins, on-line and his niece sells and delivers them to buyers in Peru. One of his sisters is a doctor and she



recommends his products to her patients. He pays a small amount to his niece and the rest is sent back to Switzerland. Domingo's case shows migrant money circulation from Peru to Switzerland thanks to a transnational sibling network.

Figure 5. Silvia's money circulation story



Silvia's story shows changes of migrant money circulation patterns over time: family remittances from Switzerland to Peru to investing on a business venture in Switzerland based on products from Peru. She had the financial support of her husband to launch the catering service, and then she saved up money to expand the business to import Peruvian products. Thanks to her transnational family, she is a successful (ethnic) business entrepreneur.

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Not only transnational family businesses but also real estate transactions are possible thanks to siblings' mutual aid. Veronica and her Swiss spouse invested in the purchase of a house in the Peruvian Andes. She is a 45-year-old civil engineer and had re-styled the house as a "Swiss chalet" for tourism. Her siblings who live in the nearest city visit the house. She handles the on-line booking from Switzerland, while job-hunting.

This last pattern shows migrant money circulation that evolves according to family and occupational trajectories. Funds are not only directed towards family members who are left behind in Peru, but also towards Switzerland to help out migrant family members. Given the risk of precariousness for Peruvian migrants in Switzerland, family members embark on business ventures or real estate transactions in order to secure sources of income. If the migrant member had already remitted to family members and the business venture activates available resources in the family (knowledge, people, networks), the creation of a common goal is easier. The support of the spouse also is important to embark on real estate projects such as buying properties in Peru. However, transnational siblings seem to be the most important network for this pattern of money circulation. Thanks to transnational families, Peruvian businesswomen and men create sources of income that benefit not only them or their compatriots but also Swiss natives as employees and clients.

Conclusions

The four patterns of migrant money circulation within transnational families do not show stable and unlimited development potential. From a life-course perspective, these patterns are not static or unidirectional. Given the social stratification of Peruvian migration, migrant money concern not only less privileged families but also well-off ones. This paper thus contributes to the theoretical debates about the migration-development nexus by pointing out the ambiguous role of migrant money to alleviate poverty in migrant-sending countries. Migrant money represents evolving practices that are embedded in cross-border family relations and larger stratification processes.



Consequently, policy-makers should be aware of taking remittances for granted.

Citizenship-based inequalities affect family and occupational trajectories and thus mediate migrant money practices. Transnational siblings enable more migrant money circulation than bi-national couples. Networks of siblings are protagonists of family remittances and business-driven investments. They adapt to each sibling's family-employment rhythms. Bi-national couples' negotiations combine traditional gender norms with citizenship- and occupational-based inequalities between spouses. Precariousness faced by Peruvian men and women is not interpreted in the same way for assessing the legitimacy of each spouse's financial contribution to their family members back home. As a transnational effect of gender norms, remittances from Peruvian men seem to be more penalised when they fail in the male breadwinner role.

Secondly, migrant money circulation patterns cannot be circumscribed to one direction and one transnational family type. Migrant money is sent to the home country or to the destination along social class divides. The more privileged the family members are, the less remittances go to the home country and the more funds go towards the destination country. Remittances back home seem to happen less in upper-middle-class than in lower-middle-class transnational families where boomerang remittances eventually arrive. However, the overall impact of migrant money should also be measured by quantity and frequency in all types of transnational families.

Finally, transnational social stratification is dynamic. Migrant members of well-off families might be unable to remit due to their precarious situation in the host country while members of less privileged ones might succeed thanks to the success of a cross-border family business. Consequently, a time-sensitive analysis of migrant money circulation patterns sheds light on downgrading and upward social mobility patterns abroad.

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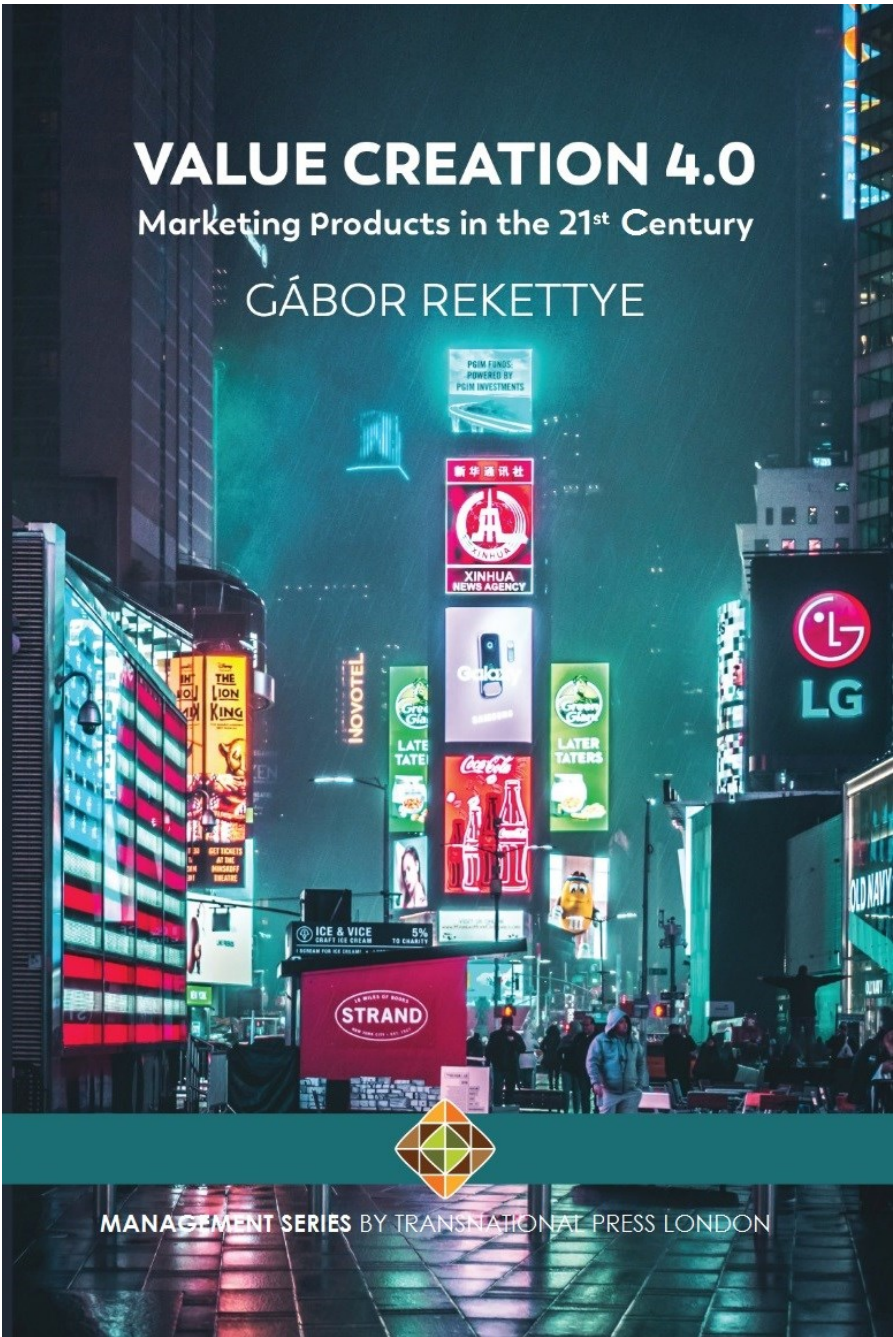


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