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The nature and effects of remittance scripts in rural Kosovo

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Abstract

Remittances play an essential role in the interlinkage of migration and development. While past research has focused mainly on the monetary flows and their determinants, this article offers a deeper understanding of remitting as a social practice. Our research contributes to the emerging literature on remittance transfers in several directions. Using a rich ethnographic dataset of an area described as the guintessential land of migration, Opoja in Kosovo, it offers intriguing insights into the reasons and patterns behind remitting or 'remittance scripts'. Our work complements the existing literature with a unique empirical analysis of changing remittance scripts over time and a discussion of the implications of such changes in terms of well-being in a rural context. By applying Carling's concept of scripting remittances, the study makes an important contribution to testing this concept. Our findings exemplify how a conservative rural environment may slow down a shift away from traditional remittance scripts. The analysis revealed how remittances unfold not only positive effects, such as contributing to the village's monetary well-being, but also various adverse effects. We identify a cautious development towards a new and still fragile script system, in which recipients provide social visibility as the core requital to the remittances they receive. Although remittance scripts are doubtlessly region-specific, we believe that our study not only underlines the usefulness of the remittance script concept but is illustrative of phenomena that might be found in many places strongly affected by outmigration and remittance dependency.

Keywords: remittance scripts; migration; well-being; Kosovo

1. Introduction

While a large body of literature deals with the economic motives behind remittance transfers, there is a growing interest in understanding the nature of the relationship between the recipient and sender and the meaning of remittances to them (Harper and Zubida 2016). The rationale behind this shift in perspectives is the realization that remittance transfers are more than just monetary flows but constitute a social practice that occurs within a particular cultural environment, following specific cultural patterns and acknowledging the agency of both senders and recipients (Page and Mercer 2012).

The New Economics of Labour Migration (NELM) provides a widely acknowledged theoretical base in terms of households' motives for remittance transfers, focusing on altruism versus self-interest motives (Stark 1983, 2009; Lucas and Stark 1985). However, the simplified economic approach comes with limitations (Mahmud 2020). Even Stark (2009) admits that viewed from the purely economic theory point of view, monetary flows in the form of

remittances remain a puzzle. Hence, a broader conceptual perspective that accounts for the underlying patterns and diverse motivations to remit is needed (see, for instance, Fokkema, Cela, and Ambrosetti 2013; Zhou and Li 2016; Mahmud 2020). Carling (2014) provides such a conceptual perspective in his paper on remittance scripts. Remittances are defined there as social transactions¹ embedded in cultural norms and described comprehensively as scripts. This definition stipulates a shift from the 'why' question (confined only to the motives to remit) towards a comprehensive understanding of the nature of the transactions, including their impacts on the senders and recipients and the relationship between them. The concept is aimed at an empirical ethnographic operationalization. However, despite a surge in studies in recent years, field applications are still limited.²

Applying the concept of remittance scripts, our article adds important empirical context. It offers fascinating insights into the reasons and patterns behind remitting, using a rich ethnographic dataset of an area described as the quintessential land of migration, Opoja in Kosovo. The rural region of Opoja, Kosovo, has a long and ongoing history of outmigration and remittance flows, and hence long-established remittance scripts. Opojans identify their territory as the 'quintessential land of migration' as basically every Opojan is a migrant or has a migrant in the family (Reineck 1991: 122). The case is fascinating because we can link our research to the earliest ethnographic study in this field on Kosovo: the research of Janet Reineck (1991), whose book gives rich insights into migration and remittance patterns for the same area in the 1980s.³ Returning to this region allows us to analyse changes in remittance scripts that have occurred over almost 20 years. We further analyse how they are interlinked with the relations and respective agency of different stakeholders in the extended household⁴ within the patriarchal family structure and how they affect the well-being of senders and recipients as well as migration motives.

Our research contributes to the emerging literature on remittance transfers in several directions. Among the few applications of the concept of remittance scripts, the article contributes to testing the applicability of the approach in the field. Based on a rich ethnographic dataset, it broadens our understanding of the reasons and patterns behind remitting. Furthermore, this ethnographic research finds application in the countryside. This context has built the 'starting point' of migration and mobility but has been largely ignored by migration studies (Leutloff-Grandits 2017). Last but not least, our work complements the existing literature with a unique analysis of changing remittance scripts over time and a discussion of the implications of such changes on the well-being of both senders and recipients. Although remittance scripts are doubtlessly region-specific, we believe that our case study is illustrative of phenomena that might be found in many places strongly affected by outmigration and remittance dependency.

2. A brief overview of the conceptual approach

Carling's (2014) concept of scripting remittances has two main links with existing theories. First, it overlaps with the idea of motives to remit, and hence with what is at the core of economic literature in the field; second, as already pointed out by Ellis (2003), the nature of implicit contracts between a migrant and the receiving household at origin is deeply rooted in culture and society. Acknowledging this, scripting remittances relates to the idea of shared (cultural) norms in which remitting is not simply an economic act but a social practice (Page and Mercer 2012).

The NELM (Stark and Bloom 1985) identifies remittances as essential motivations for migration. Compared to the more rigid neo-classical or structuralist approaches, NELM allowed for a more realistic scenario of migration and remittance strategies because it acknowledges agency (de Haas 2010). Like the livelihoods approach (Ellis 2003), the theory focuses on household strategies and decision-making. With this, it emphasizes the risk-spreading behaviour of households and the overcoming of market constraints, implying

that households' employment strategies encompass more than just one activity, and hence migration and other activities do not exclude each other but are part of the portfolio of household activities and pooled incomes (Stark 1991, 2009; de Haas 2010). The two primary motives for remitting discussed by NELM are altruism (emotional attachment) and self-interest (Stark and Bloom 1985; Stark 2009). Self-interest is assumed to prevail when the bargaining power in the recipient household is high, while less power and wealth in the recipient power points to altruism (Stark and Lucas 1988; Fokkema, Cela, and Ambrosetti 2013). Different sub-motives may trigger self-interest, such as the exchange motive or the wish to secure an expected inheritance and reputation (Stark 2009).

Acknowledging culture as a strong force in human behaviour (Spencer-Oatey 2012; Ferraro and Briody 2017), it is evident that the patterns of remitting are not only influenced by considerations of individuals and households but also by cultural norms. Culture is defined as 'a fuzzy set of basic assumptions and values, orientations to life, beliefs, policies, procedures and behavioural conventions that are shared by a group of people, and that influence (but do not determine) each member's behaviour and his/her interpretations of the 'meaning' of other people's behaviour' (Spencer-Oatey 2008: 3). Unlike personality, which is partly inherited, partly learned and specific to the individual, culture is learned, not inherited, and specific to the group (Hofstede, Hofstede, and Minkov 2010). Nevertheless, it is as much a psychological construct as a social construct: an individual may share culture by sharing its underlying values and behaviours but may also follow cultural norms to a different degree (Matsumoto and Juang 2012). Culture may, therefore, be seen as subject to gradual change resulting from internal and external forces (cultural diffusion) (Spencer-Oatey 2012; Ferraro and Briody 2017).

Carling's (2014) concept of scripting remittances combines these two important theoretical strands by looking at remitting as a social transaction embedded in cultural norms. While economic motives play a role, remitting is seen as a highly complex process that goes beyond economic considerations but embodies specific expectations, meanings, and functions, which can be described comprehensively as scripts. These scripts are by far not entirely new—there is, for example, overlap with the motives discussed by Stark (2009)—but Carling defines them from an angle that puts the structures of expectations into the centre. In this sense, remittance scripts are cognitive structures that represent approximate and implicit knowledge or 'a repertoire of generalised representations of remittance transactions that are recognised by a social group but might not be explicitly expressed' (Carling 2014: 221). They refer to (partly) routinized behaviour in a specific context (defined by the social group). While scripts are sometimes simply followed, Carling (2014) clearly emphasizes that transactors should usually be seen as acting with scripts. That agency is exercised when people conform to or deviate from scripts. Remittance scripts must be seen as twosided (Carling 2008; Meyer, Möllers, and Buchenrieder 2012; Harper and Zubida 2016): as they may serve the benefit of the recipient and/or the purpose of the sender, not only the behaviour of the remitting migrants but also the recipients' agency must be looked at.

Carling (2014) suggested twelve non-exhaustive remittance scripts that appear relevant in many settings but are culturally defined and vary between contexts. They are characterized by differences in terms of whether and how the sender gives up ownership of the transferred remittances (relinquishment), what recipients offer or are expected to offer in exchange for remittances (requitals), whether remittances express or invite emotions such as gratitude, and how the remittance transaction affects the proximity and hierarchy between the sender and the recipient. In the following, we briefly introduce the twelve scripts. For a complete description, see Carling (2014).

When the migrant acts/remits to compensate or the recipients expect to be compensated for services such as taking care of property or relatives, the (1) 'compensation' script is followed. (2) 'Repayment' scripts are at play when the migrant sees himself (or is seen) as indebted. When remittances are sent as a repayment, this is often based on an implicit

contract and may be an open-ended process (Stark 2009; Carling 2014). Remittances may also be a (3) 'gift' in the sense of the theories on gift exchange and, hence, a nonobligatory, irregular transfer for which social value and recognition are important. However, remittances must be seen as 'non-gift' in the case of an (4) 'authorization' script. Here, their use is determined by the sender, and the benefit for the recipient is only indirect. Typical for this script, the recipient is chosen based on trust considerations. Depending on the context, remitting may be simply (5) 'income pooling'. In this case, the migrant remains part of the income-pooling household. The (6) 'allowance' script implies that regular lump sum payments for daily life expenditures are sent. This script underpins the superior position of the sender but may also overlap with transfers that resemble income pooling. When transfers refer to (7) 'obligation/entitlement', they are similar to compensation or repayment scripts, whereby here the respective service or debt is not clearly defined, or to pooling and allowance, when we talk about an obligation to a household that the migrant is still part of. This script might also be linked to transnational identities, implying double loyalties, travelling back and forth, etc. (de Haas 2010). The (8) 'sacrifice' script describes the migrant's acting and remitting by selfless devotion. It hence is linked to the idea of the hardship of migration. If the migrant is motivated by fear of negative percussion, this is called (9) 'blackmail' script. It implies that the recipient can trigger reprisals for not remitting. If remittances are triggered by worthy needs that the sender is in a position to alleviate, this is called the (10) 'help' script. Help is a moral imperative, but social obligations may also play a role. Usually, help scripts occur based on a request by the recipient. The (11) 'investment' script is relevant when remittances are targeted into housing, business, or education investments. Often, houses form the 'main materialisation of migrants' remittances' (Dalakoglou 2010: 766), but remittances may also be invested into social assets and relationships or finance family members' migration. Stark (2009) stresses that investments may be aimed at diversifying the migrant's income and/or have an insurance function. However, empirical evidence suggests that investments are sometimes rather consumptive in the sense of 'capital transfer more than capital creation', or they flow into 'second rank propositions in an overcrowded sector' (Penninx 1982: 803) due to a lack of creativity and innovation leading (de Haas 2010: 236-37). Finally, remittances may be given as (12) 'donations'. Charitable or religious donations lack a clear sender-recipient dyad. 'Diaspora investments' for the commune, such as in building sports facilities, etc., might also be counted under this script.

Remittance scripts reflect the significant variation in the nature and logic of remittance transactions in different contexts and single settings. The dimensions that shape remittance scripts include emotional, material, and relational aspects (Carling 2014). This implies that one has to look at the transaction as a whole and usually relate to a repertoire of scripts, not a single script.

3. Study design, methods, and analytical strategy

Aiming to study the phenomenon of migration and remittances in-depth and bring forth as rich evidence as possible, we opted for an ethnographic case study approach in one village. This approach helps to surmount shortcomings due to the complexity of the matter (Fokkema, Cela, and Ambrosetti 2013). Our analysis aims at understanding social interaction among real people. It incorporates insights from in-depth interviews, focus group discussions, and detailed field notes. We also made extensive use of participatory observation within the village and, in particular, in one migrant household, which allowed us generous and unlimited access to their everyday lives and social interactions while, at the same time, connecting us to other households in the village.

Our data includes field notes from two separate visits in 2016 and 2017, as well as seventeen in-depth interviews conducted in 2016 (fifteen interviews) and 2018 (two

interviews, conducted during a re-visit). The interviews began with a guideline questionnaire, but most extended beyond the guidelines to become life story interviews. Our respondents ranged in age from their 20s to their late 60s. Economic activities for the respondents in the village were limited. We interviewed a teacher, farmers, shopkeepers, and migrants with various professions abroad. Many of the younger interviewees were students or unemployed after completing their university studies. Female interviewees were typically housewives. About two-thirds of the interviewees were men, but some interviews were joined by additional family members, such as spouses or children. In addition to the in-depth interviews, we conducted focus group interviews with both male and female villagers. The male focus group consisted of younger men, while the female focus groups included middle-aged housewives and their young adult daughters.

The research was conducted in Kosovo's Opoja region in the summer of 2016, complemented by insights from revisits in 2017 and 2018. Opoja is situated close to the Sharr mountains in the south of the country, near the borders of Albania and North Macedonia. It was chosen as a suitable 'laboratory' for investigative fieldwork as it has a long history of labour migration due to limited local farm and non-farm economy opportunities. The choice of the region and the specific village was motivated by the earliest and most vibrant ethnographic study in this field on Kosovo by Janet Reineck (1991). Her book gives valuable insights into the multi-layered relations established, for instance, through family ties, hierarchies, and remittances. Returning to Opoja meant that we could observe the changes in the meaning and impacts of migration and remittances for the same area since the 1980s. Opoja, back then and still today, is not only identified as the 'quintessential land of migration' (Reineck 1991: 122) but is also known as one of Kosovo's most conservative and traditional areas. This is favourable for studying deep-rooted patterns of remitting.

Although we came as 'intruders' to the village at first, the fieldwork was very fruitful as we could gain trust very quickly: the curiosity of the villagers in the unexpected guests in the village, but also a high interest in and emotional attachment to the topic of migration helped to make interview partners open up to our questions. The link to our host family, whom we had found through Janet Reineck, was a door opener throughout the village. Our study benefitted from the fact that we were a team of two experienced researchers exchanging and discussing our observations. The exchange with the host family was equally important as it improved awareness of hermeneutic differences arising from language, dialect, or cultural differences—the grey area between foreign and familiar (Kuckartz 2014). The exchange with villagers and visiting migrants further facilitated a contextualization of their relationship and discursive positionings towards each other (Leutloff-Grandits 2017).

Remittance scripts proved to be an analytical tool fitting very well with Reineck's (1991) previous analysis. Both approaches embrace methods involving interaction with research subjects, gathering of qualitative data, and interpretative analysis. Our analytical strategy referred to the twelve remittance scripts based on systematic qualitative text analysis, putting analytical categories at the centre of the analysis (Kuckartz 2014). The method required translation, transcription, and coding of the complete material. Our codes and categories were developed in a rule-guided and multi-step process. Starting from a review of the research goals and questions, we carefully read all transcripts, field notes, and materials while noting down memos. We then briefly summarized our cases, whereby our sampling units were the interviewed or observed individuals. At the heart of the text, work was constructing our thematic categories and codes around the twelve remittance scripts described in Section 2. Further overarching aspects, such as the agency of the recipient and the reciprocity in the exchanges, were added. All coding work was done in a team (consensual coding).

4. Results and discussion

This section first briefly introduces the specific context of the region of Opoja in Kosovo, where the remittance scripts discussed here are embedded, followed by a systematic analysis of Carling's (2014) twelve remittance scripts with a view to the patterns found in Opoja. Finally, we discuss how scripts are linked to a shift in means of reciprocity and requitals and how they unfold in their impact on wellbeing and migration motivation. We connect our results to the work of Janet Reineck (1991) to capture a longer-term perspective.

4.1 Migration and remittances then and now: the Opojan context

Remittance scripts in Opoja can only be understood against the mentality and culture of its people. Until today, this culture is guided by ancient traditions (Krasniqi 2015). Although we got to know villagers as open-minded and curious, they were deeply rooted and sometimes trapped in their traditions and culture. In the 1980s, one Opojan described this almost poetically and aptly: 'We are thirsty for enlightenment, but what are we to do, filled as we are with the past?' (Reineck 1991: 198). Leutloff-Grandits (2017: 52) vividly underlines how powerful this idea of the past is until today by citing a teenager's description of her life goals, which started with 'We need to be attentive to our past, because it makes the days still ahead of us more secure'.

This 'past' to which Opojans regularly refer links to the ancient culture that, above all, emphasizes the importance of submission to the will of the collective of the extended household, observance of behavioural taboos, obedience to strict hierarchies, and a strong attachment to the village (Reineck 1991). Female subordination—a 'symbolic submission to men, acted out in a myriad of daily rituals' (Reineck 1991: 94)—and strict age hierarchies are among the outstanding features that describe this culture. In today's Opojan villages, even in households perceiving themselves as 'modern', women still stand ready to serve coffee or light cigarettes for the men in the house, whereby the youngest 'bride' (wife of one of the sons of the house) is the one who serves the whole family.

While the ancient culture remains visible and robust, we also observed signs of modernization and gradual disintegration. What used to be 'fanatic conservatism' (Reineck, 1991: 15) could be described now as continued and deep-rooted awareness of the 'past' and a readiness to obey the traditional norms (to individually different degrees). In the 1980s, Reineck (1991) observed a high uncontentedness and, at the same time, defence of the anachronistic lifestyle and social life. We, however, heard many critical voices during our stay. Doubts were raised, for example, that traditions such as overly expensive weddings or certain gender norms should still be followed. The younger generation in particular rejected the idea of a traditional, extended household. Such an extended household, led by the family patriarch, comprises several generations of brothers and their families (as well as unmarried sisters). The family in such a household is a joint economic and social unit, bearing various normative and practical dimensions (Leutloff-Grandits 2017). Extended households were characteristic of rural areas, especially until the 1999 war, but are still common in today's Opojan villages. The persistent mentality that supports the traditional household was explained to us as follows: 'We live in big families, we live in communities. [...] Life here is collective'. At the same time, there is a dynamic towards splitting up into nuclear families with one couple and their unmarried children (Krasniqi 2015), causing a constant conflict between the wish to serve the own nuclear family and fulfilling one's obligation towards the extended family.

Migration and remittances are closely interwoven with the Opojan culture. Opojans traditionally send out young men as labour migrants. It has shaped the lives of generations of Opojan families. Migrants usually stayed away for years, often for their whole working life. During their absence, no matter how long they were away, the migrants remained members of their Opojan household, where their wives and children lived under the

protection of the household head. Within this system, migrants not only contributed with their remittances to the pooled household income but held Opoja's culture and traditions high by supporting the collective. Reineck (1991) found that migration 'impeded social change in several ways'. (Reineck 1991: 14), notably through absent male family heads forcing households into even stricter conservatism. We similarly observed that change was likely impeded if the person who could authorize it was a migrant who was absent and not interested in change or just unaware of the wish for such change. Through its negative side effects, migration itself has come in for criticism among those who seek a better life in Opoja.

4.2 Opojan remittance scripts

Opojan remittance scripts describe the patterns that evolved around the financial and social transactions resulting from migration and embedded in cultural norms in the South of Kosovo. The observations and interviews of our field research link to all but one of the twelve remittance scripts described in Section 2.2, but with different weights in their importance.

In Opoja, migrants remain closely linked to the collective of the village and the family with its hierarchical structure. They keep being part of the income-pooling household, and remittances belong to the household, not the migrant. The 'income-pooling' script goes along with the idea that migrants devote their lives to the collective interests of the extended family: the sending community remains the locus of emotional and social attention and the place where the migrants and their families see their future (Reineck 1991). The family patriarch manages the pooled income of the extended household. If the patriarch is the migrant himself, the next man in the hierarchy—for example, the younger brother—acts as a deputy in the village household but receives instructions from the patriarch.

Although it is the essence of the cultural tradition, income pooling is a dwindling script in today's Opoja. It is increasingly challenged by the individual interests of the migrant and the choice between the traditional ideal and a better life for the migrant's wife and children. A vital force that may end the idea of income pooling in the near future is that more and more migrants take their core families with them. However, we observed that the income-pooling narrative was maintained over decades, even after the wife and children followed the migrant. Regular visits and the persisting idea of belonging to one household inhibit the 'out of sight, out of mind' effect (Stark 2009), and the script is weakened but upheld. However, it will undoubtedly end with a new generation of children who grew up and live abroad and feel no longer bound to submit to the customs of their parent's villages. If not gradually and over time, income-pooling ends when a household officially splits.

Although the narrative remains that of a pooled income, many migrants have turned quietly towards 'allowance' payments. This transition from income pooling to allowance payments happens tacitly and gradually: land and property usually remain pooled, and the narrative of the income-pooling household is not touched. However, migrants abroad keep more and more of their income for themselves. This is justified by the needs of their core family but implies a change of the script: remittances are no longer pooled and accumulated at the origin but are cut down by the migrant to an allowance that covers daily expenditures. This is possible because the remittance-sending migrants are in a superior position, allowing them to rewrite the script this way.

The transition from income pooling to allowance payments is often linked to a looming family split up. A separation of the migrants from the traditional household is a farreaching step for both sides because the migrant then has the freedom to significantly (and openly) lower remittances flows. According to Krasniqi (2015), imbalances within the joint household work towards splitting land and property. We similarly observed that a growing dissatisfaction of senders and recipients about their one-sided financial dependency pushes traditional households to split. One migrant household head told us that if the family

separated, he could finally invest his money instead of sending allowance payments, while his brother could work for him if he wanted to.

Both pooling and allowance scripts respond to the cultural norm to support the extended household. For this reason, they overlap with the 'obligation/entitlement' script. Unlike these two scripts, which emphasize the purpose of the transfer, we interpret the obligation/entitlement script with a focus on whether remitting is seen as a choice or a must. In the 1980s, the narrative was that of a must: 'We all want to go abroad to work, not for pleasure, but out of obligation to the family' (Reineck 1991: 125). In today's Opoja, this narrative is alive, as we also discuss with a view to the sacrifice script further below, but the obligation to remit is not as strong as it probably was in the past. There is still a widespread expectation on the recipients' side and significant normative pressure to remit on the migrants' side. However, some interview partners rejected the idea of an obligation as rather offending. They stressed that the migrants act out of their own will even if they feel obligated. This was described then, for example, as: 'They made it their obligation'. Typically, a differentiation was made between a stronger obligation towards parents than other family members.

The stronger obligation to support parents may also be interpreted as the 'repayment' script: Migrants see themselves as indebted to their parents who raised and supported them before. Sometimes, they also see themselves as indebted to those family members who supported (through remittances) their own or their children's education or career. However, repayment is to be seen less as a self-standing script but as a supporting factor of the obligation script in Opoja.

The 'compensation' script comes into play when the pooling and obligation scripts are weakened or dissolved. It refers to the compensation of family members of the extended household who provide specific services. Typical services would be, for instance, to look after elderly parents (and manage allowance payments for this purpose), but also after the property. In the literature, for migrants and even second-generation migrants, the compensation script has been described as a strategic way to keep the door open for a possible return (Fokkema, Cela, and Ambrosetti 2013). As mentioned earlier, the hope of one migrant that his brother could work for him after the family has split up could also be interpreted in the light of the compensation script.

Money transfers may be made outside the above-described scripts as personal gifts or as non-gifts for a determined use. Both scripts are widespread in Opoja and used in parallel to other scripts. 'Authorization' describes a non-gift and is particularly relevant for the construction of houses, where the migrant might send a larger amount of money specifically for this purpose. The recipient is then obliged to do what the sender requests. In the broader sense, also allowance payments are tagged by the migrant for a specific use and thus 'authorised' for regular expenses: 'If he [the migrant] sends 1000 Euros and says, 'Build a house!', I will build a house. If he gives me 200 Euro for family expenses, then I will spend it for the family'. (village man who regularly receives remittances from his migrant brother).

The authorization script links up directly with the 'investment' script. It is important to note that most investments undertaken by migrants in Opoja are at least partly 'soft' investments. They are targeted towards social assets and relationships and are seldom genuinely business-oriented. For the 1980s, Reineck (1991: 90) stated that migrants 'put most of their foreign capital into houses and weddings'. Until today, weddings are infamous in Opoja for eating up vast amounts of remittances in the way of significant conspicuous consumption. However, housing investments also have 'soft' elements, as we will explain in the following.

Over the years, remittance-financed investments have replaced the traditional village houses made of mud and stone with concrete buildings. Although many of these new homes are not used or only temporarily inhabited, 8 new houses are constantly under

construction. Building a house for each brother entitled to a share of a patriarch's inheritance usually precedes splitting up an extended family. This happens even if the entitled brother(s) no longer live in the village, leading to empty houses: 'as I tell you, the village is slowly being abandoned. Even the newest neighbourhood is being emptied'. Even though the continuous investment into housing no longer significantly benefits village livelihoods, it remains a widely visible status-enhancing signal (Stark 2009). We observed that many houses resemble holiday homes more than functional village homes.

Investments in housing are often blamed as unproductive compared to business investments. Both Opojan villagers and migrants shared this view. A villager told us: 'Here, if the economy is not developing, the house is dead capital. [...] In my opinion, there should be investments made from migration, investments that create employment'. Moreover, a migrant pointed out: 'Have a look at how they build here. What for do you need a four-storey house and you have no work? [...] Much money [invested by migrants] was wasted'. We observed only a few examples of remittances flowing into business activities inside and outside agriculture. However, most migrants did not prioritize such use of remittances. More significant and profit-oriented investments were exceptional and typically made by a specific group of migrants: returnees. Otherwise, when migrants were far away, spending patterns did not involve risky business investments but resembled those described in the 1980s by Reineck (1991), who observed that migrants invested in redundant retail businesses or in conspicuous consumption.

Lifting the strict scripts of pooling and allowance gives more room for migrants to present their remittances as individual 'gifts'. Offering gifts is in stark contrast to regular payments, which are taken for granted by recipients or about which they even complain to be too low. In contrast, migrants can expect a higher recognition and gratitude for personal gifts. Stark (2009: 9) calls this 'purchaser of gratitude'. Gifts are usually presented when the migrants can enjoy the gratitude during their yearly summer visits. Examples of gifts we came across were money for a driver's licence, clothes for a graduation ceremony, or jewellery. One way to present gifts that is very typical for Opoja is to invest in socializing: Leutloff-Grandits (2017: 166–167) describes the summer period when migrants are around as 'packed with social events and planned luxury expenses', which for some appears like a 'rat race' to exhibiting social status and success. Weddings are the most prominent events during which migrants present gifts with high visibility. The excessive spending on weddings, pushed by the pressure to keep up and ever exceed ancient traditions, 9 is seen as increasingly critical. A girl in her teens, whose family left the village towards the capital years ago, told us that she thinks of traditional weddings as 'rather uncool' and that the money could be better used for other purposes—she concretely suggested a language course as a better purpose. She further explained that also her parents do not support the idea that a girl marries in a traditional way and ends up being a housewife until the end of her life. At the same time, she admitted that most girls want a big wedding because 'it is shameful if you don't have it'. More generally, recipients showed bitter feelings towards gifts that they consider conspicuous consumption, as indicated in this quote: 'In a month, all migrants are gone, they come here just to deceive us a little bit, like parents do when they give a sweet to the child, just to keep the child quiet. And then they are gone. Once they are gone, nothing is left here'.

The 'sacrifice' script reveals the mixed blessing of being a migrant. It is clear that life abroad is understood as painful. One elderly former migrant told us, 'I had a life of separation. (...) A hard life'. In the Opojan script set, migration has always been seen as a duty one has to fulfil: 'It is normal for one man to sacrifice for the good of the rest'. (Reineck 1991: 124). However, instead of stressing the obligation, this script acknowledges the hardship and praises the selfless devotion of the migrant in his role as saviour: 'My father 'saved' us as a family, but also his brother who studied then to become a doctor. [...] It was only my father, only him, and he supported the entire family'. In today's Opoja, this

understanding is generally shared. However, some migrants showed discontent with how their sacrifices were received. They complain villagers have become lazy beneficiaries, unwilling to earn their livelihoods. One migrant said: 'I feel that it is a particular burden that I have to send money for them to buy food'. Another even claimed that the local economic problems are rooted in migrant remittances: 'Because every person who sits here [in the local pub] in the evening has some idiot who supports them'.

Fear of negative percussion motivates the 'blackmail' script. At least in the context we observed in Opoja, the wording is too harsh to be applied to any remittance-sending patterns we identified. However, although migrants are not actively blackmailed, there is significant normative pressure to perform as expected. Migrants want to be seen as honourable, and they want their families to be respected. Thus, as one recipient formulated it, migrants fulfil their expected roles because they do 'not wish to be judged'. Instead of threatening or blackmailing, recipients prefer to trigger the 'help' script by requests to migrants to alleviate specific needs: 'If he [the migrant] sends us money, thank you very much. But at times, we also 'beg' money from him, even if you are embarrassed, you beg'. The typical request for help is linked to illness: 'If you suffer from a serious illness, for instance, we 'beg' for money, and he [the migrant] sends it. With an illness, you never know, so he sends the money'.

Finally, the 'donation' script describes remittances that flow into a charitable or religious fund instead of to a family or person. In Opoja, we observed 'diaspora investments' where migrants donated, for example, sports facilities or the restoration of the village mosque. According to Reineck (1991), essential infrastructure investments that took place between the 1960s and 1980s, such as electrification, phone lines, or running water supply, were partly financed by the migrant community under the donation script. Like in the past, nowadays, the migrant diaspora is ready to donate: 'They [the migrant diaspora] help whenever there is a need to improve on the infrastructure. (...) Should the village need something, they do not hesitate, they are well-organised, and they help'. The donation script has a clear social visibility component; it takes the shape of a public display (Stark 2009). Collective investments have the advantage of being more acceptable and respected than conspicuous consumption; they support the image of migrants as saviours and create a lasting bond by being present in the lives of those left behind in a similar way (Harper and Zubida 2016; Zhou and Li 2016).

4.3 Implications of changing remittance scripts

In the following, we discuss how the change in scripts is linked to a shift in means of reciprocity and requitals and reflect upon the implications of the changes regarding the well-being of both senders and recipients and migration motives.

The balance and quality of reciprocal exchange have changed together with the scripts. The traditional scripts of pooling and obligation relied on reciprocity within the extended household. In this script set, the (male) migrant is a fully integrated family member who fulfils a role assigned to him by the household. The pooling and obligation towards the family ensure an uncontested balance between the parties—everyone provides what they are asked for to the pool. In that sense, being a migrant is a temporarily assigned role. The turn towards allowance payments is a significant step away from the original script set. It is triggered by an increasing asymmetry between sender and recipients: the position of the migrant becomes superior once they are settled in the destination country. If the core family reunites with the migrant abroad, this weakens the migrants' full integration into the extended family, on the one hand. On the other hand, they gain independence, allowing them to share their income no longer. In a household officially not yet separated, the recipients described how they depend on the goodwill of the migrant: 'It is not that it is his [the migrant's] duty to send on a monthly basis, it is only according to his desire'.

The described change in scripts from pooling towards allowance typically occurs gradually and often tacitly because turning away from the original script poses a threat to interfamilial and inter-generational reciprocity. Similarly to what Bourdieu (1998: 96) describes as a critical property of symbolic exchanges, there is a 'taboo of making things explicit' in remittance transfers that support the family. This taboo maintains that the narrative of the abandoned income-pooling script remains alive when a new script is already in place. As the quote above underlines, people are generally aware of the changes in scripts and family structures. However, they tend not to question the contradictions and discrepancies that result from it in their lives. However, the increased use of even less restrictive scripts, such as the gift and help scripts, indicates the ongoing dynamic of the extended household slowly drifting apart and developing towards a looser relationship of a transnational family.

Under the changing scripts, Opojan recipients of remittances continue to benefit from financial transfers and social security. However, if migrants settle abroad, this results in a situation with no clearly defined requital to the remittances. Recipients cannot easily establish reciprocity in return for financial aid provided through a minimum allowance, basic social security and gifts. Only during the regular summer visits of the migrants do they have the opportunity to pay back in a currency, which has replaced most other requitals: gratitude and attention. In this sense, the current remittance scripts in Opoja culminate in the yearly summer visits: recipients welcome the migrant like their saviour and provide a well-prepared stage for the migrant to show his success and to celebrate his sacrifice and his bonds to the family and village. Like this, during a short summer visit, reciprocity is reestablished through social visibility, allowing the remittance-based system to survive even under changing scripts.

With the shift in scripts and increasing asymmetry between the sender and recipients, the relational aspect and social visibility come to the fore. Leutloff-Grandits (2017) describes this as an investment into relationships and a position at the origin. Life in the destination country may be dull, and not seldom are migrants stigmatized and marginalized or invisible (Kankonde 2010; Harper and Zubida 2016). Remittances are thus used for creating 'an imaginary self' (Harper and Zubida 2016: 18) and 'alternative spaces of belonging' (Leutloff-Grandits 2017: 15). The migrants build and present this imaginary self on the stage provided to them at the origin. We observed how Opoja literally wakes up for some weeks to celebrate the incoming migrants: welcome banners for the diaspora are erected, shops that are closed for the rest of the year are open, and pompous wedding festivities and other social events and family gatherings are taking place. We also observed the strenuous preparations of one family awaiting the arrival of the migrant who supports their livelihood. One woman commented: 'Yesterday, together with my sister-in-law, we cleaned everything. X. [the migrant] is coming ... we are working non-stop'.

This leads us to the well-being effects of this script and reciprocity arrangement. Despite benefits arising for both recipients and migrants, we observed a certain bitterness and bad feelings on both sides. On the migrants' side, we recorded feelings of sadness about lost identity and the idea of what one could be if still part of the original community. At the same time, the well-being of migrants becomes negatively affected when they are overwhelmed with the responsibility of constantly supporting their relatives at home. Recipients, on the other hand, feel that the allowance they receive is merely enough to survive and does not offer them options to develop according to their own ideas. Moreover, they are uncomfortable with being 'beggars'. One female recipient described how remittance dependency affected her: 'Your body becomes nervous because you are begging. You should have your own money'.

Many remittance recipients in Opoja face a lack of work opportunities aggravated by a (remittance-induced) lowered motivation to take up employment. Not participating in the labour market lowers well-being (e.g. Clark, Georgellis, and Sanfey 2001). The negative effect of remittances on the motivation to work has long been debated in the literature; for

Albania and Kosovo, it is discussed by Arapi-Gjini (2021), Mendola and Carletto (2009), and Miluka et al. (2010). We observed such dampened motivation in various encounters. If remittances provide basic livelihoods, women are regularly discouraged from work participation outside the house. Thus, even if women wanted to take up paid work, they usually were not supported to do so in a recipient household. Men, on the other hand, were discouraged mainly by the local labour market conditions, offering only low-paid jobs without social security. Such 'inferior' jobs were not taken up if remittances were available. People lamented insecure and 'slave-like' working conditions, where '(the employer) takes the worker and keeps him as a slave for 15 to 16 hours'. The insecurity was described, for example, as 'As you have today 300 Euros of monthly wage, the next month you have nothing (...) There is no place where you could ask for your right. This is the worst of all. In the West, if you are laid off, you still get something. Here, you are left to struggle even for your daily bread'.

Even highly educated people found it difficult to enter reasonably paid secure employment. We observed anxiousness, restlessness, and frustration, especially among young men who realized they might never find a job matching their qualifications and expectations. One of these young men emphasized, 'These frustrations are very important as you go about your daily life, in every second of your daily life'. Another one pointed out that a local salary cannot even support basic needs: 'You work, but even so, you can't afford their (the children's) clothes'. Although women felt less pressured to find jobs, many still long for an opportunity for meaningful work and own income. Frustrated about being reduced to house cleaners with no say and no agency, they lament their life. The statement of one middle-aged female villager from a recipient household exemplifies this frustration: 'Nothing will change (for the better) here. Nothing. As long as I live. (...) Waiting for someone to bring you something, but no opportunity to work yourself, to be free, to be free to work yourself, you have no opportunity to work here. All day here, I only clean the house, up and down all day'.

Migrants focused less on the barriers to taking up meaningful work but tended to interpret the low labour participation as laziness and undue passivity. Already in the 1980s, Reineck (1991: 191) found that 'Men complain that the younger generation has become lazy from their reliance on migrant remittance'. In today's Opoja, in a similar way and as explained above with a view to the sacrifice script, we heard migrants bitterly complain about recipients' laziness. For instance, one migrant explains that he cannot understand why his brothers do not use the family land in a better way. In his view, 'They could keep some animals at least to use them to serve the household's needs'. The same sentiment is mirrored in another respondent's quote in which he refers to what his migrant father has taught him: 'The land that is worked will produce something! But here, (...) people think, oh, I have someone abroad, I'll be waiting, he will send me money'. Migrants typically describe themselves as hardworking—'One has to work, without work it won't work' or 'I did all of this with these two hands'. This description usually contrasts their work attitude with the one they claim to observe in Kosovo.

At the same time, migrants channel a large share of remittances into conspicuous consumption, accompanied by showing a behaviour described by Leutloff-Grandits (2017) as 'boastful' (bragging about their life abroad). In Opoja, this is testified in the omnipresent freshly polished luxury SUVs, in the newly bought outfits of branded shoes and shirts the migrants put on for their home visits, and, as described above, the wedding festivities as the most prominent occasions where migrants contribute flashily to conspicuous consumption. Interestingly, we observed how migrants had uneasy feelings about their role and appearance at home and even linked it to the recipients' low labour participation and passivity. One migrant told us that he deeply regretted supporting conspicuous consumption instead of work and employment in the past. He stated that it was 'a mistake' that he helped finance 'drugs, alcohol or other stupid things' and that he was no longer willing to

give 'money to celebrate a wedding with over a hundred guests'. Another migrant lamented about his authoritarian role as the family patriarch who had to come to terms with family members who had become passive remittance recipients: 'If the others stay inactive and do not move, you quickly become a dictator'. However, even if migrants saw the problematic results of their roles, we did not see a genuine willingness for change. Most likely, the reason is that the current script set allows migrants to get the requitals they strive for: respect, gratitude, and social visibility. In this way, they contribute to cementing conservatism and hinder the change and agency they would like to see.

5. Conclusions

This article explored the nature of remittance transfers and their related effects on the well-being of senders and recipients based on Carling's (2014) concept of remittance scripts. Taking the fascinating case of a village in Opoja, an area described as the quintessential land of migration, scripts were successfully used as a comprehensive analytical tool to understand the motives, implicit expectations, meanings, and functions behind remittance transfers. We argue that remittance behaviour in Opoja is gradually changing. Several long-established scripts, such as the income-pooling script, still dominate remittance narratives. However, leeway is given to other, less restrictive scripts such as allowance, compensation, gifts, and donations. This quiet shift in the use of scripts challenges the idea of remittances belonging to the household back at home (thus the pooling of income sources at origin). It is linked to a change from male migration towards family migration and a gradual defection from the extended patriarchal household, which shaped traditional Opojan remittance scripts.

On the one hand, this *de-facto* split of migrants from the trunk of the traditional household paves the way for remittances to be increasingly sent as regular allowances or even only to compensate family members for providing certain services (e.g. taking care of elderly parents) back at home. On the other hand, it deprives migrants of their position in the home community and forces them to seek visibility actively. In their attempt to increase their standing and social visibility in the home community, migrants put effort into creating a (somewhat unrealistic) impression of success and abundant life opportunities abroad. For this, they use remittances for conspicuous consumption and investment in social relations.

Recipients struggle with an increasing asymmetry in which they cannot offer a clearly defined requital to the remittances. Many experience negative feelings of dependency and a low motivation to participate in local labour markets. The comparisons to migrants and a lack of meaningful work lower recipients' well-being. Nevertheless, by providing a well-prepared stage for the migrants' summer visits, the current script set provides a way towards re-establishing reciprocity between the sender and the recipients: it allows migrants to live a life 'in-between' spaces and places (Harper and Zubida 2016). Reinforcing the ties to the origin by remittance transfers scripted as gifts and donations provides identity and healing to the migrants (Harper and Zubida 2016) if the recipients offer recognition and acknowledgement. However, adverse well-being effects make the established reciprocity fragile.

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Notes

- It should be noted that the concept explicitly refers to monetary remittances and should not be mixed up with the concepts of social or intangible remittances (Levitt 1998; Pinkow-Läpple and Möllers 2022).
- Among these applications are, for instance, Parella, Silvestre, and Petroff (2021), Meyer (2020), and Mangoma and Wilson-Prangley (2019).
- Another, recent and rich ethnographic account of migration in Opoja can be found in Leutloff-Grandits (2017), who specifically focuses on the aspect of family care in migrant households.
- 4. The extended family is usually referred to in Albanian as 'the house'. It is a joint economy of production and consumption usually living under one roof and sharing meals that includes a man and wife, their sons, their unmarried daughters, and the son's wives (referred to as 'brides') and children (Reineck 1991: 46). It is also referred to as fratilocality (Leutloff-Grandits 2017).
- People usually belong to different groups at the same time, for example to a national, local, ethnic, religious, or social group (Hofstede, Hofstede, and Minkov 2010). This means that no population can be adequately characterized by a single culture or cultural descriptor (Avruch and Peace 1998; in Spencer-Oatey 2012).
- This describes a transition from the traditional extended households to a transnational family who, despite their separation, share a feeling of collective welfare and unity across national borders (Leutloff-Grandits 2017).
- This is in line with the findings of Leutloff-Grandits (2017), who even states that the sharing of income is
 no necessary criterion any more, as such translocal household union can rest on jointly held, patrilineal immovable property.
- 8. Citing a 2012 UNDP Municipal Development Report, Leutloff-Grandits (2017) reports that in the Dragash municipality in Opoja this is the case for about 39 per cent of dwellings.
- 9. Reineck (1991) describes the pressure to not deviate from the norm of expensive weddings already in the 1980s; Krasniqi (2015) describes how migrants contributed over time to set the bar higher for fancy clothes and banquets in a restaurant or hotel hall.
- 10. While in Albania the term migrant is used with a slightly negative connotation and people would, for instance, comment on the arrival of migrants in the summer with a complaint about traffic jams, Kosovars use the term diaspora with a very positive connotation.

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