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**Rebecca L. Thomas, Yevgine Vardanyan,  
Lisa Yagaloff & Rebekah Diamond**

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# Remittances: The Impact on Families in Armenia

Rebecca L. Thomas<sup>1</sup> · Yevgine Vardanyan<sup>2</sup> · Lisa Yagaloff<sup>1</sup> · Rebekah Diamond<sup>3</sup>

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## Abstract

Armenian families have a long history of receiving remittances. Currently remittances are a major component of the Armenian economy and have a significant impact on families. Utilizing the results of in-depth semi-structured interviews conducted in the capital city of Yerevan, this article examined how remittances affected the lives, well-being, and family relationships of the people who received them. As families managed without their migrant family members, they developed systems and routines that helped them cope with the absence. In addition, they utilized networks of social capital that allowed them to persist despite significant interpersonal challenges. Insights from this study will inform specialists who serve migrant families, helping them better understand what their clients are experiencing and enabling them to provide strength-based approaches.

**Keywords** Remittances · Armenia · Seasonal migrants · Employment · Economy · Khopanchi · Social networks · Informal networks

## Introduction

Remittances are a major component of the Armenian economy. The act of remitting money impacts individuals and families across the country. Remittances are income in the form of cash or gifts which are sent by migrant workers or the diaspora community to family and friends remaining in Armenia (Yang 2011). Because remittances make up such a large portion of Armenia's GDP—13% in 2011—Armenia falls in the top 20 countries worldwide for receiving remittances (Makaryan and Galstyan 2013). Total remittances to Armenia reached \$1.87 billion in 2013, a 10.8% increase from the previous year (Tumasyan et al. 2014). Remittances

have a significant impact on developing countries such as Armenia, where the Gross National Income per capita was \$3,786, or \$316 monthly, in 2014<sup>1</sup> (World Bank 2014). To put this in context through the World Bank's adjustment of local prices, Armenia's Purchasing Power Parity (PPP) was 0.409 in 2016, indicating that \$1 of goods and services bought in the US cost \$0.41 in Armenia (World Bank 2016).

This article utilized social capital as a theoretical framework in order to understand how Armenians create and use networks as a means of adaptation and adjustment. While the scope of this article addresses the micro impact of remittances, the findings have the potential to inform decision-makers at the macro level.

✉ Rebecca L. Thomas  
rlthomas@uconn.edu

Yevgine Vardanyan  
yevginevardanyan@gmail.com

Lisa Yagaloff  
lisa.yagaloff@gmail.com

Rebekah Diamond  
rdasq8@hotmail.com

<sup>1</sup> School of Social Work, University of Connecticut, Hartford, CT, USA

<sup>2</sup> Department of Social Work and Social Technologies, Yerevan State University, Yerevan, Armenia

<sup>3</sup> Always Here Home Care, Boston, MA, USA

## Purpose of the Article

This research examined how remittances affected the lives, well-being, and family relationships of recipients. The study focused on the experiences of the remittance-receiving families of “seasonal migrants.” Such migrants are traditionally known in Armenia as “khopanchiner.” For the purpose of this study, “khopanchi,” the singular form of “khopanchiner,” will be operationally defined as an adult who leaves Armenia for work opportunities. Family members who remain in Armenia

<sup>1</sup> All dollar values in this study are in US currency.

and receive remittances from a khopanchi must adjust to the absence of their valuable family member. The family unit is ultimately restructured and new coping mechanisms emerge (Menjivar and Agadjanian 2007).

In this article, remittance-receiving families shared their narratives about the factors that influenced their decision to send a family member abroad to work. This study also examined how those experiences have affected roles and relationships within family units. It will highlight how Armenian families persevered despite inevitable challenges, developing systems and routines that help make up for the absence of khopanchiner. Many families remain deeply linked to their family members working abroad and to their Armenian identities. In addition, this article examined the concept of social capital in the context of remittances. Social capital allows Armenians to remain connected despite large migration out of the country for work. Complex and lasting social relationships allow Armenians to command resources that help both remitters and their families in Armenia adapt and persevere. In the last section, suggestions will be made for specialists who work with families impacted by remittances.

## Literature Review

### Migration in Armenia

Migration is a significant component of Armenian culture (Makaryan and Galstyan 2013) and has resulted in the creation of a diaspora community that spans the globe (Chaloyan 2015). During the Soviet era, it was common for seasonal migrants to work abroad, particularly in Russia (Agadjanian and Sevoyan 2013). After the fall of the Soviet Union in 1991, Armenia began to experience a number of challenges that impacted migration (Makaryan and Galstyan 2013). The economic climate, the war with Azerbaijan, and the effects of a 1988 earthquake in the city of Spitak led to large waves of migration in the 1990s (Agadjanian and Sevoyan 2013; Makaryan and Galstyan 2013). By the early 2000s, the situation had stabilized and the country experienced a decrease in migrants leaving the country for work opportunities (Agadjanian and Sevoyan 2013).

However, recent economic conditions have once again led to an increase in migration. One survey indicated that 40% of Armenian households recently received remittances (Makaryan and Galstyan 2013). The main reason for migrating and remitting money is the difficulty of securing jobs, in particular those that pay well and match the educational and professional qualifications of the jobs seekers (Marzpanyan and Tshughuryan 2015). This migration is exacerbated by the fact that 31% of Armenians live on less than USD \$2 per day (Danzer and Dietz 2009). Families rely on remittances

to supplement their household income and receive on average \$1600 each year (United States Agency for International Development 2008).

Despite the financial benefits, khopanchiner experience tension between leaving and returning to Armenia. Although they leave Armenia largely for economic opportunities, khopanchiner return mainly for family-related reasons (Marzpanyan and Tshughuryan 2015). Migration greatly impacts communities, especially in rural areas, because the individuals who leave tend to be critical to daily functioning (Atanesyan et al. 2015). This “brain drain” can negatively affect the country as the highly educated migrate and their essential skills are not replaced (Nakamura and Ogawa 2010).

The experience of remitting is often frustrating and demoralizing for migrants with higher education, who are frequently unable to achieve their career goals (Baldyga and Manasyan 2015). Thus, they leave a challenging employment environment at home to face similar struggles abroad. This reality is a particularly difficult component of the remittance experience; most khopanchiner find work in unskilled occupations despite their previous training. Although the “skills mismatch” and lack of professional jobs in Armenia is a daily reality, Armenia is a highly educated society and attaining education is often a valued achievement for families irrespective of their economic situation (Baldyga and Manasyan 2015). As a result, remittances commonly go toward furthering the education of family members remaining in Armenia.

Russia, which receives approximately 60,000 Armenian migrants each year, is one of the most popular destinations for khopanchiner. Russia is geographically close, presents no language barrier, and lacks visa restriction on travel. Most Armenians who migrate to Russia work in the construction industry (Aleksanyan 2015). Despite few travel restrictions for migrants who work in Russia, those who have emigrated spend considerable time away from their families (International Labour Organization 2009). This contributes to challenging family dynamics, as many fathers migrate to send remittances to their families and spend limited time at home.

Much of the previous literature has been devoted to the experiences of remitters and the impact of the migration process on their lives. Since most temporary migrants are younger and male, those who remain in Armenia are largely women and senior citizens (Danzer and Dietz 2009). Despite this reality, the stories of individuals who remain in Armenia when remitters go abroad have largely been undocumented. As a result, there exists an opportunity to explore these interesting and important experiences (Gevorgyan 2015).

### Remittances

Much of the current literature on remittances has focused on the impact of remittances from the perspective of the

remitters themselves rather than recipients in the countries of origin. In addition, studies tend to address the macro factors surrounding remittances but often do not examine the direct impact on individuals and families (Gupta and Hegde 2009).

Literature from the perspective of remitters has shed light on the pressures and obligations that accompany the remittance sending experience (Thomas et al. 2017). There is significant sacrifice on both ends—families sacrifice financially and emotionally in order to send their family members abroad, and remitters continue to sacrifice, oftentimes for years, by sending money and enduring separation from their families (Thomas et al. 2017; Muruthi et al. 2017). Muruthi et al. (2017) examined the experiences of East African women living in the US and remitting to their families in their countries of origin. The study underscored that the financial investment involved in sending a member abroad, including the upfront costs of migration, puts pressure on remitters to send money home and continue to support their families. Shooshtari et al. (2014) found that remitters often neglected their own well-being in order to facilitate greater remittance-sending to their countries of origin. This can be seen most acutely in areas such as home ownership and living conditions, which are often lacking.

However, despite the hardships and ongoing sacrifices, remittances often do play a critical role in supporting receiving households and are beneficial to the economies of certain low-income countries. As such, Javed et al. (2017) recommended the development of policies that support remittance-sending in countries that struggle with poverty.

There has been debate about the efficacy of remittances in lifting households out of poverty. Many studies have found that oftentimes remittances are consumed rather than invested (Eversole and Johnson 2014). However, one major form of investment closely linked to remittances is education. Financing education is itself sometimes the motivation behind the uprooting of remitters (Eversole and Johnson 2014).

One study conducted in Armenia examined the impact of remittances from a micro perspective utilizing a nation-wide measurement survey from 2004. It determined that households with average income were the most likely to have a family member abroad because poorer households lacked the financial ability to send family members out of the country and the most wealthy households did not have a reason to (Grigorian and Melkonyan 2011).

This study will add a critical perspective to the current literature on remittances by incorporating in-depth qualitative responses and examining the situation in Armenia in particular. Armenia provides a case study of a developing economy that is dependent on remittances and the financial support they provide. The interviews provided a unique look inside a practice that is common throughout the world, with

an emphasis on examining the ways remittances influenced and shaped the daily life for Armenians.

## Social Capital Theory and Remittances

With one of the largest diasporas in the world, Armenians rely on familial and extended social networks to remain connected within and across countries. Such connectedness can be understood as a form of social capital. There are many conceptualizations of social capital and different sources define the term in different ways (Guillen et al. 2011; Paldam 2000; Rostila 2011; Thomas and Medina 2008). In this study, social capital is defined as the use of social relationships and networks to build opportunities for individuals, families, and communities (Eckstein 2010).

Social capital is an important part of Armenian culture and impacts the ability of Armenians to cope with the country's challenging economic situation and the absence of remitters. Armenians give and take in their social relationships in order to adapt to the challenges that occur due to migration. The high proportion of families affected by remittances and migration for work opportunities leads to shared needs that are fulfilled by important social relationships (Rostila 2011). In Armenia, the daily tasks of running households, raising children, and generally persevering in the absence of key family and community figures require reliance on extended social networks.

Armenians are able to cope with significant challenges and changes through shared norms and the common experience of remitting with its associated challenges and losses. In this context, social capital enables network members to build opportunities and capitalize on scarce resources (Thomas and Medina 2008). Social relationships play a large role in Armenians' ability to move forward in the face of the many changes related to remitting and migration. Families develop important ties to cope with and adapt to the absence of the remitter, and they use such ties to build opportunities, both in Armenia and abroad. This article considered the importance of social capital and its significance in Armenian society today.

## Methods

In May 2015, researchers from the US traveled to Armenia to meet their colleagues at Yerevan State University (YSU) and begin data collection. Recruitment began in Armenia following approval from the University of Connecticut Institutional Review Board (Protocol Number H15-107, May 4, 2015). The target participant population included males and females 18 years of age or older who, at the time of the study, resided in households that received remittances from a family member abroad. Participants were included

regardless of their race, ethnicity, education, or income level, and information on these characteristics was not collected. If different participants from the same family were interested in completing interviews, they were interviewed separately and their responses were treated as separate responses. Only two such cases occurred and were utilized for inclusivity, for example with a mother and her son.

All participants were presented with an information sheet before consenting to participate. This sheet clarified all aspects of the study, including the purpose, procedures, and topics covered, as well as possible benefits and harm to the participants. Participants were assured that their participation would be confidential and anonymous. Each participant received \$15 to compensate for his or her time.

The research team consisted of five research assistants led by the Principal Investigator (PI) in collaboration with a Co-Principal Investigator (Co-PI) in Yerevan, Armenia, and her research team of six research assistants. Teams of four, led by the PI and Co-PI, conducted in-depth interviews that lasted for approximately 50 min. An interview guide was developed by the team that encompassed semi-structured questions used to collect qualitative data ("[Appendix A](#)" section). Research assistants were trained by the PI to ensure that protocol was strictly followed. Interpretation from English to Armenian and back to English was provided by YSU research assistants. All of the interviews were audiotaped with participants' permission. In addition, the Co-PI randomly listened to tapes and verified that they were accurately and consistently translated. The audiotapes were transcribed following return to the US and transcriptions were stored in a password-protected computer. Demographic questionnaires were kept in a locked file cabinet accessible only by the PI. Anonymity was achieved through the removal of all identifying information during the transcription of interviews and by replacing names with pseudonyms (initials) during the analysis and reporting of findings.

The recruitment of research participants was a two-step process utilizing both purposive and snowball sampling. The process began with purposive sampling developed from the YSU researchers' connections to the community in Yerevan. Following that process, snowball sampling was utilized whereby participants recommended other participants by word-of-mouth (Sandu 2013). A sizeable sample was developed from this combination of methods. Recruitment continued until saturation was reached at  $N = 34$ . Interview responses were no longer providing additional information and it was determined by the research team that it was appropriate to conclude the study.

## Development of Themes

In the development of qualitative themes, the research team utilized a collaborative approach with input from all

members. At the end of each day of interviews in Armenia, the researchers met for a debriefing session to reflect on their experiences and discuss ways to enhance the interviewing process in subsequent days. Debriefing was used to identify observations, discuss thoughts from the day for use with additional interviews, and pull together notes for use during the analytic coding process.

Coding of the research data was developed using the qualitative data analysis software NVivo. Open coding was used to develop themes from the interviews. This process initially began when the researchers were observing the interviews and taking notes. Note taking during the interviews allowed for greater recall during analysis and facilitated research team discussions. Qualitative categories were created from the notes and themes were formulated based on those categories. Inter-rater reliability was utilized at all stages of the research analysis whereby members of the research team independently analyzed transcripts, compared each others' coding structures, and discussed the formulation of topics, categories, and themes, searching for patterns in the responses. Research team members met regularly during the analysis of the interviews, discussing agreement and divergence on themes. After discussion amongst research team members, analysis was completed on NVivo and the writing of findings began. In addition, quantitative demographic data gathered from demographic questionnaires was entered into Excel and used to generate descriptions of the participant sample.

## Demographics

Sixty-five percent of participants were female and 35% were male. The average age of the participants was 32.18 years old with a standard deviation of 13.73; the oldest was 60 years old and the youngest was 20 years old. Seventy-three percent reported that they were from Yerevan, while smaller percentages of participants were from areas outside the capital, including Spitak (6%), Gyumri (6%), Armavir (3%), and Lori (3%). Nine percent indicated that they were from Armenia more generally. The average household size was 4.98 people with a standard deviation of 1.35. Forty-nine percent of participants were unemployed, 39% were employed full-time, 9% were employed part-time, and the remaining 3% received disability payments from the government. Sixty-one percent of participants had family members working in Russia, and 12% each were working in Ukraine and the United States. The remaining khopanchiner worked in France, Spain, and South Korea. Fifty percent of participants' family members were living abroad as seasonal migrants. Forty-four percent were living abroad permanently, and the rest answered "other" to this question. Participants reported that remittances comprised a significant

portion of their regular income. The average amount of a monthly household income received in remittances was 56.12%, with a standard deviation of 28.00, ranging from 5% of household income to 100%. Forty-one percent of participants reported that the remitter was a parent; 20% specified that it was the participant's husband; 12% said it was a brother; 3% sister; 3% son; and 6% daughter. No participants reported having a wife as the remitter. Fifteen percent reported the remitter as "other."

Please refer to Table 1 for a complete listing of the collected data.

## Results

This section will address the major themes that emerged relating to the experiences of individuals who remained in Armenia when remitters went abroad, including: familial changes; emotional changes; adaptations (which examined a number of ways that Armenians have adapted to the situation, including visits from loved ones; technology that facilitates communication; their Armenian identity; and maintaining hope for the future); and the eventual acceptance of the new and different lifestyle. The section will conclude with a discussion of Financial Changes, including how the finances garnered through remittances ultimately impact household wellbeing in Armenia. In order to maintain consistency and demonstrate the breadth of the sample, pseudonyms (here initials) have been assigned to each individual in the study in order to track their responses.

### Familial Changes

Family members often took on new roles or responsibilities when a khopanchi was absent. In fact, one of the most substantial changes noted by participants was the increase in responsibilities. One participant, MD, who lived with her mother-in-law and two school-aged children, spoke of handling all of the medical needs of her sick mother-in-law and her children while her husband was away. She said, "All the responsibilities are in my arms." This level of responsibility left her feeling physically and emotionally tired. Another woman, KP, whose husband worked abroad and whose three adult children remained in Armenia, expressed her feelings of being overwhelmed in his absence. "My work responsibilities got higher, everything is on my shoulders, and I cannot even take care of my health problems. Everything is on me," she said. Adding to the pressure was the fact that her husband was undocumented in the US and therefore could not come back to Armenia to visit. When another participant, SN, whose brother worked in the construction industry Ukraine, was asked what was different about her life now, she said: "The distance, the missing. Now I am responsible

**Table 1** Participant demographics (n=34)

	m (n)	SD (%)
Gender		
Male	12	35
Female	22	65
Age		
Range 20–60	32.18	13.73
Region		
Yerevan	25	73
Armenia	3	9
Gyumri	2	6
Spitak	2	6
Armavir	1	3
Lori	1	3
Household size	4.98	1.35
Employment status		
Unemployed	17	49
Fulltime	13	39
Part time	3	9
Disability	1	3
Country		
Russia	21	61
Ukraine	4	12
US	4	12
France	3	9
Spain	1	3
South Korea	1	3
Job status		
Seasonal	17	50
Permanent	15	44
Other	2	6
% Income from remittances		
Range 5–100%	56.12	28.00
Relationship of remitter		
Parent	14	41
Husband	7	20
Brother	4	12
Sister	1	3
Son	1	3
Daughter	2	6
Other	5	15

for my parents. I am responsible for mother and father." Her brother had previously shouldered some of the responsibilities and had allowed her to feel "quite calm."

Migrants' children also noted the increase in shared responsibilities. One participant, AE, a student at Yerevan State University, described the absence of his migrant brother. He balanced his studies with supporting his family in Gyumri, a two hours' drive from Yerevan. When he would

return to his home, he would do the required agricultural work on his family's land.

Another participant's father-in-law had been a migrant worker for about 15 years in Turkmenistan and then in Russia. BK said her husband, who was 30 years old, had taken on too many responsibilities. This participant said that her mother-in-law was concerned about the responsibility on her son and wanted her husband to leave his job in Russia so he could remain at home with his son.

Many younger participants reported that these added responsibilities forced them to grow up more quickly. DS, the eldest of his brothers, explained that when his father went abroad to work in Russia he became the "head" of the household. Over the past seven years since his father left Armenia, he described trying to balance household obligations and felt that these added responsibilities made him into an adult much sooner than if his father had been present. Likewise, UT said that his father's absence for over six years made him more mature and responsible in his professional and personal life. UT explained that this was in part because of the trust his father had in him and that he did not want to disappoint him. Both he and his brother were able to afford the costs associated with being students in large part because of the remittances from their father.

Most participants had a male relative working abroad. Males who remained at home tended to shoulder khopanchiners' responsibilities. One participant whose father worked abroad explained that a son or grandfather would repair broken items in a father's absence. Another participant, PW, whose husband first went abroad to Ukraine two years prior in order to provide financial support for her and her young son, described the situation the following way:

For example, in the kitchen if something is broken, this kind of thing her husband can do, but when he is not there she will call someone in to fix it because these are the kinds of things boys do.

She explained that men are taught by their fathers to repair certain items or perform particular tasks, while women are not. Despite the daily hardships, the most difficult part for this participant was seeing her son grow up without the presence of a father. PW explained: "When you are a child, our fathers teach us how to do some kinds of work. So now his father isn't here and it will be some problems when he gets older."

## Emotional Changes

When a khopanchi went abroad to work, family members often experienced a series of emotions related to changes in their personal lives. Participants, especially wives whose husbands were abroad, spoke of "missing" their loved ones and feeling "lonely" in their absence. In the words of one

participant, EQ, who had a brother working as an engineer in South Korea, "We are missing him very much and we want that he come back to live with us, to work here, but when he works here he does not earn much money." Holidays and family gatherings were often difficult for Armenian families that included khopanchiner. As CH noted, "We have a family event, someone's birthday or a holiday and he is not participating in it. Or even just a family dinner and he is absent. This is troubling."

VO described how when her husband went to work in the US,

I became more silent, sometimes very passive. I don't complete my decisions. When I decide something I don't go directly toward making decisions. And I don't share my feelings. When he was here I was sharing my feelings a lot. So I don't share my feelings now even with my children. I love them very much and I'm here to help them and to stay with them, but I don't share my feelings. He was the one who I would share it with. I silently overcome the struggle. That is me.

Wives of khopanchiner expressed remorse and sadness for their children and the absence of critical figures in their lives. RZ, whose husband had been working in Russia for 3 years, said that she felt "alone" and was upset that her daughters, ages 10 and 8, were growing up without their father. Another participant explained that her husband also experienced difficulties and regrets. She said, "He is far away from his children. He will miss them growing up, and we are not in a full family." MN similarly described how the father's absence was the hardest part for a mother to watch, saying, "My child is missing very much his father."

Participants who were young children when their fathers left reflected on the painful period in their lives, and described the experience of not having a parent during their formative years. When fathers worked abroad, children worked through this absence and developed an understanding of why their fathers were not present. AP's father worked as a seasonal migrant in Russia for 5 years. He reflected that as a teenager, he did not know what to expect with his father's leaving, saying, "I didn't even think it will matter if he is here or not here, but now I recognize it is very difficult without a father around and near to me."

One woman, DA, spoke of the irreplaceable absence of her father as she grew up. She felt upset when her other friends were able to go home to their fathers but she could not. She said,

Your friends sit at their home and watch television programs with their father but you are alone... Mother works to give everything, to play both roles for father, but it is impossible. Everybody in your life has a special place and nobody can take the place of father.

Some participants experienced their fathers' absence as one of the greatest struggles they had to contend with. As RL said, "It is very bad not to have a father in the family because every child must live in a full family both with mother and father."

### Adaptations

Many family members clung to their Armenian identities and felt strongly that they would overcome the current challenges without the whole family leaving Armenia. Staying in Armenia required adaptation in order to shift roles, carry out added responsibilities, and cope with the emotional challenges participants faced in the absence of a family member. One adaptation was finding systems and routines that kept them connected with their khopanchiner and gave them hope for the future. Modern technologies and visits from khopanchiner helped to maintain family ties and sustain hope.

### Adaptation via Visits

Visits were reported as an important adaptation. While not all khopanchiner were able to visit home, many returned home periodically. This homecoming, while temporary, was a highlight for migrants' families. Participants explained that their families tried to maximize comfort and give their migrant family members plenty of time to rest when they returned home. Similarly, PK, whose husband worked in Russia, described the atmosphere in her home as warm and happy upon the khopanchi's arrival, saying that the children were excited to be with their father. She said, "When we are all together no one wants to sleep. We just want to be with him always and tell him not to leave." However, one of the drawbacks to his visits was that they only lasted between 3 and 10 days.

Despite the joy and anticipation surrounding visits, some participants described a sense of difficulty as migrants attempted to reintegrate themselves into family life after long periods of time away. Many khopanchiner had spent years, or even decades, working abroad and had developed habits and routines that created challenges upon return to Armenia. One woman, RS, whose father worked as a seasonal migrant worker in Moscow for 15 years, described her father's experience. She said that initially her father had had a hard time adjusting to life in Russia, but as the years went by he "developed" in that country and it became hard for him to be at home. She said this reintegration process was also hard on family members because they had all started to live a certain way in their father's absence: "When he came back sometimes it is impossible to live with him because we started to live without him." RS explained that after working abroad for 9 months it was difficult for her father to sit idly

with no work for 3 months. She explained that the lack of routine was a difficult part of readjusting to life with him in the household.

### Adaptation via Technology

Technology was one way that participants coped with family members' absence. UT said that when life became difficult and overwhelming or he needed advice at home, he would reach out to his father via Skype or telephone. Many participants explained that amenities such as Skype, Facebook, WhatsApp, and Viber had changed their lives for the better. One participant, WI, said that Armenians toasted to the inventor of Skype:

You know, Armenians joke and say when we sit and drink for something, first what we drink for is the inventor of the Skype because it has helped a lot. The technical revolution, because we have Facebook and Skype and it gets more easy.

This particular participant's family had not seen their father, the remitter, in over 12 years. He was undocumented in the US and could not travel back and forth. Despite the benefits, it was noted that technology only provided families with so much reprieve. One participant with an older brother in Russia explained that missing him was the hardest part of his being gone. LT said, "It is very difficult to only see him by Skype because he is not here."

### Adaptation via Armenian Identity

Participants expressed a tremendous amount of loyalty to and pride in their country. They carried a sense of hope that they would persevere despite the economic challenges they faced. This Armenian identity paved the way for greater acceptance of the migrants' absence. Many participants explained that Armenians wished to remain in the country if they were able to meet their families' needs at home. One participant, YR, said, "No one will leave, no one will leave" if at all possible. YR had a grown son with his own family in Ukraine. She struggled to care for her disabled husband, who was injured in Nagorno-Karabakh, the conflict between Armenia and Azerbaijan. This theme of "identity" arose often in the interviews and reflected respondents' sense of belonging in Armenia. Participants expressed a desire for Armenians to remain in their country and raise future generations there, despite difficult social and economic problems.

Furthermore, the ongoing conflict with Azerbaijan strained the lives of many respondents and impacted their sense of identity. RM said, "For the whole family, children and grandchildren, for the whole nation, for my Armenia, I want only peace and blue sky. If we have peace I will feel myself better." YR reflected on the sacrifice

her husband had made for Armenia in the conflict with Azerbaijan. She relayed his thinking that “If I became handicapped for this land, for my Armenia, I won’t leave. I will stay here.”

BK described how her husband chose to migrate to Russia. At first it was a dual decision, but at the time of the interview she wanted him to come home. However, he was used to working there and “can’t just sit down and do nothing” without work in Armenia. On the prospect of moving to Russia to be with her husband, this woman said, “I don’t want to live far from my country, my Armenia, my relatives, my family.”

Many participants expressed pride in Armenian culture, particularly the value placed on education and professional work. One young mother, RR, reflected on the future she wanted for her children, a future that involved growing up in Armenia. She said, “Here is more safe, here is safer and, uh, they can study here.” Despite her wish for the future for her family, this participant’s family members were spread across France, Russia, and Armenia.

### Adaption via Hopes for the Future

Despite the macro variables that created difficulties for life in Armenia and the financial relief provided by remittances from abroad, participants in this study remained committed to their country. They hoped that one day conditions would improve and remittances would no longer be essential for survival. Many of these hopes were expressed at the end of the interviews, when respondents reflected on the problems they faced in Armenia and how those problems impacted their daily lives.

Most participants wished for the government to create jobs, especially for young people, so families would be able to stay together. They wanted their leaders to address the issues of joblessness and implement housing programs. Even those who were open to finding any type of work anywhere in the country were often disappointed by their lack of prospects. One mother, JR, described her son’s failed attempts to find work in Armenia:

They ask what kind of job do you want. And he said every kind of job, no matter, I will go work in a mountain, just give me some job. And as you see, he is now abroad, working in Russia.

This mother’s palpable disappointment was typical in the study. Her son had been away in Moscow for over 3 years. His wife and young children remained in Armenia with his family.

### Acceptance of New Lifestyle

While participants remained hopeful that their loved ones would return, they also accepted the current situation, painful as it was. FR explained that “It is very hard to have one member outside. We just get used to his being gone. Sometimes we can’t even imagine what it would be like for him to be here. It becomes normal that he is absent.” For many, the fact that their family members were being supportive by sending money home helped them to come to terms with their absence. HK said, “I can’t say it’s hard. It’s not easy. It’s normal.” Another participant, VV, speaking in reference to her brother who was a migrant and his wife who lived in Armenia, said that her sister-in-law had adjusted: “She’s used to that situation. She knows that it’s necessary so she doesn’t say anything.” Still, the whole family remained hopeful that the brother would be able to come back home to work permanently.

One man who studied at the university described how his mother, a pediatrician, handled her husband’s absence. PM said, “It is hard for her. She tries to understand that it is necessary” for him to work in Moscow. This man explained that his mother’s work as a physician gave her many responsibilities that she could not easily leave behind to see her husband. Similarly, FR described her family’s adaptation to a khopanchi being away: “Sometimes we can’t even imagine what it be like for him to be here. It becomes normal that he is absent.”

This situation was magnified for individuals who were undocumented in the countries where they worked and thus could not travel back and forth to Armenia to visit their families. One woman, LA, had not seen her husband, an undocumented worker the United States, for about 11 years. When asked how she persevered, she said “my strength and my will to overcome. I can overcome anything, emotionally, mentally, and physically.”

Some family members learned to accept the situation by being proud of the khopanchi’s sacrifice and contribution to their families. A woman, JJ, whose son worked in Ukraine described a series of emotions she felt in response to his absence. Despite her son’s physical absence, she was proud that he remembered his family. She said, “Now we understand that he won’t leave his parents, even if he is far away, he won’t leave, he will help, and he will do everything for us.” JJ added that while her son’s remittances were beneficial, the more important factor was that he had not forgotten his family as other children had. She said,

The emotional part is more important, because there are many cases where the son has left and forgot about his family, no remittances and even no connections, but now we see that he standing for us and to help us.

## Financial Changes

In countries with high unemployment rates, remittances can relieve some financial stress when individuals were out of work. The financial boost from remittances increased the living standards of many participants in this study. Many said their Armenian salaries covered little beyond “communal needs” such as water, food, electricity, and gas.

Remittances supplemented participants' Armenian salaries and made their families feel more secure and comfortable. For example, FR recognized the benefit of the money. He said: “For 6 months I had no job and it was very good receiving remittances then.” Remittances allowed participants in this study to partake in activities, such as higher education, that would not otherwise be affordable. One of the most significant effects of remittances was that they enabled participants to attend school. The young student with a migrant brother, AE, said that one reason his brother decided to seek work abroad was to see his younger brother, the participant, receive higher education. The participant recognized that his medical training was expensive and therefore hard on his family. However, he said that he hoped to be able to help his family members and his brother when he graduated.

The interviews demonstrate that although remittances contribute to household wellbeing and allow families to pursue avenues such as higher education that would be otherwise out of reach, the process comes with considerable interpersonal sacrifice. The challenge can be seen both with younger Armenians, who grow up without the continued presence of mothers, fathers, or older siblings, and spouses, who struggle to maintain households on their own. The impact permeates many facets of life for many different people in Armenia. The following section will explore the research findings from a practical perspective with a focus on how specialists can utilize this information in their work with affected families.

## Discussion

One of the recurring themes throughout the interviews was the changing structure of Armenian families and how those changes impact individuals. These alterations have a significant effect on those who remain in Armenia, from young children who are separated from their parents to adults who have to care for those children without their spouses.

One contribution of this study is to give voice to the participants' experiences so specialists can help families of khopanchiner who are struggling with the hardships of separation and provide them services based on an interdisciplinary approach. Armenians come into contact with a wide range of specialists who can use their skills and expertise to help

work through some of the challenges associated with the remittance process. Some examples of specialists involved with this type of work are: case managers; social workers; psychologists; doctors, who will encounter the long-term impact of chronic stress on individuals and households; social service providers, professionals who provide therapy to both children and adults; and lawyers.

Unfortunately, social organizations in Armenia tend to become involved only in cases where stressors lead to the interruption of a family's adequate functioning. At that point, social organizations take responsibility for providing assistance. Those cases included situations where children of working migrants have difficulties with school or problems with the law or when family members have serious health problems or are experiencing poverty.

NGOs are more active in helping the families of khopanchiner in difficult life situations through the development of interdisciplinary approaches in their work. The members of interdisciplinary groups (of NGOs) assess the problems and needs of the families and build their work together cooperating with each other and with the families. State organizations also have some programs for khopanchiner and their families. But the state social policy is directed mainly toward helping families in poverty. If working migrants remit and help their families with a stable income, their social and psychological problems are not considered a priority for involvement by state social services.

Both governmental and nongovernmental organizations have some social programs aimed at raising the level of awareness of potential migrants or those who already have the status of working migrant. Those programs are mainly directed toward preventing trafficking and other types of human exploitation. Specialists are actively involved in those programs, trying to make them more accessible and effective.

The remittance process brings many challenges for individuals and families, including the stress of separation and added responsibilities at home, modeling issues when significant figures in the family are absent, and the adjustment to family members coming and going. Specialists can facilitate and support the required adaptations within this process. The long-term consequences of these social stressors, and the role specialists can play in improving the quality of life of such individuals, or advocating at appropriate levels through different channels, requires further exploration.

This study adds an important perspective to the experiences of families and friends who remain in Armenia when, as is common, Armenians go abroad to work and earn money to send home. Children struggle to understand why their family members are absent and what that means for them in their formative years. They are often too young to understand the complex decisions behind sending a family member abroad to work, but they feel the absence acutely in

their everyday lives and compare their situations to friends and peers. The role of women in keeping their families together is also significant. Women struggle to make up for the absence of male figures in the home, oftentimes fathers, husbands, or brothers. In this study, participants struggled to strike a balance between remaining connected to remitters and learning to create a new, meaningful life in their absence.

In addition, participants' pride and attachment to Armenia and Armenian culture is evident throughout the study and an important characteristic to keep in mind when addressing this issue in Armenia. To a great extent, families do not want to be uprooted for economic reasons and separated from their culture. They want to be able to overcome their current challenges without having whole families migrate. By sending certain members of the family to work, it is possible to continue living and raising younger generations in Armenia. This finding, which is specific to Armenia, can be useful when examining other cultures and countries as well as the ways that families respond to limited job prospects.

Another important finding from this study is that the migration process itself, with khopanchiner coming and going from Armenia to the location of their work, has a significant impact on the wellbeing of family members and is both eagerly anticipated (migrants returning home for breaks) and stressful (readjusting after not having seen the migrant for a period of time).

Existing literature on remittances underscores the sacrifice for both remitters and their families when khopanchiner leave the country for work. However, previous studies have focused on the financial sacrifice that remitters' families make in order to pay the upfront costs of their migration. While this is an important component of the experience, it is critical to underscore that the sacrifice runs deeper than finances. This study adds to the literature by exploring all of the varied ways that families sacrifice, from the day-to-day absence of remitters to the long-term impact on children who grow up without parents and siblings. This study also adds to the literature by analyzing in-depth qualitative interviews rather than data gathered from surveys, which is common in the remittances literature. It is clear that these findings agree with previous literature in that migration is often viewed as a necessary sacrifice rather than a choice. Without remittances, many low-income countries would lose a source of critical income.

It is important for future research to address not only the experiences that are common in Armenia as a result of remittances but also resources and programs that can be implemented in order to alleviate some of the negative consequences of migration for work. As of yet this component of the experience has not been addressed. The experiences of Armenian families and their understanding of the day-to-day impact of remittance sending can serve as the basis

for exploring the macro level responses to challenge with employment and income.

### **Social Capital and Remittance-Receiving Families**

As noted previously, social capital is the use of relationships to build opportunities and "the ability to command scarce resources by virtue of membership in networks or broader social structures" (Thomas and Medina 2008, pp. 273–275). We draw attention to social capital as an intangible and highly functional resource which operates at the micro, mezzo, and macro levels. With social capital, individuals and families recognize relationships and connections, acknowledge shared challenges, and offer reciprocal actions that are seen as mutually or alternatively beneficial for the partners or community. The Armenian community we studied was composed of individuals and families who had likely had members in the area for multiple generations, and so there was a developed "bank" of social capital from which to draw.

The practice of sending remittances, which is such an important component of the Armenian economy and such a widely shared experience, relies on "working social capital," as members withdraw and deposit to the community's social capital via information, resources, shared activities, and mutual concern for one another's well-being. Armenians pride themselves on relating to and emphasizing with each other. The connectedness of the community became clear at the beginning of the study during participant recruitment, when snowball sampling led to many participants telling their families, friends, and neighbors about the study and urging them to participate too. We were able to quickly gather a substantive sample of respondents in this way.

Social capital connects Armenians across the country and enhances resilience. Social relationships are a large part of Armenians' ability to persevere in the face of challenges related to remitting and migration. Via the mechanism of social capital, families make up for the challenges they face as a result of migration. For example, even young adults living in Yerevan return home to their villages frequently to take care of responsibilities. Despite living, working, and attending school in the capital, they often travel home on the weekends in order to remain connected and support their families. In this way, families strengthen important ties even when separated physically. These reciprocating relationships allow Armenians to adapt in the face of long-term separation from central figures in the family within the context of a struggling Armenian economy.

Social capital is also utilized by Armenians to locate and develop work opportunities in a country where they are scarce. Individuals find work opportunities abroad through connections with families and friends in Armenia. Many of the participants' remitters learned of work opportunities,

such as in the construction industry in Russia, from family members or members of their communities in Armenia. Also, khopanchiner often are able to share apartments and other accommodations near the work site.

The process of remitting is not easy for those who leave Armenia to work and those who remain in Armenia. Respondents shared their daily struggles to cope on a practical and emotional level. However, social capital facilitates the sharing and provision of critical supports, which are both tangible and intangible (emotional and social). In addition, social capital enables relationship-building that contributes to the ability to cope in a difficult situation.

The study shows that Armenian families adapt and persevere in the face of challenges such as the absence of khopanchiner. This strength, a common theme throughout the interviews, suggests that these challenges have fostered resilience among Armenians. Specialists who work with the families of migrants must be sensitive to these issues on varied levels. At the micro level, for example, running support groups allows Armenians who are dealing with many of the same issues to come together and support one another. At the mezzo level, specialists may provide counseling for individuals and families and encourage them to share their narratives to recognize and address the impact that migration has had on the country as a whole. By normalizing these experiences, there is opportunity to more effectively address the many challenges that are a part of the remittance process. At the macro level, specialists can also act as advocates, both for their clients and for the country, by investigating the structural and underlying factors contributing to the economy and pressing for improved economic conditions in Armenia. There is also the opportunity to bridge the gap between the experiences of individual Armenians and national policy. Government policies must reflect the reality that individuals in Armenia are facing many daily difficulties because their family members cannot find work at home. As with other developing countries, Armenia could benefit from specific projects aimed at improving the economy or providing for more economic stability so people can plan and budget alongside creating or locating sustainable work at home. Sound economic policy includes capital for individuals to establish small businesses and funding for social entrepreneurship.

As reintegration organizations designed to help Armenian migrants returning from life abroad begin to take shape, the findings from this study can be used as a catalyst for the types of programs they develop. When migrants return home after years or decades abroad, there may be a role for trained and knowledgeable specialists to work with families and communities to facilitate the reintegration process. Specialists can facilitate these periods of transition for returning migrants and for the families who have spent years without a significant family member as they readjust

and accept new dynamics. Programs need to be designed to take into consideration the returning khopanchiner as well as family members who stayed in Armenia. It is clear that the act of remitting itself is a sacrifice—individuals leave home, and everything they know, to give their families a better life. Armenian family structures are close-knit and family members make tremendous sacrifices for each other. Specialists can acknowledge these resilient qualities when working with families who have been separated because of migration abroad.

Finally, the experience of khopanchiner and their families is not unique to Armenia. Findings are applicable to many communities from which a family member leaves to seek work to support their families at home and can inform the international community.

## Limitations

This study is a snapshot of the impact of remittances in Armenia. It is taken from a limited number of in-depth interviews with individuals recruited in the capital city of Yerevan. Since the interviews were conducted with individuals in the capital, it is possible that their experiences differ from that of Armenians living in more rural areas. Additionally, many of the interviews were conducted through translators, which means some words could have been lost in the translation and transcription process. The snowball sampling used here limits the generalizability of the findings, which may not be representative of a wider sample of Armenian families impacted by the use of remittances.

## Next Steps

This study of remittances has provided an understanding of the challenges and struggles Armenians experience while separated from family members due to migration for work as well as the steps they take to cope and persevere. There needs to be further exploration of ways in which families can be engaged and provided with resources while they deal with these difficulties. In particular, this analysis should capitalize on the many strengths that were evident in individuals and families throughout the study, with a focus on how those strengths can be harnessed when thinking about macro responses. This study is a starting point. The next step is to use the information gathered to implement social and economic changes in order to support the many families in Armenia who receive remittances.

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## Compliance with Ethical Standards

**Conflict of interest** Rebecca L. Thomas, Yevgine Vardanyan, Lisa Yagaloff and Rebekah Diamond declares that they have no conflict of interest.

**Ethical Approval** All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional and/or national research committee and with the 1964 Helsinki declaration and its later amendments or comparable ethical standards.

**Informed Consent** Informed consent was obtained from all individual participants included in the study.

## Appendix A

### Sample Interview Guide

- Is your family member a seasonal worker or a permanent migrant?
- What is your relationship to the family member with whom you receive the remittances from (i.e. spouse, child, sibling, son/daughter-in-law, parent or grandchild)?
- Why did your family member go abroad?
- How often do you receive remittances (money/goods)?
- Approximately how many drams or US dollars do you receive?
- Was there a plan to remit money before your family member left?
- How has your role changed over the time that your family member has been away?
- What roles have you taken on in the absence of the remitter?
- What has been the biggest struggle for your family while this member has been abroad working?
- When the remitter returns home after work (which often happens for seasonal workers), what challenges, if any, do you face during that time?
- Who makes decisions on what to spend the remittances you get from your family member abroad?
- Does the remitter participate in the decision-making process?
- How does receiving the remittance impact your life in Armenia?
- Have you ever encountered any problems while receiving money from abroad?
- What suggestions do you have to improve the process of sending remittance home?

- Is there anything else you would like to tell us about your experiences?

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**Rebecca L. Thomas** is Associate Professor and Director of the Center for International Social Work Studies at the University of Connecticut School of Social Work. She teaches in the Policy Practice Sequence and currently directs an exchange project with Yerevan State University in Armenia. Her specialties include migration and international development. Dr. Thomas is a member of the Global Commission of the Council on Social Work Education and represents the IASSW on the NGO Committee on Migration at the United Nations. She also serves on the City of Hartford Commission on Refugee and Immigrant Affairs

**Yevgine Vardanyan** is Associate Professor at Yerevan State University in the Department of Social Work and Social Technologies. Prior to that she was a lecturer in the same department. Her current research activities include: Community Social Work Development in Armenia; Gender Aspects of Aging in Rural Armenia; and The Role of Local Self Government Bodies in the Social Protection System of Population of RA. She is a senior investigator with NGOs such as World Vision Armenia, and has collaborated with Arizona State University's Center for Gender and Leadership Studies. She has been closely working with the University of Connecticut School of Social Work.

**Lisa Yagaloff** graduated in 2017 from the University of Connecticut School of Social Work with a focus in Policy Practice and International Issues. She received her undergraduate degree Phi Beta Kappa from Wellesley College. She is currently acting as the Research Coordinator for a needs assessment of human trafficking resources and response in Connecticut, and a research assistant for projects relating to international social work, immigrants, and refugees. She has been working on the topic of remittances and transmigration since participating in an exchange with Yerevan State University in 2015.

**Rebekah Diamond** is a Care Case Manager at Always Here Home Care Inc. in Boston where she oversees a team of caregivers who provide services to elderly and disabled. She is currently involved in the Boston Chapter of the Armenian International Women's Association whose goal is support and encourage Armenian woman worldwide. Rebekah received her Masters in Social Work from the University of Connecticut School of Social Work. This is the second article she co-authored on the topic of remitting.