

Sending Money Home: Money and Family in the Indian Diaspora

By Supriya Singh

RMIT University

GPO Box 2476V

Melbourne, Vic 3001, Australia

Supriya.singh@rmit.edu.au

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Abstract

Remittances have primarily been studied as money flows resulting from migration and the impact this has had on the economy at the family, local, regional and national levels. The paper suggests it is also useful to study remittances as *transnational family money*. This focus emphasizes the emotional meaning of money as a medium of filial devotion. It also brings to the fore the relationship between different nodes of the diaspora, increasing the importance of the anthropological study of money within diasporas.

1. The personal experience of money, family and diaspora

Let me start with a personal note about diasporas and remittances. My family is distributed through India, Malaysia, Australia and the United States. I migrated from India to Malaysia in 1967 and then to Australia in 1986, so fit the label of the ‘twice migrated’.

Sending money home has been an established pattern within India and the diaspora. When my sister got married in 1956, she began sending money home, even though my father did not recognize her marriage. They had a limited income as both of them were starting out. However they sent money home to both sides of the family.

My sister’s money kept our household going as we survived the aftermath of Partition and the social and economic changes it brought to our family. The monthly cheques kept coming as long as my parents were alive. In addition, she and her husband most often paid for extraordinary expenses such as illnesses and operations.

I began to send money home to my mother when I started earning a regular income. It was a matter of pride for my mother to say she was better off after she retired because she had filial daughters. Often she would save up part of the money I sent home for me to spend on my visits to India.

My eldest sister who remains in India, for two years sent money for me to be able to go to boarding school and then to add to the family budget. Later on, for my parents, my eldest sister in India contributed more in care than money.

My experiences with money and family in India may be dated. Recent experience within my extended family shows the patterns I describe are not universally current in the nuclear families of the urban middle classes. The rise in property values has meant that children are struggling to establish themselves, while it is the parental generation who may be better off. There is also the tension between individualistic and family norms – for both the parental and the children’s generations. Children are conscious of building their nest egg and buying new consumer items, while parents are not always keen to accept money from their children, seeing it as something that impinges on their independence. However enough people send money home, for India to be the second largest recipient of remittances in the world.

In my family, the habit of sending money home has continued in a modified way in the next generation. My son periodically sends money to his father in Malaysia for medical expenses. His father keeps returning it, saying he can manage. My daughter-in-law contributes to the expenses of her widowed mother in Malaysia.

My Indian sister’s son migrated to the United States and then to Singapore. He also sends money home, but only when a new car is to be bought or a house extension completed.

The vital importance of regular remittances was brought home to me not only by my early experiences, but when I was interviewing a Chinese corporate executive in Malaysia in the mid-1980s, as part of the history of the Central Bank of Malaysia. The conversation moved to remittances, as this was one of the important functions of Chinese banks. During the Japanese Occupation, communications were disrupted, and remittances stopped. In banking history, this is no more than a footnote. But 40 years later, this executive sobbed at his desk as he told how his mother and four brothers and sisters starved to death in Canton during those war years (Singh 1984).

As I moved from India to Malaysia and then to Australia, I found that sending money home was not universal. In Australia, money seldom flows from children to parents, though it does go from grandparents to grandchildren, and sometimes from parents to adult children. Domestic money is shared between partners – more often in marriage than de facto relationships. The privacy of money is such that questions about money even with adult children, are often seen as an intrusion (Singh 1997). In a welfare society, and in a society where the values of older people are of being able to “manage”, money is not the primary idiom of caring. So in Australia, remittances do not figure in the public debate about globalization. The issues relating to the Australian diaspora are more about bringing ideas and expertise home.

These personal experiences of remittances in India, Malaysia and Australia have highlighted:

- The personal and social importance of remittances connecting family, money and diaspora. This is particularly true in countries where money is seen to belong to the family, rather than to the individual and/or the marital couple.

- Money flows can be between different nodes of the diaspora. This aspect of remittances needs to be emphasized, so that relationships between parts of the diaspora can be studied.
- Remittances continue even when families are comfortable, though they may be more targeted and less regular.

In section two, I detail the scope, nature and economic impact of remittances to India. In section three, I focus on remittances as *transnational family money*, as a medium of care and filial relationship. Remittances not only maintain the family nature of domestic money, but also uphold the norms of the extended family in the Indian diaspora. In section four, I present a program for the study of money in the Indian diaspora that will contribute to the study of diasporas and the sociology of money.

2. Remittances to the Indian Diaspora

The literature on remittances is overwhelmingly economic. It deals with the quantum and source of remittances, their relationship to the GDP and balance of payments, and their general economic characteristics (World Bank 2003; Adams Jr. 2003, June; Global Development Finance 2004; Kuptsch and Martin 2004; Reserve Bank of India 2004; World Bank 2004). Community studies trace the impact of remittances on the family and regional economy (Oberai and Singh 1980; Helweg 1983).

Though remittances have been a constant accompaniment of free emigration from India since the early 20th century, they have not been a major focus of attention in the literature of migration, diaspora and globalization. It has been a taken for granted aspect of migration (see (Bhachu 1995; Leonard 1997; Bhachu 1999; Voigt-Graf 2003). Recently

there has been greater attention to the creation and maintenance of the transnational family via media (Uberoi 1998) and some attention to family networks and remittances, particularly in Britain (Ballard 2003).

2.1 Measuring the flow of remittances

Remittances include different kinds of monies that flow from migrants to their families. These include regular amounts of money that are important for the family budget; money sent for investment like the purchase of land or the building of a house; community development like the building of a mosque; repayment of family debt; and gift money for family celebrations. Remittances are unlike market flows of money for they are not sensitive to interest rate movements and are relatively stable (Reserve Bank of India 2004).

The official data on remittances does not include informal transfers of money, jewelry, clothes or other consumer goods carried by hand for friends and family. The data also excludes money flows through informal channels such as *hawala*. In some countries, these informal remittances can be as much as 50 per cent of total remittances (World Bank 2003). More of the informal remittances are being recorded at present because of strict anti-money laundering controls after September 11 2001 (Global Development Finance 2004). The anti money-laundering measures could possibly have resulted in the rise of recorded remittances particularly to Mexico and Pakistan (World Bank 2003).

The lowered cost and increased competition of remittance agents has also increased the proportion of formal remittances. Since 2001, the fees charged have decreased because of greater competition though costs remain high. As Dunn (2004) notes, standard transaction costs for the transfer of remittances hover between 13 to 20

percent, and can sometimes exceed 20 percent. "Reducing this rate by even 5% could generate \$3.5 billion in savings for immigrants sending money home" (Dunn 2004:13).

The use of the Internet has also made it easier to send remittances. In many cases the post office has given way to banks and now to online transfers for sending money home (Chand 2003; 2004).

The figures for remittances differ depending on which organization is measuring the flow of remittances. For instance, the amount for remittances to India in 2003 differs between the World Bank (\$US 8.4 billion) and the Reserve Bank of India (\$US 15.2 billion). Both sources however, agree on the economic importance of remittances in their contribution to the GDP and balance of payments. The Reserve Bank of India notes:

Workers' remittances are almost three per cent of India's GDP and have provided considerable support to India's balance of payments. They have offset India's merchandise trade deficit to a large extent, thereby keeping current account deficits modest through the 1990s and posting modest surpluses in 2001-02 and 2002-03. Moreover, workers remittances have exhibited the lowest volatility among all categories of current receipts, after merchandise exports (Reserve Bank of India 2004:141).

The United States and the Middle East are the two most important sources of remittances to India as Table 1 demonstrates. This is because of the continuing importance of these regions as a source of employment for Indians.

Table 1 about here

The actual amount of remittances to India may be higher. In recent years gold brought in by incoming international passengers has been classified under imports, though a few years ago, it was noted under remittances. However the non-resident rupee deposits “are most likely remittances disguised as deposits” (World Bank 2003:172).

2.2 Factors influencing remittances

The literature around remittances has highlighted the economic factors, even though family issues are acknowledged to be central. The World Bank estimates that in 2003, India received the second highest amount of remittances at \$US 8.4 billion – second only to Mexico at US\$13.2 billion. (Global Development Finance 2004). It is important to keep these league tables in mind when evaluating the impact of different factors influencing remittances.

Table 2 about here

The quantum and regularity of recorded remittances is influenced by:

- The nature of migration: Temporary migrant workers tend to remit a larger proportion of their income than immigrants planning to settle down in their new country (Global Development Finance 2004).
- Strategies of family reunion: Recent migrants with family members left behind tend to remit more. The first generation of migrants is most active in sending money home. When most of the family has migrated and are together in their new place of settlement, individual remittances to family are no longer the norm. Gift money and money for development, investment and charities may continue to flow (Ballard 2003).

- The skilled status of the worker: A skilled worker may send more, but an unskilled worker may send a larger share of income (World Bank 2004).
- Gender: “Women are believed to remit a larger proportion of income — and more regularly — than men” (World Bank 2004:171).
- Economic situation in the host country: Remittances respond to the changing pattern of demand for labour in the host countries. Shifts in this demand have led to a slowdown of remittances from the Middle East in favor of Europe and the United States (Reserve Bank of India 2004).
- Export of professional and business services from the home country: Remittances to India surged during the 1970s to the 1990s and were linked to people moving overseas to supply these export services (Reserve Bank of India 2004).

There remain some unanswered questions. As the Reserve Bank of India notes, it is interesting to compare the high level of remittances to India and the relatively lower level of remittances to China. However, in China, Foreign Direct Investment (FDI) is much higher than in India. So why do money flows take the shape of remittances in one country and FDI in the other? Is recent migration from China not as significant as earlier migrations? Could it be that domestic money in India remains more bounded by family compared to China?

2.3 Economic impact of remittances

At the macro level, remittances give a country a large stable flow of money and contribute to foreign exchange balances and the gross domestic product. At the individual level, remittances reduce the poverty of families and improve their standard of living, together with their status in their community.

“Remittances remain the second-largest financial flow to developing countries after foreign direct investment, more than double the size of net official finance” (Global Development Finance 2004:169). The stability of remittance flows gives developing countries the ability to borrow against them (Kuptsch and Martin 2004), though this aspect of remittances was earlier questioned (Nayyar 1994).

Dunn (2004) notes remittances are greater than the combined money given by international foundations, non-government organisations and corporate philanthropy. She says, “Remittances and HTA (Home Town Associations) donations both seek to correct inequities not resolved by the market or the government” (Dunn 2004:2).

The macro economic impact of remittances has led to a re-evaluation of the contribution of non-resident populations, now valued for their economic contribution. The most evident signs of this change in perception are the institution of fairs and meetings, and in India, the establishment of a Non-Resident Indian (NRI) ministry and NRI cities.

The multiplier effect of remittance spending is also felt in the local region. Kuptsch and Martin (2004) observe that “each \$1 in remittance spending can generate \$2 to \$3 in local economic activity... especially if remittances are spent on locally produced goods” (p. 2).

Studies of remittances at the local community level agree that remittances are important to the migrants and to the communities they leave behind. As Ballard (2003) notes most migrants

...retain strong feelings of obligation and loyalty to their kinsfolk back home. Hence migrants typically remit a substantial proportion of their earnings during their initial period of overseas residence, which are usually

deployed in such a way as to improve the living standards, as well as the social standing, of their family back home (p. 209).

The typical initial investment is the construction of a new, prestigious family residence. This is followed by investment in additional agricultural land and machinery, providing a substantial dowry for their unmarried sisters and sponsoring public rituals and shrines. In the short term, these remittance inflows can have a far-reaching impact on the character and structure of the local economy. This is particularly true when “chain migration results in a significant proportion of the local population in a specific area moving overseas...”(Ballard 2003:210).

Earlier studies of villages in Punjab by Oberai and Singh in 1977 and Helweg (1983) agree with the priorities set by Ballard (Oberai and Singh 1980; Helweg 1983). Helweg stresses the non-economic aspect of remittances for the Punjabi Jats saying,

... recipient parents could hold their heads up high because they had raised a good son who looked after them in their old age. This contributed to the *izzat* (honour) of that kin group. The family whose emigrant son did not send support felt shamed because they had raised an ungrateful child who did not appreciate the sacrifices his parents had made for his welfare (p. 437).

3 Family, money and diaspora

The emphasis on the economic factors and impact of remittances connects with the usual approach to money as an economic phenomenon associated with markets. However, money has been studied as a social phenomenon since the 1980s ((Zelizer 1979; Zelizer

1985; Pahl 1989; Dodd 1994; Zelizer 1994; Pahl 1995; Singh 1997; Pahl 1999). Money is seen as shaping and being shaped by social relations and cultural values. Within the sociology of money, the emphasis has been on Western societies, so that the sociological study of money in Asia and Africa still has to be done.

Approaching money within these sociological frameworks, remittances within India and within the diaspora can usefully be studied as a medium of care and filial relationship. I am using the term “diaspora” in this section to include people who see themselves as connected to India, irrespective of their history of migration. I argue in this section that remittances not only maintain the “family” nature of domestic money, but also uphold the norms of the joint family in the transnational context.

3.1 Diaspora and the transnational Indian family

The composition of the Indian diaspora reflects the forced migration of indentured labour under the British from the 1930s; the voluntary migration to the United States and Europe in search of a better economic future of the 20th century and the labour flows to the Middle East. The measurement of the Indian diaspora is contentious, with figures ranging from 11 million to 20 million (Parekh, Singh et al. 2003; Raj 2003; 2004). I give the 2000 estimate of the High Level Committee on the Indian Diaspora in Table 3, putting the diaspora at 16.6 million.

Table 3 about here

The social study of remittances connects up with the study of the transnational family. A paper by Patricia Uberoi (1998) places the transnational family at the centre of diaspora studies. This focus on the family takes us beyond the emphasis on the dichotomy of the home country and the diaspora. Each becomes the reference point for the other. As Uberoi says, the problems of being Indian are seen as something that interests those abroad and those in India too. The problems of self-identity in the diaspora and the home country - in a global world – are now reciprocal.

Patricia Uberoi says:

...the challenge of being (and, more importantly *remaining*) Indian in a globalised world is one that must be met equally by those who stay at home and those who live abroad... Secondly, whether at home or abroad, it is the *Indian family system* that is recognised as the social institution that quintessentially defines being 'Indian'. (Uberoi 1998:308).

Uberoi discusses the importance and continual re-definition of the Indian family system through an examination of popular movies such as *Dilwale dulhania le jayenge* (DDLJ) (Those with the heart win the bride, 1995) and *Pardes* (Foreign land, 1997). Both are love stories involving non-resident Indians (NRIs), and deal with the tension between individual desire on the one hand and social norms and expectations on the other. Both have an NRI as a hero, testifying “to the emergence of a new transnational Indian elite class as the reference group for the upwardly mobile Indian middle classes.” (p. 325). Indian identity is defined for Indians at home and abroad “through the emotional travails of a young NRI couple in love, rather than through the more conventional confrontation of Eastern versus Western cultures and values.” (p. 326).

These films re-affirm a shared ideology of family and kinship, leading to the "idealisation and naturalisation of the... *patrilineal joint family*" (p. 332).

In both *DDLJ* and *Pardes*, all three elementary principles of the Indian culture of kinship (i.e., the institution of the joint family; the patriarchal authority to dispose; and marriage as interfamily alliance) are challenged in the context of diaspora - and finally reaffirmed.... Women realise that they are thereby the objects of these transactions between men, that the system denies them their subjectivity; but they know that they can only 'adjust' to it all and hope for a happy outcome (Uberoi 1998:333).

3.2 Transnational family money

In this sub-section I argue that remittances are a special kind of family money-*transnational family money*. Remittances reaffirm the importance of the family, an importance that is acknowledged within the country and outside it. Family money is particularly important in India - as with many other cultures in Asia and Africa – for the family, variously defined – is the pertinent boundary of domestic money. Money, together with information about money, flows within these boundaries.

The importance of *family money* is related to the ideological dominance of the discourse of the family. In India, the Hindu Undivided Family is a legal construct that is officially recognised as a financial unit for tax purposes. This emphasis on the family is patrilineal for the most part. It is accompanied by the lack of clear and enforceable rights of the woman to marital property during marriage, divorce or widowhood (Singh 1997). The ideological emphasis on the family is supported by a code of filial care that encourages a flow of money from children to parents. This is also true in other parts of Asia. Stivens

(1987) describes how the flow of money in Negri Sembilan in Malaysia is from single and married children to parents. Parents and older kin reciprocate through help with childcare. This flow of money and care is supported by the moral code that kin should help each other and by the matrilineal ideology making for female solidarity. This notion of kin helping each other is also promoted by the state as being a virtue of the Asian family, thus filling the gap left by a rudimentary welfare system (pp. 100-101).

The family boundary of domestic money in India is an important cultural difference between money in India and money in middle-income Anglo Celtic society in Australia (Singh 1997). In middle-income Anglo-Celtic society, the marital unit is the primary domestic financial unit. *Marriage money*, that is, money in marriage, is the most important kind of domestic money. Its boundaries are marked most visibly by the marital joint account and joint marital home ownership. There is comparatively little flow of money outside the marital unit to grown up children or parents. This pattern exists within the safety net of the old age pension, which ensures a minimum survival income. Parents also take pride in their ability to manage on their own, without having to call on their children for financial help.

The boundaries of marriage money in middle-income Anglo-Celtic Australia are also marked by an intense privacy about domestic money. There is little discussion of money between parents and adult children, and even less between siblings and friends. It is as if the privacy of money draws a circle around the couple.

Differences in the boundaries, meanings and management of domestic money are illustrated in a study of *Pakeha* (the majority group of New Zealanders of British and European descent), Maori and Islander families in New Zealand (Fleming et al, 1997). For the *pakeha*, family money is household money. Money does not routinely flow out of the

household to kin outside the household. But in Maori families, monetary obligations to the *whānau* (the clan grouping) at times take precedence over household obligations. And in Islander families, the extended family is the financial unit, for money flowing in and out.

This connection between family money and remittances is substantiated in the literature (Oberai and Singh 1980; Agarwal 1991; Bhachu 1995; Leonard 1997; Bhachu 1999; Ballard 2003; World Bank 2003; Adams Jr. 2003, June; Global Development Finance 2004; World Bank 2004). The dominance of India in the remittance league table also lends credence to the connection. The remittance figures underestimate the flow of family money for they only take into account the money flowing into India. They do not take into account the remittances within transnational Indian families in different parts of the diaspora – say Australia to Malaysia, Singapore, Thailand, or Indonesia. The characteristics and extent of these flows are not easily captured except through anthropological and sociological study.

Without further empirical study it is difficult to substantiate a causal link between remittances and family money. It is also not possible to conclude that it is the lack of the idea of family money that leads to negligible money flows, say, from the Australian diaspora to Australia. There is a need to factor in other dimensions of remittances – the level of development in the home country; the intensity of financial need of the family members left behind; the nature of migration; and the existence or lack of a welfare sector.

4. A research agenda

An anthropological study of transnational family money and the Indian diaspora would contribute to a fuller understanding of the family, global networks and the transformation of the nature of money. Such a study would emphasise the centrality of the family in

global networks, chart the relationships within the diaspora and investigate the emerging characteristics of transnational family money.

4.1 Globalisation as a domestic phenomenon

Diasporic studies have often focused on the relationship between the nation state and: globalization, networks, the concepts of space and place, and imagined and real communities. Studies of diaspora have emphasized aspects such as the importance of myths of homeland and return (Safran 1991); seeking identity in the “in-between space” (Bhabha 1994); border relations (Clifford 1994); diasporic networks that cut across debates of the nation state and globalization (Harper 2002; Holton 2004); historical studies of globalization (Hopkins 2002; Hopkins 2002); cultural consequences of globalization (Holton 2000); diasporas, media and globalization (Karim 2002); diasporas and their influence on time and space (Karim 2002; Voigt-Graf 2004); and diasporas and imagined communities (Van der Veer 1995; Karim 2003; Oberoi 2003).

There is however, a disconnect between the very personal experience of diasporic relations and the social study of diasporas. At an experiential level, the centre of the diaspora is where you are. This is true when you chart your communication and money networks. The idea of yourself is often rooted in a mix of the idea of the homeland and your identity through family, work and friends, wherever they happen to be. Studying diasporas centred on the transnational family would focus on globalization as a domestic, lived phenomenon. The communication networks follow the family, often limiting the importance of the nation state, except for instrumental reasons. The issue of relationships between the centre and the periphery are important, but with the long history of migration, and multiple migrations, there are equally important relationships on the periphery.

However, it is the India/diaspora aspect of globalization that has been best expressed to date in film, music and literature. The experiences of Indians in the United States and the United Kingdom dominate, but there is also film and literature that speak of the experiences of a Trinidad Indian in the UK, of Kenyan Indians in the US. The experiences of Indians in Malaysia, Singapore, Fiji and parts of Latin America are only now being spoken off for audiences in their own countries. These experiences do not, in Uberoi's terms, influence the way Indians in India think of themselves.

4.2 The changing family in India and the diaspora

Having the family at the centre of global networks would focus on how the new communication technologies are helping keep the immediacy of family relations alive across borders. This is the distinctive characteristic of today's transnational families, and differentiates them from the separation of families that took place before the 1960s. The expense of telephones, the time taken for letters, made films and music the main reference point for family norms in this earlier period. As Appadurai has noted it is difficult to tell what is a "normal" family when the identity markers of ethnicity and kinship become slippery. He says,

... the sort of transgenerational stability of knowledge which was presupposed in most theories of enculturation (or, in slightly broader terms, of socialization) can no longer be assumed. As families move to new locations, or as children move before older generations, or as grown sons and daughters return from time spent in strange parts of the world, family relationships can become volatile....Generations easily divide, as ideas

about property, propriety, and collective obligation wither under the siege of distance and time. (Appadurai 2003:42)

The reference points for the family are not only changing outside India, but within India. The tussle between consumer values and individualism on the one hand, and traditional family norms on the other, is as much a part of the family in India as it is overseas. Without anthropological study, it is difficult to say whether our ideas of the Indian family are auto-ethnographic and reflect the middle-class patrilineal family. Is the Indian middle-income family becoming more nuclear, not only in terms of the household, but also in the way relationships are conceived? When does the nuclear boundary gain dominance, and in what situations is the extended family more important?

The study of money within the Indian family would show up the differences of the family boundaries across region, kinship system, caste and class, in a traceable manner. How different are the boundaries of domestic money in patrilineal and matrilineal groups? The old adage of the wife's mother not having water in her daughter's house may no longer be true, but how does money flow to the wife and husband's families? Does the wife have to earn for it to be seen as legitimate for the money to be sent to her family? Can the wife's earnings be seen as family money by her in-laws? Is the family in the diaspora more attentive to family norms than the family in India? Is transnational family money weighed in a different scale compared with Indian family money?

The study of money, family and diasporas would also introduce up-to-date cross cultural perspectives in the sociology of money. These would question some of the taken-for-granted aspects about money and privacy; and elucidate the ways money is or is not being transformed into care. Are remittances a particular form of gift money? Or does their regularity and dominance in the household budget in some groups make it a different

kind of money? Is transnational family money guilt money for going away? What kind of obligations and rights go with this kind of money? Transnational family money is a new social phenomenon. Its study will shed light on the nature of the family, diasporas and money.

Table 1: Source regions of workers' remittances to India

Year	Percent to total					Total (US \$ Million)
	Africa	America	Asia	Europe	International Institutions	
1997-98	2.3	37.1	31.3	26.0	3.3	11,875
1998-99	1.7	36.7	37.1	23.6	0.9	10,341
1999-00	1.0	45.5	31.9	20.6	1.0	12,290
2000-01	1.3	44.9	34.3	19.0	0.5	12,873
2001-02	4.5	48.2	23.0	23.2	1.1	12,192
2002-03	0.6	51.1	22.0	25.8	0.5	15,174

(Reserve Bank of India 2004) p. 140)

Table 2: Workers' remittances received by developing countries, 2003 (estimated)

	\$US billions
All developing countries	93.0
Mexico	13.2
India	8.4
Philippines	8.0
Pakistan	4.2
Bangladesh	3.2
Egypt, Arab Rep. of	2.9
Thailand	2.8
Columbia	2.5
China	2.4

Source: (Global Development Finance 2004)

Table 3: Estimated Size of the Overseas Indian Community, 2000

	Region/Country	Estimated population (Numbers in Million)
1.	Industrial Countries	4.5
	USA	1.7
	UK	1.2
	Canada	0.8
	Australia	0.2
	Netherlands	0.2
	Others	0.4
2.	Developing countries	12.1
	<i>Africa</i>	2.0
	South Africa	1.0
	Mauritius	0.7
	Kenya	0.1
	Reunion Islands	0.2
	<i>Asia</i>	5.5
	Myanmar	2.9
	Malaysia	1.7
	Fiji	0.3
	Singapore	0.3
	Others	0.3
	<i>Middle East</i>	3.5
	Saudi Arabia	1.5
	UAE	0.9
	Kuwait	0.3
	Qatar	0.1
	Bahrain	0.1
	Yemen	0.1
	Others	0.5
	<i>Latin America</i>	1.1
	Trinidad & Tobago	0.5
	Guyana	0.4
	Suriname	0.1
	Others	0.1
	TOTAL	16.6

Based on the Report of the High Level Committee *on the Indian Diaspora-2000*, cited in (Raj 2003; Reserve Bank of India 2004)

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