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From Economic to Social remittances: an International Overview

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Beyond the dichotomy:
Money and the transnational family in India and Australia\(^1\)

By Supriya Singh

Word count: 10 888

\(^1\) This paper was presented at the conference on ‘Following the Intangible Flows: Transnational Approaches to Immaterial Remittances’ at Princeton University, 19-20 September, 2014. I have benefitted greatly from discussions of the paper at Princeton and from a paper on a related topic in Yale University on 12 September 2014. Corresponding author: supriya.singh@rmit.edu.au.
Abstract

Material and immaterial remittances shape each other among recent Indian migrants to Australia. A transformation of the nature and flow of material remittances has been accompanied by changes in family structures and norms. I draw on my qualitative research between 2005 and 2014 on Indian migrants to Australia to show that material remittances have increasingly been going two ways since 1996. These two-way material remittances together with greater communication via mobile phones, satellite TV from India, reciprocal visits and policies relating to paid family reunion are bringing the normative structures and practices of the patrilineal joint Indian family to Australia. However, the developmental cycle of the joint family is different. The first generation of migrants who came as professionals between the 1970s and 1990s spoke of the loss of family, the narrowing of the boundaries of the extended family, and tensions relating to the one-way flow of money and communication. Recent migrants who came as student and skilled migrants between 1996 and the present, speak of everyday communication with their families, parents’ contribution to their material and social wellbeing and their own plans for temporary or permanent extended and joint family living in Australia. This focus on how material and immaterial remittances are received and translated in the country of destination complements the study of the sending of remittances to the source country.
Introduction: Beyond the dichotomy of material and immaterial remittances

The concept of social remittances directs attention to the importance of the flow of normative structures, systems of practice and social capital (Levitt, 1998) that come from shifting from the village to the town, moving country, studying and living overseas. It is a useful corrective to focusing solely on the increasing amount of money that international migrants send home to developing countries.

In 2013, formal remittances to developing countries were estimated at $404 billion. They dwarfed official development assistance and foreign direct investment in many countries. Remittances are more resilient than equity flows and often are greater than the largest exports. In India, remittances equalled 15 per cent of exports, 12 per cent of imports. They were higher than the estimated earnings from information technology services. For some countries they are a significant part of their gross domestic product (Ratha et al., 2014). These numbers relate only to the remittances that go through the banking or money transfer organisation. In Asia, informal transfers of money, jewellery, clothes or other consumer goods carried by hand for friends and family and remittance channels such as hawala could be between 15 and 80 per cent of the value of formal remittances (Buencamino & Gorbunov, 2002).

Remittances in development literature have become important because they are one of the largest international flows of money. The stability of remittance flows gives developing countries the ability to borrow against them (Kuptsch & Martin, 2004) which makes them even more attractive than other international flows. At the micro level, community studies trace the impact of remittances on the receiving families and regional economy (Helweg, 1983; Oberai & Singh, 1980). The multiplier effect of remittance spending is felt in the local region. Kuptsch and Martin
(Kuptsch & 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). More rarely is the emphasis on the sender families (Ballard, 2003; DeSipio, 2000).

However, material remittances have never been only about money, development and the alleviation of poverty. Financial remittances are social and monetary, material and immaterial. Migrants send money home as an expression of care and continued relationship with the transnational family. At the same time remittances set up reciprocal obligations of care from the recipient. Reciprocal flows of money and the circulation of care (Baldassar & Merla, 2014) characterize “trust networks” (Tilly, 2007). These remittances as with non-tangible transfers get translated, often changing meaning between the sending and reception (Supriya Singh, 2013; Supriya Singh & Cabraal, 2012).

The literature on remittances as a medium of caring and support for transnational families is geographically diverse. Some of the most important literature deals with the links between the United States, Latin America and the Caribbean, placing remittances as part of a wider give and take within the transnational family and community (See (Horst, 2006; Levitt, 2001; Mahler, 2001, 2007; Mahler & Pessar, 2006; Pessar & Mahler, 2003; Ryan, 2004; Viruell-Fuentes, 2006)). Zelizer in her book *The Purchase of Intimacy* (Zelizer, 2005) argues that money is a medium of care, support and filial relationship across countries. She says:

Remittances…maintain long-distance household ties between the emigrants and people back home. We can therefore better understand conflict and bargaining within households by looking directly at these immigrant transactions. More visibly than husband-wife struggles, remittances involve a whole set of third parties - children,
grandparents, siblings, and others. What is more, they transform households at both origin and destination (p. 222).

Traditionally, remittances meant sending money home from the country of destination to the source country. Migrants often moved to countries because they could earn multiples of what they earned in their source countries. There has been a similar focus on social remittances flowing from receiving countries to sending countries, buttressing the effect of global media (Levitt, 1998).

In 2009 the International Monetary Fund (International Monetary Fund, 2009) broadened the definition of material remittances to include ‘current and capital transfers in cash or in kind between resident households and nonresident households’ (p. 274). Remittances now include capital transfers between transnational families. As money shapes and is shaped by social relationships and cultural values (Zelizer, 1994), this two-way flow of money could also translate to norms, practices and social capital following the money circuit. Migrant remittances now have three components – migrant workers’ remittances, compensation of employees and migrant transfers (The World Bank, 2010). Though many countries have begun to use this broader definition, data is difficult to obtain. Hence almost all countries report it as missing (Ratha, Eigen-Zucchi, Plaza, Wyss, & Yi, 2013).

Widening the definition of remittances is particularly important because of rising middle class incomes and wealth in India and China. These two countries also received the largest remittances in 2013, $70 billion and $60 billion respectively (Ratha et al., 2014). In Australia, Asia is an increasingly important source of migrants. In 2011, there was a move from European led migration to Asian migrants who now comprise one-third (33%) of the overseas born population (Australian Bureau of Statistics, 2012).
The pace of migration from India to Australia has quickened since 2001, because of student and skilled migration (Australian Bureau of Statistics, 2008). In 2011, India was the leading birthplace of migrants. It accounted for 13 per cent of those who arrived between 2007 and Census night in 2011. The increase in numbers of the recent arrivals from India nearly doubled (47%) the total Indian-born population in Australia (Australian Bureau of Statistics, 2012).

Money can also flow more easily from India, as there has been a progressive relaxation of foreign exchange restrictions since 1998. So money comes from India to fund education as a pathway to migration. Skilled migrants bring money with them. Family reunion increasingly has to be paid for, in addition to meeting specific criteria. As I have discussed in another paper, further financial contributions are triggered by migrants’ housing purchase, the setting up of business and family reunion (Supriya Singh & Gatina, In press).

Together with these two-way flows of money and communication, social remittances also move between the source country and the country of destination. In this paper I focus on the influence of the Indian extended and joint family norms and structures on household formation in Australia. I recognise there are other parts of life where Australian values are gaining greater influence. The dignity of work in Australia at times rubs against the Indian status hierarchy. When recent migrants work as taxi drivers and security workers, it challenges some Indian families’ views of what is ‘decent’ and honourable work. For others, the earnings in hundreds of thousands of rupees, makes the work respectable. Student migrants also come to value financial independence in Australia and look back with dismay at how they unthinkingly accepted their parents would keep providing. Though these are not the subject of this paper, some of them will influence extended family interactions in Australia and transnational family values and communication across borders.
Studying remittances amongst recent Indian migrants to Australia

The Indian migration project in Australia, 2005-2014, follows the different waves of Indian migrants to Australia from the 1970s to the present. The project drew on the experiences of 187 persons in 94 families (See Table 1). My own experience as an Indian migrant to Malaysia since 1969 and then an Indian Malaysian migrant to Australia since 1986 helped shape some of my observations and perceptions.

The approach to the research was that of grounded theory. The interviews were analysed with the help of N8 and NVivo, programs for the analysis of qualitative data. This computer aided analysis made transparent the emergence of theory from data.

The project began with a study of first generation Indian migrants who came to Australia between the 1970s and 1990s. The focus was on migration, family and money. Most of the participants were professionals, representing a mix of direct migrants from India and ‘twice or thrice migrants’ who had migrated from India to Malaysia, Singapore, Kenya, Fiji or the United Kingdom, and then to Australia. All but one, had migrated with their families and were mainly from metropolitan cities with a fluent knowledge of English. There were an equal number of men and women.

The first generation study led to questions about the second generation, focusing on issues of identity and belonging. All of them were university students or professionals. There were 13 women and 7 men, mostly single, 18-39 years old.

The study of students, student migrants and community leaders followed, in the context of increased racial attacks against Indian students in Australia. We asked about their continuing connections with family and their migration experience in Australia with a particular focus on
The student sample was predominantly from Punjab. They were between 18-29 years old, male, middle class, and from regional cities, towns and villages. They were Sikh, Hindu and Christian. Community leaders were drawn from Sikh, Hindu, Christian and Muslim organizations, and were asked about the kind of support they offered to Indian students.

The first phase of the project studied Indian migrants in Australia. It thus detailed the perceptions of the migrant side of the transnational family. Participants were accessed through personal, community, professional and media networks.

Table 1: The Indian migration project, Australia, 2005-2014

<table>
<thead>
<tr>
<th>Characteristics of the sample</th>
<th>Number of families</th>
<th>Number of persons</th>
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<tbody>
<tr>
<td><strong>First Phase: Interviews conducted May 2005-March 2010</strong></td>
<td></td>
<td></td>
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<tr>
<td>First generation migrants who migrated 1970s-early 1990s</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td>Second generation migrants</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td>Indian students and migrants who migrated 2005-2010</td>
<td>32</td>
<td>35</td>
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<tr>
<td>Indian community leaders and representatives</td>
<td>-</td>
<td>13</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>62</td>
<td>86</td>
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In the second phase of the study, the project tried to cover both sides of the transnational family in India and in Australia. Access to the participants in Melbourne was through academic networks in all but two cases, where I had a faint connection through India. In India, I went through friends and family as matters of family and money would not otherwise be discussed. But for all my participants in India, I did not know and had not previously met the families I interviewed, though for some there were distant family connections. I also accessed participants through two educational consultants in Punjab.

The distinctive characteristic of the transnational families’ sample, 2011-2014, is that it comprises recent migrants and their families. These were student and skilled migrants who came to Australia between 1997 and 2014. Though recent migrants were also part of the student sample in 2010, the later sample placed the migrant in the context of his or her transnational

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<th>Characteristics of the sample</th>
<th>Number of families</th>
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<tr>
<td>Second Phase: Interviews conducted October 2011- February 2014</td>
<td></td>
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<tr>
<td>Transnational families of student and skilled migrants who migrated 1997-2014</td>
<td></td>
<td></td>
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<tr>
<td>Matched samples</td>
<td>17</td>
<td>70</td>
</tr>
<tr>
<td>Unmatched samples</td>
<td>15</td>
<td>31</td>
</tr>
<tr>
<td>Total number of transnational families</td>
<td>32</td>
<td>101</td>
</tr>
<tr>
<td>TOTAL</td>
<td>94</td>
<td>187</td>
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family. Hence for 17 of the 32 families studied in the second phase, the story was more two sided from both the perspectives of the migrant and the family left behind.

Nineteen of the 32 families came from Punjab. This reflected that nearly half the student migrants from India to Australia have come from Punjab (Supriya Singh & Cabraal, 2010). Another six from the National Capital Region (NCR) and Himachal were from Hindi speaking areas, for I could speak Hindi and Punjabi. Early on in the transnational family study in India, it became clear that it was essential to be able to communicate in a local language to get the perspectives, particularly of the older women of the family. Hence the bias that 25 of the 32 transnational families were from the Punjabi and Hindi speaking regions of India. Only two of the matched samples were from other states in India. I met the Gujarati family in Melbourne and the Tamil Nadu family was Christian and spoke English.

The transnational family sample was predominantly middle and upper middle income, split nearly evenly between metropolitan cities, regional cities, towns and villages. It was mainly Hindu and Sikh, with two Christian families, but no Muslim families. This reflected the religious boundaries of academic, personal and familial networks in both Australia and India. It also is because of the low level of Muslim migration from the Punjabi and Hindi speaking regions of India. Only 3.4 per cent of Indian migrants in Australia are Muslim (Commonwealth of Australia, NA).

The interviews in the first phase were mainly one-to-one interviews, whereas in the second phase with the transnational families in India, they were family interviews. Most of the migrants were initially interviewed in Australia and their families interviewed in India. In three cases I met both the migrant and his or her family in India, when the migrant was visiting. In another three cases, the families were in Australia, either because they were visiting or had joined the migrant
through family reunion. In only one case in Australia I interviewed both the migrant husband and wife’s family in different regions states in India.

The second phase also involved more extensive participant observation. The interviews and participant observation in the transnational family phase of the project were spread across 152 hours between October 2011 and July 2014. Over the three years, with seven transnational families, the interaction moved from the professional to the personal, as repeated visits set up recurring chains of hospitality and gift giving. The death of one of my participants because of an accident in India brought home the very personal nature of the interview and the deep bonds it generated by connecting the family’s only child to people in Australia who knew and valued him. I was also part of a wedding celebration when the bride’s family group came from India to Melbourne to celebrate. The distant family connections became intimate as they came to my place to eat, sing and dance after the formal marriage celebrations were over.

Money and family among the first generation of Indian migrants

The first generation of a sizeable number of Indian migrants who arrived in Australia in the 1970s to 1990s was mainly professionals, fluent in English and mostly from the metropolitan cities. They told stories of coming with limited funds because of foreign exchange restrictions in India. These restrictions came into place in 1974 and were progressively liberalised only after 1998. They came usually to work in their areas of expertise that may or may not require some retraining. There was the buffer of social security payments that allowed them to survive in the interim, though the resulting change in status, even if temporary, was difficult.

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2 I have written of this at greater length in earlier papers. See (Supriya Singh & Cabraal, 2012; S. Singh & Cabraal, 2013; Supriya Singh, Anuja Cabraal, & Shanthi Robertson, 2010; S. Singh, A. Cabraal, & S. Robertson, 2010; S. Singh, Cabraal, & Robertson, 2012).
This first generation of migrants – all except one of our participants had their spouse and children with them - sent money home mainly to their parents. In three cases, the money went further to brothers, sisters and nieces. Births and marriages lead to significant gifts of money because money is the preferred and sometimes the essential gift on these occasions in many parts of India. This pattern of remittances means that most of the remittances continued only while their parents were alive and lived in the source country. For the most part it was the men who sent to their families, with the women taking gifts. This one-way flow of money was accompanied by a similarly one-sided pattern of communication and travel because of the high costs of such communication.

Among the first generation migrants who came between the 1970s and 1990s, the conversation revolved around the ‘loss’ of family; about being a ‘cut-off fragment’ of the family and the narrowing of family boundaries. It was also about the insufficiency of communication and often its one-sided nature in that the telephone calls and the visits were mainly from the migrant to the family left behind. This also mimicked the greater flow of money and gifts from the migrant to the family in the source country.

There were complex emotions around money and care. Relationships were sometimes troubled for they perceived that communication, caring and money were going primarily one-way from Australia to the home country in the transnational family. Among some of our first generation participants, there was a perception that when money is sent, it gets translated to mean less. The family in the home country does not sufficiently value the kinds of negotiations that have to take place in balancing the interests of the nuclear family in Australia and the family in the home country. Money sent home is pitted against the day-to-day physical ‘caregiving’ provided by other family members, usually siblings in the home country. In some cases, these tensions over
care and money flow into issues of inheritance, one of the most significant expressions of belonging in the family (See also (Baldassar, Baldock, & Wilding, 2007; Olwig, 2002; Zelizer, 2005).

For these earlier migrants, the nuclear family household was the norm, as it is in Australia in general. The couple’s friends, often from the same region in India, became the de facto extended family for their children. (Supriya Singh & Cabraal, 2012; S. Singh & Cabraal, 2013; Supriya Singh, Anuja Cabraal, & Shanthi Robertson, 2010; S. Singh, A. Cabraal, & S. Robertson, 2010; S. Singh, Cabraal, & Robertson, 2012).

The second generation also saw the nuclear family as ‘family’. This was a matter of concern for the parents as they saw their children’s definition of family narrowing from the extended family to the family consisting of parents and siblings alone. Most of the time, the connection with the extended family outside Australia was through visits to grandparents, attending weddings, and communicating with cousins intermittently via the telephone but now more often through Facebook or email groups. However, the connection does not always mean closeness. For extended transnational family relationships to exist amongst the second generation, the care has to be circular and seen to be reciprocal.

There were exceptions. For five of the 14 first generation families, the parents of the female or male migrant came to stay in Australia. In two cases, the wife’s father came to stay with the daughter when there were no effective kin left in the source country. In one case, the husband’s father and mother came through family reunion and became part of a wide extended family. In another two cases, parents of the male migrant came to Australia and stayed in a house that the son had provided for them. Again it was a case where most of the children had migrated to Australia.
There were no cases in the first generation sample where the parents came to help their children with child care. One female migrant had hoped her mother could come and look after her daughter for it would have helped the woman complete her medical specialist course. Another woman moved from a high status job in India to a teller’s position in Australia and in the end gave up paid work altogether because of inadequate child care.

This differed from the student migrant families as well as the transnational family sample. Three of the 32 student families received child care from their parents. In two families, children were temporarily left behind while the student and his/her spouse migrant established himself/herself. In one of these families, the mother could not bear the separation and brought her child to Australia. The flying grandparents then took it in turns to look after the child in Australia. In another family, when there was a family breakdown, the mother came to help her daughter and care for the granddaughter.

**Money begins to flow two-ways among the recent migrants**

International Indian students are the first large group of Indian migrants in Australia who have had to pay to migrate. They are a new kind of migrant group, created by a policy linking international education and migration in 2001. Indian families remitted an estimated $1.4 billion\(^3\) to the Australian economy and generated 14,287 full time equivalent jobs at the end of 2013.\(^4\)

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\(^3\) The dollar figures relate to Australian dollars unless stated otherwise.  
\(^4\) These estimates are conservative for they are based on Access Economics (Access Economics Pty Limited, 2009) figures for 2007-2008. They estimated that ‘Each international student (including their friend and family visitors) contributes an average of $28,921 in value added to the Australian economy and generates 0.29 in full-time equivalent (FTE) workers’ (p. 1). In December 2013, there were 49,265 Indian students enrolled (down from 99,490 in December 2010) (Australian Education Internatiional (AEI), 2014; Australian Education International (AEI), 2013).
The scant data we have about money brought by skilled migrants is from the Second Longitudinal Survey of Immigrants to Australia (LSIA) managed by the Department of Immigration and Multicultural and Indigenous Affairs, (DIMIA). The main finding from LSIA2 is that the Indian-born migrants who arrived between 1999-2000 – 69.1 per cent were on skilled visas - brought and received 18 times as much as they sent to India in the first two years of settlement (Supriya Singh & Gatina, In press)

Interviews of transnational families also show that money is sent from India to Australia when the migrant gains permanent residence and buys a house and/or sets up a business. Family reunion also at times triggers the selling of some property in India to finance additional house purchases in Australia (Supriya Singh & Gatina, In press). More work is needed to quantify these money flows from India to Australia.

Migration is a family decision. Student and skilled migrants’ need to pay first has meant they are conscious of their transnational family’s financial and emotional support. Unlike the earlier migrants who could access welfare support, these recent migrants are wholly dependent on their families, and their own abilities to earn money in Australia. Participants said this support has strengthened their feelings of filial obligation in the present and in the future, as they seek ways of ensuring care for their parents in Australia. The students however did tell of other students they knew who spent their time in casinos, gambling and drinking away their parents’ money.

Education in Australia was an expensive investment decision for families, as the expenses ranged from $20,000 to $30,000 a year per person. For one family that migrated – the woman who was studying, her husband and their one and a half year old daughter – the expenses came to about
$80,000 over two years. In this case it was the husband’s parents, elder brother, together with the couple’s savings that made up the sum (Supriya Singh & Cabraal, 2014).

Though our participants came nearly evenly from the upper middle and middle classes, many of the students were aware their families had to struggle to meet these costs. We heard one case where the student’s father mortgaged his home to get a loan. Most of the students we interviewed tried hard not to draw on their loans to prevent the 12 per cent interest from accruing. When they did draw on the loans for living expenses, particularly at the beginning of their stay, they tried to send money home to pay for the interest as soon as they could. Five persons at different stages of their studies were already repaying loans. This was not always easy, particularly for those with little English and no prior work experience.

At times there were additional costs, such as a second hand car so that the student could get regular work. Parents also visited to help their children, particularly to look after the grandchildren. Families that were relatively well off also helped their children to buy homes and set up businesses once they got permanent residence. Two of the students we interviewed who had been in Melbourne for five years had homes. This support was hinted at, rather than elaborated. One of the students later said, ‘The money that goes to India after the children start working is in the hundreds. But the money that comes for homes and businesses is in the thousands’.

Among recent migrants there is a similar two way flow of communication and visits, making for more reciprocity in transnational relationships than was possible in the 1970s and 1980s. Communication is instantaneous and frequent. Some recent migrants talk of calling their families at least once a day or even more. They are part of the small talk of everyday life – how much coriander to put in the lentils; whether to wear the blue salwar kameez or the red one to the
wedding. Housing design and purchase decisions are made by the transnational family over Skype. Dade (Dade, 2004) calls this a new type of “‘hyperconnectivity’ between migrants and their home communities’ (p.1).

Travel between the two countries is also now more affordable, enabling families in India to visit their children in Australia. India was Australia’s 10th largest market for inbound arrivals and total expenditure in 2012. The increase of Indian migration to Australia has contributed to visiting friends and relatives become the largest arrival group, representing 36% of all arrivals (Tourism Australia, 2013).

**Incidence of the extended family among recent migrants in Australia**

Talk about the transnational family among migrants who have come since 1996, has a different flavour, compared to the first generation of Indian migrants who came in the 1970s to mid-1990s. Recent migrants feel they are a continuing part of the transnational family, characterised by frequent reciprocal visits and daily or weekly telephone calls. They plan for the presence of siblings and parents in Australia on a temporary or permanent basis, when they buy their homes, work their rhythms of paid work and child care. Though a few of the earlier first generation migrants also had parents living with them, or were responsible for their housing and part of their finances, for the most part this was a reaction to sickness and death, and the need to care for parents left alone. The norm for the first and second generation migrants remained the nuclear family household, that is, a couple family or a couple family with children.

It is also important to keep in mind that the recent migrants, particularly those who came as students, were mainly male, single, 18-24 years old. Many have come from regional cities, towns
and villages (Supriya Singh & Cabraal, 2010). Hence, these migrants do not come to Australia with a formed household structure. It also needs to be asked whether the joint family household and norms have greater currency outside metropolitan areas, particularly in the agricultural and business families, compared with mobile professionals in metropolitan cities.

Among the recent migrants studied in the transnational phase of the study, 2010-2014, even when single persons buy homes, they often buy a home with a view to its suitability for their parents. Charandeep in his late 30s, who came as a student migrant in 2005, bought in an outer suburb that was an easy drive to the temple, for he knew the temple network would be important for his parents. I ask ‘Will your future wife want to live in a joint family? He says, ‘I will only a marry a woman who does’. Dharma, 25, was single when he bought land to build a three bedroom house for his parents, his father’s sister who had brought him up and himself. He said, it was not possible to live without his family. If they did not come, he would return. Binod, 38 and his wife made a conscious choice soon after marriage that they wanted to live with family around them. In a later section, I write in more detail how they sponsored Binod’s brother and his wife, and then Binod’s parents. Their choice of business, suburb and size of the house revolved around these choices. In these three cases, it also needs to be noted that the parents had not contributed financially to buying the houses or land.

In the transnational family sample, 22 of the 31 migrant households are currently nuclear. They consist of couples or couples with children. However 16 the 31 households are, were, or plan to be in temporary or long term extended family households (Table 2). The continuity of household structures and norms between India and Australia is seen in that eight of these migrants (from seven migrant households) come from joint family households in India. Touching the elders’ feet to show respect, articulating the obligations and responsibilities of children towards parents -
these were routinely heard and seen among the recent migrants in Australia. The other nine households in India are not joint for the son/s have migrated.

The importance of the joint family household becomes clear when migrant participants talk of why they are in nuclear households. Among the 15 that have not experienced or planned an extended household:

- Eight have no siblings in Australia. Siblings coming to join the migrant are the most common form of the extended family among the recent migrants.
- Two of the participants do not have plans to settle in Australia.
- Parents of ten participants have visited. In six cases parents came but left, preferring their social and family networks in India. As one Indian taxi driver who came as a student migrant, said, his mother saw Australia as a ‘sweet jail’ – a country with all the facilities but one is stuck at home with no social networks.
- In four cases, parents have immovable family and business responsibilities in India.
- Only with one of the migrants, the parents have not come, though his brother and wife came to visit. But the parents say they will come to visit and help when their son has a child.

The increased mobility and circularity of Asian migration to Australia since 2001 (Hugo, 2008, 2012) also influences the maintenance of nuclear households in Australia. In my transnational family sample, in addition to the two who knew they would return to India or move to New Zealand, there was one skilled migrant in his 50s who had begun commuting to India for work. Another could see that this was a possibility as his aims for business were global.
Table 2: Household form of recent migrants in Australia

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<th>Characteristics</th>
<th>Households</th>
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<tbody>
<tr>
<td>Extended/joint family</td>
<td>16</td>
</tr>
<tr>
<td>Temporarily or Long term extended/joint family household</td>
<td>9*</td>
</tr>
<tr>
<td>Have been an extended/joint family household</td>
<td>3</td>
</tr>
<tr>
<td>Plan to be in an extended/joint family household</td>
<td>4</td>
</tr>
<tr>
<td>Single/shared household with non-kin</td>
<td>2</td>
</tr>
<tr>
<td>Couple family or couple family with children</td>
<td>13</td>
</tr>
<tr>
<td>Total number of family households</td>
<td>31*</td>
</tr>
</tbody>
</table>

*Two of the migrants are married and so are in one household. However the transnational family of both husband and wife were studied, making for 32 transnational families.

I am using the ‘extended family’ as a broader category than the ideal type of the three generational Indian patrilineal joint family marked by male descent. The extended family includes kin other than the spouse and children. This may be parents, siblings, cousins, aunts and uncles. The patrilineal joint family has a more specific structure comprising parents, sons and their children. In the patrilineal joint family, the males own property in common, pooling their income and expenses, and the family worship together (A.M. Shah & Patel, 2011). Though there are patrilineal and matrilineal joint families in India, it is the patrilineal joint family which stands
for the Indian family celebrated in popular culture (Uberoi, 1998, 2004, 2006). This is despite the fact that this is a Hindu, North Indian and upper caste ideal of the family (Patel, 2005).

The joint family’s importance is greater than its actual prevalence at any one point of time, for most individuals spend some part of their lives in a joint family household. Women most often start their married life in the patrilineal joint family household. Joint family households have always been outnumbered by nuclear households, though it is likely that most people in India live in the bigger joint family households, particularly in rural areas and in North India (A.M. Shah & Patel, 2011; Uberoi, 2004).

The extended family is not a census category in the Australian Population and Housing Census. The multi-family household category partially covers the boundaries of the extended family. It shows that recent migrants where a key member arrived between 2005 and 2010 had 6.4 per cent multi-family households compared to 2.9 per cent for all Australian households (Australian Bureau of Statistics, 2013).

The latest HILDA survey (2014) substantiates the increased importance of the extended family household amongst recent migrants arriving after 2000 in Australia. ‘Other Households Types’ – the closest approximation to an extended family - are found at least three times more among recent migrants than for Australia in general. In 2011, there were 21.7% of ‘other household’ types among recent migrants, compared with 6.6% of ‘other household types’ for Australia in 2011 (Hahn and Wilkins, 2014; Wilkins, 2014).
Migration and the developmental cycle of the extended family household

The extended family household in Australia for recent migrants goes through a different developmental sequence compared to India. In India, the joint family household, the most common form of the extended family household, is created when a son gets married, brings his wife to the parental home and has children. Other sons get married and do the same. The Indian joint family household disperses over time, giving rise to various combinations of joint and/or nuclear family households. This dispersal often happens because of ‘heart burning’ issues rather than property. Married brothers usually separate after their parents’ death, though ties of property and norms of joint family etiquette often remain (Das, 1976; A. M. Shah, 2005; Uberoi, 2004).

In Australia, the trigger points differ for the conversion of a nuclear family household to an extended family household. There are three trigger points that can come singly or together. The earliest and most common is that the husband and/or wife’s sibling, nephew or niece, joins a migrant household. This is part of the settlement process of Indian migration to Australia. When this did not happen with one of the participants despite having a cousin in Australia, it revealed family discord. In my sample, the two persons who lived singly had no siblings, cousins, aunts or uncles in Melbourne.

The period of living together can vary from a few months to three years. One of the participants said his nephews had needed a nudge to establish themselves independently after a year. At marriage, if the sibling is a sister, she usually moves out to establish her own home with her husband. But when a brother gets married, he may continue to live in an extended family household or live apart.
The second point of conversion to an extended family comes when the migrant couple have children. This leads to the parent/s flying in for up to a year to help look after the children. This has happened already with four of the participants. The mother-in-law of another is coming just before the delivery of the second child.

The third extension to the single or couple household is when parents join the migrant household permanently. In the transnational family sample, five of the 31 households were at this stage. It can happen in a number of ways. Where there are siblings, they come together first. The flying grandparent/s can also transition to permanent residence. Sometimes both trigger points happen sequentially. For Binod, 38, a student migrant and Chetan, a skilled migrant in his 40s, at first the siblings lived together. For Binod, the parents later routinely flew in to help with the children. Finally, both Chetan’s and Binod’s parents joined their children permanently in Australia.

Charandeep, a student migrant who came in 2005 brought his parents to Australia and bought a four bedroom house in 2013. Dharma had already bought land, planning for his parents and aunt to come to Melbourne. In India, a professional couple, Chandan and Charu, from a regional town in Punjab were planning to leave for Australia in mid-2014. They would live with their daughter and family in the beginning and then set up home for their son and be part of his small food business. They are leaving for a different kind of life, though they have one son in India. They plan to sell a major part of their property. Chandan, 62, says, ‘We are talking in the millions of dollars.’

The extended family household reverts to the nuclear household when female siblings move out at marriage or the grandparents fly back. In my sample, it is too early to identify the process and the factors behind the dissolving of a household with married brothers and children or a patrilineal three generation joint family in Australia.
**Ajay and his brother buy a house**

Ajay, 25, sits in his father’s new house in a regional city in Punjab. It is shining with new marble. His wife and child are inside with Ajay’s mother. His brother, Abhay, 26 has just gotten married in this house and his wife too is inside. Ajay tells how after finishing his Year 12, his father sent him to Melbourne in 2007 to study hospitality. Ajay stayed with a cousin, his father’s nephew. He got a job at a recognised entertainment complex and obtained his permanent residence. Abhay joined Ajay and his cousin two years later to do automotive engineering.

In late 2013, they bought a house two houses away from their cousin’s. It is a four bedroom house plus study plus theatre room with land of about 600 square meters or so. There are two master bedrooms for the two brothers. They were helped by the father, a retired professional, in the purchase of the house. Now their sister has joined them to do her studies.

Ajay now speaks of plans to open a family business around a fine food Indian restaurant in their suburb. It will be a family project with some money coming from the father in India. Abhay will leave his automotive engineering job and help with the food business. So in Melbourne, in the north eastern suburbs, they will be living in a joint house, with a family version of money and a joint business.

**The flying grandparent(s): Indira and Anita**

Indira, with two grandchildren and two daughters in Melbourne says in her home in India, ‘I do not feel the children and grandchildren are abroad. They call five to seven times a day’. She has visited Melbourne four times between 2003 and 2011. She shows the photograph of her youngest grandchild on her mobile phone, saying ‘You can only have one photograph there’.
Her story is one of the flying grandmother complemented by the flying grandchildren. She persuaded her daughter to have children, promising to look after them. So for the birth of each of her grandchildren, she went to Australia for three months and then brought them back to India. The first time her daughter also came back with her. She says

I did more for my grandchildren than with my own children. I bathed and dressed them, fed them. I also took each grandchild back to the parents for a year at a time so that they bonded. I was 62 at the time. No, it was not a sacrifice. I did my bit.

Her daughter, Ina says,

In the first three months, there is no problem. But we as parents only saw them grow on the telephone or on video. We would say ‘Oh they have started crawling’ But I would tell myself that I was working and would have had to put my child in child care and would be wondering how my child is doing. This way the child is in trusted hands. Whenever they came back, they knew me. They bonded on both sides.

Arvind and Asha, in their late 30s, were more fortunate. Asha’s parents and Arvind’s mother were able and willing to come look after their two daughters for a year at a time. This helped Arvind concentrate on his career and Asha to complete her graduate education. We talked as Asha laid out the dinner of black beans, curried pumpkin, bitter gourd fried crisp, okra, egg curry and rice. Puris followed. The meal finished with Indian sweets, and Indian tea that Arvind made.

Soon after my first visit, Asha’s mother, Anita, came from India for a year to look after the two grandchildren, six and a half and four and a half years. This is the fifth time she has come to
Australia since Asha and Arvind came in 1997 as student migrants. This year she and her husband will alternate between Asha and her sister in Sydney. After they leave, Arvind’s mother will come.

Asha’s mother, Anita, likes it in her daughter’s house because Arvind likes to talk and there are the granddaughters who speak Hindi. She does not complain of social isolation in Melbourne, saying, in her home in Delhi, it is just she and her husband. She has made a social life for herself in Melbourne by seeking out other Indians in a suburb that is not seen as an Indian suburb. Between cooking during the week and picking up her granddaughters from the school nearby at 3.30pm, she visits and is constantly being visited. She is also on nodding acquaintance with her neighbours but is conscious that her English is halting.

The last time Anita and her husband were in Melbourne, they went for a walk and got talking with a Sikh gentleman. He told them there was a family from Bangalore nearby. They took this family’s address and then and there, they went to the house and rang the bell. When the woman answered, Asha’s mother said, ‘Sardarji told us about you’. She invited them in. The same thing happened with a Fijian Indian woman who lives on her own. These two women together with Asha’s two Indian friends meet Anita every week. One week Asha’s mother cooks them delicacies. The other week they take her out.

When she is not cooking or socialising, Anita sees a lot of Hindi films. It is obviously a shared interest with her granddaughters. Before the food is served, Asha tells her daughters, ‘Sing Hindi songs, sing’ and they begin singing.
**Family reunion: Binod’s story**

Binod, 38, speaks movingly about the strength of a united family. In his small office behind their Indian grocery store, he says, ‘Without the family, one is alone and lost. The priority for all of us is family, not freedom’.

He talks of how he worked to send money home, got married, then sponsored his brother and sister-in-law and then his parents. At times, it sounded like a story which was too good to be true.

Binod came in February 1999 as a student migrant, when he had just turned 23. He came as a student, borrowing $6,700 against the family home. Later, found that because of his work experience, he could have come as a skilled migrant. However, he got some credits for his previous study and work.

He worked five days at night in a restaurant for $10 an hour, and full time over the weekends. He lived in a shared house and was able to send money home. His father had a small business, but automation was increasingly making the business obsolete.

In 2002, he got married in Gujarat. When he came back to Melbourne, he told his wife, they do not want ‘to live alone’. In 2003, they filed the papers for his brother, his only sibling. In the meantime the brother got engaged, so they had to start the process again to sponsor them both. By the time they arrived in Nov 2003, his own wife was pregnant.

Binod’s parents came over to help look after their grandchild. They were still renting a place at this stage. It took his brother six months to get a regular job. In the meantime, Binod worked at his full time job and then drove a taxi to make sure they could eat. In 2004 they bought a five bedroom house an outer suburb. He says, ‘We wanted the house for the extended family’. He adds, ‘My wife has supported me for 12 years.’
The parents routinely came for six months and then returned to India. Binod says, in 2007, he started thinking that in another 4-5 years, they would have two kids. It is not good for the four of them to go to work and for the kids to go to day care. So they decided to open a grocery shop. He had no experience of business, but he had the confidence that he was a good salesperson. He borrowed $75,000 against a $25,000 fixed deposit. In 2009, after consulting the parents, they filled in the contributory migration application and paid $84,000 for their permanent residence.

Both brothers kept their day jobs. His mother and one of the daughters-in-law looked after the children, while the father and the other daughter-in-law looked after the shop. The two brothers would look after the shop in the evenings and weekends. Binod says, ‘My routine is to get up at 4.30 – go to work from 6am to 2pm, then take 22 minutes to come back. I am in the store from 3pm to 9.30pm’.

They get a lot of compliments from their customers who wonder how three families can live together under one roof. He says to them, ‘If you share and you care you do not have a problem.’ Binod says when people

...see that we are living together in a family and we are achieving success, they get jealous as well, …because they live separately…If you want to win the battle you have to be in a group and the first group is your family. ..[It is] as simple as that.

He says, ‘We are now looking towards the future. We both have two kids each’. So they are looking for land to build a bigger house, to be able to stay together as a family.

After the interview as I came out of his office to the grocery shop with more than 7,000 products from all over India and a money transfer business, his parents, wife and sister-in-law were near
the front counter. The brother was at the cashiers. Binod reached over to give me a return gift of a box of laddus, a traditional sweet made from chick pea flour. He then turned to his father and handed the box to his father, for him to do the honours. I recognised Binod had publicly given his father the honour and respect as head of the family. And at the same time, he had honoured me as a family guest.

The other side of the story when morals falter

This story of money in transnational families as told by my participants is a good news story where money flows two ways and is shared in the transnational family. It is a story of parents, children and siblings who have fulfilled their prescribed roles and duties of care.

Films and literature tell the other side of the story most powerfully. Baghban a 2003 Bollywood film tells of parents who have given their sons all their money thinking they will be looked after in their old age, can be proven terribly wrong. Another memorable account is of a mother who moved to stay with her son and his family comes from Chitra Bannerjee Divakaruni (Divakaruni, 2002). Mrs Dutta sold her home in Calcutta, mesmerised by the portrait of her smiling family. In a letter to her friend, she writes she knows her grandchildren love her. But hearing the grandchildren speak in American voices of things she does not understand, she writes to her friend in Calcutta,

... I am no longer sure I know what happiness is. All I know is that it isn't what I thought it to be. It isn't about being needed. It isn't about being with family either. It has something to do with love, I still think that but in a different way than I believed earlier, a way I don't have the words to explain. .. (p. 33)
My participants told the other side of the story mainly through silences about conflict in the family, silences that were referred to tangentially by children or affinal relatives. Sometimes they were in extended families and sometimes they were not.

In two cases I learnt that the son migrated to Australia partly to get out of the father’s ambit. In one case it was the brother-in-law who talked of how the father-in-law wanted to keep giving financially to his son, though father and son do not get along. In the second case, it was a chance for the son to make his own life, outside of the father’s influence. This insight came partly from the mother, and partly from family friends. The son’s mother is a flying grandmother and has successfully continued connection and care in the transnational family. In both these cases, the sons did not respond to my request for an interview.

In one case, I heard a mother speak of her aloneness in an extended family. Mohinder, 39 was visiting his family home in Punjab with his wife and children. His mother now lives with her youngest son in the United States for eight months of the year, and four months in Punjab. She says she misses the gurudwara, her neighbours, her own place.

I am alone. The children go out all day long. The grandchildren are not the same as the children. They don’t speak Punjabi. They say ‘Have your medicine’. They say ‘Thik?’ [Alright?] And that is the end of the conversation.

In another case, my participant told the other side of the story by relating the abuse he had seen in other families. Binod, whose story is told above says ‘I have seen families fight, resolved everything for them, brothers were separated, but for what?’ He talks of a case where a man and his family were staying with his niece and paying her $1,500 a month in rent, and getting mistreated. Binod counselled them to leave and got him a job and another house. When the man
told his niece they were planning to leave, Binod said, ‘the niece just got up and slapped them. At midnight they threw them out of the house.’

In the first phase of the study which focused on student migrants, I heard a woman tell of financial abuse that left her a single mother of a daughter. She got a visa to study in Australia. At that, her mother arranged her daughter’s marriage, thinking this would protect her daughter in a foreign land. However, it ended with the husband controlling his wife’s money, sending their money to his family and demanding rent from her sister who had come to live with them. Fortunately she was working and had a friend to whom she could go and so began to make a new life for herself.

As with domestic violence generally, there is a silence around the issue, but few Indians use the community services that address the issue. Some of the issues are universal in terms of the man exercising control emotionally, physically and financially over the wife. In the Indian community, issues of dowry and abuse by the in-laws in India and Australia are added to the mix. Recent migrants also face the aloneness from their own family and fears of deportation. These fears compound the general hesitation in revealing conflict in the family (Colucci et al., 2013).

So the two stories have to be told together – the son honouring the father in an extended family on the one hand, and domestic violence destroying the family on the other.

**Conclusion**

I have argued that there is not a firm dichotomy between material and immaterial remittances for material remittances are a medium of care within the transnational family. They represent norms about how parents and children show caring for each other. But in the sending of remittances, there is often a translation and revaluation of money against physical caregiving in the home.
country. It is useful however to see how these material remittances shape the nature and flow of social remittances, that is normative structures, patterns of interaction and social capital.

In this paper I show that material and immaterial remittances shape each other, through an analysis of changes in the pattern of Indian migration to Australia since 1996. Remittances, gifts and communication used to flow mainly from Australia to India for the professionals who migrated between the 1970s and 1990s from metropolitan cities. However, as the pace of Indian migration quickened since 2001 with student and skilled migrants dominating, money also began to flow more routinely from India to Australia. This money is coming from families for education, buying houses, setting up business, and part of the reorganisation of family money when parents join their children in Australia. This two way flow of money is accompanied by frequent and instantaneous communication and greater reciprocal visits. The student and skilled migrants are younger, and come equally from metropolitan cities, regional cities, towns and villages.

With this change in material remittances, the normative structures and interactions of the extended and joint family in India have become more influential among the recent migrants. Though nuclear households still dominate, nearly half the sample has been, is, or is planning to be in an extended family. The extended family in Australia however develops with different trigger points compared to India.

This greater influence of the normative structures and interactions of the extended family raises several questions that I hope will be at the centre of future study. These questions relate to possible conflicts between Indian and mainstream Anglo-Celtic Australian values relating to independence, money and family, work, and the design of housing and the built environment of cities. Some of the questions have already emerged and are at the centre of current projects. We
are already asking: How has the greater incidence and planning for an extended family affected the design of housing and the built environment of cities? What are the differences between the Indian and Chinese experience? To answer these questions we are investigating areas of Indian and Chinese concentration in Melbourne to see how the design of housing and business districts has changed.

Some questions still remain. There is an urgent need to quantify the two-way money flows between India and Australia. Qualitative research has been important in bringing up the issues. But in order to change the narrative of migration to a story of interdependence and transnationalism, it is important to show how much money flows two ways, and the relative monetary importance of education, tourism, investment, housing, business and family reunion.

The present study has already thrown up potential conflicts around the dignity of work in Australia and Indian views of the status of different kinds of work. Indian recent migrants studied are dealing with it, either by giving in to Indian values where the family is funding the education, or just not talking in detail about the work they do in Australia.

At the heart of these conflicts is a need to negotiate between the togetherness and the interdependence of Indian family norms and the idea of morality and the importance given to independence and self management in Australia.

It will also become increasingly important to study the changing meanings, management and control of money in the Indian extended families in Australia. The different developmental cycle places the recent migrant at the centre, rather than the parental couple. It remains to be investigated whether money will remain the medium of relationship and gift as it is in India. How will the normative structures and interactions of the Indian joint family connect with the Australian ideology of the nuclear family and independence of adult children from their parents.
and kin? Will the management and control of money in the extended family households of recent migrants move from the traditional male domination of money in joint families in India to resemble joint family management in middle income Anglo-Celtic families in Australia? Will the boundaries of domestic money contract from family money to the married money of couples?

These questions for recent Indian migrants in Australia could also be relevant for Asian migration in other countries that permit permanent settlement. In answering them, we will get closer to the way money shapes normative structures of family. We will also begin to understand how money changes meanings, and its management and control when it goes across borders and cultures.

References


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