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SENDING MONEY HOME – MAINTAINING FAMILY AND COMMUNITY

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ABSTRACT

Remittances, that is, money migrants send home, are more than double the official aid received by developing countries. International financial institutions and national governments have focused on the growth of remittances, their impact on poverty alleviation and development. In this paper I present a complementary picture from the perspective of the migrants who send money home. I draw on an ongoing qualitative project of family, money and migration in the Indian Diaspora. Migrants send money home because they want to continue to remain part of their families and communities back home. Remittances display this family and community identity to themselves and to others. Remittances thus are family and community threads that intersect across countries in an increasingly global world.

INTRODUCTION

The film *Dor* (String or Connection) directed by Nagesh Kukunoor is a story of two women, two families in India, where the men go to Saudi Arabia to work, so that they can send money home. The scenes at the beginning of the film show the men saying goodbye to their families. Soon after, the wives collect the money and help their husbands' families move from need and debt to a feeling of plenty.

The reason these scenes resonate in a Bollywood film is that migration and the sending of money home is part of the reality of many families in India. In some parts of India it is unusual for a family group not to have one of its member overseas. Though the transnational family is still a footnote in family sociology, in the developing and high income countries, the rhythms and tensions of the transnational family are becoming increasingly part of the Indian family experience.

Remittances are one of the most recognizable faces of globalization and the transnational family. They connect the personal and domestic experiences of globalization with macro financial flows. Migrants have long sent money home, but the new wave of voluntary migration, particularly to high income countries, has led to a great increase in the scale of remittances. As Charles Tilly says "…migration flows are serious business not only for the individuals and families involved, but also for whole national economies" (Tilly 2007).

This paper emphasizes these domestic experiences of globalization that link money, family and migration, build on existing studies of family, migration and diaspora to counter the overwhelmingly economic study of remittances. The literatures are outlined in section 2, while in section 3, the scale of remittances are detailed, with particular attention to South and Southeast Asia. My ongoing qualitative study of family, money and migration in the Indian Diaspora will be discussed in section 4. The two stories of multiple migrants are highlighted, giving the complexity of multiple migration and remittances that lies behind some of the figures of remittances. In the concluding section, connection between money, family and remittances and an agenda for future research will be presented.

THE STUDY OF REMITTANCES

The literature on remittances is overwhelmingly economic. The increasing economic importance of remittances, internationally and for individual countries, has fuelled this interest. This section will also outline the basis for a complementary perspective on remittances as ways of displaying family and community ties across time and countries.

The World Bank and more recently the Asian Development Bank have been the primary sources for charting the extent of remittances and remittance behavior (Asian Development Bank 2006). There has been a continual focus on remittance behavior, detailing the way remittances change with length of stay in the host country, income, age, gender and the kind of family left behind (Ballard 2003).

The official data on remittances does not include informal transfers of money, jewellery, clothes or other consumer goods carried by hand for friends and family. In Asia, informal remittances could be anywhere between 15% and 80% of the true value of remittances (Buencamino & Gorbunov 2002). Informal remittance channels such as *hawala* continue to be important, particularly for small sums of money, because these channels are cheaper, faster and trusted (Maimbo et al. 2005). Informal channels are also particularly important in countries where large proportions of the population are unbanked and there are few alternatives to cash. There is increased policy interest in increasing the formal, recorded remittances over those that are informal and unrecorded. This is partly because of concerns of money laundering. But it is also because countries and international financial institutions are keen to increase the percentage of formal remittances, for they can then have a better grasp of this important flow of international funds (Buencamino & Gorbunov 2004). The stability of remittance flows gives developing countries the ability to borrow against them which makes them even more attractive than other international flows (Kuptsch & Martin 2004).

Remittances are seen as a way of alleviating poverty and increasing development. At the microlevel, community studies trace the impact of remittances on the receiving families and regional economy (Helweg 1983). The multiplier effect of remittance spending is 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." More rarely is the emphasis on the sender families (Ballard 2003). I am arguing that it is useful to also see remittances as a way of displaying family and community across countries and over time. This approach builds on literature in the sociology of money and family sociology.

Sociologists since the 1980s, have studied money as a social phenomenon in the domestic context (Pahl 1989). An important idea in the sociology of money is that money shapes and is shaped by social relations and cultural values. The sociology of money also holds: there are multiple monies, existing in different contexts, and not all of them are the same (Zelizer 1994).

The use of these perspectives to frame the nature of remittances is only just beginning. Zelizer in her latest book *The purchase of intimacy* argues that money is a medium of care, support and filial relationship across countries (ibid. 2005). 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 (ibid.: 222).

The important point she makes is that economic transactions and intimacy are coupled.

Remittances give the senders a sense of continued belonging to a family. At the same time remittances also set up reciprocal obligations of care from the recipient. Ryan's study of Irish women who migrated to England in the 1930s and sent money home, illustrates some of the detailed negotiation of money and care that takes place – the care flowing both ways, but the money and financial support going only from England to Ireland (Ryan 2004). Ryan says that the women:

> …sent money home, they paid for younger family members to join them, they found jobs for siblings, cousins and neighbours and provided accommodation for as many as they could fit into their flats or houses… Several women also mentioned that they sent their children to Ireland for school holidays thus availing of grandparents as a free child minding service. Although remittances, gifts and parcels usually flowed from the migrants back to family members in Ireland, the fact that families back home also provided practical assistance indicates the potential for mutual support that familial networks could provide across national boundaries. (ibid.: 362)

Reciprocal flows of money and care are also characteristic of what Tilly characterizes as "trust networks" (Tilly 2007). The tensions lie in different ways of evaluating contributions. Physical care contributed by the son or daughter who stayed at home, against the one who left and sends money home, is often at the center of the division of property at inheritance. When a transfer of control of assets is involved, the different valuations between remittances and physical caring, between transnational family money and family money in the country of origin, often spill into the legal arena. The conflict is not only "over who gets what but also over structure and meaning" (Zelizer 2005: 225). It goes to the heart of inclusion in the transnational family and its consequent rights and responsibilities.

The transnational family is still a footnote in family sociology. This is partly because in the West as Bryceson and Vuorela note "...there has been a tendency to make the family synonymous with the household…This conflation…would woefully fail to capture the composition and structure of transnational families" (Bryceson & Vuorela 2002: 28).

Money and the transnational family have also not been at the center of family sociology because the couple is the financial unit in Anglo-Celtic families. In Anglo-Celtic families in Australia, money more often goes from parents to children than from children to parents (ibid.). Finch and Mason also found in the UK that "Parents' support for their children is much more common than the reverse in relation to financial help… But in relation to practical help, we have more examples of children giving this to their parent than the other way round" (Finch & Mason 1993: 31). Hence, money that flows both ways between generations in an extended family has not been at the center of a study of family obligations and care.

Since the 1990s there has been important work on migration, gender and remittances in India and Sri Lanka, that helps build a sociology of remittances. These studies are varied. They cover the perspectives of women from Kerala and Sri Lanka sending money home (Gallo 2005), and also those of women receiving money from their husbands (Gulati 1993). These studies begin to show the transformations that happen to the senders and their families, as well as to relationships within the recipient family.

THE SCALE OF REMITTANCES

Developing countries received an estimated US$199 billion in remittances in 2006. When unrecorded flows of about 50% are taken into account, the Development Prospects Group (2007) of the World Bank notes that:

> …the true size of remittances, is larger than foreign direct investment flows and more than twice as large as official aid received by developing countries. Remittances are the largest source of external financing in many developing countries. Also in the 1990s, remittances were less volatile than other sources of foreign exchange earnings.

The distribution of recorded remittances received by countries in 2006 is set out in Table 1. The change between 2001–2006 varies from 37% for the high income OECD countries to 125% for East Asia and the Pacific. Countries in South Asia – India, Philippines, and Bangladesh – are among the top 10 recipients (Table 2).

Remittances to countries in South and Southeast Asia, for which data are available, are detailed in Table 3. In South Asia, unlike Southeast Asia, unrecorded remittances figure significantly, so the actual size of remittances could be 50% greater.

Malaysia stands out in this list, for the outward flow remittances of US$5.5 billion are greater than the US$1.3 billion received in 2006. As the Asian Development Bank (2006) notes, Malaysia receives "large inflows from Japan and Singapore while hosting a large number of Indonesian and Filipino workers."

Table 1

Recorded remittances received, 2006 (US$ billion)

Region	**Amount**	**Change (2001–2006) (%)**
World	268	83
All developing countries	199	107
Regions		
East Asia and the Pacific	45	125
Europe and Central Asia	32	149
Latin America and the Caribbean	53	119
Middle-East and North Africa	25	64
South Asia	36	86
Sub-Saharan Africa	7	62
High income OECD	68	37

Source: Development Prospects Group (2007)

Table 2

Top 10 recipients of remittances, 2006

Top 10 recipients	**%**
India	26.9
Mexico	24.7
China	22.5
Philippines	14.9
France	12.6
Spain	8.9
UK	7.3
Belgium	7.2
Germany	6.7
Bangladesh	5.5

Source: Development Prospects Group (2007)

Table 3
Recorded remittances to selected countries in South and Southeast Asia, 2006

Receiving countries	Remittances received (US$ millions)	% of GDP in 2005
South Asia		
Bangladesh	5,485	7.1
India	26,900	3.0
Pakistan	5,400	3.9
Sri Lanka	2,088 (2005)	8.9
Southeast Asia		
Indonesia	1,883 (2005)	0.7
Malaysia	1,321	1.0
Philippines	14,923	13.8
Vietnam	4,800	7.6

Source: Development Prospects Group (2007)

THE CASE STUDY OF MALAYSIA

Malaysia is an interesting case study of remittances in three ways. First, as detailed above, more money is sent out in remittances than is received. Second, remittances have a long history within the context of the old Indian and Chinese diasporas because of British labor policy. Third, Malaysia now is host to 1.43 million legal migrant workers, mainly from Indonesia and the Philippines, with another 400,000–500,000 undocumented migrant workers (Asian Development Bank 2006). Malaysia's case as a remittance receiving and sending country illustrates the World Bank's point that:

> Despite the prominence given to remittances from developed countries, South-South remittance flows make up between 30% and 45% of total remittances received by developing countries, reflecting the fact that over half of migrants from developing countries migrate to other developing countries. (World Bank 2006)

Unlike remittances elsewhere, remittances within Southeast Asia remain consistent over time, despite the time spent by the migrant in the host country. This is partly because in most cases there is frequent communication between migrants and their families (Asian Development Bank 2006). Remittances have been part of colonial Malaysian history, with the introduction of labor from China and India to work in mining and plantations. Stories of Indian migrants show that the post office has been important for sending money orders home. There are more formal references in banking history to Chinese remittances.

One of the important functions of Chinese banks in the 1930s and 1940s was the sending of remittances. Banks like the Oversea-Chinese Banking Corporation (OCBC) had petty remittance departments. There was also a flourishing remittance shop business. During the Japanese Occupation, remittances were disrupted often resulting in tragedy for families in China dependent on this money. Remittances were big business. In 1951, there were 252 remittance shops remitting (Malayan dollars) $15 million. The amount dwindled to (Malayan dollars) $2.55 million in 1961 (Singh 1984).

Malaysia today also hosts migrant labor, mainly from Indonesia and the Philippines. As the Asian Development Bank (2006: 175–176) notes:

> Foreign workers are drawn to Malaysia for several reasons. The main reason being Malaysia's better economic performance and therefore better prospects. Wages are higher than in their home countries and jobs are plentiful because most Malaysians are no longer willing to do the '3D' jobs – dirty, dangerous, and difficult – due to greater industrialisation, urbanisation of the economy, and higher education levels. These 'pull' factors are compounded by 'push' factors such as high unemployment rates in their home countries – 8.7% in Indonesia, 11.4% in the Philippines, 40% in Bangladesh, and 9.5% in India… In contrast, the unemployment rate in Malaysia in 2003 was 3.6%.

It is this migrant labor that sends money home in different amounts with a varied frequency. Unlike remittances in the 1950s, in some migrant groups such as the Filipinos, it is mainly women who are sending this money home to parents and spouses (Asian Development Bank 2006: 175–176).

STORIES OF SENDING MONEY HOME

Behind these figures of remittances lies a more complex story of the ways migrants keep connection with their families, either in their country of birth or other nodes of the diaspora. In this section I draw from an ongoing qualitative study of family, money and migration in the Indian Diaspora.

I give two stories of multiple migrants from India to Singapore and then to Australia. The study of multiple migrants is particularly important if we are to relate the old and new diasporas and examine their continuities and discontinuities. Their longer histories also allow us to study two or three generations to discover the nature of connections with the different countries in their personal and family histories. Focusing on multiple migrants also reminds us that the story of the Indian Diaspora is not just of people born in India who have now migrated elsewhere. Effective family boundaries may now revolve around family members in Malaysia, Singapore, Australia, Canada, UK and US, with India remaining important only as a cultural and historical reference point. As remittances are connected to effective family relationships, remittances in the Indian Diaspora, may go from node to node, say from Australia to Malaysia, rather than always to India.

Going beyond the figures of the billions of dollars in remittances also allows us to chart the context and continuum of ritual money gifts (called *shagun* in North India), gifts in kind, money sent home occasionally, and money sent regularly to supplement the budget or contribute to land costs. In the stories below, land is not only the concrete visualization of the family's connections with India, but it is also the site of the greatest tensions in men's diasporic relationships. Gender continues to be important, for despite laws giving equal rights to men and women over inherited property, women are often excluded (Agarwal 1994).

Shagun, gifts and remittances are the visible face of family connections. But just as valued in transnational families is the effort to maintain communication. Telephones, maybe e-mail, and visits to attend family functions make evident that the transnational family survives. There is bitterness if this balance between the *laina daina*, the give and take of family life, is not kept up between all sides. But there is equal emotion about the need to keep up a two-way communication as a display of caring.

THE QUALITATIVE STUDY

The qualitative study is still ongoing. At present, it covers 19 migrants identifying with the Indian Diaspora in Melbourne, Australia. They were interviewed between May 2005 and June 2007. This is a grounded study, in that it does not move from hypotheses to verification, but emphasizes the fit between data and theory (Strauss & Corbin 1990). The sample was gained through personal and professional contacts, Indian cultural associations and ethnic media. This study includes both direct migrants from India to Australia and multiple migrants. Six of the 19 are multiple migrants, that is, families who have migrated many times, either within one generation or between generations. In our study four of these multiple migrants moved from India to Malaysia or Singapore, and then moved to Australia. The fifth moved from India to the UK and then to Australia. In the sixth case, her family moved from India to Kenya, and then to Australia.

We interviewed four sets of husbands and wives, and in one case, also their undergraduate daughter. We also separately interviewed a mother and her son. Even with the individual interviews, the other members of the family participated if they were in the room.

We had a mix of religions – nine Hindus, seven Sikhs, one Muslim, and two Christians. We interviewed nine women and ten men. In terms of age too it was a varied sample, with 12 of the 19 over 45 years of age – one was between 18 and 24, four were between 25 and 34, three were between 45 and 54, three were between 55 to 64, six were over 65 years and two did not say. Only the 18–24 year old was born in Australia. The migration history in Australia was similarly diverse ranging from 5 to 24 years. Annual household incomes differed from under $25,000 to above $100,000 – three under $25,000, six $50,000 to $74,999, one $75,000 to $99,999, four over $100,000, and five did not want to say or were not directly asked because it was seen as inappropriate.[1]

The open-ended interviews usually took an hour and a half. Fourteen of the 19 were conducted in the participants' home. However, in seven of the 19 cases, the interviews with family groups or singly, went for nearly half a day, interspersed by a meal or elaborate teas. It was a social visit as well as a formal interview with the plain language statement and the informed letter of consent.

The interviews were conducted in English, Hindi and Punjabi.[2] Only pseudonyms have been used. All the interviews were recorded. The long interviews that went on for half a day and those in languages other than English were selectively transcribed. I analyzed the interviews with the use of Nvivo7, a computer program for the analysis of qualitative data. This meant that the data was coded broadly, linked to memos to catch the theoretical and methodological reflections, and then checked for negative cases.

[1] All dollar values in the qualitative study refer to Australian dollars.
[2] I would like to thank Anuja Cabraal for conducting some of the interviews.

AMBIKA'S STORY: GIFTS, MONEY AND POISONED LAND

Ambika says that she has migrated for four times. Born in Lahore, in undivided India, she moved from Pakistan to India, India to Malaysia, then at marriage to Singapore, and 18 years ago to Australia. She is a widow in her 60s. Her daughter, brothers and their families are also in Melbourne, as was her father before he died. There is no family staying in Malaysia and Singapore, and so those two countries, important in her personal history, are not part of her networks.

She goes to India every few years to meet her mother's sisters and their families. She also intends to go for a pilgrimage to India. Her mother's brother and his family are in the UK. Her father's younger brother and his family are in Canada. Relationships remain close. Her uncles and their families came to attend a family wedding in Melbourne two years ago. It is with them and her siblings and their families in Australia that she continues to exchange gifts, including the ritual money gifts of *shagun*. When her nephew got married, Ambika gave her nephew money, and gave her sister money for a suit. Her sister gave her a suit. She also gives her nephews $20 in a card for their birthdays. The colored *shagun* envelope is not used. There is no ritual amount as in India, 51, 101 and 501. She says, "Nowadays you give them $20 or $50. Coins are so hard to handle."

Visits are as important as money, for they are evidence of caring. But with or without the visits is the exchange of gifts, the *laina daina* that marks the give and take of family and friendships. She says, "If there is a wedding, I send them money. Just keeping the connection. I send it by money order or if a friend or relation is going, I send it with them." But it is a two-way relationship. When she visits India, she says, "In fact they give us money. When I visit, they bring out suits and *durrees*. I say I don't use them, but they give them anyway."

Neither Ambika nor her mother before her, sent money regularly to India. They would send gifts, for the parents and grandparents would not accept money from daughters. She remembers sending her maternal grandfather a bottle of coffee. He would send her *rewaris* (a sweet eaten at the Spring festival) and suits.

Her support for the family has been more physical, for Ambika's father stayed with her. He too did not want to take from his daughter and insisted on paying for half the utilities and $200 every month.

Her late husband Anil and his father used to send money to family in India. But relationships with his family in India have fractured over money and land. Ambika has also formally inherited land but because it was not very much, her brothers have not followed it up.

Anil's father migrated from India to Singapore before Anil was born. He sent money home by money order, particularly for Deepavali and for *shagun*. But unlike Ambika's relationship, this giving was one-sided. Ambika remembers her father-in-law crying when he heard his brother had sold some land and that his son had gotten married. He had not been informed.

After Anil's father died, Anil continued to send money to his father's brother. When they visited in the 1970s, they took suitcases full of gifts. They found that everybody was well-off, but there was little return of the gifts. There was no talk of giving them their share of the proceeds of the land. She says, "They were very nice to us, but at the same time they were worried that we would try to claim the land." It was only with much effort that Anil managed to transfer his father's share of the land to his name and that of his three brothers.

There was decreasing contact between Anil and his uncle's family. One of Anil's cousins went to Canada and asked for money to help pay the lawyer. "Anil sent $2000 to help him in 1975, but told him it was a loan. There still were letters. But after two, three years when Anil asked for the money back there was no letter, no money. No letter, no connection." Nobody called even when there was a death in the family. Anil fell ill, and put the word around that he and his brothers wanted to sell the land. She says, "So every day there were calls from Canada and in the end it became clear they wanted the land. They said that it was for his land that 'they had broken their backs and kept hungry.' Anil said 'When we sent you the money, we also broke our backs to send you the money.'"

Finally they agreed on a price – perhaps half as much as in the open market. Anil told them to go to Singapore to meet his younger brother, sign the documents and hand over the money. Anil's brother did not put them up in his house, "fearing they may put something in the food or water. It is not unheard of." And so that chapter closed and there is no relationship left.

BHAGWAN AND BANTA: STILL HOLDING ON TO THE LAND

Banta in her 60s was born in Malaysia and then moved to Singapore at marriage, and nine years ago migrated to Australia with her husband Bhagwan. His family story is more complicated. Bhagwan's father came as a policeman to Singapore from India in 1918. He went back to India to get married and took his wife to Singapore where some of the children, including Bhagwan were born. The family went for a holiday in India via Calcutta in September 1940. It was partly the war, and partly Bhagwan's father's desire to look after his mother and the land that kept the family there till 1956. By this time Bhagwan's sister was married in India, so she remained.

This coming and going meant that after two years in Singapore, Bhagwan spent 16 years in India where he learnt Urdu, Punjabi, English and Hindi. He completed his Senior Cambridge in Singapore and soon after got married to Banta. He was 19 and she was 16.

Their family network spreads across India, Singapore, Australia and Canada. Banta's family has moved from Malaysia to Singapore, and so she has no connections left in Malaysia. Banta and Bhagwan's two children are in Singapore, one child is in Australia and one in Canada. Once or twice a year they go to Singapore to see their son and daughter and their families, and to stay in their flat for a month and a half. Bhagwan's two brothers also live there and they also catch up with Banta's family and friends. Once every two or three years they visit India where Bhagwan has a sister and he also has land. And then they visit their son in Canada. Banta also makes sure she calls Singapore and Canada once or twice a week. She says, "The children call, but sometimes you also have to call."

Banta and Bhagwan are old enough to have sent and received money. They receive gifts from their children in cash and kind. They are now retired with an annual household income of under $25,000. Banta says when they first came they lived with their son. But later, he mortgaged his house and bought another house in his name, where they stay. Every year he buys them a ticket to Singapore, Canada or India and they save for the other one. He also pays the utility bills, gives them money every week and often hands them some extra. When I was in their home, Banta had sent him some food. Bhagwan left this lot of food, and picked up the lunch boxes from the time before. With it was a $50 note. Banta says, "I have never asked for money in my life."

In Singapore, their eldest son comes to pick them up at the airport and gives them money. When Banta's daughter-in-law is in the supermarket she will call and ask if they want anything. Banta will say no, "but she will bring oil, flour, margarine. It is she who reminds her husband to give the money, and he says, yes, yes, he remembers." Her daughter-in-law says her husband tells her how hard Banta used to work – cutting cloth till midnight to sew suits at S$1.50 a set, till Bhagwan came back from his second job at midnight.

When they go to Canada, their son and daughter-in-law look after their expenses. Banta says, "I go there, I have no need to spend." They do not take money from their daughter but she and her husband insist. "She will say 'It was your birthday, I did not give you anything. It was Mother's Day, I did not give you anything.'"

Bhagwan and Banta also fulfil the give and take of family life. She sews, embroiders and knits things to take as gifts for the family. They also maintain their connections with the community. They give $10 for the birth of a child or $20 if it is a close friend. Or she might cook something and take it with her.

In Bhagwan's father's generation the sending of money was substantial as was the physical care of the family and land. Bhagwan's father sent money home towards the family's lands. With his sons, he also bought a separate piece of land on which he hoped to build a big house. The land transfers were uneventful when Bhagwan's grandfather died, and also when Bhagwan's father died. The land is now in the name of Bhagwan and his brothers, as his two sisters went to court to say they cede their claim to the ancestral land. As long as Bhagwan's uncle, that is his father's brother was alive, there were no problems. But now that the uncle is dead, dealing with the cousin has been more difficult. They feared they would lose the land, so Bhagwan transferred the management of the land to his sister's son.

Bhagwan realizes it is not going to be easy to keep the land. His sons are not interested. His brother's sons are also not keen. Like his father, Bhagwan is not intending to give his daughter a share. Banta agrees. She says, "Other properties we will divide into four."

Bhagwan can see that an important part of family history and belonging are going to disappear. "On the deeds, there is my great grandfather's name, my grandfather's name, my father's name. It is family history." He knows he will have to sell it, for they intend to live in Australia. As they talk of selling the land, stories pour out of some of their friends who entrusted land to a brother-in-law or the father-in-law of one of their sons, and nearly lost the land. We talk of people from Malaysia and Singapore who are afraid to have tea in their ancestral village. Bhagwan says, "We are also afraid." Banta says she has heard, "They put the pesticide used for wheat in the tea." She adds, "Let's see what happens." They are adamant that the boys will not go with Bhagwan. He knows the ways and still has contacts. But he says, "It is a problem if you sell the land. It is a problem if you don't sell the land."

CONNECTING MONEY, FAMILY AND MIGRATION

Remittances have become big business. National governments in developing countries see remittances as a large and stable part of the international inflow of funds. Non-resident Indians are being feted every year at special celebratory events. They are now valued for "brain gain" rather than chided for "brain drain". India is now offering a limited version of dual citizenship to encourage a positive emotional climate for its non-resident Indians to come back to invest their money and expertise in India. The emphasis for the most part has been on increasing the speed and lowering the cost of remittances, so that these inflows are more transparent.

In this paper I have highlighted another important transformation. These large flows of money are primarily being sent home to families. It is the most visible and measurable form of transnational family ties. As long as some sort of balance is seen to be maintained in the two-way flows – money and communication on one hand and communication, care and affirmation on the other – the family ties remain. In this balance, money from overseas and migrants desire to belong to the family is weighted against labor and care on the ground. But one of the important breaking points is the inheritance and sale of land. The question of belonging to the family – sometimes after two generations – arises sharply.

In this paper, I have focused on stories of multiple migrants to balance the linear notions of migration implicit in the balance of payments figures. All the money remitted by Diasporic Indians does not go to India. The money may flow between Malaysia, Indonesia, Australia or the UK, making visible the diasporic networks of Indian transnational families.

The connections of family and money across countries still remain to be studied. The early emphasis through remittances has been on migrant labor and the money they send home. But there is an equal outflow of students and payments for their studies, often as a family's investment into the future. The hope is that not only will the young person make a better future for herself or himself, but also sponsor other family members as well as enrich the family left behind.

Future research could usefully focus on money and the transnational family as a mainstream issue. It would be useful to explore how migrants negotiate networks of care and support for the family left behind and the family in their new country. It is also important to discover the mechanisms for keeping the migrant within the fold giving him or her the feeling of identity and belonging. This is the other side of remittances. Money only gets remitted if the sender thinks of the family as an important dimension of home.

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