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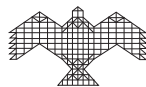
Working Paper No. 6

# Migrants' Private Giving and Development

Diasporic Influences on Development  
in Central Gujarat, India

Puja Guha

August 2013



National Institute of  
Advanced Studies

National Institute of Advanced Studies  
Bangalore, India



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# MIGRANTS' PRIVATE GIVING AND DEVELOPMENT DIASPORIC INFLUENCES ON DEVELOPMENT IN CENTRAL GUJARAT, INDIA

Puja Guha

## ABSTRACT

The returns from international migration often are examined only through household-level remittance transfers, to the neglect of other forms of migrant resource transfers. An important and often overlooked kind of migrant transfer is philanthropy or charitable donations. Remittances and philanthropy are usually treated separately in the literature, and often a dichotomised approach is adopted while examining the impacts of these transfers. This approach has created a gap in our understanding of the effects of migrants' private transfers on the development of local and regional economies. This paper addresses this gap by bringing different forms of migrant transfers within a single framework, together referred to as migrants' 'private giving'.

The paper addresses the migration-development debate by developing a framework for understanding who are the migrants, what they are sending back, and how these transfers are being utilised in the local economy. It argues that the social backgrounds and migration histories of migrants – in terms of their destination of migration, duration of stay, and occupation, – influence the nature of their private giving, which in turn can be mapped to development in the region. Taking the central region of Gujarat, India as a reference case, it traces the pattern of private giving by migrants from the region and their contribution to regional development. The data show that although household remittances are an important source of development finance in this region, diaspora philanthropy has contributed significantly to development.

Keywords: International Migration, Remittances, Philanthropy, Private Giving, Central Gujarat

## ACKNOWLEDGMENTS

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The paper is loosely based on the working paper, 'India-EU mobility: Building bonds through remittances and philanthropy' written by the author for the project, CARIM-India – Developing a Knowledge Base for Policymaking on India-EU Migration, funded by the European Union and carried out by the European University Institute (EUI) in partnership with the India Centre for Migration (ICM), the Indian Institute of Management Bangalore (IIMB), and Maastricht University (Faculty of Law).

## 1. INTRODUCTION

International migration has become an important component of the economic and social structures of the Indian economy. The international migrant population stock is around 215 million. This population has been sending remittances amounting to close to USD 500 billion per annum – much higher than other capital flows such as FDI, portfolio investments and foreign aid. One-third of migrants from developing countries across the world come from Asia, and they account for 62 per cent of total remittance flows to developing nations (World Bank 2011). Of the Asian countries, India has the second largest emigrant population and is the top remittance-receiving nation. According to a recent World Bank report, around 1 per cent of the Indian population are emigrants (World Bank 2011). These migrants send significant resources to India. According to the same report, international remittance flows to India in the year 2012 was around USD 72 billion. When compared to other forms of capital flows – FDI inflows were around USD 41.2 billion and official development assistance (ODA) USD 2.1 billion – the importance of international remittances as a source for foreign exchange becomes evident. International remittances constituted about 21 per cent of the total international currency reserves in India in 2011.

International workers' remittances are household-level transfers and so have a significant effect on the household's social and economic well-being. At the same time, given their large quantum, these flows have a strong macroeconomic impact through exchange rate adjustments. In the context of the recent economic scenario, when India was witnessing a rapid depreciation of the rupee *vis-à-vis* the US dollar, several economists suggested that Non-Resident Indians (NRIs) should be motivated to send back more remittances. Remittances are seen as the safest and least volatile means to

compensate for the decline in foreign exchange reserves due to capital flight and trade deficit, and to check the slide in the rupee.<sup>1</sup> Given the significance of these international transfers in the policymaking arena, it is important to adequately and extensively measure the amount of migrant resources flowing into the country. 'Adequacy' implies appropriately defining what constitutes migrant resources and in what form they are transferred. 'Extensively' means that they should not be measured only at the national level but also at the local and regional levels.

Usually, the economic returns from migration are examined only through household remittances and other forms of migrant resource transfers come to be ignored. This paper tries to convey the breadth and scope of migrant resource transfers by using the term 'private giving' rather than separate categories of 'remittances', 'philanthropy', etc. 'Private giving' includes all private transfers made by migrants, not only household remittances but also other kinds of transfers such as donations. This paper does not consider another type of migrant flow – business investments or other financial investments, which usually have a profit incentive attached to them. 'Giving' suggests that the transfers are made primarily out of altruistic motives and do not have any repayment obligation or profit motive. While such transfers can range from tangible monetary resources to intangible resources such as knowledge or 'social remittances', this paper confines itself to the economic returns of migration, i.e., those which can be measured in monetary terms. Such monetary transfers can be categorised primarily into two types – remittances, which are the usual family-level transfers made by migrants specifically for the purpose of consumption and sustenance of their families, and philanthropic donations made to particular social causes or to charitable or religious institutions, mainly directed at local development. Both types of transfer, international remittances and diaspora philanthropy, are private in nature,

<sup>1</sup> Economic Times. 'More NRI deposits can check rupee slide'. Accessed May 13, 2012. [http://articles.economictimes.indiatimes.com/2012-05-13/news/31689730\\_1\\_nri-deposits-assochem-survey-indian-expatriates](http://articles.economictimes.indiatimes.com/2012-05-13/news/31689730_1_nri-deposits-assochem-survey-indian-expatriates).

i.e., these transfers are mostly between individuals and/or private organisations and usually do not involve any governmental entity.

While India has remained at the top in the ranking of remittance-receiving nations, it is another form of monetary transfer by migrants – philanthropic donations – that has actually contributed significantly to development at the regional level. According to the RBI estimates, personal gifts and donations by NRIs through official channels during the period 1997 to 2009 amounted to about 5 per cent of the total flow of migrant transfers from abroad. However, these figures capture only a small part of the total philanthropic donations – those that are channelled through charitable organisations or other financial institutions and that are reflected in official accounts. A major portion of such donations are given by the migrants personally when they visit their homes, or through family members residing in the home region (Guha 2011: 15). According to one study, informal, family or personal networks are the most important channels of diaspora philanthropy in India (Kapur, Mehta and Dutt 2004).

Most research on migrants' private transfers has adopted a dichotomised approach in examining the impact of each of these kinds of transfers. This is primarily because of the difference in the nature of, and motivation behind, these transfers. While economic studies have focused primarily on household remittances and examined their micro- and macro-level impacts on the economy, the other social science disciplines have focused on the social effects of philanthropic flows. This dichotomised approach has created a gap in our understanding of the effects of migrants' private transfers on the development of the regional economy. The paper tries to address this gap by bringing different forms of migrant transfers into a single frame termed 'private giving'. Such transfers are not only a source

of development finance for the country but also a tool used by migrants to strengthen their bond with their home region.

The paper develops a framework to address the migration-development debate by focusing on: (1) who are the migrants, (2) what are they sending back, and (3) how these transfers are being utilised in the local economy. The argument is that the background of the emigrants, in terms of their destination of migration, duration of stay and occupation, has an impact on the nature of private giving, i.e., remittances or philanthropy, which in turn can be mapped to the development of the region. Migrants to newer destinations of migration are far less involved in philanthropic activities than those migrating to older destinations. However, in the case of central Gujarat, the newer sites of migration – specifically, the USA and UK – are today the core sources of philanthropic donations. The paper also reveals that the amount of philanthropic donations is highest among people who emigrated five to ten years ago, compared to both the older generation of migrants as well as very recent migrants.

The paper presents data from a recent survey on migration and remittances that was undertaken in two districts of central Gujarat.<sup>2</sup> The sample consisted of randomly chosen migrant households (i.e., households with at least one migrant member). Data were collected on the demographic profiles of the migrants, the type and destination of migration, the pattern of resource transfers, and the purpose and utilisation of these resources. The survey had two broad objectives:

- First, to capture the different forms of private giving by migrants, i.e., not only direct family-level monetary transfers (remittances) but also charitable or philanthropic donations and other types of financial transfers.

<sup>2</sup> This survey was carried out by the Provincial Globalisation research programme, in association with Gujarat Institute of Development Research (GIDR), which simultaneously was conducting the state-level Gujarat International Migration Survey funded by the India Centre for Migration (ICM) and the Government of Gujarat. The smaller special survey of two districts, on which this paper is based, was part of the larger survey.

- Second, to capture the effects of these transfers based on their utilisation pattern in the region.

The central Gujarat region accounts for maximum international migration from the state, with most going to the UK. From the survey it was found that around 30 per cent of migrants send resources home. Out of this flow, two-thirds are in the form of family remittances, while the remaining one-third consists of philanthropic donations. However, in terms of volume, philanthropic donations turned out to be double the amount of remittances received during the previous year. Migrants sending remittances were mainly recent or first-generation migrants, often those who had moved temporarily, while those with strong philanthropic bonds were largely permanent migrants. This suggests that, to a great extent, the nature and duration of migration determine the nature and form of resources sent home.

Moreover, the kind of migrant resources that are sent has direct implications for the development of the receiving country. The survey found that tracking the socio-economic effects of family-level remittances is quite difficult because they primarily get absorbed in day-to-day household expenditure. Nevertheless, they presumably have a significant impact on the socio-economic well-being of the recipient households. On the other hand, philanthropic donations have a more focused impact on social development, especially at the local level. This is because philanthropic donations by migrants are made with a specific purpose and are usually directed towards specific sectors such as health, education, or religious activities. Thus, it may be suggested that while family-level remittances have an indirect impact on the local economy through an increase in the economic welfare of the recipient households, philanthropic donations may have a direct impact on the local economy as

this money is channelled into local developmental activities.

This paper attempts to analyse the migration-development nexus through the lens of private giving by migrants to their region of origin. It provides a theoretical framework to explain the role of migration in determining the nature of private giving and its effects on the local economy. The paper then provides empirical evidence, primarily drawn from the survey in the central Gujarat region, to support the theoretical argument.

The next section sets out the theoretical framework which links the background of migrants with the type of private giving in which they engage, as well as the utilisation of transfers. Section 3 justifies the choice of central Gujarat as the case of reference and explains the methodology used in the migration survey. Section 4 explores diasporic relations with development in the region, using the findings of the survey. It explains the differences in the migration background of the migrants from this region, in terms of their duration and destination of migration, and occupation, and links them to the different forms of private giving. It then maps the utilisation of the private flows in different sectors of the economy. Section 5 summarises the findings from the survey and discusses the important points. Based on the theoretical framework and empirical evidence, section 6 presents a discussion of the gaps in the existing policy framework and makes recommendations.

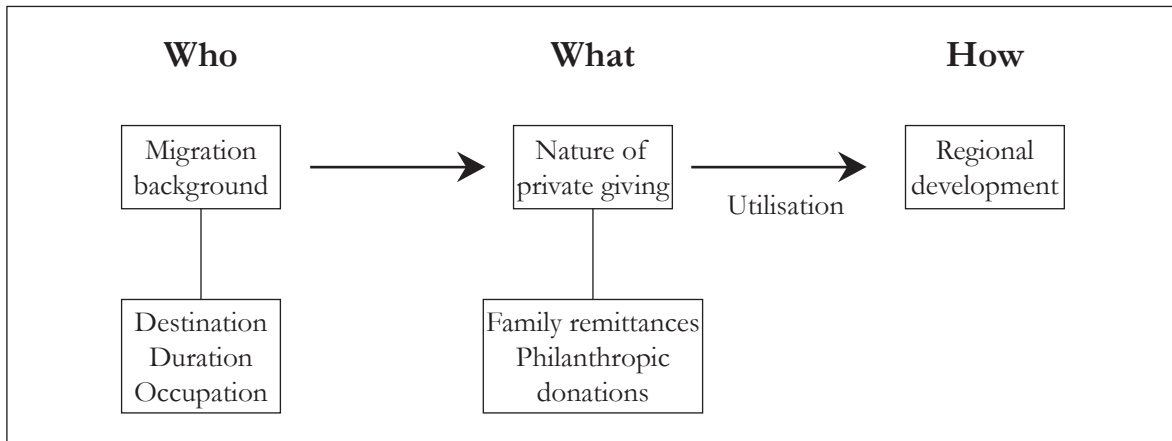
## 2. PRIVATE GIVING – THE 'WHO', 'WHAT' AND 'HOW'<sup>3</sup>

In the context of the migration and development debate, migrant resource transfers are not only seen as the economic returns of international migration, but also as an important source of

<sup>3</sup> The theoretical framework is drawn from the author's work on 'India-EU mobility: Building bonds through remittances and philanthropy' (Guha 2013), which was carried out for the project CARIM-India – Developing a Knowledge Base for Policymaking on India-EU Migration, funded by the European Union and carried out by the EUJ in partnership with the India Centre for Migration (ICM), and the Indian Institute of Management Bangalore (IIMB), and Maastricht University (Faculty of Law).



**Figure 1: Schematic Representation of Migration-Development Nexus - The 'Who' 'What' and 'How'**



finance for development. It can be suggested that the nature of private giving by migrants constitutes a bridge that connects migration to development. However, the very nature of private giving, i.e., whether the migrant sends remittances or makes philanthropic donations, depends largely on the nature of migration, including the destination, duration of stay abroad, and the occupation and skill-level of the migrant. The nature or form of private giving, in turn, has an effect on local development. In the following section, a theoretical framework to elaborate the migration-development nexus is proposed, based on three factors – the ‘who’, the ‘what’ and the ‘how’ of private giving.

The first element is, ‘Who are the migrants?’, i.e., the type and history of migration, the destination and duration of migration, and the occupational status of the migrants – factors that influence the kinds of transfers made.

The second factor is, ‘What is the nature of private giving?’, i.e., whether the migrant sends remittances or makes philanthropic donations, or both. This dimension includes the channel through which the transfers are made. For example, household remittances are individual-level transfers, primarily through financial channels such as banks, money transfer organisations (MTOs), etc. Philanthropic channels may range from individual donations for a specific purpose to collective donations

made through a migrants’ association, charitable organisations, and the like.

The third factor is, ‘How are these transfers utilised in the local economy?’ The utilisation pattern shapes the extent and channel of impact on regional development. Utilisation may range from household day-to-day consumption to investment in public or social infrastructure.

The following sub-sections explain each of these factors in detail. The paper then uses this framework as the basis for analysing the empirical data.

## 2.1. THE NATURE OF MIGRATION

The pattern of private giving by migrants to their country of origin depends, to a large extent, on the type and history of migration and the social and economic background of the migrants. It has been observed that recent migrants have a high propensity for sending family remittances. This is particularly true in the case of low-skilled temporary workers, such as migrants from Kerala to the Gulf countries. Remittances sent by Gulf migrants amount to around 80 per cent of the total State Domestic Product of Kerala. The main objective of such temporary migrants is to build an economic safety net for their families and to accumulate savings (Zachariah, Mathew and Rajan 2001).

However, the interests of migrants who have been staying abroad for a long time are quite different. Permanent migrants often relocate along with their immediate families; hence the motivation to send household remittances is much less compared to temporary migrants. Nevertheless, in order to maintain their kinship networks and connections with the home community, they often practice social philanthropy. Thus, even though migrants may no longer visit their home region or own any property there, care and concern for their kin, or a desire to gain recognition in their home village or among their community, may motivate them to make such donations (Dekkers and Rutten 2011).

## 2.2. PRIVATE GIVING - REMITTANCES OR PHILANTHROPY?

Given the nature of migration and the type of private flows, one can map the channels of transfers as follows:

|                           | Remittances  | Philanthropy   |
|---------------------------|--|--|
| Recent Migrants           | Significant<br>(Channels - official financial channels, banks, MTOs, etc.) | Insignificant  |
| Older Generation Migrants | Insignificant  | Significant<br>(Channels - personal donations, through family members) |

In the case of family-level remittances, official money transfer channels such as banks and MTOs are preferred by most migrants. For philanthropic transfers, donations are made through organised migrant networks such as kinship networks, religious trusts and 'hometown associations' (Caglar 2006), or by donating individually or through family members.

## 2.3. THE UTILISATION OF PRIVATE TRANSFERS

The purpose for which transfers are made has a direct impact on the development of the region. Whether

the transfer is made for family consumption or as a philanthropic donation, both involve transmission of money into the economy. Nevertheless, the degree of impact does depend on the utilisation of this money. While family-level remittances have a direct impact on the sustenance of the households receiving remittances, philanthropic donations may have direct socio-economic effects. Both remittances and philanthropic donations may have positive as well as negative outcomes. While family-level remittances are said to increase the economic well-being of recipient families, pulling them out of the poverty trap (Adams and Page 2005; Acosta et al. 2007), they may also lead to an increase in income inequality between migrant and non-migrant households (Adams 2005). Philanthropic donations may contribute positively to socio-economic development through donations made towards the education sector (such as for building or maintaining schools), the health sector (such as establishment of rural clinics), or rural infrastructure projects. Migrant donations may also lead to negative consequences such as reinforcing the domination of certain caste groups (Taylor and Singh 2013), or the fuelling of political tensions when the funding is channelled towards political or communal activities (Chanda and Ghosh 2013).

## 3. THE MIGRATION SURVEY: CENTRAL GUJARAT REGION, INDIA

This paper is based mainly on a Special Survey on International Migration and Remittances that was carried out in the central Gujarat region. While the larger Gujarat Migration Survey (GMS) 2011 had the objective of estimating the number of migrants from the state and the quantum of migrant resources coming in, the Special Survey focused specifically on migrant households and their pattern of resource transfers in the central Gujarat region.

The choice of central Gujarat as a prime case for studying the impacts of migrant resource transfers was motivated by the following factors:

**Table 1: Migration Characteristics and Remittances in Central Gujarat (NSS 64<sup>th</sup> Round)**

| Region                           | Total population  |                       | Number of migrant workers/ households (HH)# |  |                           |  | Remittances                                       |  |
|----------------------------------|-------------------|-----------------------|---|--|---------------------------|--|---|--|
|                                  | Census population | NSS sample population | Sample no. of migrant workers               | Proportion of migrant workers in total population* | Sample no. of migrant HHs | Proportion of migrant HHs in the population* | Sample no. of migrant workers sending remittances | Proportion of migrant workers sending remittances* |
| Gujarat                          | 50671017          | 5157                  | 313   | <b>0.035</b>                                       | 194                       | <b>0.0089</b>                                | 143   | <b>0.0034</b>                                      |
| Central Gujarat (Anand District) | 1856872           | 199                   | 31  | <b>0.0533</b>                                      | 21                        | <b>0.0136</b>                                | 16  | <b>0.0146</b>                                      |
| All India                        |                   |                       | 5167  | <b>0.0382</b>                                      | 3958                      | <b>0.0117</b>                                | 3323  | <b>0.0098</b>                                      |

\*Proportions are computed based on survey statistics. The proportions are based on state/district population.

# The difference between the total number of migrant workers and migrant households arises because there can be more than one migrant member in a particular household.

\*\* The data is for the international out-migrants and international remittances.

Source: Calculated from NSS 64th Round survey data.

- Central Gujarat is one of the important migrant-sending regions in Gujarat. As can be seen in Table 1, which is computed from the NSS 64<sup>th</sup> Round Survey on Employment, Unemployment and Migration Particulars (NSS 2011), the proportion of the migrant population from the central Gujarat region is higher than the state average as well as the country average.
- Central Gujarat has a century-old history of international migration, with the earliest known migrants moving to East Africa during the British colonial period. The next stage witnessed migration to Britain during the 1960s, followed by migration to North America from the early 1970s (Dekkers and Rutten 2011). Given their long history of migration, Gujaratis came to be the largest group among the Indian migrants settled abroad (Jain 1993: 36). Among the Gujaratis, the Patel or the Patidar community is one of more prominent migrant groups. Though Patels have been settled abroad for several generations, they continue to maintain ties with their families and villages in India (Pocock 1972: 71; Wenger et al. 2003: 6).
- More recently, central Gujarat has seen changes in the migration pattern. While Patels have historically been one of the most important migrant groups, economic contributions made by the Patels to their home region have not only facilitated fellow Patel members to migrate, but have also paved the way for migration by members of other communities and (non-Hindu) religions. This has resulted in the emergence of a new trend of migration from central Gujarat – temporary migration. Thus a study of the central Gujarat region requires an examination of both permanent and temporary migration from the region as well as the resources sent back by both groups of migrants.

### 3.1. THE SURVEY

The survey was conducted in two districts of central Gujarat – Anand and Kheda – over a period of three months (October to December 2011). The sample was purposively selected to include only migrant households, i.e., households with at least one migrant member. It was specifically designed to capture the migration pattern, nature of economic reverse flows and utilisation of these flows.

This survey, being a part of the larger GMS, followed the same sampling technique as the parent survey. The ultimate sample unit for the survey is a household (HH). Given the total population of the two districts – 3.8 million, with 0.7 million households – the total sample size decided upon was 416 households. These 416 sample households were selected by a random sampling method, with the restriction that every household should have at least one migrant member. In other words, a random sample of migrant households was taken. This was done because the objective of the survey was to study the pattern of different types of private giving by migrants to the region.

To accomplish the objectives, information was collected from the 416 selected households across 19 villages/ towns in the two districts. The first/ primary stage units (PSUs) were villages/ towns and the ultimate stage units (USUs) were households. Both PSUs and USUs were selected purposively. Based on prior knowledge of international migration, 20 PSUs were listed from the two districts with the intention of selecting 400 households – 20 households from each PSU. However, in the field it was difficult to select 20 households from each PSU due to the uneven distribution of migrant households and uneven responses from household members. Some of the PSUs had less than 20 migrant households, and in some PSUs less than 20 households agreed to give responses. Ultimately, it was decided that all migrant households from a PSU that agreed to give a response would be covered, and the criterion of 20 households per PSU was dropped. Thus, all 416 households across 19 PSUs were covered. The method adopted was to first list the houses having at least one international migrant member in each PSU, and then to survey all the households on the list, subject to their availability for response.

While a total of 416 households were surveyed, information for 689 migrant members was collected. Because in most households the migrant members were not present during the interview, the questionnaire on the migrants' behaviour was administered to the family members available at the time.

#### 4. PRIVATE GIVING AND DEVELOPMENT IN CENTRAL GUJARAT – FINDINGS FROM THE SURVEY

This section presents the main findings of the survey. By design, the survey captured the flow of migrant resources in three distinct forms – household remittances, gifts and other financial help (other than remittances), and philanthropic donations. It tracked the volume, modes of transfer, and utilisation and purpose of each of these flows.

Table 2 gives the current place of residence of all the migrants surveyed.

**Table 2: Current Place of Residence**

|                | Percentage of the total surveyed |
|----------------|----------------------------------|
| United Kingdom | 37.0                             |
| USA            | 32.1                             |
| Australia      | 12.8                             |
| Canada         | 6.7                              |
| Saudi Arabia   | 2.5                              |
| South Africa   | 1.5                              |
| Kenya          | 0.6                              |
| UAE            | 0.4                              |
| Qatar (Doha)   | 0.3                              |
| Bangladesh     | 0.1                              |
| China          | 0.1                              |
| France         | 0.1                              |
| Indonesia      | 0.1                              |
| Iran           | 0.1                              |
| Malaysia       | 0.1                              |
| Netherlands    | 0.1                              |
| New Zealand    | 0.1                              |
| Oman (Muscat)  | 0.1                              |
| Singapore      | 0.1                              |
| Sri Lanka      | 0.1                              |
| West Indies    | 0.1                              |
| Others         | 3.0                              |

*Source:* Author's calculation (see Guha and Dhak 2013).

**Table 3: Destination-wise Economic Activity of the Migrants (Percentage)**

|              | Govt. employment | Semi-govt. | Private sector | Self employment | Unpaid family work | Labour in non-agri sector | Students | Pensioners |
|--------------|------------------|------------|----------------|-----------------|--------------------|---------------------------|----------|------------|
| UK           | 0.4              | 1.3        | 45.6           | 4.4             | 15.4               | 0.9                       | 29.4     | 2.6        |
| USA          | 3.9              | 6.1        | 43.0           | 7.3             | 14.5               | 0.6                       | 19.6     | 3.9        |
| Australia    | 0                | 1.4        | 48.6           | 5.6             | 9.7                | 0                         | 34.7     | 0          |
| Canada       | 7.5              | 2.5        | 40             | 2.5             | 15                 | 0                         | 22.5     | 7.5        |
| Saudi Arabia | 0                | 0          | 75             | 6.3             | 6.3                | 12.5                      | 0        | 0          |
| South Africa | 0                | 0          | 40             | 0               | 2                  | 0                         | 40       | 0          |
| Kenya        | 0                | 0          | 50             | 0               | 50                 | 0                         | 0        | 0          |

*Source:* Author's calculation (see Guha and Dhak 2013).

From the data given in Table 2, it can be observed that the UK is the top destination country for Gujarati migrants from this region, followed closely by the USA and Australia. While the UK and the USA have historically been the preferred destinations for migrants from Gujarat along with a few African countries, the Gulf countries such as Saudi Arabia and the UAE are newer entrants in the destination list. Most Gujarati migrants to the UK, USA and African countries have been permanent migrants. Migration to the Gulf countries, however, is usually temporary in nature.

Table 3 lists the destination-wise economic activities of migrants, for the main destinations. The economic activities of migrants throw some light on the duration and nature of residence. Migrants in the UK, USA and Australia mostly appear to be engaged in private sector employment or self-employment. In the UK, most of the older generation Gujarati migrants have established themselves as entrepreneurs by opening

up small and big businesses. The more recent migrants are often absorbed into these business establishments through their community or kinship networks. The USA and Australia are preferred destinations for education migration. Middle Eastern countries have received Gujarati migrants as labourers in sectors such as construction and industry.

Another point that emerges from these data is that there is a high proportion of people engaged in unpaid family work and retired people in the USA and UK. Unpaid family work is primarily associated with marriage migration, when the migrant moves along with his/ her immediate family members. Hence the proportion of unpaid family workers is higher in the older destinations such as the UK and USA, low in Australia and negligible in the Middle East. This can be explained by the fact that the former countries have been the historical destinations of migration and thus have permanent settlers, whereas the Gulf countries primarily have temporary migrants who move alone,

**Table 4: Destination-wise Duration of Stay**

| Destination/Duration | 1-5 years | 5-10 years | 10-15 years | 15-20 years | >20 years |
|----------------------|-----------|------------|-------------|-------------|-----------|
| Australia            | 51        | 12         | 4           | 3           | 3         |
| Canada               | 21        | 5          | 5           | .           | 1         |
| Africa               | 3         | 6          | 0           | 0           | 0         |
| Middle East          | 17        | 2          | 1           | 0           | 0         |
| UK                   | 127       | 23         | 18          | 10          | 15        |
| USA                  | 68        | 17         | 47          | 14          | 15        |

*Source:* Author's calculation (see Guha and Dhak 2013).

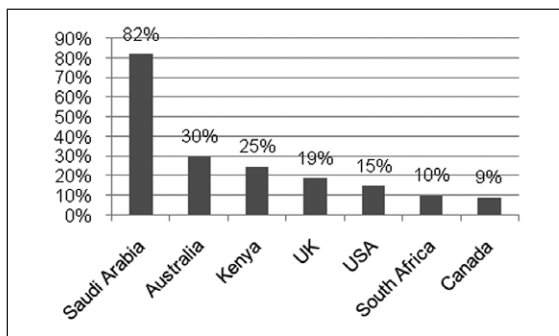
leaving their immediate families back in India. There is not much marriage migration to the Gulf countries from India. The presence of a significant number of retired persons receiving state pensions in the UK and USA underlines this difference. Retirees are not found at all in Australia or the Middle East.

Upon examining the destination-wise duration of stay (Table 4), it is found that the USA, followed closely by the UK, has a significantly higher proportion of migrants staying in the country for more than ten years, compared to Australia and the Middle East. The UK also has a significant proportion of recent migrants, which suggests that although Australia and Middle Eastern countries are emerging as newer migration destinations, the UK and USA continue to be the most preferred destinations for Gujarati migrants. It also shows the diversity among Gujarati migrants to the USA and UK, in terms of duration of stay.

#### 4.1. PRIVATE GIVING IN THE FORM OF HOUSEHOLD-LEVEL REMITTANCES

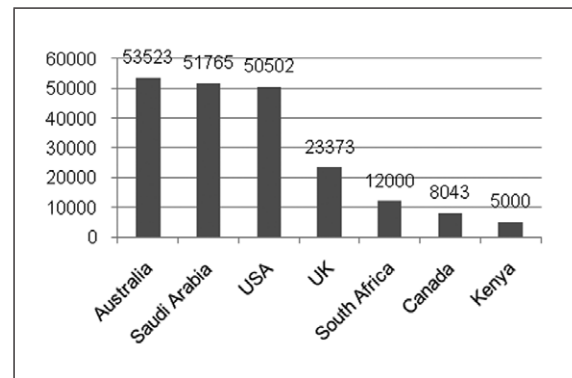
Based on destination, duration of migration, and occupation of the migrants in each of these destinations, we now map the resources transferred. Out of 689 migrants surveyed, 137 (around 20 per cent of the total migrants) were sending remittances. The distribution of remittance-sending migrants across important destinations reveals an interesting picture. Figure 2 gives the major destinations for Gujarati migrants and the percentage of migrants who had sent remittances back home at least once in the last year.

**Figure 2: Destination-wise Percentage of Migrants Sending Remittances**



The ranking of destinations based on the percentage of migrants sending remittances contrasts sharply with the ranking based on the number of migrants. While the UK and USA top the list with the maximum number of migrants, in terms of remittance flows they rank much lower. On the other hand, Saudi Arabia is a new entrant in the list of preferred destinations and has many fewer migrants, but has the largest proportion who are sending remittances. Thus we see that longer-term migrants are less likely to send family-level remittances compared to temporary migrants. Comparing the average amount of remittances received per migrant from different destination countries (Figure 3) reveals somewhat similar results. Moreover, average remittances received from Saudi Arabia and Australia are greater than remittances received from the UK, USA and Canada. Thus we can say that remittances are mostly from the temporary migrants residing in newer destination countries. This is not unexpected, for temporary migrants to Middle East and similar destinations usually move for the purpose of earning money to support their families at home.

**Figure 3: Destination-wise Average Remittances per Migrant (Rs.)**



As in the case of destination, the duration of migration has an impact on the amount and frequency of remittances transferred. From Table 5 it can be seen that there is a decrease in the frequency of sending remittances as the duration of migration increases. Also, recent migrants send the maximum amount of remittances as compared to older migrants. This is also intuitively obvious because

**Table 5: Duration of Migration and Pattern of Remittances Receipts**

|  |  | 1-5 years   | 5-10 years | 10-15 years | 15-20 years | 20-30 years | >30 years |
|--|--|-------------|------------|-------------|-------------|-------------|-----------|
| Frequency of sending re-<br>mittances                  | 1  | 31          | 13         | 7           | 3           | 2           | 2         |
|  | 2  | 26          | 6          | 4           | 1           | 2           | 2         |
|  | 3  | 14          | 1          | 1           | .           | 1           | .         |
|  | 4  | 4           | 1          | 1           | .           | .           | .         |
|  | Total number of households receiving remittances | 75          | 21         | 13          | 4           | 5           | 4         |
| Amount of remittances received by the households (Rs.) | Average amount of remittances                    | 1,46,720    | 1,11,905   | 1,32,308    | 52,500      | 1,08,000    | 82,500    |
|  | Total amount of remittances                      | 1,10,04,000 | 23,50,001  | 17,20,000   | 2,10,000    | 5,40,000    | 3,30,000  |

Source: Author's calculation (see Guha and Dhak 2013).

recent migrants are likely to send as much money home as they can in the early years, but the level of transfer decreases the longer the migrant stays abroad.

Next we analyse the mode of transfer of remittances (Table 6). Banking services and MTOs are the preferred modes of remittance transfer amongst the survey respondents. Sending money through friends or relatives is also quite significant. While official channels of money transfer are used frequently, a pattern of hand-to-hand cash transfers is also found.

**Table 6: Mode of Sending Remittances**

| Mode of transfer                  | Number of times used (percentage) |
|-----------------------------------|-----------------------------------|
| Money transfer organisation (MTO) | 45.3                              |
| Banking services                  | 56.9                              |
| Friend/relative                   | 27.7                              |
| Brought personally                | 6.6                               |

Source: Author's calculation (see Guha and Dhak 2013).

Table 7 gives the utilisation pattern of household remittances for the migrant households surveyed. It is observed that about one-quarter of remittances received are saved in bank deposits or other savings schemes, while an equal proportion is utilised in

the real estate sector by building or purchasing houses. These important purposes are followed by repayment of debt and daily consumption. Very little goes towards education, health expenditure, or social investment. Most of the remittances are directed towards the sustenance of the household.

**Table 7: Household Utilisation of Remittances**

| Purpose                   | Percentage of total remittance receipts |
|---------------------------|---|
| Bank deposit/ saving      | 24.86                                   |
| Build/purchase house      | 24.20                                   |
| Repay debt                | 12.07                                   |
| Day to day                | 8.51                                    |
| Business                  | 6.53                                    |
| Purchase of gold          | 6.20                                    |
| Cash in hand              | 6.04                                    |
| Repair house              | 3.75                                    |
| Education                 | 2.98                                    |
| Purchase land             | 1.35                                    |
| Health expenses           | 1.25                                    |
| Donation by the household | 0.61                                    |
| Purchase of car           | 0.44                                    |
| Others                    | 1.21                                    |

Source: Author's calculation (see Guha and Dhak 2013)

To summarise, private giving in the form of remittances is more pronounced among recent migrants – probably because recent migrants often consider their move to be temporary and so try to send the maximum remittances home in the initial few years. This pattern gradually declines as the migrant stays abroad for a longer period of time. The case of Gujarat, however, is interesting. While there is an older generation of Gujarati migrants in countries like the UK and USA, there is a growing trend among the recent and temporary migrants to head to newer destinations like the Middle East and Australia. Hence the remittances to Gujarat are primarily from these recent migrants. The UK, which has the largest number of Gujarati migrants, ranks the lowest in the list of countries from which remittances are sent.

The channels of remittance transfers are mostly official, but there seems to be a growing trend to engage in hand-to-hand cash transfers, either through friends or relatives, or even by bringing money into the country personally. Such transactions are not recorded in the official statistics. The utilisation of remittances by the family members of the Gujarati migrants are not really for day-to-day consumption, which forms a very small proportion of the total remittances sent. In fact, most of the money is either saved in bank deposits or used to purchase houses or for other real estate investments. Thus, there is the possibility of appropriately channelling this money into more productive investments, which could add to the development of the region.

#### 4.2. FINANCIAL HELP/ GIFTS BY MIGRANTS, OTHER THAN REMITTANCES

Apart from remittances, migrants occasionally send money earmarked for specific purposes, such as to cover expenses connected with marriages, house repairs, etc. Such transfers do not form part of the regular remittance flows to the households. Around 13 per cent of the households surveyed had received financial help from their migrant members. Table 8 tracks the nature of utilisation of the money received as financial help.

**Table 8: Money Received by the Households other than Remittances, by Purpose**

| Purpose           | Percentage of total financial help received |
|-------------------|---|
| Building house    | 16.45                                       |
| Marriage expenses | 34.54                                       |
| Education         | 8.88  |
| Health            | 0.66  |
| To start business | 0.66  |
| Others            | 38.82                                       |

*Source:* Author's calculation (see Guha and Dhak 2013).

Financial help or gifts brought are an important form of migrants' resource transfers. Since they are not a part of the usual household transfers, they are not counted as remittances. In addition, unlike remittances which are mostly utilised for the sustenance of the household, these flows are sent for specific purposes. The similarity between remittances and financial gifts is that both increase the wealth of the household, thus having a direct impact on its welfare.

#### 4.3. PHILANTHROPIC DONATIONS BY MIGRANTS

Philanthropic donations are very different from remittances and financial gifts, both in terms of nature and purpose. Of the migrants surveyed, only 10 per cent had made philanthropic donations, but the average amount of such donations was around Rs. 200,000, which contributed significantly to the total volume of money received as charity.

Mapping the pattern of philanthropy in relation to duration of migration (Table 9) suggests that the amount of philanthropic donations is highest from migrants who emigrated 5-10 years ago, i.e., those who are neither the older-generation migrants nor very recent migrants. This is followed by migrants who have been staying abroad for more than 20 years, i.e., the older generation of migrants. This pattern suggests that permanent migrants tend to donate heavily during their initial years after migration as well as during the later years. The former is possible



**Table 9: Duration of Migration and Amount of Philanthropy**

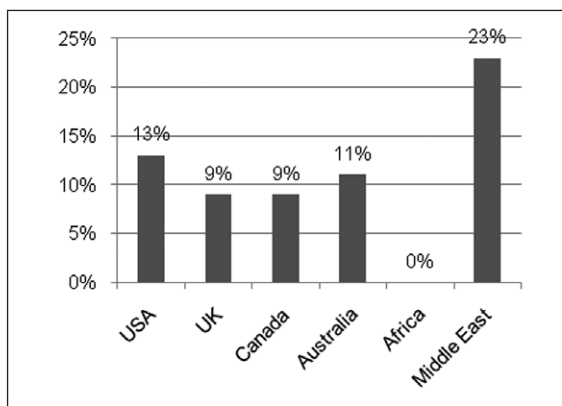
|                                  | Duration  |            |             |             |           |
|----------------------------------|-----------|------------|-------------|-------------|-----------|
|                                  | 1-5 years | 5-10 years | 10-15 years | 15-20 years | >20 years |
| No. of migrants making donations | 25        | 12         | 8           | 6           | 6         |
| Average amount of donations(Rs.) | 1,20,833  | 5,40,083   | 63,125      | 1,28,333    | 3,25,167  |
| Total amount of donations(Rs.)   | 30,20,833 | 64,81,000  | 5,05,000    | 7,70,000    | 19,51,000 |

Source: Author's calculation (see Guha and Dhak 2013).

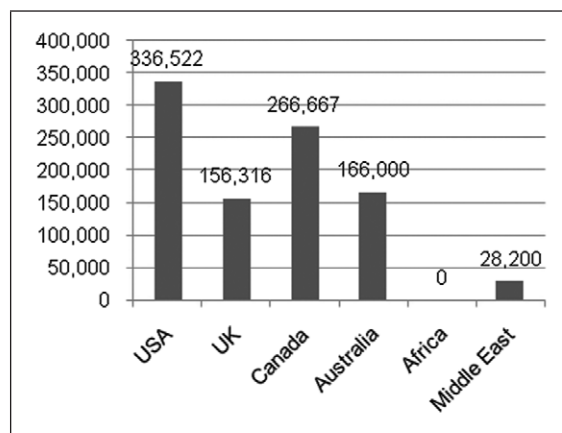
because during the early days the migrants hope to gain some recognition in their society, while philanthropy during the later years would mostly serve to strengthen their ties with their home region.

It is often believed that migrants in high-income groups have a longer duration of stay and so would contribute more towards philanthropy. However, the destination-wise philanthropic pattern (Figures 4 and 5) shows some interesting counter-intuitive trends. The proportion of migrants making philanthropic donations is actually high among the Middle East migrants, followed by residents of Australia and the UK. The average amount of remittances is lower for migrants to the Middle East compared to those in the UK and Australia. Hence, the total amount of philanthropic donations arising from traditional destinations exceeds that from the newer destinations. It appears that the older generation migrants have been engaging in social philanthropy over several generations, while recent migrants have also begun contributing to society although in smaller amounts.

**Figure 4: Destination-wise Percentage of Migrants Making Philanthropic Donations**



**Figure 5: Destination-wise Average Philanthropy Per Migrant (Rs.)**



Unlike remittances, philanthropic donations are social transfers which have a direct impact on the sector that receives the money. Table 10 gives the purpose of the donations made by migrants.

**Table 10: Purpose and Proportion of Philanthropic Donations**

| Purpose of donation             | Percentage |
|---------------------------------|------------|
| Towards religious contributions | 48.5       |
| Building schools/colleges, etc. | 12.1       |
| To NGOs                         | 10.6       |
| Helping poor                    | 7.6        |
| Building hospital               | 6.1        |
| Others                          | 7.6        |

Source: Author's calculation (see Guha and Dhak 2013)

Significantly, most of the donations are directed towards religious organisations. Central Gujarat hosts several prominent religious trusts with

international branches, such as the Swaminarayan Trust. It is important to point out here that donations to these trusts are not always spent on building religious institutions. Rather a major proportion of these funds is directed towards social welfare and developmental activities run by the trusts such as in providing health and education facilities, helping the poor, and so on. But since migrants donate directly to the trust, it is difficult, on the basis of the survey data, to segregate the amount spent on religious institutes from that spent on social activities. Similarly, we have data on contributions to NGOs but it is difficult to track the exact purpose for which such donations were used.

Further, while donations made to religious trusts or NGOs are usually well documented and accounted for in government records, there are also many private donations made through informal channels. A significant proportion of such private donations goes towards building educational infrastructure in the migrants' villages or region. Such utilisation ranges from setting up a new educational institution or repairing an old school, to providing basic amenities in schools. Significant contributions are also made towards the health sector and to help the destitute by providing food, shelter and basic amenities. Given this, it is likely that official statistics on migrant donations do not capture the whole picture, and there are significant contributions which remain undocumented and are difficult to measure. The importance of this is highlighted in Table 11.

**Table 11: Important Channels of Philanthropic Donations**

| Channels of donations                                | Percentage |
|--|------------|
| Directly to religious institution                    | 45.5       |
| Through family members                               | 28.8       |
| Directly to charitable organisations, NGOs or trusts | 10.6       |
| Through village panchayat/<br>municipal corporation  | 1.5        |
| NRI associations                                     | 1.5        |
| Others   | 6          |

*Source:* Author's calculation (see Guha and Dhak 2013).

The respondents were asked about the channels through which the migrants make their donations. The responses indicated that donations made to religious trusts and NGOs are made through the respective institutions and so are accounted for under the Foreign Exchange Management Act of India. However, a significant proportion, close to 30 per cent of the total donations, was made through family members. Instead of channelling the donations through an officially registered organisation, migrants often prefer to donate personally when they are visiting the country, or by sending money through family members in the region. These are private donations, often made for a specific purpose. Such transfers neither form a part of household remittances nor are they accounted for in official records. While one may argue about the importance of such flows, it is likely that the volume of money that is donated through such informal channels does have a significant impact on the social, economic, and infrastructural development of the region.

## 5. DISCUSSION

The data presented above show that the pattern and nature of migration to a large extent determine the nature of private giving. While remittances are mostly transferred by recent and temporary migrants residing in the newer destinations, philanthropy flows from both recent migrants and older generation permanent migrants. For temporary migrants, the family is the centre of decision-making, and maintaining family ties is of primary interest. In the case of permanent migrants, maintaining a link with their region of origin gives them a sense of security, fostering in them a desire to make philanthropic donations. In terms of destination, we find that while the Gujarati migrants in the UK have been building bonds with their home country through remittances and philanthropy, the remittance channel seems weak compared to Gujaratis in newer destinations. Given that they have a long history of migration, the Gujaratis in the UK may no longer have close family ties in India, but nonetheless continue to maintain their bonds with their home region through

philanthropy. Although the proportion of migrants in the UK making philanthropic donations is small, the total amount of donations made by UK Gujaratis is the highest.

The relative importance of both these flows is further highlighted by looking at the volume of received flows and the purposes for which they are utilised. Table 12 gives a comparison of the different forms of private giving received in the region. Within remittances, there is a sub-category of financial gifts. (The difference between remittances and financial gifts is explained above.)

**Table 12: Comparison of Different Forms of Private Giving**

| Form of private giving  | Number of migrants sending back resources (percentage) | Average amount per migrant (Rs.) |
|-------------------------|--|----------------------------------|
| Remittances             | 20   | 1,27,116                         |
| Financial gifts         | 13   | 1,90,000                         |
| Philanthropic donations | 10   | 2,04,338                         |

*Source:* Author's calculation (see Guha and Dhak 2013).

From the table we observe that while remittances are sent by a larger proportion of migrants (20 per cent) compared to migrants making philanthropic donations (10 per cent), the average volume of philanthropic donations far exceeds household remittances. Thus, while the number of migrants sending remittances is twice the number of those making philanthropic donations, the average amount of donations received is almost twice the amount received as household remittances.

Based on the nature of private giving, the channels of transfer also differ. Household-level remittances usually come through formal banking or money transfer channels, whereas philanthropic donations are made either through formal channels – registered religious trusts or NGOs (in which case the transfers are documented in

official records), or through informal channels. In the latter case the amount donated often is not recorded or may be incorrectly recorded as family-level remittances in official government documents. Thus the government data measuring diasporic philanthropy often underestimate the actual amount donated and overestimate the actual remittances received.

These findings from the survey data are important on two counts. First, even though there are official data on remittances and philanthropic donations by migrants, usually these figures are underestimations or overestimations of the actual amount received. Moreover, there are hardly any data on the utilisation pattern of these different types of flows.

Second, and more importantly, remittances are given more attention than other forms of private giving because they are treated as economic transfers and as a lens through which the returns of migration may be examined. Philanthropy, on the other hand, has primarily been the concern of sociologists, who examine the nature of kinship networks and changes in the social structure linked to migration. However, the significant volume of such donations may also have a strong impact on regional development, precisely because the donations are often targeted towards specific sectors such as health and education. Thus, to gain a better understanding of the developmental impacts of migrant resources, we need to include in our analysis all forms of private giving.

## 6. POLICY OPTIONS

For most developing countries, international remittances are regarded as an important source of foreign exchange and as an alternate source of development finance. Unlike foreign aid or foreign direct investment (FDI), these flows are far less volatile and, more importantly, do not have any repayment ties attached to them. Thus, most of the policies related to diasporic resources are primarily directed at encouraging and increasing the flow of foreign remittances into the country.

In India, policies regarding remittances primarily have been concerned with the promotion of labour migration and encouraging more remittances through formal channels. The banking and financial institutions offer several schemes and incentives to attract NRI resources in the form of savings as well as investment capital. These policies aim to channel these funds into productive investment opportunities and to boost the financial health of the country.

Policies on diaspora philanthropy have also tried to promote diasporic engagement with India through public developmental projects. The Government of India gives tax concessions for donations made through registered organisations and also encourages strategic philanthropy through public-private partnerships. However, since diasporic philanthropy has a more directed approach, it is difficult to channel these funds into other sectors. As a result, policies on philanthropy have taken a back seat. The following gaps in the policies on diasporic engagements should be identified and addressed in order to reap the complete benefits of diaspora private giving to the country:

*(1) Remittances and philanthropy – breaking the policy dichotomy*

There is a dichotomy between policies related to remittances and those governing diasporic philanthropy, which are often made in isolation from each other because these different types of flows are seen with different lenses. The former is considered as an economic transfer and is believed to have a direct impact on economic conditions such as per capita income, household consumption, etc., while the latter is considered to have a strong social foundation and to have more of a social impact. The overall outcomes of migrants' resource transfers for a particular region can be studied only when both types of private giving are brought into the same frame. Thus, policies should aim to encourage different types of migrant engagements with their home regions, both at the household level as well as at the community level.

*(2) Policies with a regional focus*

The policy dichotomy can be broken only when policies that promote diasporic engagement take the region as the centre of their focus. As Upadhy and Rutten (2012) suggest,

Given the great regional diversity in India, transnational social fields may be most fruitfully studied by viewing them as embedded in, and inflected by, the specific histories, social structures and political-economic formations of the 'sending regions'.

An example that can be cited from the field survey is that of Dharmaj village in Anand district. A small village with around 2000 households, Dharmaj has a large proportion of permanent migrants, primarily settled in the UK and USA. The local village administration has taken the initiative to create an atmosphere conducive to the strengthening of ties with migrants. The village administration has solicited the help of several NRIs in building basic public infrastructure such as roads, sanitation, schools and even hospitals in the village. The migrants are motivated to contribute because, first, the village administration takes an active role in supervising and ensuring that the project is completed on time, and second, the donations made by migrants are publicly acknowledged – giving them visibility and strengthening their ties with their homeland. Thus, while the central government designs policies to promote the inflow of migrants' resources, local governments can structure incentives based on the nature and the profile of the migrants in their respective regions.

*(3) Addressing the lack of regional level data*

The final gap in the migration-development literature is the lack of appropriate data. Policies governing migration and NRI resources are based on data which are often incomplete and fail to capture the true picture of migration and remittance flows. This gap leads to inappropriate and inefficient policies. The data on migration and remittances are mostly collected at the central

level, from where they are allocated to the states using some approximation tool. However, given the diversity in the profile of migrants and pattern of private giving across different regions, it is

essential to capture the data at the regional level, using surveys or local government records. This is also important for forming policies at the state and district levels.

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The Provincial Globalisation research programme ('ProGlo') explores transnational connections between Overseas Indians and their home regions, especially the 'reverse flows' of resources into India and their effects. The research is documenting a broad range of resource transfers by migrants, including economic resources (such as household remittances, investments in land and philanthropy), social remittances (including flows of ideas, support for NGOs), and cultural flows (such as religious donations), and their influences on regional level development. The programme consists of several independent but interlinked research projects located in three Indian regions – coastal Andhra Pradesh, coastal Karnataka and central Gujarat.

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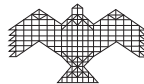


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