

Remittances and Moral Economies of Bangladeshi New York Immigrants
in Light of the Economic Crisis

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ABSTRACT

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Remittance flows to Bangladesh during the 2008 global financial crisis presented an exceptional case of resilience while most remittance recipient countries were experiencing a drastic decline, as was predicted by leading world economists (World Bank, Ratha 2009). The question I seek to resolve in this dissertation is: Why did remittance practices from Bangladeshi immigrants keep on flowing when the majority of remittance flows to many other developing countries declined following the 2008 economic recession? One reason is the strong presence of what I call a “moral economy of giving and sharing” that is guided by cultural or religious repertoires on family obligations, kinship, gender, hierarchy, and charity. Drawing on empirical narratives and biographies that combine open-ended interviews with 65 Bangladeshi male immigrants in New York (the majority being Muslim) as well as ethnographic interviews of 7 families in Dhaka, Bangladesh, I use the concept of moral economies to analyze the motivations behind remitting under variable conditions. My results suggest that Bangladeshi remitters invest in remittance practices because they allow the remitter to have control over his role as the main provider, while at the same time enhancing his self-worth. I model three mechanisms by which the Bangladeshi men I interviewed evaluate their self-worth: 1/ the practice of remitting enables Bangladeshi male migrants to maintain their role as the main provider, thereby guaranteeing hierarchical social roles; 2/ sending remittances serves as a strategy to maintain status and honor in *both* New York and Bangladesh; and 3/ *not* sending has social and affective consequences for *both* remitters and recipients. These results are consistent with transnational scholars who

argue that remittances have a cultural dimension, allowing for the maintenance of family ties (Levitt 2001, Nyberg Sørensen 2005). They are novel in that they suggest that Bangladeshi immigrants' underlying motives are culturally specific moral concerns, which in the case at hand, are shaped by Islamic scripts on ideas of sharing, being the care provider and giving alms. Analyzing how Bangladeshi male immigrants articulate the remittance practice into their daily lives, this study demonstrates that elements of culture are a fundamental framework through which to understand how remittances persist or decline. My findings are generalizable to other Muslim male immigrant groups. These results allow researchers of migration and remittances to understand better international migration that comes from Islamic countries. Particularly, it adds to the conventional economic analyses that see remittances only in terms of profit maximization or risk minimization that is rooted in Western economic rationality. This study is important because of the dearth of research on the Bangladeshi population to the US which constitutes today one of the fastest growing immigrant groups, reaching 92,237 in 2000 (U.S. Census) and estimated at 200,000 in 2010 (2008 Census estimate while awaiting the 2010 Census to be published).

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DEDICATION

For my son, Alexandre

INTRODUCTION

Interviewer: *Do you know Bangladeshis who don't send remittances?*

Respondent: *I think every Bangladeshi people they send. It is in everybody their moral duty to send. Some, maybe they don't send because when they come here maybe forty or fifty years ago, they have no more ties, no family exists there because they all come here. So maybe they feel like they don't need to send their money, except they send for zakat or their religious profiles or you know other extended relatives they need sometimes money. So they send for this occasion. Otherwise most of the people from Bangladesh, they send money. It's our moral duty.*

The present work is about the practice of remittances, in a foreign-born Bangladeshi Muslim male immigrant population in New York City. By remittance *practice*, I refer to the *action* of sending remittances. Remittances are conventionally defined as transfers of a sum of money that follow unidirectional paths from a migrant to his or her sending relatives and or friends, community, and country (Cohen 2011, Maimbo and Ratha 2005). The main question that guides the dissertation throughout is: Why does the remittance practice of Bangladeshi immigrants persist as a phenomenon of migration, even under variable conditions? I argue that when faced with unusual circumstances, Bangladeshi remittance practices tend to persist because they are embedded in a moral economy of giving and sharing. Remittance practices among a group of Bangladeshis involve a costs-and-benefits analysis over moral claims of family provision of care and support, kinship obligations, gender, and charity. I use the concept of moral economies to challenge the conventional view that understands remittances to be economically motivated. In

order to accomplish such a task, remittances resilience during the 2008 global economic crisis serves as a platform from which to develop the main argument. Indeed, contrary to economic expectations, remittances showed remarkable resilience in the face of the crisis, rising 6 percent from the previous year to total over \$11.5 billion, and representing about 13 percent of the country's gross domestic product (GDP) (Kibria 2011).

Today, remittances are recognized as one of the most important sources of global development finance. Remittance flows to developing countries are estimated to total \$351 billion in 2011, according to the latest issue of the World Bank's Migration and Development Brief (World bank 2011). Global remittance flows, including those to high-income countries, were an estimated \$483 billion in 2011. They are the second largest source, behind foreign direct investment, of external funding for developing countries and three times the size of official development assistance while supplementing the domestic incomes of millions of poor families across the world. The World Bank data suggest that despite the current global economic recession, remittance flows are expected to continue growing, with global remittances expected to exceed \$593 billion by 2014, of which \$441 billion will flow to developing countries (World Bank 2011).

Evidence of these figures has become economically incontestable. However, remittances are not just *economic*; they are also *social*. In this context, Peggy Levitt coined the term "social remittances" to emphasize how ideas, behaviors and identities are transferred through diaspora communities' engagement with their areas of origin (1999). She defines them in at least three

types: the normative structures, systems of practice, and social capital, which are transmitted between different parts of the diaspora (Faist 2008, Levitt 1999). According to Levitt (2001), normative structures are ideas, values, and beliefs. They include norms for behavior, notions about family responsibility, principles of neighborliness and community participation, and aspirations for social mobility. They also encompass ideas about gender, race, and class identity.

Systems of practice are the actions created by normative structures. These include how individuals delegate household tasks, and how much they participate in political and civic groups. They also include organizational practices such as recruiting and socializing new members, goal setting and strategizing, establishing leadership roles, and forming interagency ties (Levitt 2001).¹

Although social remittances play a significant role in the formation of transnational collectivity as well as in their contribution to development aid, they have received little attention from scholars who still privilege the economics of remittances at the expense of cultural analyses. Yet remittances reflect the social universe and cultural traditions of sending households and communities, the realities of the immigrants' life, the migration process, and the reception by destination countries (Cohen J. 2001, Brettell 2003, Vertorec 1999). In that sense, they are inherently cultural. They link sending and receiving communities through complex social and cultural ties (Cohen 2011, Brettell 2003, Vertorec 1999). The moral costs associated with remitting as well as the obligations and expectations remittances represent for the sending

¹ For the purposes of this dissertation, the definition of remittances also includes the non-migrant families who reciprocate in-cash or in-kind remittances to their immigrant kin member. Therefore, the understanding of the remittance practice shall be understood in terms of what Marcel Mauss described in "*The Gift*" as the obligation to give, the obligation to receive and the 'gift.' These three correlates – the giver, the receiver and the 'gift' – or in the case at hand, the remitter, the recipient, and the 'remittance' *correlationally* represent in the simplest exchange the transactional relationship and by extension in this study, the *transnational* relationship itself. Who the remitter is, who the recipient is and what the remittance *correlationally* represents, are not merely universal individuals but are persons defined by a set of relationships (both familial and social) or, in Weberian terms, are persons suspended in a web of meanings.

households are not only a major source of motivation in sending, but they are also key in the persistence of remittance flows.

Following Levitt's footsteps, my approach centrally concerns the role moral norms play in shaping the remittance practices. Drawing on fieldwork conducted with Bangladeshi Muslim male immigrants living in New York and a small sample of receiving families in Bangladesh, I argue that their remittance practice is influenced by the presence of a moral economy of sharing through which moral dispositions and norms reinforce moral arguments over the provision of care. This moral economy allows remittance practices of Bangladeshi immigrants to persist even in times of adversity. One of the most common claims that came out most clearly of my interviews was the idea of defined social roles for the male remitter, which consisted of the provision of care and financial support for the family. Indeed, the men I interviewed spoke of their "moral responsibility" and commitment to their homeland families and country to explain why they keep sending remittances. They also talked about the hardship behind sending in terms of the tremendous "pressure" sending remittances brought to the destination households. Although constraining, the respondents further explained that sending empowered them in a way that they gained in status and maintained their identity in the receiving family and communities. By "maintaining their identity", they meant that it enhanced their self-worth towards the family and the community. Another striking element that emerged predominantly from my interviews was the fact that respondents still sent remittances to their families who, at times, were in better financial situations than they were themselves. Finally, charitable giving, in one way or another, appeared as a constant theme in justifying their remittance practices, for all 65 informants.

Although remittances' economic contribution to homeland households' expenses is an important motivation, as conventional economic wisdom suggests, results from fieldwork demonstrate that

remittance practices enhance remitter's self-esteem and personal relationships with family members and the Bangladesh community at home and abroad. That is, their motivations are grounded in culturally specific moral concerns that are informed by the belief that what the Bangladeshi Muslim men I surveyed are exchanging is not simply money or gifts but rather, that they are maintaining traditional practices and customs, and more generally, as Edward Thompson argued à propos 18th century British peasants, that they are endorsed by a larger agreement of the community. While this finding is consistent with the transnational literature, we cannot limit our understanding to this cognitive conclusion as it still does not explain how this process occurs, what values and norms are at play, and what choices remitters really have in sending remittances.

Most frameworks used in remittance research have not been able to capture this complexity because they either focus on the receiving end of remittances or they analyze them only in terms of their greater earning potential. Although useful, this logic is incomplete in that it not only ignores the variations in remittance behavior but also, it overlooks the choices remitters make under variable circumstances, such as an economic recession. Studies concerned with remittance behavior take for granted the fact that all migrants do not have the choice but to send remittances and that they all do it for the same economic reasons: to increase the livelihoods of the left-behind and/or invest in their homeland. Yet a small body of literature has been able to demonstrate that immigrants remit for a myriad of reasons which in part makes it difficult to assess due to the variation in remittance practices and in the migrants' living conditions (Cohen 2011; Levitt & Lamba-Nieves 2011; Brettell 2007; Grasmuck & Pessar 1991).

One way to overcome this challenge is by using an approach that is more holistic than the standard economic view. Therefore, I choose the concept of moral economies to explore how norms and values underpin the remittance practice and to examine the manner in which remitters come to abide by these moral rules and make the choices they do. By moral economies, I mean the economy of moral values and norms of a given group in a given moment (Fassin 2005: 365). Borrowing from a group of researchers at the International Max Planck Research School (IMPRS), I further understand moral economies to apply to modern societies and therefore to stress the idea that they are plural, dynamic, and contested. Hence, the term is used in plural rather than in singular.² This framework helps to identify the different types of moral investments and values by which remittance practices are conceptualized and enacted by a given group in a given moment, and which define their moral world (Fassin 2005: 365). In particular, it sheds light on the ways in which these moral creeds are embedded in historically and culturally and re-articulated via social relations in contemporary practices.

GOING BEYOND THE ECONOMIC MODEL

Why are economistic explanations privileged at the expense of marginalizing a moral economy perspective?

² The International Max Planck Research School (IMPRS) Moral Economies is a center at the Max Planck Institute devoted to research on the concept of moral economy. “It explores the “Moral Economies of Modern Societies” by identifying values, emotions and habits that inform and inspire social formations which have emerged since the eighteenth century, in Europe, North America, and South Asia. Research and the curriculum focus on the interlocking of new modes of feeling and the definition and justification of new social values.” The projects and articles can be found at:

<http://www.mpib-berlin.mpg.de/de/forschung/doktorandenprogramme/imprs-mems/research-focus/research-statement>

Migration and remittance studies have almost exclusively been theorized in economic terms, overshadowing the importance of their sociocultural dimension. Traditionally, neoclassical models considered the migration decisions exclusively from an individual perspective, neglecting the sharing of migrants' earnings with their origin households. The New Economics of Labor of Migration (NELM), on the other hand, saw migration to be the result of a decision involving a *large unit of related people*, with remittances being at the center of their analyses (Stark and Bloom 1985). In this view, households carefully evaluate the costs and benefits of migration (a calculation of the costs of travel, unemployment anticipation and so on and the gain from remittances, especially in times of hardship) before they make the decision to migrate. This collective decision thus stands on anticipated remittances and takes the form of an *implicit* contract between the migrant and his/her family (Stark and Lucas 1988). Remittances, in this context, help to diversify sources of household income to overcome risk in the absence of stable insurance markets.

According to Lucas and Stark (1985), migrant workers can therefore be classified as altruistic if their remittances increase with declines in family income at home, while self-interest motives would be considered dominant if remittances were positively related with family income at home. If the NELM makes an effort to bring human agency out of the neoclassical macro- view of wage differentials between countries, it does not necessarily distinguish it from the classic methodologically individualist perspective, which Schumpeter believed, started "*from the individual in order to describe certain economic relationships.*" The difference is that instead of departing from the individual to explain an economic form of migration, the NELM uses the households to explain an unequal economic system of which remittances are both a consequence

and a condition. Under this model, remittances are only a metonym for labor market disequilibrium.

The prevalence of the NELM conclusions in the migration literature to understand the remittance phenomenon may be justified by the following three main reasons:

1) Remittances are conventionally seen as an economic practice, first because what is generally exchanged is money and money has an economic value that is tied to the market, with economic functions. Flowing from immigrants to their homeland families, remittances include regular amounts of cash that contribute to the household income in significant ways. Indeed, in poor countries like Bangladesh, basic subsistence is not a given. Access to food is limited for a large number of people and remittances become an important livelihood strategy in that regard. In addition, they also contribute to various investments, such as land or house acquisition, to loan or debts repayments, and to traditional activities such as weddings, festivals and family celebrations. Remittances also help to promote community development such as, building a new mosque, a new school, and so on. Finally, they play a key role in mitigating the effects of natural disasters, such as the latest cyclone (*Sidr*) that ravaged the country in 2007. In conclusion, remittances appear to be economic because they have a significant positive economic impact on the receiving families and local communities.

2) Secondly, the remittance practice seems to be economically motivated because Western tradition understands migration to be a movement from South to North, from a poor to rich country, from rural to urban regions. Likewise, immigrants are generally characterized as poor

(ethnic) individuals with limited prospects in their country of origin, who seek higher wages in order to survive. By default, remittances are seen as a Northward direction, flowing from rich to poor countries. From this general conclusion, it is not surprising that remittances are seen as an economic exchange because their financial contribution brings not only an important source of income for the receiving families but also, they have the potential to maintain co-insurance between families and to buy assets.

3) A third but not least reason is that remittance practices have significant economic consequences at the macro level. In 2007, remittances amounted to US\$ 240 billion – up from \$221 billion in 2006 and more than twice the level in 2002. Over the last decade, remittances have outpaced private capital flows and official development assistance (World Bank 2006). The true size of remittances, including unrecorded flows through formal and informal channels, is thought to be even larger. Remittances were more than twice the level of official development assistant (ODA) flows to developing countries in 2007. In many poor countries, they are the largest source of external financing (World Bank 2007). In addition, the 2007 IMF report stipulates that remittances are perceived as being more stable than other external flows. To the extent that migrants are motivated by altruism and send more money home in times of economic uncertainties, remittances may actually be countercyclical. The stability of these transfers allows developing countries to lower borrowing costs in international capital markets by securitizing future flows of remittances. In 2005, the top three recipients – China, India and Mexico – accounted for more than one-third of the remittances to developing countries. Among the top 25 recipient countries, three of the eight countries are in South Asia, with Bangladesh, India and Pakistan being on the list (World Bank 2007, IMF 2007).

Once again, these three reasons justify, rather convincingly, the economic predominance in understanding remittance practices. If economic arguments provide useful conclusions to the extent that they prevail as an explanatory model in the migration field, why then are they inadequate as a justification for the persistence of remittance practices?

I choose three reasons to expound the inadequacy and simplicity of these arguments. First, the content of what is exchanged in remittances is *random*. The fact that it tends to be predominantly money over other material goods is less meaningful than social scientists want to believe. The problem, however, is that money is conceptualized only in terms of its economic nature; that is *quantifyingly*; it is seen as an “*entirely homogenous, infinitely divisible, liquid objet, lacking in quality*” (Zelizer 11: 1994 [1997]). Yet Zelizer insists that both money and intimate relationships are obviously connected rather than belonging to hostile worlds (Zelizer 2005, cited in Singh *et al.* 2010). In an article on remittances as a currency of care, Singh *et al.* draw on several insights from the sociology of money to argue that money not only does have cultural and social significance beyond utility, but also it shapes and is being shaped by social relations and cultural values that make different kinds of monies qualitatively distinct (Zelizer 1979, 1985, 1989, 1994, 1998, cited in Singh *et al.* 2010). For example, in an article on single female migrants, Santi Rozario (2005) makes this point clear when she describes the issues involved with the position of unmarried women in relation to migration and remittances. In the absence of a husband (who typically is the bread earner) and children, the money these unmarried migrant women sent back home is seen as problematic by the Bangladeshi families and communities, who usually attribute the role of the care provider to that of a male. The provenance of the remittance is put into question and unmarried women’s sexual status is constantly doubted. One of Rozario’s

respondents explains that these women are considered ‘not a “good” woman.’ Indeed, in Bangladesh, not only is the role as a household provider traditionally held by the man but also, Dipti’s status as unmarried and childless makes her immoral (Rozario 2005). As Singh *et al.* argue, money is not only a measure of calculation, but also one of mental interpretation (Zaloom 2003, Guyer 2004, Maurer 2007, Singh 2008, cited in Singh *et al* 2010).

An example illustrating this complexity is found in *The Islamic Moral Economy*, another sociologist of money, Karim A. Shafiel (2010) who shows how Islamic money (and the Islamic economic system in general) is predicated upon the theological doctrines and values promoted by the *Qur’an* and *Sunnah*, which differ fundamentally from its conventional secular counterpart. For example, while equitable distribution of wealth is structured around class struggles between capitalists and the proletariat in the West, the Islamic Moral Economy requires a divinely ordained mandate that requires all Muslim to participate in the redistribution of wealth through *zakat* and *sadaqah* or religiously prescribed alms-giving and general gifts or charity respectively (2010: 1). In this case, money given as a form of charity has a *legal* mandate in the *Qur’an* and is, therefore, an act that is intrinsically Islamic; one that tests one’s faith as a good Muslim. Here, the fact that it is money that is exchanged does not matter so much as the obligatory act of providing universal care for all individuals in need as proscribed by the Islamic moral economy model. Shafiel’s interpretation is particularly interesting in the case at hand because my study involves a group of Bangladeshi male immigrants whose predominant religion is Islam and who adhere to its principles. Indeed, I observed the importance of the religious dimension through my respondents’ accounts when all of them pointed to specific Islamic responsibilities and values, which they believed to motivate their remitting practice. For instance, in the case of a male,

being the care provider was often interpreted as part of being, Singh *et al.* write, a “good son.” A Bangladeshi man I interviewed in New York highlights this point in the following verbatim:

We Bangladeshi people must send money because it is our responsibility. It's not that you like or don't like. It's a cultural system. We come here because we have to send money. It doesn't matter where I go, to Middle East, to Dhaka City, or to America. Then, people who they come and they say, “your son he don't send. He is a bad son. He's bad Muslim.” It doesn't look good you know. It is normal in my culture. You're the son, you must take care of your family. I know some people they don't give but we Bangladeshi people we don't like people if they don't send. In my country, we don't like people who they don't give. If you don't help your father and your mother, in my country, it is not good. You're not doing your duty.” [Respondent 31]

This quote demonstrates that money expresses more than quantum. It responds to a code of conduct that is based on mutually agreed patterns of social relations and positions within the family. In fact, as illustrated by all respondents throughout fieldwork, what emerged as a constant theme from my interviews was the idea of accomplishing their duty [daitto]– that of being the care provider which in turn, helped them to maintain their social role within the family and community back home.

The second reason I find to be inadequate in understanding the remittance practice only in terms of its economic value lies in the fact that we often assume a Northward direction of remittance flow; that is, from rich to poor countries or places. Yet the opposite has been observed but little has been written in that regard. A few exceptions, like World Bank Economist Dilip Ratha (2009) who specializes in remittance flows wrote that the current crisis has produced “reverse remittances in the case of migrants who are left without work or with less work than before, but

who choose to remain in their adopted countries. To fund their living costs, some of these migrants are forced to spend savings they have previously sent home” (Yale Global Online 2009). This phenomenon has been observed in Mexico and the Dominican Republic where remittance outflows are transferred to the U.S. though empirical evidence is needed to support this claim (World Bank 2009). While these results come from anecdotal media reports, they deserve attention because they not only show the extent to which economics is a pervasive tool of analysis to explain the remittance practice but also because this insistence on economics may be responsible for the lack of empirical evidence on such a phenomenon (which in part is due to the fact that remittances are measured in quantity). However, if we follow Levitt’s (1998) definition of “social remittances” which include not only money but also gifts, ideas, practices, identities and social capital, then my guess is that immigrants and families in the origin country do exchange reciprocally social remittances in profound ways. To say it slightly differently from Levitt, remittances may be “social” in their content but structurally speaking, the practice of remitting involves a complex set of relations of exchanges that are *culturally and historically motivated*. In that sense, the existence of ‘reverse remittances’ becomes undeniable and their difficulty in measuring them *quantitatively* incontestable. It sure is easier to gauge the amount of dollars remitted to Bangladesh than to calculate the amount of obligations, responsibilities, values, traditions, hierarchy, emotions and so on that structure the remittance practices. Although difficult to measure, evidence from fieldwork attests to ‘reverse remittances.’ Out of 65, 22 Bangladeshi men and women I interviewed in New York told me that their families send them gifts and foods and sometimes money from Bangladesh. One of them explained,

For me, you see, it is not the same. I’m not poor. My family is well-to-do in Bangladesh. They pay me my ticket and they help me to finance my education here. So I don’t need to send money. I just send for Eid Mubarak and Zakat

because it is my duty in my country. And also I have to send sometimes money and gifts for festival seasons, things like that.”

With a joking tone, he added, *“You know in Bangladesh, there is always weddings there!”*

Another man said with emotions,

*My family they send me special clothes. You know Panjabi? It is too big here. They send me panjabis and sandals. Sometimes shirts too. They also send me special things, like rice. You know some special emotional feelings. Like last month, my brother back from my home and my mother sent me some rice from my land in Bangladesh. And at the custom, half of it they took away from my mother. She was feeling very emotional and I sent this feeling back to my mother. The custom took it because the rice is not allowed to bring here. She was crying from there and saying, What can I do my son, what can I do?
[Respondent 13]*

The third reason that leads me to believe that economics as a tool to explain the remittance practice is simplistic rests on the fact that the economic consequences of exchanging money, namely contributing to the GDP, is *unintended*. When immigrants send remittances, they do not do it because they want to contribute to the GDP or compete with foreign aids. They are sending remittances for *local* reasons. One respondent puts it the following: *“It’s a tradition. When we send remittance, in our mind, we don’t really care why or how much we send. You always hear in Bengali news, “send remittances, it is your duty!” But for me, we care about what kind of life we can provide for our family because it is our duty.”* [Respondent 15]

Thinking of the remittance practice in terms of their economic consequences is not unreasonable given that it is deeply rooted in a Western functionalist tradition – a method of explanation, which identifies the causes of a phenomenon only by its consequences and functions.

Economists, but also increasingly social scientists see the behavior of individuals to take its origin in a fixed set of choices so as to maximize utility. Based on this reasoning, they then predict real-world situations to be the result of individual actions (Amalric and Banuri 1995). Based on the same logic, remitters are understood as people who seek to maximize their earnings, which is why they migrate in the first place. They remit money and things (that have quantitative values) because those financial transfers improve their lives locally (at home and communities) and nationally (economic development). Remittances have a function: they help improve local and national economic conditions of developing countries as a result of which, all migrants send remittances to maximize their live conditions and minimize risks. There would be nothing wrong to assume such a universal (and linear) economic explanation if it weren't for its reductionist vision of reality, which lets slip at least two important facts. The first is that remittances' contribution to GDP is *incidental*. People do not send remittances to contribute to GDP. Migrants send remittances *primarily* to their families left-behind because they have pre-existing relationships that were formed prior to migrating and for any relationship to sustain, there has to be a system of value that ensures its continuity such as norms of obligations and responsibilities towards the members engaged in that relationship. These aspects of life are absent from functionalist inclinations, and if they are present at all, they are invoked only instrumentally.

The second fact is that while the remittance practice may improve local and national economic conditions, migrants' motivations vary a great deal across groups of migrants. The linear model economic theories privilege does not account for these variations. For example, while some people send remittances because their families left behind need to eat, one may wonder why some groups of migrants still send even if their families left behind are in comparatively better

financial situations, as my case study reveals. Another intriguing question is that of some migrants who feel compelled to send remittances so as to deprive themselves, as seen in the example of temporary migrant workers in the Middle East who, as one informant told me, are ready to break their backs so they can send every penny to their homeland. In short, migrants may have various reasons for sending. One may remit money because his/her family is poor; because his/her extended family or friends have a wedding; because it marks a family's status; because it is a religious duty; because there has been a devastating cyclone; or simply because one feels emotionally obligated to do so. The remittance may be 'economic' in its content because it has an economic value and consequence. But the point I want to emphasize in this study is that the very act of remitting is motivated by forces that are embedded culturally and historically; they are what govern the remitting practices of immigrants. As a Bangladeshi in New York said to me, "*I am now the son of the family and I take the responsibility from here. I become the shoulder of the family. You see how the transition is here. I am the eldest son so I am responsible for my parents, plus the people back home. [Respondent 19]*" Here, his interpretation for the reasons he sends remittances does not necessarily mean that he is in possession of money or things. It implies that being a remitter comes with specific duties that are encoded into a system made of specific religious scripts and kinship obligations. Rather than pointing to an economic reason, the respondent stressed the importance of the social role he holds in the family and his commitment to it.

I agree with Bukasa (2010) who suggests that current remittance theories are limited because they focus on the life circumstances through which migrants are brought to send remittances. They do not analyze critically the underlying social and cultural dynamics that shape remittance practices as symbols of the inner self for their research subjects. In his view, Bukasa explains

that “*this is due to the fact that patterns of migration and remittances continue to be framed by an emphasis on their material and developmental impacts of developing countries and households, divisions of labor, the use of migration as a way of escaping economic hardship and seeking new opportunities, etc.*” (Orellana, Thome, Chee and Lam 2001: 578, cited in Bukasa 2010: 229).

REMITTANCES AND THE “MORAL ECONOMIES” FRAMEWORK

My interest in the concept of ‘moral economies’ came to my attention during the course of fieldwork in New York City. When asking respondents to describe their motivations for sending, their answers predominantly pointed to moral values in terms of family support and care, gender hierarchy, and charitable giving. One constant response from my interviews was the idea of fulfilling a moral duty and that of “being a good son” in terms of being the care provider. These testimonies were later confirmed by the families I surveyed in Bangladesh from September 2008 to April 2009 who rationalized the remittance-sending of their migrant son as a son’ duty towards kin. An older woman, in speaking of her son in New York, described the responsibility of her son: “*a cultural obligation that every Bangladeshi people when they leave they follow. We say it’s adab-kaida [good manners or showing reverence to elders³].*”⁴

As a result, I find four main reasons that make a moral economies approach adequate for understanding the motives behind the remittance practice among Bangladeshi New York

³ Translation from Bengali to English was done during fieldwork in Dhaka through the invaluable help of sociologist Dr. Kurshed from the Bangladesh Institute for Social Research (BISR) and with whom I have remained in correspondence. *Adab kaida* refers to prescribed Islamic rules of etiquette: “*refinement, good manners, morals, decorum, decency, humaneness*” (Firmage, Edwin Brown and Weiss, Bernard G. and Welch, John W. Religion and Law. 1990, page 202-3).

⁴ The families I interviewed in Bangladesh had a migrant member (or several) who were all male.

immigrants. First, the concept goes beyond the idea of a separate realm of “culture” from a realm of “economy” (Mitchell 1998, cited in Worthen 2007). Rather, if we follow Andrew Sayer’s definition, it reconciles the two worlds by showing the dialectical relationship between them; that is, how economic activities of all kinds are influenced and structured by moral dispositions and norms, and how in turn those norms may be compromised, overridden or reinforced by economic pressures” (Sayer 2004: 2; see also Sayer 2000). In that sense, it enables for an analysis of how remittance practices shape and are shaped by moral claims, norms, and values while at the same time highlighting how those norms may be reinforced by or re-articulated because of these economic practices.

The second motive for using a ‘moral economies’ framework rests in its emphasis on the fluidity, plurality, and constantly changing moral economies to modern societies. That is, it recognizes the practice of remittances to be grounded in contemporary settings rather than in a pre-modern ways of feeling, judging, and acting.⁵ In addition, it accepts that there is more than one way of thinking, feeling, and acting and that communities develop different values and norms (IMPRS). In the case at hand, moral economies is an adequate analytical tool because it takes into account the idea that remitters constantly re-negotiate their moral claims over what constitutes the ideal organization of their society, such as what constitutes ‘good’ or ‘bad’ citizens, what they should feel/do and not feel/do, and why all this matters (IMPRS). It shows that these values and ideals are not fixated in time but rather, that they are constantly re-worked in the face of economic

⁵ I borrow this idea from the International Max Planck Research School of Moral Economies, which states that “*In regards to the modernity of ‘moral economies’, we diverge from Thompson and Scott who introduced the concept to describe pre-modern and pre- or proto-capitalist ways of feeling, judging, and acting. Instead, we deliberately extend it to encompass modern societies (in their manifold shapes and modes). We hold that modern societies, too, are based on values and morals that refer to ideas of justice, fairness, reciprocity, and solidarity (Rawls 1971, 2001). [...] As to what modern societies actually are and which form they take, the School proceeds from a historical notion of modernity which pays close attention to its long-term development including rifts, shifts, changes, and variations.*”

<http://www.mpib-berlin.mpg.de/en/research/research-schools/imprsmems/research/research-statement>

pressures to adapt to new settings. This aspect is particularly important in the context of migration where transnational migrants continually have to negotiate cultural differences in both places – at home and abroad.

The third reason that calls for a moral economies framework is due to its recognition for what James Scott (1971) called ‘social arrangements’, i.e., patterns of reciprocity, forced generosity, sharing, division of labor, hierarchy. These cultural factors are crucial to the persistence of economic relations of South East Asian peasants and to the subsistence ethic. Although unlike Scott’s peasants, the men I surveyed came, for the majority, from an educated middle class background in their country, similar ‘social arrangements’ pervaded throughout their narratives and were heavily interwoven in their daily experiences. These men described their reasons for sending as an important part of the ‘give-and-take of family relationships’ (Singh, Cabraal, and Robertson 2010: 250). For instance, almost all respondents mentioned that sending remittances was a moral and religious obligation towards the family because sharing and redistributing the help once received from parents are all part of Islamic principles by which one should abide. This aspect of life is in line with Khan’s research on giving in rural Bangladesh where he finds that there are two general features dominating the way of life of Bangladeshis: (1) Sharing among themselves whatever goods and services they have and (2) Relying on a belief system that regulates and justifies their sharing behavior (Khan 1999: xx). Indeed, many respondents in my study referred to the Qur’an when they explained the origin of their feeling of obligation to send remittances. A moral economies approach helps to unravel these nuances.

The fourth reason that justifies for a moral economies perspective is that it can explain why the remittance practice persists in certain groups of migrants, such as Muslim migrants, even under the condition of a financial crisis. Since the resilience in remittances flows during the economic

meltdown came as an unexpected outcome, a moral economy perspective can complement some of the gaps in economic scholarships, not only by focusing on the moral dispositions and norms that influence and structure remittance practices, but also by identifying how the latter may be compromised or reinforced by economic pressures such as an economic crisis (Sawyer 2004).

To conclude, Bangladeshi immigrants who send remittances are not simply responding to a profit maximizing interest or an altruistic sentiment but as my data suggest, to norms and values, religious ideals and traditions that are shared by a ‘moral universe’ and whose significance in understanding remittance motives and its persistence in a contemporary setting is highlighted by a moral economies framework. As one respondent summarizes, sending remittance:

It's a tradition. When we send remittance, in our mind, we don't really care why or how much we send. We care about what kind of life we can provide for our family because it is our duty. It is like that in Islam. It is a Muslim tradition that if you're living a decent life, you are supposed to share your life and wealth with the poor and the needy. You don't ask "Why I give," you just do it. It is a rule. It is a religious rule. If you follow it right, it's good for you. If you don't, God will play tricks on you. [Respondent 42]

Thus in this dissertation, my argument is twofold. Firstly, the conceptualization of the remittance practice of Bangladeshi immigrants is culturally constructed and socially organized. Therefore, I emphasize that when focusing on actors who come from a culture other than the modern West, the remittance practice ought to be analyzed in terms of that culture's own system of symbols, with domains of privilege unique to it. Secondly, the remittance practice is shaped by a powerful moral economy of sharing through which kinship ties and religious scripts structure and maintain

shared moral claims over the provision of care and support and the social roles that are attached to it.

ORGANIZATION OF THE DISSERTATION

I open **Chapter 1** with the following puzzle: remittance flows to Bangladesh during the 2008 global financial crisis presented an exceptional case of resilience while most remittance recipient countries were experiencing a drastic decline, as was predicted by leading world economists (World Bank, Ratha 2009). My research question is the following: If the remittance practice were only economically motivated, as it is traditionally believed, why then did the remittance practice of Bangladeshi migrants show resilience during the 2008 global financial crisis? Adding to the economic arguments to explain such resilience, I suggest that a moral economies perspective is an adequate framework to understand the variations in remittance practices drawing from a group of Bangladeshi migrants in New York City. Several reasons justify this approach: 1/ It helps to understand better the dynamic between material and cultural forces that motivate Bangladeshi New York immigrants to send remittances while at the same time taking into account how both are shaped and articulated through social relationships; 2/ It adds to the economic literature by identifying moral aspects of economic relations and showing how remitters' ethics of giving, sharing, family care, and gender shape the remittance practice in a way that weakens the conventional altruistic and self-interest argument. 3/ It puts on equal grounds differing moral claims that groups of remitters have about what constitutes their well-being and that they seek to maintain (Wolford 2005).

In **Chapter 2**, I document the important theoretical contribution to the study of migration and remittances and analyze the ways in which researchers have theorized migration and remittances. There are three main schools of thoughts that have emerged during the last two decades: neoclassical economics (from the field of economics and development studies); the New Economics of Labor Migration (from the field of economics); and transnational approaches (from the field of sociology and anthropology) (Onica 2011). While the first two schools of thought share some similarities in terms of the theoretical arguments and the methodologies they employ, the transnational approach is the most integrative with respect to including non-economic factors (Onica 2011). The remittance literature emerges with the NELM literature and has mainly focused on the motives to remit, which can be grouped within two broad categories: an altruistic motive and a self-interest motive, with the latter typically represented as part of a self-enforcing contract between the migrant and the remittance-receiving party (or parties). Both altruism and self-interest motives could also work simultaneously. I show some of the limitations of these hypotheses and contend that the dominant analyses on remittance behaviors and the practice of remittances in general have been, and continue to be framed around economics, not leaving much room for sociocultural factors. Breaking from this tradition, but not completely, the transnational approach contests this view by including both macro and micro level analyses, such as political events, communication, transportation, structural constraints and opportunities within the sending communities, transnational migrant networks, decision-making processes within households (De Haas 2010). However, the transnational approach, like other theoretical models, continues to analyze remittances through their material and development impacts in developing countries and households. Thus, migrants are viewed as being part of a process of globalization

and conscious efforts of development, turning them both – migrants and remittances – into a profitable tool for economic growth.

I devote **Chapter 3** to review the impact of international migration and remittances in Bangladesh. In the first part of this chapter, I start with an overview of Bangladeshi international migration, with a particular focus on the Bangladeshi migratory pattern to the U.S. Based on this assessment, I present, in the second part of this chapter, the scope and impact of remittances from both migrant workers and the U.S. diaspora and its effects on the economic growth of Bangladesh. The third part of this chapter presents the case study – Bangladesh – by highlighting its puzzling resilience to the remittance global decline during the 2008 financial meltdown. I then draw attention to the main hypotheses experts advanced to explain such persistence and establish a critical assessment of these analyzes, showing how the main models – altruism and self-interest – are inadequate concepts. They are limited in that they do not account for 1/ the variations in the remittance behavior; 2/ the “disaggregation of the preconditions for remittances to be sent,” which refers to the fact that in order to send remittances, migrants must have potential receivers, and both the capacity and the desire to remit, which is rarely made a structural element of the analysis (Carling 2008: 584); 3/ the fact that the remittance practice is strongly affected by social and cultural institutions such as extended families, communities and local associations; and 4/ the fact that in the absence of any immediate necessity, some migrants who experience tremendous economic pressures at destination still send remittances, as observed in my data. I propose a new way to analyze the remittance practice, through a moral economies approach and argue that it is an adequate framework through which to understand the persistence of remittance practices during the global financial crisis.

Chapter 4 is divided into three main parts. The first part describes the context in which the research was developed and its problematic. As a qualitative study, I then explain, in the second part, the advantages of using multiple data-gathering techniques, which include: open-ended interviews, ethnography, focus groups. This research is somewhat “phenomenological” in its orientation for it relies on respondents’ perceptions of the remittance practice and their relationship to it in their everyday life (Mc Stay 2010). Having presented the research design and the two sites (New York and Dhaka City in Bangladesh), I highlight the importance of two field sites – New York and Bangladesh – to understand the remittance practice. I describe the data gathering procedure and its analysis. After collecting participants’ reflections on the remittance practice, I transcribed all interviews in addition to my fieldwork notes and synthesized the transcribed interviews by identifying common themes of their experiences in remitting. These themes provided me with a clearer understanding of the research project, which grew throughout the first phase of fieldwork. No particular theory was followed for the first phase but was later developed in the second phase of the study. However, maximum effort was made to ensure that my data was not influenced in any way by preconceived analytical categories. I spend the third section of this chapter doing a critical evaluation of some of the methods used in social science research in general that involves non-Western participants. I particularly draw attention to some of the Western methodological tools on which researchers rely and the discrepancies they engender in data collection. Finally, I end the chapter by arguing that there are other ways through which researchers may achieve trust and confidentiality than those prescribed Institutional Review Board protocols.

Chapter 5 is an in-depth analysis of the remittance practice of a group of Bangladeshi immigrants in New York through a moral economies approach. I begin the chapter by identifying and presenting some of the key sociocultural elements that are embedded in the remittance practice. Relying on evidence from fieldwork, I synthesize some of the main common themes came out as the most salient in the interviews with the Bangladeshi remitters. I establish that the factors participants consider to be determining in remitting are characteristic of a moral economy of care, which structures and maintains the practice of remittances. I then proceed with an in-depth analysis of the remittance practice by demonstrating how these sociocultural elements are embodied *consciously* by all actors who have a shared understanding of the benefits and costs that the remittance practice engenders. My findings suggest that Bangladeshi remitters' underlying motives are culturally specific moral concerns. These moral concerns are regulated by norms, values and emotions that are conducive not only to the well-being of the remitter's family and environment, but also to the formation of hierarchical and gender roles. Bangladeshi remitters invest in the remittance practice because the latter allows remitters to have control over their role as the main provider, enhancing at the same time their self-worth and reinforcing the hierarchical organization of the family. The remittance practice thus functions as a way to strengthen their self-esteem and to structure family ties. There are three mechanisms by which to analyze this outcome: 1/ the practice of remitting enables Bangladeshi migrants to maintain their role as the main provider, thereby guaranteeing hierarchical roles; 2/ sending remittances served as a strategy to maintain status and honor in Bangladesh; and 3/ not sending has social and affective consequences in both New York and Bangladesh.

I conclude the dissertation by resolving the puzzle posed at the beginning of this project. 1/If the remittance practice were understood solely as economically motivated, then we would expect the

global financial crisis to reduce the remittance inflow for all countries, including Bangladesh. The results suggest that when confronted to adversity, such as a global economic crisis or a cyclone, Bangladeshi immigrants are more likely to invest in family ties by way of sending remittances instead of not sending at all. Such an investment allows remitters to maintain their role as care providers, thereby increasing their self-worth and reinforcing gender roles at a local and global level.

In other words, investing in family and community ties is less risky than not sending at all, even when faced with economic constraints because it guarantees males' remitters social roles as care providers.

Figure 1 Map of Bangladesh



CHAPTER I

INTERNATIONAL MIGRATION AND REMITTANCES OVERVIEW:

BANGLADESH AS A CASE STUDY

INTRODUCTION

Since the 1990s, remittances have played an increasingly important role in the national economy of Bangladesh. World Bank data report that in 2010, Bangladesh ranked second to India (\$55.0 bn) as the top remittance recipients in South Asia, with \$11.1 billion and even precedes Pakistan (\$9.4 bn).⁶ Remittances are now competing with the RMG industry as the largest source of foreign currency earnings for Bangladesh economy and are higher than net foreign direct investment (FDI). For example, data from the Bangladesh Central Bank show that export earnings from RMG in 2003 were estimated at US\$ 2.29 billion while net earnings from official remittances reached US\$ 3.063 billion (Siddiqui, 2005). Furthermore, the WB calculated that in recent years, remittance inflows to Bangladesh has been crucial in stabilizing the current account surplus, despite a widening trade deficit (World Bank 2010).⁷ A large proportion of remittance flows to Bangladesh come from the earnings of Bangladeshi workers in GCC countries although Bangladeshi diaspora remittances from developed nations also represent a large and steady amount.⁸

⁶ It is important to note that the remittance figures reported in this section represent those that have been officially recorded by the central bank of Bangladesh and the World Bank. However, it has been reported by various sources (e.g. researchers, the media and banking channels) that a significant amount of remittances circumvents banking channels due in part to better rates, time saving, low transaction costs and ease of remittances. Some sources estimate that the size of unofficial remittance may be around the same as official records of remittances (Rahman 2009; Siddiqui 2004).

⁷ The data are borrowed from the world bank website: <http://blogs.worldbank.org>

⁸ GCC countries include: Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates.

Although at a more moderate pace, the growth trend showed remarkable resilience in the face of the global financial crisis of the late 2000s. Contrary to expectations, official remittances to Bangladesh in fiscal year (FY) 2011 were the highest in the country's history, rising 6 percent from the previous year to total over \$11.5 billion, and representing about 13 percent of the country's gross domestic product (GDP). Remittances were more than nine times the level of foreign direct investment flows into the country and also about four times more than the total foreign aid received (Kibria 2011). These figures show that even though the economies from which the bulk of remittances originate have been severely hit by the recession to a greater (US and UK) or lesser (Saudi Arabia and UAE) extent, Bangladeshi migrant workers continued to remit funds in record amounts even in a time of crisis (Yale Global 2009). In fact, while most remittance recipient countries saw a decline in their remittance inflow, Bangladesh was one of the few countries to experience a remarkable resilience. Why this resilience?

Adding to the economic hypotheses, this chapter is an attempt to answer this question, suggesting that a moral economies framework is better suited as a model of explanation. Before proceeding with the discussion however, I first introduce the country by brushing a brief portrait of its political, ecological, and economic profile. In order to contextualize remittances and their impact on the Bangladesh economy, I then proceed with a presentation on the patterns and nature of Bangladeshi migration globally, drawing particular attention to migration patterns to the U.S.⁹ I outline the economic impact of remittances on the country. I devote the third section to a critical analysis of the main hypotheses that explain the motivations behind remitting.

⁹ Among the large migration flows from Bangladesh, the country shows three distinct trends – emigration for settlement to Europe, Australasia, and North America; contract labor migration to Middle-Eastern and a few South-East Asian countries; and the movements of people in border areas. This chapter is mostly concerned with the first trend.

A). BANGLADESH COUNTRY PROFILE

1). HISTORICAL BACKGROUND: A BRIEF PRESENTATION

Bangladesh is a fairly recent Muslim nation with a very old culture. Following the end of about two hundred years of British colonial rule, India partitioned in 1947, resulting in the emergence of two independent countries, Pakistan (including an erstwhile East Pakistan) and India. During the partition, followers of both religions were given the option to choose either of the new countries as their homeland. Although a large group of people were able to choose their 'new country' in terms of their religious affiliation (Hinduism or Islam), many of them stayed in their place of origin and became religious minorities in their own countries.

The people who lived in the erstwhile East Pakistan, the Bengalis, whose political tensions with (West) Pakistan deteriorated over the few years that followed the partition waged a fierce battle for independence against neo-colonialism of the West Pakistani rulers. Whereas religion influenced the first movement for independence, this time, language justified the second struggle for independence. In 1971, East Pakistan became Bangladesh – the “land of the Bengals,” which emerged as a new independent state from Pakistan, with Bengali as its national lingua franca. Today, Bangladesh is a Muslim majority nation with almost 90% of its population who adhere to the religion of Islam.

The political instability of Bangladesh, along with its ravaging poverty, famine, floods and overpopulation stigmatized the country with a rather inglorious image, which was further

reinforced by the American Secretary of State Henry Kissinger's brazen quote – the “*bottomless basket*” case (Mannan 2010: 11). But with its recent performance in the economic sphere and particularly with its resilience to the 2008 global crisis, Bangladesh is, if anything, but a hopeless case. It has recently proven that its economy can bypass a global financial crisis; its economic growth can outpace its population growth; its ability to withstand disasters led by recurrent floods and cyclones is much to be desired than the American government's failure to overcome the Katrina's disaster; its microfinance movement led by Nobel Prize Laureate Muhammad Yunus can be a worldwide model of poverty alleviation; and that its recent resilience to remittance flows during the 2008 global financial crisis can be a role model for those developing countries that saw their transfers decline dramatically. Perhaps a more appropriate terminology to describe the country is that of a “land of contrasts” (Mannan, 2010: 10). According to Amartya Sen, Bangladesh “*is variously described as a land whose ‘granary is full of rice’ and ponds are full of fish’, but it is also a land that experiences famine and poverty*” (Sen 1981, cited in Mannan 2010).

2). SOCIO- ECOLOGICAL CHALLENGES

Bangladesh is surrounded almost entirely by India to the East, North and West and by Myanmar to the southeast. The South is bordered by the Bay of Bengal. The physical particularity of Bangladesh lies in its deltaic zones, which forms at the confluence of the Ganges, Brahmaputra, and Meghna rivers. One-third of Bangladesh's physical space of fifty-five thousand square miles is comprised of water in the dry season, while in the rainy season up to 70 percent is submerged. Bangladesh also has both the world's largest delta system and the greatest flow of river water to the sea of any country on earth. Due to the snowmelt in the Himalayas' that overfeeds the three

rivers part of the year and because of the monsoon that travels north from the Bay of Bengal around the month of June, the slightest climatic variation can inundate a substantial amount of the country on a yearly basis. Excessive deforestation between the Himalayas and Bangladesh has further worsened this already ecologically unstable region.

Monsoon rains add dramatically to the flooding situation in Bangladesh. From October to April, winds carry heavy rains, which represent over 80% of Bangladesh's yearly total rainfall. Still considered a heavily dependent agrarian society, one can only imagine the impact these floods have on people's crops and lands. Approximately 20-25% of Bangladesh's territory is inundated during the monsoon season. Such flooding provides fertile agricultural land and the floodplains are densely populated and intensely utilized. On the other hand, during the last half-century at least eight extreme flood events occurred affecting about 50-70% of Bangladesh's territory with far reaching negative impacts on human life and the national economy.

Poverty whose haunting presence terrifies the poor as much as the rich is also believed to be a curse on the country. According to the United Nation Development Program (UNDP), today Bangladesh ranks 140th as the world's poorest country on the 2007-2008 Human Development Index. Compressed into a California-size territory of 55,598 square miles, the country bears a population of over 162 million inhabitants – one of the world's most densely populated countries (2,200 people per square mile). Of the total population, 68 million (45%) live below the national

poverty line, and 25% of those are classified by the government as ‘extreme poor’.¹⁰ While the majority of Bangladeshis live in rural areas, at present 38 million (25%) live in urban areas, of whom 32 million (84%) live in slums and only 51% have access to adequate sanitation facilities.¹¹

As seen above, Bangladesh faces enormous challenges, notably those of achieving accelerated economic growth and alleviating the massive poverty that afflicts near half of its population. However, various strategies for meeting these obstacles have included a shift away from state-bureaucratic controls and industrial autarky towards economic liberalization and integration with the global economy, on the one hand, and building human capital and empowering the poor, on the other. In fact, Bangladesh remarkably improved both its economic performance and its human development indicators beginning in the 1990s. Even with a significantly reduced and declining dependence on foreign aid, the economy began a transition from stabilization to growth. The growth of GDP had been relatively slow in the 1980s by the standard of the contemporary south Asia, at about 3.7 per cent a year; but it accelerated to 4.4 per cent in the first half of the 1990s, and to 5.2 per cent in the second half. The acceleration in per capita

¹⁰Poverty line or poverty threshold is measured by the minimum level of income deemed necessary to achieve an adequate standard of living in a given country. Martin Ravallion, Shaohua Chen and Prem Sangraula, “Dollar a day Revisited” in *World Bank Economic Review* Volume 23, Number 2-2009-Pages 163-184.

In Bangladesh, income poverty is determined by comparison of household income to a poverty line estimated, using a normative food basket and price attached to each unit of food items. The absolute poverty line is set at the level of the expenditure needed to provide a balanced minimum diet of 2,110 calories with a 30 percent (of poverty level income) allowance for non-food basic needs. From Mahabub Hossain in a paper he presented at a conference on “Employment, Growth and Poverty Reduction in Developing Countries”, organized by the Political Economy Research Institute, University of Massachusetts, Amherst in honor of Professor Azizur Rahman Khan, March 27-28, 2009.

¹¹ Source from Country Profile from Business for Development Millennium development:
<http://b4md.com.au/country.asp>

income was more marked because of the slowdown in population growth from an average of 2.4 percent per annum to 1.5 percent between the two decades.¹²

Despite the positive track record, Bangladesh's major economic problems generally include, a low per capita GDP growth on a yearly basis, a high unemployment rate (about 35%) and a constant current account deficit. In addition, Bangladesh faces considerable development challenges. I showed in Chapter 1 that 56 million people still live below the poverty line. The country's vulnerability to the vagaries of weather makes up for 60% of the worldwide deaths in the last 20 years. Poverty and malnutrition have been constant, and the quality of governance has hampered the effectiveness of expenditure and the distribution of public services.

3). ECONOMIC STRENGTHS

To overcome these challenges, the government has traditionally relied on three major sources, which include:¹³ (1) exporting its natural resources as well as promoting its important textile industry; (2) encouraging emigration of unskilled, semi-skilled and skilled workers; and (3) offering various fiscal and monetary incentives to attract foreign direct investments (FDI).¹⁴ International aid represents yet another major source of savings. Table [9] and [10] show the major sources on which the Bangladesh Government relies for its national economy, including FDI, exports and emigration.

¹²Isher J Ahluwalia, Wahiduddin Mahmud, 2000. Their article can be found at the following address: http://www.ergonline.org/30th_april/april_30/epw/reprint_series1.pdf

¹³ Another common feature of Bangladesh is its large expat community, implanted throughout the country. Since its birth, Bangladesh has been attracting over 26,000 officially registered NGOs. Together with Foreign Aid, NGOs contribute a large portion of the country's economy as well as they play a key role in socioeconomic advancement.

¹⁴ Journal of Developing Areas, The Fall 2006 by Rahman, Matiur, Mustafa, Muhammad, Islam, Anisul, Guru-Gharana, Kishor Kumar.

***Table 1. Bangladesh's profile in the face of globalization FY 1980/81 to FY 2007/2008
in US\$ m***

	FY1980/81	FY1990/91	FY2000/01	FY2006/07	FY2007/08
1. Export (X)	725	1718	6467	12,154	140,88
2. Import (M)	1954	3472	9335	17157	20,217
3. Remittance (R)	379	764	1882	5978	7915
4. ODA disbursed	1146	1733	1369	1565	1873
5. FDI (net)	NA	24	550	793	650
Total (1-5)	4204.0	7710.5	19,603.4	37,646.3	44,743.8
GDP (current price)	19,811.6	30,974.8	47,306.0	67,714.0	78,996.9
Degree of openness (X + M as % of GDP)	13.5	16.8	33.4	43.3	43.4
Extent of globalisation	21.2	24.9	41.4	55.6	56.6

Sources: Centre for Policy Dialogue (CPD) England 2009.

Table 2. Flow of international migrants annually

International Migration	
Total immigrants ^a	1,085,345
Total refugees ^a	26,942
Total emigrants ^b	4,885,704
Skilled emigration rate, tertiary educated ^c	4.7%
Average annual net migration ^d	-114,000

Notes: ^a2010; ^b2005; ^c2000; ^d2005-2010

Sources: MPI 2010; International Migrant Stocks 2009; World Population Prospects 2008; Migration and Remittance Factbook (World Bank) 2008.

External resources consist mostly of exports and remittances sent by immigrant workers and Bangladeshi diasporas. According to a 2007 IMF Report, garment exports and remittances from Bangladeshi working overseas, mainly in the Middle East and East Asia, are today the main source of economic growth. In 2001, exports consisted of 13.78% of GDP and annual workers remittances (as % of GDP) rose from 1.35% in 1980 to almost 5% in 2002 (Miyan 2003). In the following section, I briefly brush on the economic impact of Ready-Made Garment (RMG) sector and remittances on the national economy of Bangladesh.

Bangladesh's total exports and services amounted to 13.97 billion USD, and make up 20.3% of the GDP. These exports flow mainly to USA, Germany, UK, France and Netherlands. Although the country is heavily agrarian (almost 75% of the population is engaged in agricultural activities, in particular the production of rice) and still remains the main employment provider, with the highest contribution to the GDP, there is a large export garments manufacturing sector, which along with migrant remittances from abroad have occurred since the 1980s (Kibria 2010). Bangladesh also exports frozen fish, jute, leather and tea but the main exports are mainly ready-made garments. Gross revenue from garments exports, 12.3 billion USD in 2009, ranks as the highest foreign exchange earnings for Bangladesh. However, if we account for costs of raw materials, remittances (US\$ 9.7 billion USD in 2009) contribute more to foreign exchange earnings than net earnings from garment (Siddiqui, 2003).

The RMG sector has grown tremendously over the past 20 years, generating associated increases in employment, which has simultaneously contributed to poverty reduction and a rise in export earnings. RMG industry's share in export earnings rose from just over 10 percent in 1984 to almost 76 in 2006. In addition, RMG exports accounted for more than 81 percent of the growth in the value of exports during that period (IMF 2007).

As mentioned in this section's introduction, migrants (particularly migrant workers) along with their remittances, represent yet another significant contribution to Bangladesh's economy. The contribution of remittances to the domestic economy remained high in 2009, despite the 2008 economic recession. Bangladesh is an important labor surplus country, putting it on the supply side of the global labor market and at the fifth position among the top remittance recipient countries in the world. As a result, the economy is heavily dependent on migrants' earnings in the Gulf countries and Western countries. In 2009 fiscal year, total remittances (i.e., USD9.7

billion) accounted for 11 percent of the GDP compared to 10 percent of GDP in FY08. As per the latest statistics, more than 6.0 million Bangladeshis are currently working abroad. About 65 percent of these workers are semi-skilled (16 percent) and low-skilled (49 percent). Two-thirds of the migrants work in Middle East countries, mainly in Saudi Arabia, Kuwait, Qatar, and United Arab Emirates (Table 3). They constitute 25.3 percent of the total labor in those countries and contribute 63 percent of the total remittance inflows in Bangladesh. The inflow of remittances from these countries more than doubled from USD2.4 billion in FY04 to USD6.4 billion in FY08, as a result of the construction boom in the Gulf, especially in Dubai (World Food Programme, April 2010).

While the contribution of remittances from migrant workers is high, remittances from the Bangladeshi diaspora – rarely discussed in the remittance literature is also high (for further detail, please see the following section C). According to Siddiqui’s IOM report (2004), the Bangladeshi diaspora from the U.S. send a significant share of their earning to Bangladesh, (Siddiqui 2004). In terms of remittances flows to the U.S., Siddiqui observes that the Government of Bangladesh greatly benefited from certain U.S. Government policies. For example, after September 11, the U.S. Government was strictly monitoring the financial flows from and to the U.S. This has resulted in a major increase in financial flows through official channels to Bangladesh. Siddiqui further reports that the rate of percentage increase in yearly remittance from the U.S. since 1997 to 2001 ranged from 4.54% to 8.86%, totaling in 2002 USD 392.12 from USD 207.65 in 1997 (see table 2).

Table 3. Importance of Migrant Workers and Remittances

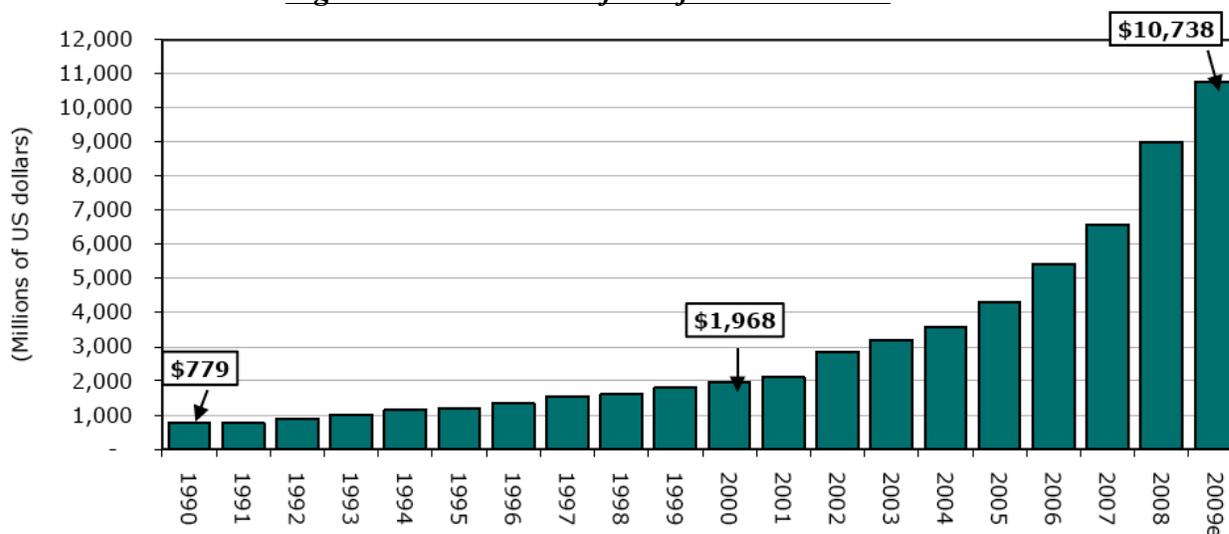
Sources of Remittances	Importance of Migrant Workers	Share of Bangladeshis in	Share in Total Remittance Inflow (%)
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	and Remittances Labor Force (Million)	Labor Force (%)	
Kingdom of Saudi Arabia	6.7	27.8	30
Kuwait	2.2	14.2	11
Qatar	1.1	10.0	4
United Arab Emirates	3.3	33.4	14
Bahrain	0.5	26.2	2
Oman	0.9	23.8	3
Total	14.7	25.3	63

Source: BBS (Statistical Yearbook) and Bureau of Manpower Employment and Training (BMET). (World Food Programme 2010)

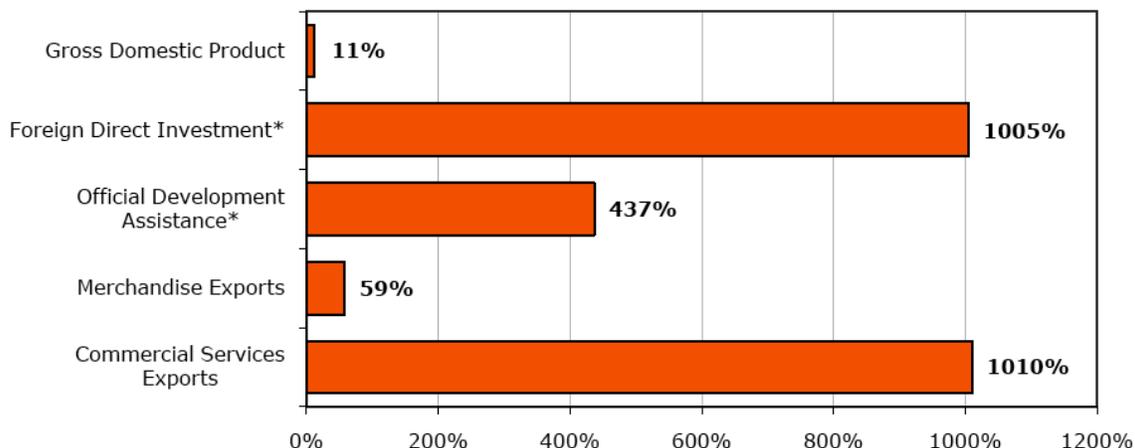
A more recent survey conducted by the United Nation Economic and Social Commission for Asia and the Pacific (UN-ESCAP) shows that annual remittances have now exceeded official development aid and foreign direct investments in Bangladesh (Al Hasan 2006). Table [11] and [12] compare remittances to other financial inflows showing the extent to which remittances flows contribute to a country's inflow of foreign exchange.

Figure 2 Remittances inflows from 1990-2009



Sources: MPI 2010; Remittance Data, Development Prospects Group, World Bank 2010.

Figure 3 Remittances inflows as a share of selected financial flows and GDP 2008



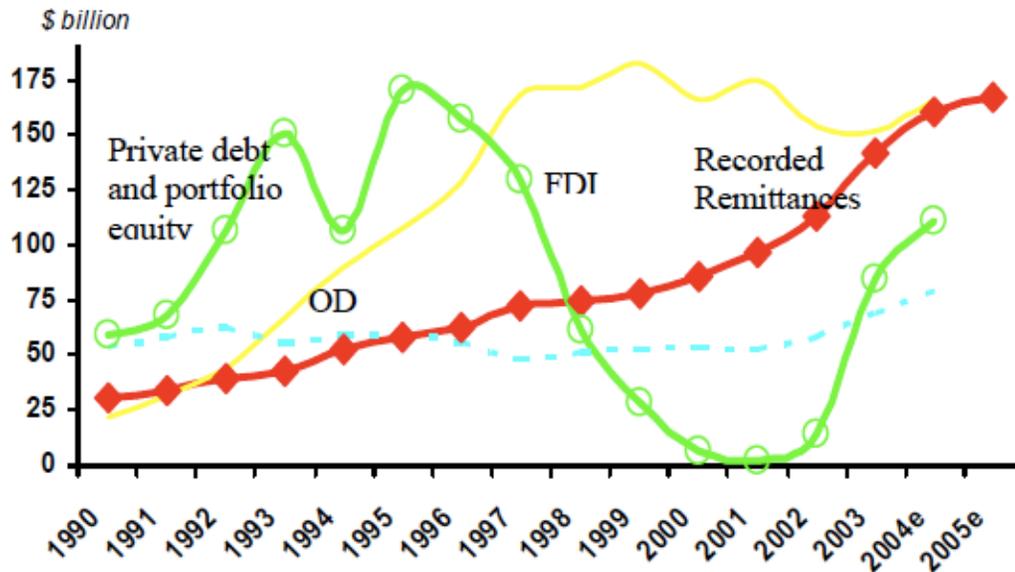
Sources: MPI 2010; International Trade Statistics, World Trade Organization 2009; Remittances Data, Development Prospects Group, World Bank 2009; World Development Indicators, World Bank 2009.¹⁵

The impact of remittances at the household level is also significant. Studies have reported that during migration, the total income of migrant households increased by 119 percent; remittances constituted 51.12 percent of the total income of these households. Remittances contribute significantly in getting better access to healthcare, education, land and food consumption (Bruyn 2005; Siddiqui 2003).

The figure below compares the remittance flow to developing countries with three other sources of finances (private debt, Foreign Direct Investment and ODA). Note that while remittances grow consistently, the other three sources of earnings are unstable.

¹⁵ FDI and ODA rates are based on 2007 data.

Figure 4 Remittance flow to developing countries



Sources: GEP 2006 World Bank; Royal Danish Embassy in Dhaka 2009.

These figures show the significant impact of remittances to the economy of Bangladesh. Let us now turn to the patterns of migration from which these flows of transfers originate.

B). INTERNATIONAL MIGRATION FROM BANGLADESH

1). PATTERNS OF MIGRATION

International migration has a long history in Bangladesh.¹⁶ Historical accounts suggest that ancestors of the Sinhala population of Sri Lanka have migrated from the territory that now constitutes Bangladesh. Data show that with the beginning of British colonialism in the eighteenth century, many Bengalis migrated to Assam and Myanmar to work in tea plantations.

¹⁶ A large part of Bangladeshi migration research has concentrated on rural-urban migration patterns within the country's borders. In this chapter, I discuss international migration, with a special emphasis on the recent trends of Middle Class migration to the US particularly and a general overview of labor migration to the Middle East and Southeast Asia. I, therefore, do not deal with internal migration in Bangladesh; nor do I include its recent phenomenon of Internally Displaced Persons (IDP), which is beyond the scope of this research.

Migration to industrialized country, especially to the West also goes back to the colonial past of Bangladesh. During the 18th and the beginning of 19th century, sailors originating from the southeastern parts of East Bengal (Chittagong and Nohakali) were slaved into the British navy, becoming the main source of labor on British ships that traded goods from Calcutta (Kolkata) to all over the world (Sikder 2008). Another section of these migrants came from Silhet, the tea plantation region, which borders Assam in the North East. They were usually landless peasants whom the British navy recruited to work as cooks and domestics on board. Although working conditions on the ship bordered slavery, many ship jumpers used this “opportunity” to escape poverty and migrate to the destination ports, such as Myanmar, Singapore, Hong Kong, the US and the UK. Because of British colonial ties, many Bangladeshis, especially Sylhetis settled in England, in cities like London, Liverpool and Bristol. These migrants came to be known as the *Londonies*¹⁷ (Londoners), the pioneers of a mass migration” (Adams, 1987: 30).¹⁸.

Following the partition from India in 1947, a wave of more than three million Hindus migrated to India while at the same time, almost 900,000 million Muslims migrated in the opposite direction, from India to what would become East Pakistan. Flows of migrants continued within and across its shifting political borders. After its independence in 1971, Bangladesh experienced one of the greatest mass movements of people, who were either returning or escaping what was once known as their homes. Though migration then tended to be internal, it transformed into a new migration system, transforming “emigration from Bangladesh from a local into a nationwide phenomenon” (Knights 1996, Siddiqui 2003). Today, Bangladeshis continue to migrate to the

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¹⁸ For a complete review of Bangladeshi migration to England, please refer to Caroline Adams’ great and complete anthropological account of Bangladeshi migrants’ experiences. Caroline Adams *Across Seven Seas and Thirteen Rivers: Life Stories of Pioneer Sylhetti Settlers in Britain*, 1987 THAP: Great Britain. Most of the historical facts reported here are borrowed from her book.

West annually through various routes, such as workers, students, including later acquisitions of work visas; and others through family reunification (Sikder 2008).

Since the East-West split, the variability of Bangladesh economy, high unemployment and political instability have contributed to high level of movements both within and across its shifting political borders, turning the country into a natural labor-exporting country (Gardner 2005). Bangladesh has a migration rate of 2.53 persons per 1000 people, with an estimated total of 4 million Bangladeshis living and working abroad. Most Bangladeshi emigrants from Bangladesh move to the Middle East and Southeast Asia in search of low-skilled jobs, with a figure of 1,725,395 in 2003 (Haque 2008).¹⁹ There is another distinctive flow of Bangladeshis in England, North America, Australia, and Canada the United States. This group of immigrants, (which I refer to as the Bangladeshi diaspora) is composed of long-term and usually highly-skilled professionals.²⁰

2). TYPES OF MIGRANTS

Based on empirical research, three streams of migration may be observed, of which two are discussed at length – namely, temporary workers and the migratory movements to the U.S.

¹⁹ Khondker H. H. “New trends and changing landscape of Bangladeshi migration.” Retrieved from the following internet address: http://d-arch.ide.go.jp/idedp/ASE/ASE007000_005.pdf (the article does not provide a date). Khondker also published “Bengali-speaking families in Singapore: Home, Nation, and the World” (2008) in *International Migration* Vol. 46, Issue 4 177-1998, October.

²⁰ The definition of diaspora varies across social, political, economic and historical disciplines. Sociologist, Pnina Werbner (2005), emphasizes that diasporas are not just ethnic communities, in that, unlike ethnic communities, diasporas are more defined by civic engagement. Ethnic communities according to Werbner (2005) are more tied to a physical space, whereas members of the diaspora are more connected intellectually through feelings of co-responsibility and tendency towards active engagement in the welfare of the community or country of origin.

However, I choose to borrow the definition from Bangladeshi economist and migration scholar Tasneem Siddiqui whose work I borrow extensively in this dissertation. In a report she wrote for the International Organization for Migration (IOM) (2004), she focused on the Bangladeshi diaspora in the United Kingdom and United States and defines diaspora as a community of migrants that are settled (usually permanently) in host countries, and maintain a sense of identity, as well as different degrees of ties with the country of origin and with other members of the same diaspora (Siddiqui, 2004).

The first stream includes a very poor population of irregular immigrants who go to India whose flow has led to political tension between the two countries. The volume of these movements is hard to determine since it is mostly represented by undocumented migrants. These migrants are estimated to range from 3 to 10 million Bangladeshis who reside in India (Buchenau 2008, Kibria 2010).

The second stream and the most important to Bangladesh's economy is characterized by temporary migration, known as manpower, which represents one of the major national resources of Bangladesh. According to a report sponsored by the Royal Danish Embassy in Dhaka, starting in 1976, Bangladesh has emerged, over the years, as a notable exporter of manpower and a steady source of human resources to a number of foreign countries who need to import manpower from other countries. Indeed, Bangladesh is seen as a country with a huge labor surplus and has been exporting about 140,000 people annually, between 1976 and 2004, totaling 3.92 million people (Siddiqui 2003, Gardner 2005, Al Hasan 2006). These migrants work mostly in the Middle East but also in South East Asia and some industrialized countries. While some of these migrants include professionals, the vast majority are poor wage laborers who occupy the most vulnerable and low-paid positions, known as the 3Ds (dirty, dangerous, and difficult jobs). This migration flow started with the rising oil prices, which led to major infrastructure development in these oil-rich countries of the Middle East. As a result, governments of this region saw it as an opportunity for its labor demand, turning to Bangladesh for its labor-surplus. Migration experts argue that during the early years of the oil boom, professional and skilled workers were needed for the rapid development projects. In the 1990s, however, the gradual slowing down of development missions switched to a more unskilled labor to maintain the infrastructure that had been built and to serve as domestic workers (Al Hasan 2006).

The recruitment process in Bangladesh involves a complex network of inter-related formal and informal agencies. In addition, there are rules and regulations and administrative mechanisms that bring further complications to the process. The Emigration Ordinance, 1982 provides the legal framework for regulating recruitment and placement of migrant workers from Bangladesh. Bureau of Manpower, Employment and Training (BMET) was established in the year 1976 by the Government of the People's Republic of Bangladesh as an attached department of the then Ministry of Manpower Development and Social Welfare, with specific purpose of meeting the manpower requirement of the country and for export of manpower as well.

BMET is engaged for over all planning and implementation of the strategies for proper utilization of manpower of the country. With the government support, Bangladesh Association of International Recruiting Agencies (BAIRA), an association of approximately 700 member agencies, was established in 1984 with the aim of exploring job opportunities for skilled, semiskilled, and unskilled personnel. Furthermore, it serves to facilitate the migration process of workers and provide necessary information to them. It also advises the government on foreign policy in relation to current debates of manpower export (Royal Danish Embassy 2007).

The third flow of migrants is constituted of a diaspora made up mostly of the Bangladeshi elite and middle class income earners who have migrated to and live in Australia, New Zealand, North America and Europe. A smaller portion is found in Eastern Europe, Africa and Latin America. The size of the Bangladeshi diaspora is difficult to estimate due to the absence of accurate records of migrant communities and the mix of documented and undocumented migrants in some countries with newer and smaller diasporas. Figures from census estimates in certain countries do not reflect the true numbers as they exclude persons born to parents of

Bangladeshi origin, undocumented migrants, migrants in the process of changing their status, and so on (Siddiqui, 2005). A common agreement on the largest Bangladeshi diaspora in industrialized nations points to the United Kingdom and the United States (Siddiqui 2004). Siddiqui estimates that both countries include a population of 500,000 Bangladeshis, respectively. Table [3] presents the estimated number of Bangladeshi migrants who now live abroad permanently, either as citizens or with official documentation. However, other sources do not necessarily agree with some of these estimates²¹.

²¹ Khan in an article on Bangladeshi Diaspora notes that Siddiqui's estimates are based on educated guesses by government officials of Bangladesh, ethnic Bangladeshi press, and community leaders. While there may be some discrepancies between actual numbers and guesstimates of the U.K. diaspora, Khan states that adds that the U.S. figures have a far greater consensus between official and unofficial numbers. BRAC Bank officials and expatriate Mr. Ahmed state that the number of Bangladeshis in the US is close to 500,000. Safi rahman Khan is currently the Executive Director of the Bangladesh Freedom Foundation, an indigenous philanthropic organization . Prior to joining the foundation, he was engaged in work as the NGO Corporate Governance advisor to the Corporate Governance strengthening project (CGsp) at the Bangladesh Enterprise institute. His article, written for the Asia Pacific Philanthropy Consortium, is entitled "Diaspora Giving: An Agent of Change in Asia Pacific Communities?" There is no date available, though the data on which the author relies date from 2007.

Table 4. Number of Bangladeshi immigrants in some industrial countries

<i>Country</i>	<i>Number of Bangladeshi Immigrants</i>
<i>United Kingdom</i>	<i>500,000</i>
<i>United States</i>	<i>500,000</i>
<i>Italy</i>	<i>70,000</i>
<i>Canada</i>	<i>35,000</i>
<i>Japan</i>	<i>22,000</i>
<i>Australia</i>	<i>15,000</i>
<i>Greece</i>	<i>11,000</i>
<i>Spain</i>	<i>7,000</i>
<i>Germany</i>	<i>5,000</i>
<i>South Africa</i>	<i>4,000</i>
<i>France</i>	<i>3,500</i>
<i>Netherlands</i>	<i>2,500</i>
<i>Belgium</i>	<i>2,000</i>
<i>Switzerland</i>	<i>1,400</i>
<i>Approximate Total of these countries</i>	<i>1,200,000</i>

Source: The main source of this information comes from Tasneem Siddiqui's report (2004) Institutionalising Diaspora Linkage: the Emigrant Bangladeshis in UK and USA. She notes that these figures are based on Bangladeshi Government officials' own estimates who have firsthand experience with the immigrant community.

The above table presents the estimated number of Bangladeshi migrants who now live abroad permanently, either as citizens or with official documentation. It does not take into account those who are undocumented but who represent a large proportion as well (Siddiqui 2004). The following section focuses on the Bangladeshi immigration to the US.

3). THE BANGLADESHI DIASPORA FROM THE US

Nazli Kibria (2010) notes that “the late 20th –early 21st century period has been an important time of growth for the Bangladeshi American population, estimated at 143,619 (2007 American Community Survey)”.²² According to the US census, Kibria notes that there were 5880 foreign-born Bangladeshi in 1980, a number that increased to 21,749 in 1990 and 92,237 by 2000. The

²² Selected Population Profile in the United States (Bangladesh) (2007) United States Census Bureau.

characteristic of Bangladeshi migration is that it is represented by a high middle-class origin, as suggested by the generally high levels of education reported by foreign-born Bangladeshis. To understand the origin of Bangladeshi migration to the US, we can divide it into three waves.²³

The first one was composed of a small number of Bengalis who jumped ship boats in the 1920s and 1930s in the port city of Detroit, Michigan. Though the origin of these first migrants is still unclear, a significant portion of the present-day Bangladeshi community in the United States come from Sylhet and Swandip (an island district in the Bay of Bengal). Similar to those in United Kingdom, these early migrants were also illiterate men from landless peasantry (Siddiqui, 2004, Khan 2007).

The second wave of migration to the United States started in the 1960s and, unlike migration to the United Kingdom, was dominated by professionals and skilled migrants²⁴. By 1992, an estimated 90% of Bangladeshi immigrants were professionals (Mali, 1996, cited in Siddiqui 2004). This point is confirmed by Kibria (2010) who reports that Bangladeshi migration to the US is constituted of a larger proportion of persons from urban and middle-class backgrounds and an important segment of highly educated persons (Kibria 2010: 24). In addition, a large number of students went for higher education and chose to change their status to remain in the US. As Kibria writes, “Bangladeshis holding professional credentials and skills that are valued in the global market have migrated in response to lucrative and attractive employment opportunities in the developed world that are far superior to what is available to them in Bangladesh” (Kibria 2010: 24). Another important point Kibria raises is that acquiring valued educational credentials

²³Kibria, N. 2011, *Muslim in Motion: Islam and National Identity in Bangladeshi Diaspora*, Rutgers University Press.

²⁴For details on Bangladeshi migration to the United Kingdom, please refer to Tasneem Siddiqui’s report *Institutionalizing the Bangladeshi Diaspora*, IOM report, 2004. Also for a historical and detailed analysis, please see Katy Gardner, *Transnational Villagers*, 1995.

and skills attracts many Bangladeshi family migration, especially to Anglophone countries that offer opportunities for good education and globally recognized professional credentials (Kibria 2010: 24). Kibria makes a final observation noting that a visible growing “new middle-class” consumption in Bangladesh, defined by its taste for globally branded goods may also drive migration as an opportunity for upward mobility through a lifestyle that satisfies emergent consumption standards (Kibria 2010: 24).

Data from the Immigration and Naturalization Service show the increase in legal immigrants from Bangladesh admitted to the US during the period from 1987 through 2000 (see Table [4]). In 1987, the table shows that 1,649 Bangladeshis were legally admitted to the US By 1991, almost 11,000 Bangladeshis were legally admitted to the US Between 1992-1994, about 3,000 Bangladesh were legally admitted each year. This number increased to over 6,000 in 1995 and over 8,000 in 1996. In 2000, over 7,200 Bangladeshis were legally admitted to the US (US Immigration and Naturalization Service 2002, Baluja 2003).

Table 5. Bangladeshis admitted to the U.S. from 1987 to 2000

<i>YEAR</i>	<i>Number of Bangladeshis admitted to the United States</i>
<i>1987</i>	<i>1,649</i>
<i>1988</i>	<i>1,325</i>
<i>1989</i>	<i>2,180</i>
<i>1990</i>	<i>4,250</i>
<i>1991</i>	<i>10,676</i>
<i>1992</i>	<i>3,740</i>
<i>1993</i>	<i>3,291</i>
<i>1994</i>	<i>3,434</i>
<i>1995</i>	<i>6,072</i>
<i>1996</i>	<i>8,221</i>
<i>1997</i>	<i>8,681</i>
<i>1998</i>	<i>8,621</i>
<i>1999</i>	<i>6,046</i>
<i>2000</i>	<i>7,215</i>

Source: Immigration and Naturalization Service (2002) cited in Kaari Flagstad Baluja (2003)

From the 1990s onwards, many Bangladeshis have migrated to the US and continue to do so via the Opportunity Visa and Diversity Visa programs, which I described in details in Chapter 4 (Methods). According to Baluja (2003), the increase in the number of legally admitted Bangladeshis in 1991 is due to two primary factors: the legalization of previously undocumented Bangladeshis through the Immigration Reform and Control Act of 1986 (IRCA) which authorized the granting of legalization to aliens (“amnesty aliens”) who had been present in the United States in an unlawful status since January, 1982. The second factor, which I discussed earlier is the Diversity Visa (DV) Program which was aimed to diversity the sources of immigration to the United States. For groups of immigrants such as Bangladeshis who have not had an established history of migration to the US, the DV Program has clearly affected the migration networks and the formation of a Bangladeshi community in the US (Kibria 2007). Though most of these groups of migrants have completed high school education, due in part to the DV Program high school requirement, they are less educated than their previous counterparts.

Baluja reports that in 1990, the majority of Bangladeshi immigrants to be admitted to the US came under the DV Program and the family preference categories. In 1991, the IRCA and the DV Program were the largest classes of admission. Baluja shows that while family preference categories accounted for only 9% of legal admissions in 1991, it rose to over 30% by 2000 (See Table [5]) below.

Table 6. Bangladeshi immigrants admitted to the U.S. by class of admission

	1990	1991	1997	1998	1999	2000
<i>Total</i>	<i>4,252</i>	<i>10,676</i>	<i>8,681</i>	<i>8,621</i>	<i>6,046</i>	<i>7,215</i>
<i>Family</i>	<i>1,050</i>	<i>1,172</i>	<i>1,614</i>	<i>2,073</i>	<i>1,697</i>	<i>2,287</i>
<i>Employment</i>	<i>256</i>	<i>221</i>	<i>490</i>	<i>547</i>	<i>508</i>	<i>680</i>
<i>Immediate Family</i>	<i>503</i>	<i>648</i>	<i>3,373</i>	<i>3,002</i>	<i>2,037</i>	<i>2,408</i>
<i>Refugee/Asylum Adjustments</i>	<i>0</i>	<i>15</i>	<i>91</i>	<i>159</i>	<i>84</i>	<i>95</i>
<i>Diversity Visa</i>	<i>1,813</i>	<i>4,290</i>	<i>3,080</i>	<i>2,835</i>	<i>1,697</i>	<i>1,720</i>
<i>IRCA</i>	<i>631</i>	<i>4,320</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

Source: INS Statistical Yearbooks 1990-2000, compiled in Baluja 2003

From 1990 to 1999, Baluja observes that the most common means by which to enter the U.S. for Bangladeshis was on temporary visas, with almost 8,000. In 1999, 17,660 entered the U.S. on temporary visas, of which the most commonly used was the tourist visa (4,515 Bangladeshi tourists entered the US compared to 9,973 in 1999). In addition, student visas also represent a large category by which Bangladeshis were admitted with a total of 8,541, followed by 941 students' dependents between 1990-1999 (Baluja 2003) (see Table [6]).

Table 7. Non-immigrant Bangladeshis admitted to the U.S. by class of admission, 1990-91, 1996,1998-99.

	1990	1991	1996	1998	1999
<i>Temporary visitors (Business)</i>	<i>971</i>	<i>1,059</i>	<i>1,747</i>	<i>1,961</i>	<i>2,455</i>
<i>Temporary visitors (Tourists)</i>	<i>4,515</i>	<i>4,653</i>	<i>10,014</i>	<i>7,786</i>	<i>9,973</i>
<i>Students</i>	<i>1,175</i>	<i>1,393</i>	<i>1,720</i>	<i>2,040</i>	<i>2,213</i>
<i>Students dependents</i>	<i>146</i>	<i>158</i>	<i>207</i>	<i>202</i>	<i>242</i>
<i>Temporary workers and trainees</i>	<i>61</i>	<i>78</i>	<i>423</i>	<i>626</i>	<i>962</i>
<i>Temporary workers and trainees dependents</i>	<i>19</i>	<i>35</i>	<i>160</i>	<i>261</i>	<i>392</i>
<i>Exchange visitors</i>	<i>208</i>	<i>217</i>	<i>171</i>	<i>183</i>	<i>181</i>
<i>Exchange visitors dependents</i>	<i>69</i>	<i>107</i>	<i>71</i>	<i>99</i>	<i>109</i>
<i>All Classes</i>	<i>7,894</i>	<i>8,369</i>	<i>15,542</i>	<i>14,163</i>	<i>17,660</i>

Source: INS Statistical Yearbooks 1990-1999, cited in Baluja

The growth of the Bangladeshi-origin population has led to the development of Bangladeshi enclaves throughout the US. Kibria states that almost half of the Bangladeshi American population is located in New York, followed by California (7%), New Jersey (5%) and Texas

(6%) (Kibria 2005:210). She further notes that according to the Asian American Federation Census Information Center (2005), New York City has the largest Bangladeshi origin population of any metropolitan region in the US, with a concentration in Brooklyn and Queens, (See Table [7]).

Table 8. Bangladeshi immigrants admitted by state of intended residence, 1997-2000

	1997	1998	1999	2000
<i>New York</i>	4,909	4,795	3,228	3,491
<i>California</i>	485	613	378	515
<i>New Jersey</i>	478	511	386	479
<i>Texas</i>	505	512	225	335
<i>Florida</i>	300	311	192	344

Source: INS Statistical Yearbooks, 1997-2000

Table 9. Bangladeshi immigrants admitted by metropolitan area of intended residence, 1997-2000

	1997	1998	1999	2000
<i>New York, NY</i>	4,661	4,532	2,975	3,255
<i>Washington, DC</i>	457	413	386	461
<i>Los Angeles, CA</i>	295	366	229	296
<i>Detroit, MI</i>	279	276	233	265

Source: INS Statistical Yearbooks, 1997-1999, cited in Baluja, 2003

As noted in Chapter 3, New York is the primary destination and settlement area for Bangladeshi immigrants in the US, with almost 30,000 Bangladeshi American living there. Three important notes call for attention. (1) These figures only include Bangladeshis who were admitted legally; (2) These figures were conducted 10 years ago and the recent Census (2010) has not yet been released; (3) Morning's study (2001), cited in Baluja reveals some discrepancies in the responses of South Asians to the race question in the 1990 Census. She found that over half of Bangladeshis chose to write in "Bangladeshi" as their race and slightly more than 40% chose to mark the "Asian Indian" checkbox (Baluja 2003). There is no available data for the 2010 Census

as of yet. The table below shows that California is the second largest Bangladeshi population with 4,088.

Table 10. Bangladeshi immigrants by state of people who reported race as ‘Bangladeshi’ in Census 2000

<i>STATE</i>	<i>BANGLADESHI POPULATION</i>
<i>New York</i>	<i>29,675</i>
<i>California</i>	<i>4,088</i>
<i>Texas</i>	<i>3,020</i>
<i>New Jersey</i>	<i>2,910</i>
<i>Michigan</i>	<i>2,696</i>
<i>Virginia</i>	<i>2,205</i>
<i>Florida</i>	<i>1,809</i>
<i>Georgia</i>	<i>1,283</i>
<i>Maryland</i>	<i>1,265</i>
<i>Pennsylvania</i>	<i>1,067</i>
<i>Other states</i>	<i>7,394</i>
<i>TOTAL</i>	<i>57,412</i>

Source: Baluja 2003; SF-1 file, Census 2000.

Bangladeshis’ socioeconomic niches vary from working class to professional occupations, with one-third of foreign-born Bangladeshis in the U.S. who work in managerial and professional occupations (Kibria 2011). Kibria observes that another 29% include white-collar jobs, in sales and office work. At the same time, a significant percentage of foreign-born Bangladeshis hold jobs in the service sector (18.1%) as well as in production and transportation (15.5%). Kibria also notes that a number of reports show that there is a growing number of Bangladeshi Americans who work in the New York City’s medallion taxi industry, which was previously dominated by Pakistanis (Kibria 2011, Schaller consulting Archive 2004).

To conclude, the Bangladeshi population in the U.S. keeps increasing, not only in the aforementioned areas but in new cities as well. For example, Chicago, Detroit, Los Angeles and Miami also have a growing Bangladeshi-American population.²⁵

Bangladeshi-Americans are represented by both professionals and low-income workers, with either high level or high school level of education. Kibria adds,

Even as the Bangladeshi movement to the U.S. has been largely an urban, middle-class phenomenon, it is also the case that many Bangladeshis are unable to move into the skilled labor market in the U.S, hampered by such factors as inadequate English language skills as well as the forces of discrimination towards Muslims that have become a visible part of the post 9-11 American landscape (Kibria 2011).

Finally, given the growth in the Bangladeshi population in the US and its dearth of research, this study may serve as an important framework for future research on remittances and the Bangladeshi diaspora.

C). REMITTANCE OUTCOMES AND THEIR RESILIENCE AGAINST THE 2008 GLOBAL CRISIS: THE EXCEPTIONAL CASE OF BANGLADESH

Foreign direct investment (FDI), official development assistance (ODA), foreign trade and transfer of technology) have long been considered key actors in increasing a country's capital-output ratio. However in the past thirty years, significant changes in the global economy spurring migration flows have influenced economic growth and development theories. Indeed, international migrants play a vital role for developing countries as they remit most of their earnings to their families back home. These transfers have brought significant socioeconomic changes to the landscapes of poor countries, with an important impact at the national level. Not

²⁵ This claim is based a three key informants who play an active role in the Bangladeshi community, as leaders for civil activities, such as Census data collection.

only do they have an effect on the functioning of labor markets of both sending and receiving countries but also, they constitute the largest source of foreign currency for developing economies. In fact today, any study on migration particularly from Bangladesh remains incomplete if it does not account for remittances and development in one way or another. In order to contextualize the economics of remittances, I shall first present three main features of the Bangladesh's economy, which contributes to its growth.

1). STATISTICAL EVIDENCE OF THE SCOPE AND SOURCES OF REMITTANCES

Worldwide

Global flows of remittances, including those to high-income countries, are estimated to have grown to US\$268 billion in 2006.²⁶ The remittances sent home by migrants from developing countries had reached US\$199 billion in 2006, up from US\$188 billion in 2005, and more than double the level in 2001 and close to four times the level in 1995 (see Table 1). In addition, World Bank officials found that these transfers were a resilient source of external financing during the 2008 financial crisis, as discussed in the following chapter (5), making them a powerful stable development tool for poor countries. A recent World Bank *Migration and Development Brief* (2009) observes that, “At over \$300 billion a year, remittance flows provide an enormous source of development financing. In the near-term, the resilience of these flows has made them even more important as a source of external financing, offering a ray of home in these difficult times” (Ratha et. al 2009).

²⁶ It should be emphasized that due to the complexities of migration patterns, official remittance data do not record unofficial remittances, which the IMF estimates to be larger than those reported for individual countries.

Table 11. Global flows of international migrant remittances in \$ million

	1995	2000	2001	2002	2003	2004	2005	2006
							estimate	estimate
All developing countries	57,798	85,231	96,348	116,697	145,016	163,176	188,170	199,098
Low-income countries	12,776	21,792	25,897	32,048	39,572	40,534	45,815	46,785
Middle-income	45,021	63,439	70,451	84,649	105,444	122,642	142,355	152,313
Lower MICs	30,475	43,263	48,079	61,485	75,319	86,076	95,325	101,194
Upper MICs	14,546	20,176	22,372	23,164	30,125	36,566	47,030	51,119
East Asia & Pacific	9,701	16,682	20,105	29,476	35,309	38,774	43,934	45,317
Europe & Central Asia	8,120	13,383	12,980	14,386	17,299	22,691	30,812	32,377
Latin America & Caribbean	13,420	20,127	24,381	28,097	34,856	41,103	47,556	53,406
Middle-East & North Africa	13,358	13,202	15,082	15,595	20,702	23,419	23,542	24,773
South Asia	10,005	17,212	19,185	24,155	31,094	29,787	34,883	35,762
Sub-Saharan Africa	3,193	4,625	4,615	4,988	5,756	7,403	7,443	7,464
World	102,292	131,786	147,015	169,688	204,671	230,495	257,496	268,424

Source: International Monetary Fund (IMF). Remittances are defined as the sum of workers' remittances, compensation of employees, and migrant transfers.²⁷

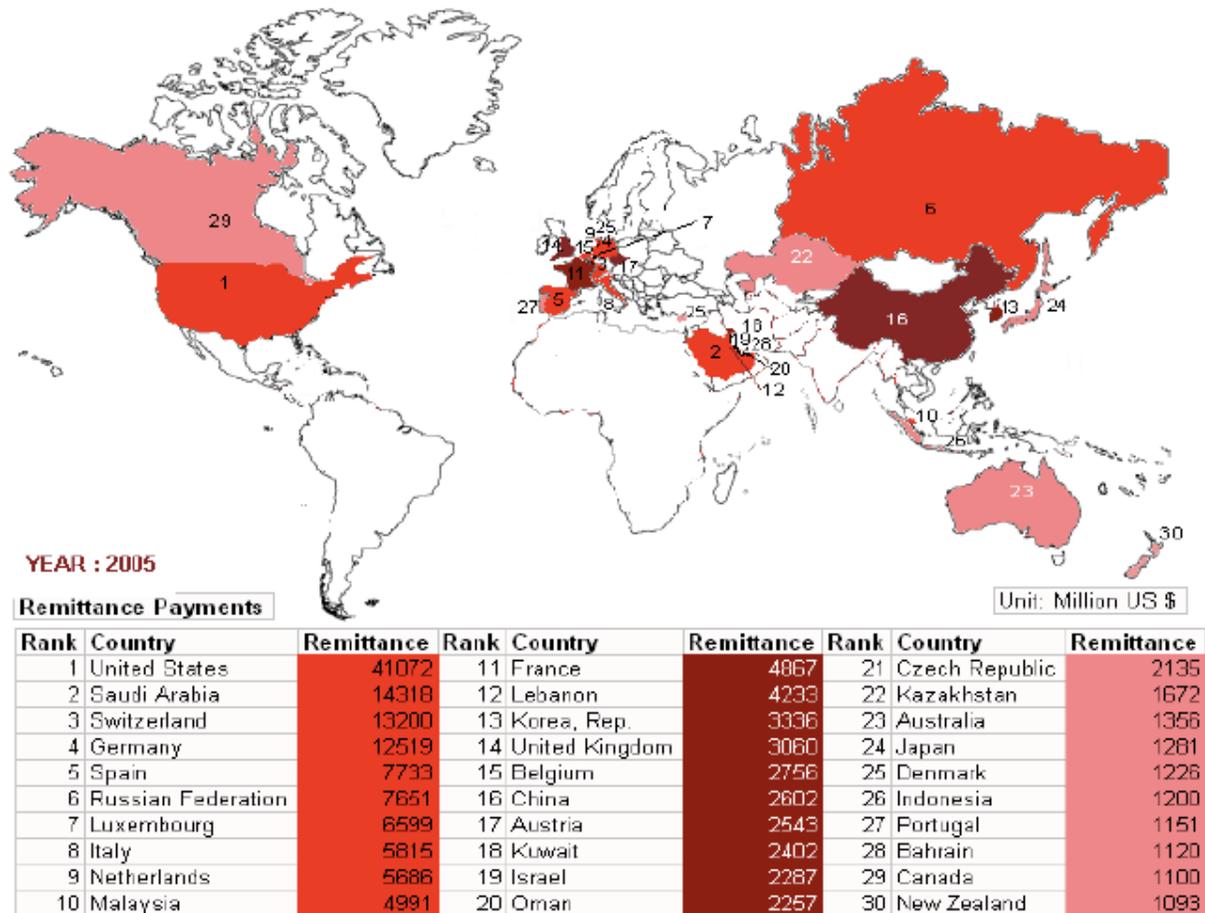
²⁷ Although remittances now refer to financial as well as in kind transfers, the IMF data presented in the tables are based on a much broader definition and include three categories of data: • Workers' remittances refer to transfers in cash or in kind from migrants to resident households in the countries of origin. Usually these are ongoing transfers between members of the same family, with persons abroad being absent for a year or longer. • Compensation to employees refers to the wages, salaries, and other remuneration, in cash or in kind, paid to individuals who work in a country other than where they legally reside. For example, the wages earned by seasonal or other short-term migrant workers (i.e., abroad for less than a year) would be included in this category, as well as border workers who work, but do not reside, in a neighboring country. It also includes wages and salaries earned by the local staff of foreign institutions, such as embassies and international organizations, and companies based abroad but operating locally. • Migrants' transfers refer to capital transfers of financial assets made by migrants as they move from one country to another and stay for more than one year. (IMF, Report from the Royal Danish Embassy in Dhaka Ray et. al 2007).

Table 12. Top remittances sending countries

	1995	2000	2001	2002	2003	2004	2005
United States	22,181	30,961	34,592	36,126	36,545	39,305	41,072
Saudi Arabia	16,594	15,390	15,120	15,854	14,783	13,555	14,318
Switzerland	10,114	7,591	8,380	9,223	11,411	12,839	13,200
Germany	11,270	7,761	7,609	9,572	11,172	11,983	12,519
Spain	868	2,059	2,470	2,914	4,012	6,977	7,733
Russian Federation	3,939	1,101	1,823	2,226	3,233	5,534	7,651
Luxembourg	2,215	2,720	3,138	4,011	5,077	6,009	6,599
Italy	1,824	2,582	2,710	3,579	4,369	4,745	5,815
Netherlands	2,802	3,122	2,850	2,889	4,238	5,153	5,686
Malaysia	1,329	599	634	3,826	3,464	4,991	4,991
France	4,935	3,791	3,960	3,804	4,391	4,883	4,867
Lebanon	2,521	4,081	4,233	4,233
Korea, Rep.	634	972	1,014	1,474	1,852	2,497	3,336
United Kingdom	2,581	2,044	3,342	2,439	2,624	2,957	3,060
Belgium	3252	3,588	3,958	1,846	2,329	2,618	2,756

Source: IMF Remittance Statistics, 2007; Royal Danish Embassy report (Dhaka) 2009.

Figure 5 World map of top migrant remitting countries



Sources: IMF remittances statistics 2007, Royal Danish Embassy Report (Dhaka) 2009.

Based on figure 1, the top remittance sending countries are Europe, the Middle East and the US. IMF experts identify several factors that have contributed to the doubling of recorded remittances to developing countries over the past five years. These factors include:(1) increased scrutiny of flows since the terrorist attacks of September 2001, (2) reduction in remittance costs and expanding networks in the remittance industry, (3) the depreciation of the U.S. dollar (which raises the value of remittances denominated in other currencies), and (4) growth in the migrant stock and incomes. Expert economists predict that these factors will continue to play an

important role in driving the growth of remittances to the developing economy during the next one decade.²⁸

In Bangladesh

Bangladesh remittances come mostly from the Middle East, the U.S. and the U.K. Today, the biggest concentration of migrant workers is in the Middle East, with more than 90% of the total stock of migrant workers, (Saudi Arabia being the largest provider of such jobs). It should be noted, however, that although more than 50% of the overseas workers are working in Saudi Arabia, it contributes only 41% to the total remittance flow. Another important point is that the growth of overseas migrant workers from 1976 to up until the 90's had a positive correlation with the flow of remittances. However, after the 1990s until recently, a report shows that there is a large gap between the growth of the number workers and the remittance flow (See Table [3]; Royal Danish Embassy Dhaka Report 2007).

²⁸ This information can be found in the Royal Danish Embassy Report (Dhaka) 2009. I obtained this report while doing fieldwork in Bangladesh and carefully analyzed its data with the help of an IMF economist, specialist of Bangladesh's economy, with whom I met on several occasions in Dhaka. Most of the information reported in this section is based, among other sources, on my personal correspondence with him.

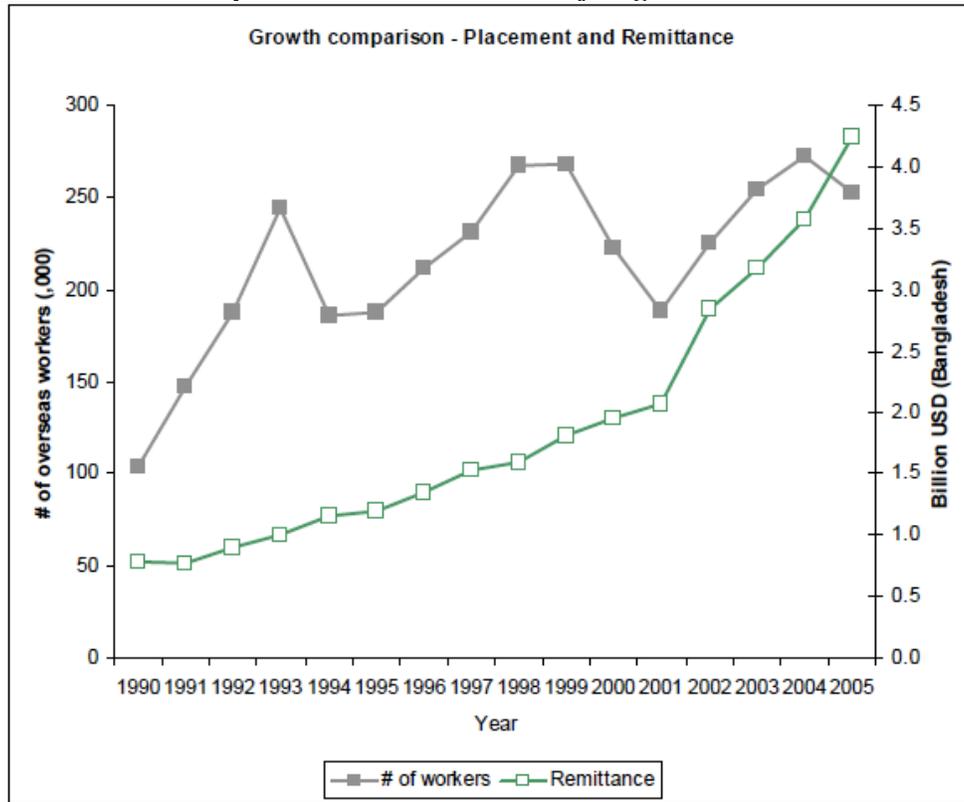
Table 13. Sources of Remittances to Bangladesh (in million US\$)

Country	1995	2000	2001	2002	2003	2004	2005
Saudi Arabia	485.91	932.98	980.92	1244.47	1312.95	1463.30	1609.29
U.S.A	104.39	248.21	264.95	423.47	470.10	477.64	673.67
U.A.E	77.99	143.15	186.93	276.50	349.31	390.49	496.48
Kuwait	165.24	246.47	254.75	322.38	338.46	380.39	445.27
U.K	39.82	68.87	63.93	170.75	234.80	342.56	404.05
Qatar	68.61	61.24	76.67	103.36	110.22	125.29	153.25
Oman	82.51	87.13	90.60	110.82	114.29	123.29	147.36
Others	34.43	47.89	46.61	30.63	83.63	92.70	108.00
Bahrain	32.87	42.79	49.24	57.58	64.02	62.64	70.19
Singapore	3.78	10.53	8.15	25.26	28.92	35.34	55.98
Italy				4.88	5.93		25.23
Malaysia	71.56	45.56	31.85	49.14	33.51	35.38	22.41
Germany	6.31	3.94	4.83	7.90	8.73	12.61	11.09
Japan	27.69	16.09	11.60	15.13	18.78	19.18	10.76
Hong Kong				2.31	1.31		6.73
S. Korea				1.26	1.01		4.80
Australia				1.8	1.22		4.24
Iran	0.15			0.05	0.32	0.44	0.85
Libya	0.26	0.10		0.10	0.12	0.19	0.22
Total	1201.52	1954.95	2071.03	2847.79	3177.63	3561.44	4249.87

Sources: Royal Danish Embassy (Dhaka) 2007; Bureau of Manpower, Employment and Training (BMET).

Figure [2] shows that in 2005, Saudi Arabia is still the major source of remittance outflow to Bangladesh, reaching US\$ bn1609.29, followed by the US with US\$ m 673.67. The UK, which traditionally outpaced the US with its remittances outflow to Bangladesh is in fifth position behind the US with a flow of US\$445.27.

Figure 6 Growth comparison between number of migrant workers and remittances



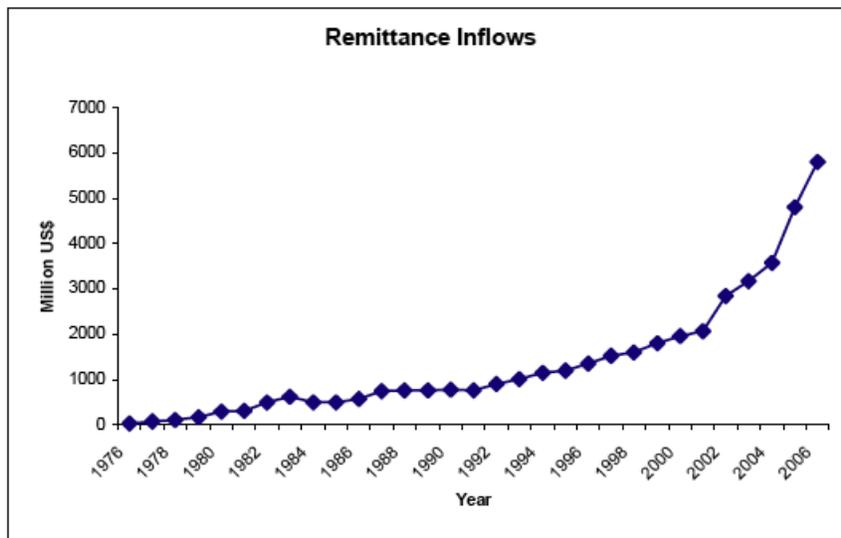
Source: Royal Danish Embassy Dhaka 2007.

Sources of remittances

As noted, a large part of remittances to Bangladesh comes from Bangladeshi migrants workers who send most of their earnings to their families back home from which the Government of Bangladesh has considerably gained economically. Today, they play such a key role in the socioeconomic development of Bangladesh that successive ministries were created to provide an efficient migration management system to record remittance inflow of which five are key (namely, Expatriates’ Welfare and Overseas Employment (EWOE); the Ministry of Home Affairs (MHA); the Ministry of Foreign Affairs (MFA); the Ministry of Finance (MoF); and the Ministry of Civil Aviation and Tourism (MCAT) (Siddiqui 2005).

Figure 7 Growth of remittances from 1976 to 2006

Figure 1 (Source: Sayed (2007), author's calculations)



Source: The Royal Danish Embassy Dhaka, 2007.

Table 14. Inward and outward remittance flow to and from Bangladesh

Remittances	2003	2004	2005	2006	2007	2008	2009	2010e
<i>US\$ millions</i>								
Inward remittance flows^a	3,192	3,584	4,315	5,428	6,562	8,995	10,523	11,050
<i>of which</i>								
Workers' remittances	3,180	3,572	4,302	5,418	6,553	8,981	10,510	–
Compensation of employees	12	12	12	10	9	14	13	–
Migrants' transfers	–	–	–	–	–	–	–	–
Outward remittance flows	7	8	5	3	3	14	8	–
<i>of which</i>								
Workers' remittances	4	5	3	2	2	6	6	–
Compensation of employees	3	3	3	1	1	9	2	–
Migrants' transfers	–	–	–	–	–	–	–	–

Source: World Bank website.

From 2003-1010, remittance inflow from migrant workers grew from US\$ 3.192 to US \$ 11.050. The table 4 shows that despite the financial crisis in 2008, remittance inflow increased from US\$ 6,562 in 2007 to US\$ 8,995 in 2008 and to US\$ 10,523 in 2009. This is remarkable given that most remittance recipient countries such as Mexico and the Caribbean experienced a significant decline.

Although the largest part of remittances comes from temporary migrant workers with officially 4.1 million Bangladeshi workers who migrated for work mainly to 22 countries from 1976 to 2005, diaspora and professional workers' remittances also constitute a major source of these transfers. In fact, white-collar migrants (or 'professionals') dominated the Bangladesh immigrant community in the US up to the 1990's. Though, it is believed that these immigrants usually spent a major share of their earnings in the host country, those who migrated under the OP 1 and Diversity Visa sent a significant share of their earning to Bangladesh, hence contributing in the

remittance flow from the US (Siddiqui 2004).²⁹ Unfortunately to my knowledge, there are no empirical data on recorded remittance inflows from the US diaspora. One problem is that most statistics on Bangladeshi international migrants and their remittances record mostly remittances flows that are sent by migrants who are classified as ‘workers’ and who work in the Middle East region and South East Asia. As a result, remittances are calculated in terms of the number of migrant workers who send them. But there are many migrants, such as those in Europe, the US, Canada and Australia who are not considered migrant ‘workers’ but most professionals or ‘diaspora’ (Siddiqui 2004). In fact, in most statistics from the World Bank or the IMF as well as the table above, it is usually unclear whether the data on remittances flows include those being sent by migrant workers *only* or whether it includes those being sent by *both* migrant workers and the diaspora (i.e. the category of professionals).³⁰

Another important characteristic Siddiqui observes in terms of remittances flows to the US is that, the Government of Bangladesh benefited from certain US Government policies. For example, after September 11, the US Government was strictly monitoring the financial flows from and to the US. This has resulted in a major increase in financial flows through official channels to Bangladesh. Table [9] demonstrates the rate of percentage increase in yearly remittance from the US since 1997 to 2001, which ranged from 4.54% to 8.86%. The full statistics for the year 2002 was not yet available at the time of Siddiqui’s (2004) report. Still, it shows that from January to November 2002, remittance flow compared to the previous year

²⁹ The Diversity Immigrant Visa Program, following the OP1 visa, represents one of the most generous immigrant visa categories to the U.S. with up to 55,000 visas allocated annually. It represents one of the four immigrant options for persons who are unable to qualify for employment, family or refugee benefits (For details, see www.mygreencard.com, Wolfsdorf and Rahman).

³⁰ An exception is Tasneem Siddiqui’s IOM report (2004) on the comparison of the Bangladesh Diaspora in the U.S. and the U.K.

increased by 48%. Based on this information, Siddiqui concludes that the US is one of the top remittance sending countries. Saudi Arabia, UAE and the UK are also major remittance contributors.

Table 15. Year wise growth of remittance flow from the US (In million dollars) from 1997-2002.

<i>Years</i>	<i>US Amount</i>	<i>% Increase</i>
<i>1997</i>	207.65	-
<i>1998</i>	217.09	4.57
<i>1999</i>	229.64	5.78
<i>2000</i>	248.21	8.08
<i>2001</i>	264.95	6.74
<i>2002 (Nov)</i>	392.12	47.99
<i>1997-2007</i>	<i>1559.66</i>	<i>14.63</i>

Source: Siddiqui 2004

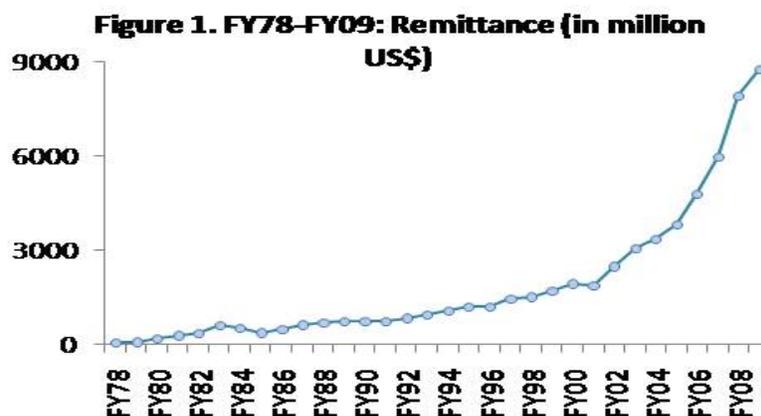
2). FACTS ON REMITTANCES IN BANGLADESH

Macro-level contribution

Among the many advantages remittance earnings provide is that remittances bring a significant contribution to the national development budget as well. Indeed, the share of remittances remained below 20% during the 1970s, increased to 40% in the 1980s, and rose to above 50% at certain periods in the 1990s (Khan 2007, Siddiqui and Abrar 2003). Remittances alone are equivalent to more than 50% of the total government revenue and were about four times the total annual aid flows in 2004. They have become a key instrument in maintaining economic stability in Bangladesh (Al Hasan 2006).

Remittances' great advantage is that they are an inexpensive source of valuable foreign exchange earnings and are less prone to market fluctuations and private capital flows (Zeitlyn 2006, IOM 2006; Khan 2007). They make significant contributions in financing import of capital goods and raw materials for industrial development. In addition, they have also been used in maintaining balance of payment's fluctuations and easing foreign exchange constraints (Khan 2007). For example, a recent World Bank report observes that remittance inflows in recent years (annual average growth of 27 percent in 2006-07) have been crucial in stabilizing the current account surplus. In turn, it has helped Bangladesh to maintain an increasing level of foreign exchange. Following a simple regression exercise, the World Bank finds that the macroeconomic determinants of remittances in Bangladesh are to be found in the number of workers finding employment abroad every year, oil price, exchange rate and GDP growth (See Figure [6]).³¹

Figure 8 FY78-FY09 : Remittance in million US\$



Source : World Bank website.

Although remittances have a significant impact on the national economy, their importance on the livelihoods of poor people also calls for attention.

³¹ These data (and table) are borrowed directly from the world bank website:
<http://blogs.worldbank.org/endpovertyinsouthasia/remittances-bangladesh-determinants-and-2010-outlook-0>

Micro-level contribution

At a micro-level, remittance inflows to Bangladesh have a less straightforward impact. However, the most comprehensive study on remittances' impact on the livelihood of Bangladeshis report that remittances make up around 60% to 70% of recipient poor households' total income (De Bruyn 2005). On the positive side, remittances allow recipient families to meet their basic needs. They also generate opportunities for investing in education, health care, and so on. In addition, they loosen up constraints in the family budget to invest in business or to save. They provide a social security for the elderly and finally, they can boost the local economy (Al Hasan 2006, De Bruyn 2005, Siddiqui and Abrar 2001).

First and foremost, remittances are sent directly to families or friends. They are used to: (1) Investment in business or traditional productive uses and in savings is rather limited, but remittances are also seen as important financial means to investment in human capital (i.e. education), housing and land purchase. The importance of the repayment of the cost of migration should not be underestimated; (2) Remittances are sent to save or invest in the home country; (3) They also serve to sponsor charity or community development initiatives. Table [19] lays out a number of benefits that remittances contributed³².

³² The table is borrowed from a Working Paper Series No.1 for INAFI. The title of this paper is "Harnessing Remittances for Economic Development of Bangladesh and authored by Rashed Al Hasan, April 30, 2006.

Table 16. Socioeconomic impact of remittances at community and household levels in Bangladesh

<i>Major Indicators</i>	<i>Positive Impact of Remittances</i>
<i>Nutrition</i>	<i>Allow families of migrants to meet basic nutritional needs</i>
<i>Living condition and Housing</i>	<i>Living condition and housing improved</i>
<i>Education</i>	<i>Invest for education of children</i>
<i>Healthcare</i>	<i>Increased investment for healthcare</i>
<i>Social security</i>	<i>Social security for elderly people increased</i>
<i>Investment</i>	<i>Increased investment in business or income generating activities</i>

Sources: Tom de Bruyn (2005) but modified by Al Hasan 2006.

Numerous reports have found that the total income of migrant households increased by 119% and that on average, each migrant remitted 55.65% of his income (Al Hasan 2006, De Bruyn 2005, Siddiqui 2004).³³ It has further been found that a high portion of remittances is used for consumption. Another significant portion is used for purchase of land and home construction. It is important to note that to finance his trip, a Bangladeshi migrant usually sells some of his family land or take a loan. Furthermore, remittances are used for food, clothing, health care and children's education. Table [-] shows the remittance use patterns.

³³These figures are calculated exclusively from overseas temporary workers' remittances.

Table 17. Remittance Use by Bangladeshi Households in Bangladesh

<i>Purposes</i>	<i>Remittances used (%)</i>
<i>Food and clothes</i>	<i>20.45</i>
<i>Medical treatment</i>	<i>3.33</i>
<i>Child education</i>	<i>2.75</i>
<i>Agricultural land purchase</i>	<i>11.24</i>
<i>Homestead land purchase</i>	<i>0.96</i>
<i>Home construction/repair</i>	<i>15.02</i>
<i>Release of mortgage land</i>	<i>2.24</i>
<i>Taking mortgage of land</i>	<i>1.99</i>
<i>Repayment of loan (for migration)</i>	<i>10.55</i>
<i>Repayment of loan (other purpose)</i>	<i>3.47</i>
<i>Investment in business</i>	<i>4.76</i>
<i>Savings/fixed deposit</i>	<i>3.07</i>
<i>Insurance</i>	<i>0.33</i>
<i>Social ceremonies</i>	<i>9.07</i>
<i>Gift/ donation to relatives</i>	<i>0.94</i>
<i>Send relatives for pilgrimage</i>	<i>0.92</i>
<i>Community development activities</i>	<i>0.09</i>
<i>Sending family members abroad</i>	<i>7.19</i>
<i>Furniture</i>	<i>0.69</i>
<i>Others</i>	<i>1.05</i>
<i>Total</i>	<i>100.00</i>

Source: Siddiqui, Tasneem (2003), Migrant worker remittances and microfinance in Bangladesh.

This table indicates that four major areas for which remittances are used. First, it shows that more than 20% of remittances are used for consumption purposes. Second, it reveals that about 15% of remittances go into house repair. Third, we notice that agricultural land purchase constitutes about 11% of remittance use and fourth, repayment of loans (for migration) reaches almost 11% of remittances use.

Disagreements in the actual positive effects of remittance point to the fact that Bangladesh still ranks 140th out of 175 countries as one of the world's poorest countries in the UNDP's Human Development Index. A little less than half of the population still lives below the poverty line as shown in Chapter 3. It suggests that remittances' contribution to the overall country's economic

development has made little difference (Iredale *et al.*, 2003). In addition, if remittances represent a significant gain on a macro-level, its real effect at the household level is less convincing. Indeed, a particular concern is the fact that remittances that derive from migration are unequally distributed and the beneficiaries are usually those who have the right networks and the financial means to support migration. Although migration is often seen as one's desire to improve life's quality, those who end up migrating are seldom the poorest (Skeldon, 1997). Literature has long shown the considerable financial costs and risks involved, as well as the social and cultural capital needed. This is particularly true for Bangladesh whose migrant population is far from being the poorest. In addition, the negative impacts of remittances are also seen in their dependency potential on the part of the recipient families and their inflation nature (De Bruyn 2005). For example, a sudden interruption in remitting money can have a disruptive impact on local economies and families.

Philanthropy Remittances

Remittances tend to be classified into two types: family and collective. While “family remittances” refer to workers/diaspora families’ remittances, “collective remittances” describe a longstanding practice on the part of the migrant organizations, popularly called Hometown Associations. Specifically *collective* remittance is “money raised by a group that is used to benefit a group or community with which it is affiliated” (Goldring 1999, 2004: 808).³⁴ Since I believe that remittances are by nature *collective* as they include a whole set of families and network relations in the exchange (i.e. sender, receiver, the gift), I choose to call the latter

³⁴ Cited in Md Mizanur Rahman in ARI Working Paper No. 9: Migration and Social Development” A Family Perspective.

philanthropy remittance to refer to transfers that are given to charity organizations and community development (Johnson 2007; Khan 2007). Borrowing from Salif Khan's study on philanthropy and the Bangladeshi diaspora, I devote a brief note to *philanthropy* remittances since most of the previous discussion covered the scope of remittances in general.

Studies on remittances and philanthropy observe that out of all remittances inflows, about 1% include gifts or donations to relatives and to community development activities through faith-based organizations (Khan 2007; Siddiqui and Abrar 2003; Murshed et al. 2002). Siddiqui and Abrar (2003) estimated that only 0.09% of remittances sent by temporary migrant workers went towards mosques and madrasas for community development activities. De Bruyn and Kuddus' (2005) research on Bangladesh and remittance patterns also support this finding. They found that there was almost no evidence from available micro-level studies of temporary migrant workers' altruistic motive to invest in community development initiatives. Khan further notes that although it is impossible to measure the exact level of philanthropy practiced by diasporas, certain assumptions can be drawn. He cites Najam's observations who argues that diasporas who come from developing country tend to direct their philanthropy "towards alleviating private poverty and assisting in sustaining subsistence within one's kinship networks than towards institutional investments in such areas as education, health and infrastructure" (Najam 2007).³⁵

This finding concurs with my data, which reveal that out of 65 respondents, 52 were involved in an NGO in Bangladesh that had a *direct* involvement with the local community or families. The only large institutional investments that Bangladeshi Americans mentioned to send money to

³⁵ Najam, A. (2007) *Diaspora Philanthropy to Asia*. *Diasporas and Development* (Merz, B. Chen, L. C. & Geithner, P. F., eds.; pp. 119-150. Cambridge, MA: Global Equity, Asia Center, Harvard University.

were relief organizations when the cyclone Sidr hit Bangladesh in November 2007. For example, while doing fieldwork, I identified and participated in numerous philanthropic associations that were mostly involved in raising funds for natural disasters. Khan further notes that a number of these associations are organized strictly around philanthropic principles.

In what follows, I turn to the resilience of remittances during the 2008 global financial crisis, from which I develop the main argument of this dissertation. Relying mostly on World Bank remittance statistics, I highlight some of the main reasons experts formulated to explain the resilience.

3). REMITTANCES TO BANGLADESH DEFIES ECONOMIC EXPECTATIONS

Resilience of Bangladeshi remittances during the 2008 global crisis

Across the globe, millions of immigrants send billions of remittances annually. From low wage labor workers to the professional or elite diasporas, remittances continue to be sent to the extent that they have increased steadily for the past three decades. A recent IMF report calculated that today, remittances account for more than \$100 billion a year, exceeding export revenues, foreign direct investment and other capital inflows (IMF, 2005 World Economic Report). If we take the case of Latin America, remittances have become a vital source for the recipient countries' economy. For example, Mexicans living in the U.S. send on average between 20 to 25 billion in remittances annually. These transfers are not only an important source of income, particularly for families in poorer regions, such as the south and west, but they also increase consumption,

reduce poverty and help in generating entrepreneurship and schooling among recipients. In 2008, inflows of \$25.3 billion equaled roughly 3% of Mexico's GDP and nearly 60% of oil revenues, and exceeded foreign direct investments by 30%.³⁶

The same goes across the Pacific Ocean, in Africa where remittances are as important to the national economies receiving them as they are in Latin America. For example, in 2008, a World Bank report observed that Nigeria and Egypt belonged to the top ten worldwide recipient countries in remittance inflows, with US\$ 10 billion to Nigeria and US\$ 9 billion to Egypt. And so goes the long list of many other developing countries that have been experiencing the same successful remittance story.

But in 2008, the remittance euphoria suddenly subsided into depression when the United States was hit by a major financial crisis, which led to the most severe recession since World War II. The US economic recession soon spread across the globe, affecting all foreign nations. It eventually resulted in a global financial crisis, which along with investment banks, the US stock market and employment, remittances suddenly plummeted. A plethora of reports from major banks (World Bank, Central Banks, IMF, ADB to name a few) lamented the decelerating trend in remittance inflow, urging developing countries to create other employment and business alternatives to withstand the repercussion of the financial meltdown.

³⁶See "Remittances to Mexico: Cross Border Money flows Slowed By U.S. slump", by Roberto Coronado and Jesus Canas in Spotlight: www.dallasfed.org/research/swe/2010/swe1001d.pdf. Also cited are the following articles, "Remittances and Poverty in Mexico: A Propensity Score Matching Approach," by Gerardo Esquivel and Alejandra Huerta-Pineda, *Integration and Trade Journal*, no. 27, 2007, pp. 45–71; "Globalization, Migration and Development: The Role of Mexican Migrant Remittances," by J. Ernesto López-Córdova, *Economía*, vol. 6, no. 1, 2005, pp. 217–56; and "Migration Networks and Microenterprises in Mexico," by Christopher Woodruff and Rene Zenteno, *Journal of Development Economics*, vol. 82, no. 2, 2007, pp. 509–28.

For example, the flow of Mexican remittances has seen drops in the total volume of remittances for both 2007-2008 (-4 percent) and 2008-2009 (-12 percent). The average monthly amount per transaction also declined, from about \$343 in 2007 to \$329 in 2009. Ecuador's remittances have fallen sharply as a result of the high concentrations of Ecuadoreans in the United States and Spain — two countries among the hardest hit by the recession. Remittances to Honduras have fallen dramatically since the US recession began.³⁷ According to the Central Bank data, in El Salvador, remittances sent back by Salvadorans working in the U.S. fell for 15 consecutive months to December 2009, the longest protracted month-by-month downturn on record. Remittances inflows fell by 8.5 per cent in 2009 as a whole. Honduras, meanwhile, saw a 12.5 per cent fall in remittances in 2009.

The fall extended to the African continent, with a sharp decline by about 20% in the first nine months of 2009. In Kenya, for example, remittance inflows declined by 8.5% in the first seven months of 2009 against the previous year. Senegal, Lesotho, Sierra Leone, Ethiopia, Liberia, Mauritius and Mozambique also experienced a decrease in their remittance inflows. The World Bank estimates that remittances to African countries declined from almost US\$ 41 billion in 2008 to above US\$ 38 billion in 2009 (-6.6%).³⁸ Growth also slowed in Europe and Central Asia as the crisis spread to Western Europe and Russia.

³⁷ However, the Migration Policy Institute (MPI), a non-profit organization based in Washington DC that focuses on International migration research notes that preliminary data for July 2009 show a slight rebound. The report explains that “since Honduran migrants in the United States have a similar demographic and labor force profile as other Central American migrants and remittance flows to these countries do not appear to have rebounded. This surge is more likely due to the political instability in Honduras. There is some consensus that migrant remittances generally increase during times of political crises at home.”

³⁸ Most information and data can be obtained directly from the World Bank Website at: <https://blogs.worldbank.org/.../remittances-data-watch>

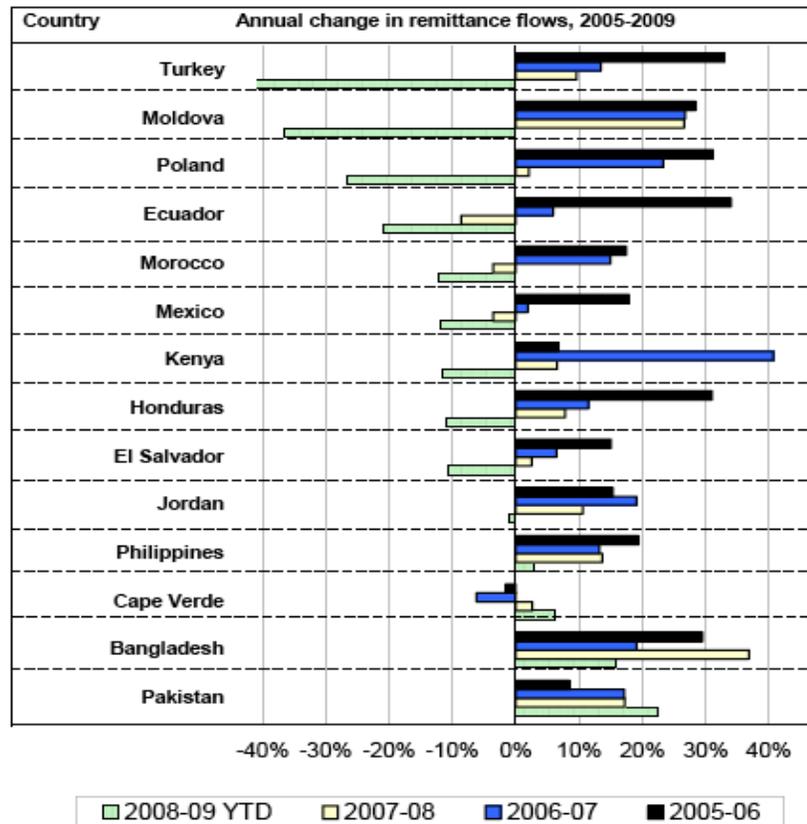
To most World Bank and IMF economists, this sudden drop in remittance flows was not the least surprising given that most of their research on remittances identifies migrants' income as the main determinant for sending remittances, by suggesting a positive correlation with economic conditions in the sending country. Indeed, at a time of severe recession, unemployment increases, income decreases; hence remittance outflow decreases. What is unexpected, however, is the fact that not all countries followed the same declining trend I just described. While most recipient (developing) countries mourned the sharp reduction in their remittance inflow, others celebrated their resilience and even, their increase. Such is the case for East and South Asian countries whose remittances have continued to grow rapidly. In fact, a report from the Migration Policy Institute (MPI) lately observed that since 2006, both East and South Asia have outstripped Latin America and the Caribbean region as now the leading remittance recipients. MPI researchers observe that, "remittances to Asia are rising as those to Latin America and Europe stagnate."³⁹ The report says that four countries saw their remittance inflow grow in 2008-2009 despite the recession, namely Pakistan and Bangladesh with the largest gains made, followed by the Philippines and Cape Verde (See Figures – 1, 2, 3 and Table – 1).⁴⁰ Similarly, the World Bank calculated that flows to Pakistan and Bangladesh increased by 23.9 percent and 19.4 percent, respectively, in 2009. In the Philippines, a surge has been observed with a 5.6% increase in the same year.⁴¹

³⁹ The report can be found on line at: www.migrationpolicy.org/pubs/MPI-BBCreport-Sept09.pdf

⁴⁰ The MPI reports notes that, "although the growth in remittances to the Philippines has slowed, overall remittances continue to rise. During the first half of 2009, remittances increased about 3 percent each month from the previous year. Thus despite the recession, year-to-year flows of remittances to the Philippines have risen for the past four years".

⁴¹ For detail, the report can be found on line on the World Bank website, at: <http://siteresources.worldbank.org/INTPREMNET/Resources/EP>

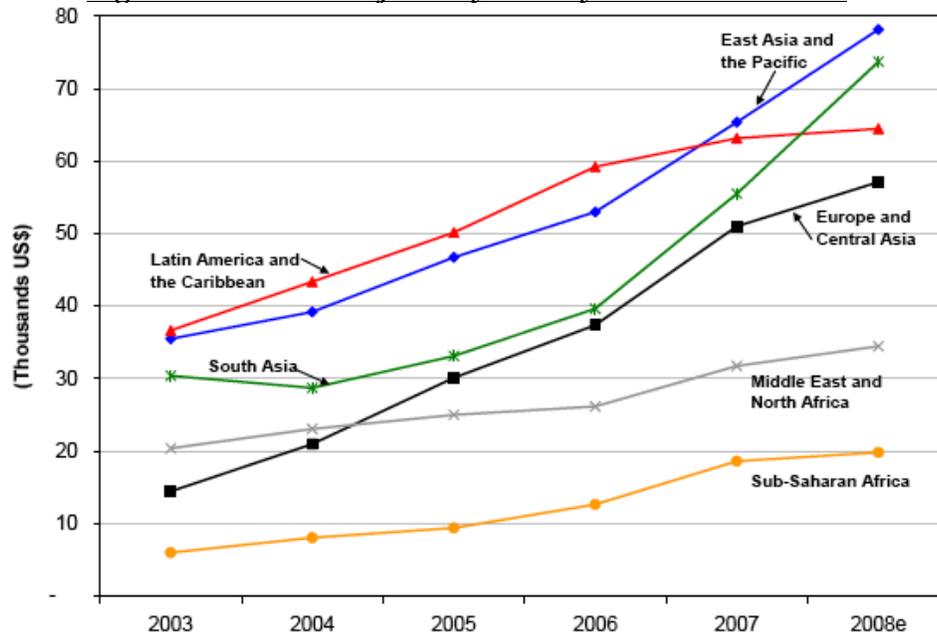
Figure 9 Remittances have slowed down, except for Cape Verde, Bangladesh, and Pakistan



MPI, Notes: 2008-2009 data compare January to June totals for Bangladesh, Cape Verde, Kenya, Mexico, Morocco, Philippines, and Turkey. January to July totals for El Salvador, Honduras, and Pakistan; first quarter totals for Poland, Moldova, and Jordan; and first semester totals for Ecuador.

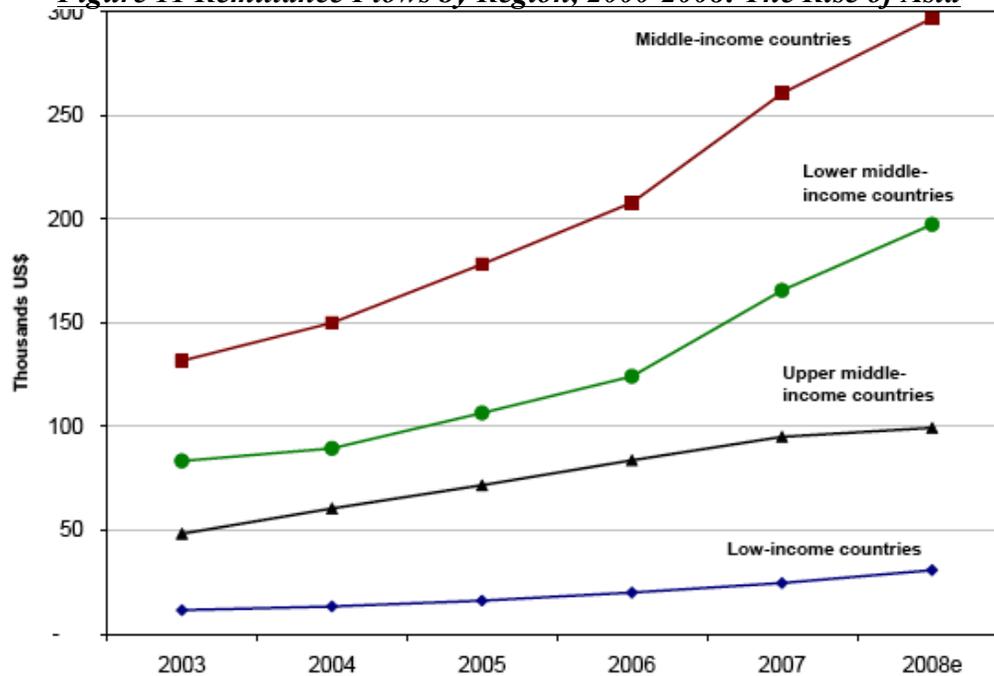
Source: Migration Policy Institute tabulations of Central Bank data, 2009.

Figure 10 Remittance flows by country income 2009-2008



Source: World Bank, Remittance Data, 2009; MPI, 2009

Figure 11 Remittance Flows by Region, 2000-2008: The Rise of Asia



Source: World Bank, Remittance Data, 2009; MPI, 2009.

MPI notes: At the country level, the top remittance-receiving developing countries in 2008 were (in descending order): India, China, Mexico, the Philippines, Poland, Nigeria, Egypt, Romania, Bangladesh, and Vietnam.

These are largely the same countries that received the most remittances in 2007 (India, China, Mexico, the Philippines, Poland, Nigeria, Romania, Egypt, Morocco, and Bangladesh); however, in 2008, Bangladesh surpassed Morocco as the ninth largest remittance recipient and Vietnam jumped ahead of Indonesia, Pakistan, Lebanon, and Serbia from 15th to tenth place. Morocco fell from ninth place in 2007 to 13th (behind Pakistan and Indonesia).

Table 18. Change in Remittance Flow to Major Recipient Countries
With exceptions Pakistan, Bangladesh, Cape Verde, Philippines, 2009-2009 (year to date).

	2008-09 YTD percent change in remittances	Main destination countries of emigrants from the country
Pakistan	+23%	India, Saudi Arabia
Bangladesh	+16%	India, Saudi Arabia
Cape Verde	+6%	Portugal, United States, France, Netherlands
Philippines	+3%	United States, Saudi Arabia
Jordan	-1%	West Bank and Gaza, Saudi Arabia
El Salvador	-11%	United States, Canada
Honduras	-11%	United States, Nicaragua
Kenya	-11%	United States, Tanzania
Mexico	-12%	United States, Canada
Morocco	-12%	France, Spain
Ecuador	-21%	Spain, United States
Poland	-27%	United Kingdom, Germany
Moldova	-37%	Russia, Italy
Turkey	-43%	Germany, France

MPI Notes: 2008-09 data compare January to June totals for Bangladesh, Cape Verde, Kenya, Mexico, Morocco, Philippines, and Turkey. January to July totals for El Salvador, Honduras, and Pakistan; first quarter totals for Poland, Moldova, and Jordan; and first semester totals for Ecuador.

Sources: Remittances data, Migration Policy Institute analysis of Central Bank data; Destination countries, World Bank, Migration and Remittances Factbook (Washington, DC: World Bank, 2009); MPI, 2009.

In a Newsletter (2007), Manuel Orozco and Isabelle Ferro write that, “The impact of the global

economic crisis on migrants and money transfers is having adverse effects in various parts of the world. [...] Remittance flows have reached new records in Bangladesh and Pakistan with over 20 percent annual growth in each country.”⁴²

The question is: Why this resilience? The following section provides potential explanations from an economic viewpoint.

Economic explanations of remittances resilience

The World Bank (WB) finds that the macroeconomic determinants of remittances in Bangladesh are to be found in the number of workers finding employment abroad every year, oil price, exchange rate and GDP growth. WB officials believe that these factors are key determinants of change in the level of remittance inflow. Their results are summarized as follows:

1) Each additional migrant worker brings in \$816 in remittances annually; 2) Every dollar increase in oil price increases annual remittance by nearly \$15 million; 3) Depreciation of exchange rate by one taka increases annual remittance by \$18 million and; 4) Remittances are higher during periods of low economic growth. The World Bank claims that these findings are consistent with international evidence. WB experts further suggest that if one of these factors experiences some change, then remittance inflow should be affected negatively. At the time the WB blog was posted, WB officials claimed that the recent decline in international oil prices and the current economic slowdown particularly in the US, Europe and the Middle-East were likely to have *adverse* effects on Bangladesh’s remittance inflows.

Leading experts from the World Bank identified at least five characteristics to explain the

⁴² Source: Migration For Development, a non profit online organization that gather academics, policy makers and the international community to discuss current issues that pertain to migration and economic development. The link can be found at the following address: <http://www.thedialogue.org/page.cfm?pageID=32&pubID=1128>

resilience of remittances.⁴³

1) Remittances are sent by the cumulated flows of migrants over the years, not only by the new migrants of the past year or two. This makes remittances persistent over time. If new migration stops, then remittances may stop growing over a period of a decade or so. But they will continue to increase as long as migration flows continue.

2) Remittances are a small part of migrants' incomes, and migrants continue to send remittances when hit by income shocks.

3) Because of a rise in anti-immigration sentiments and tighter border controls, especially in Europe and the United States, the duration of migration appears to have increased. Those people staying in the host country are likely to continue to send remittances.

4) If migrants do return to their home countries, they are likely to take accumulated savings with them. This may have been the case in India during the Gulf War of 1990–91, which forced a large number of Indian workers in the Gulf to return home (Ratha 2003). Also, the “safe haven” factor or, “home bias” may cause remittances for investment purposes to return home during an economic downturn in the host country. Migrants not only bring back savings; they also bring business skills.

5) Most high-income remittance source countries in the Organisation for Economic Co-operation and Development have undertaken large fiscal stimulus packages in response to the financial

⁴³ So far, with the exception of reports produced by various international and non-governmental organizations, such as the World Bank, the International Monetary Fund, or MPI, there are no empirical academic studies available on the reasons why some countries experienced resilience, increase or decline in its remittance inflow. Data and information on this matter are all made available on line at: <http://web.worldbank.org>

crisis. This increase in public expenditure, if directed to public infrastructure projects, will increase demand for both native and migrant workers. Taylor (2000) has found that public income transfer programs in the United States resulted in increased remittances to Mexico: when all other factors are equal, immigrant households that received social security or unemployment insurance were more likely to remit than were other immigrant households. Also, documented migrants are likely to send more remittances to their families to compensate for a fall in remittances by undocumented migrants.⁴⁴

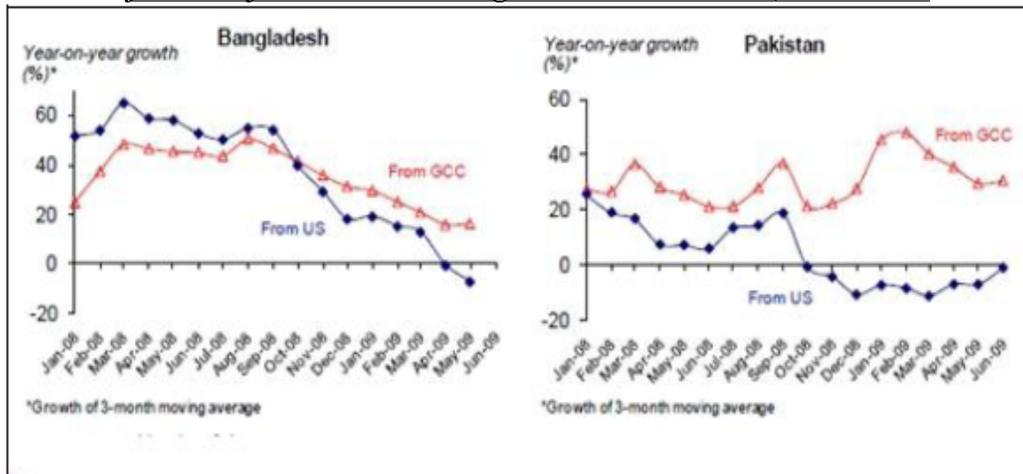
Adding to these hypotheses, the Migration Policy Institute justifies the increase in remittances inflow from Pakistan, Bangladesh and the Philippines to come from the fact that all three countries send large shares of their emigrants to Saudi Arabia, whose economy was less hard-hit than other Gulf States. Pakistan and Bangladesh also export migrants to India. MPI researchers suggest remittances in Pakistan, Bangladesh and the Philippines continued to grow due to the destination countries to which many Pakistani, Filipino, and Bangladeshi expatriates migrate – in majority to the Persian Gulf states – as well as the professions they occupy (i.e., health and elder care for Filipinos) and the diversity of their destinations. MPI notes that for Bangladesh and Pakistan, World Bank economists Ratha, Mohapatra, and Silwal (2009) suggest that since the crisis, these two countries have heavily depended on remittances from the Gulf relative to those from the U.S. (See Figure 4) (MPI report 2009: 80-81). MPI researchers predict that,

“It is unlikely, however, that this shift represents a long-term trend. Once the U.S. and European economies recover, remittances from the West to South and East Asia will likely pick up again — the large majority of Bangladeshi and Pakistani migrants in the West have legal residence and are better skilled than other immigrant groups. Their

⁴⁴Source: Ratha, Mohapatra, and Silwal 2010 from World Bank website: <https://blogs.worldbank.org/.../remittances-data-watch>

earnings potential exceeds that of their lesser-skilled counterparts in the Gulf. However, the experience may leave a lasting impression on countries such as Bangladesh and the Philippines that maintain complex labor-export programs (MPI report 2009: 81).

Figure 12 Rate of Remittance Increase from Gulf Countries to Bangladesh and Pakistan, 2008-2009



Sources: Sources: Central banks of the respective countries in Ratha, Mohapatra, and Silwal, 2009; MPI 2009.

The limitations of the economic hypotheses

Although these hypotheses make sense at an economic level, a question still remains: Why do these reasons work for some countries and not others? For example, why did Mexico and Egypt experience a severe backdrop in their remittance inflow when both countries share the same characteristics, as suggested above by the World Bank in their justification for remittance resilience countries. Indeed, both Mexican and Egyptian migrants 1) are part of cumulated flows of old and new migrants; 2) generally send remittances which represent a small part of their income; 3) experience tighter border controls which influence their length of stay at destination;

4) bring back savings; 5) migrate to high income remittance source countries (such as the U.S. and France) who benefited from the stimulus package and various insurances.

Another assumption is that resilience for countries like Pakistan, Bangladesh (and the Philippines) share Saudi Arabia as the main destination country for their migrant workers, according to MPI experts. Yet this hypothesis does not work for the case of Cap Verde, whose largest flow of migrants is in the U.S., Portugal, and Senegal. These discrepancies suggest therefore that other factors should be considered.

As a point of comparison with Bangladesh, let us zoom into one case in order to stress the limitations of some of the economic hypotheses. I rely on Pakistan, whose remittance flows, as discussed above also experienced resilience during the global recession.

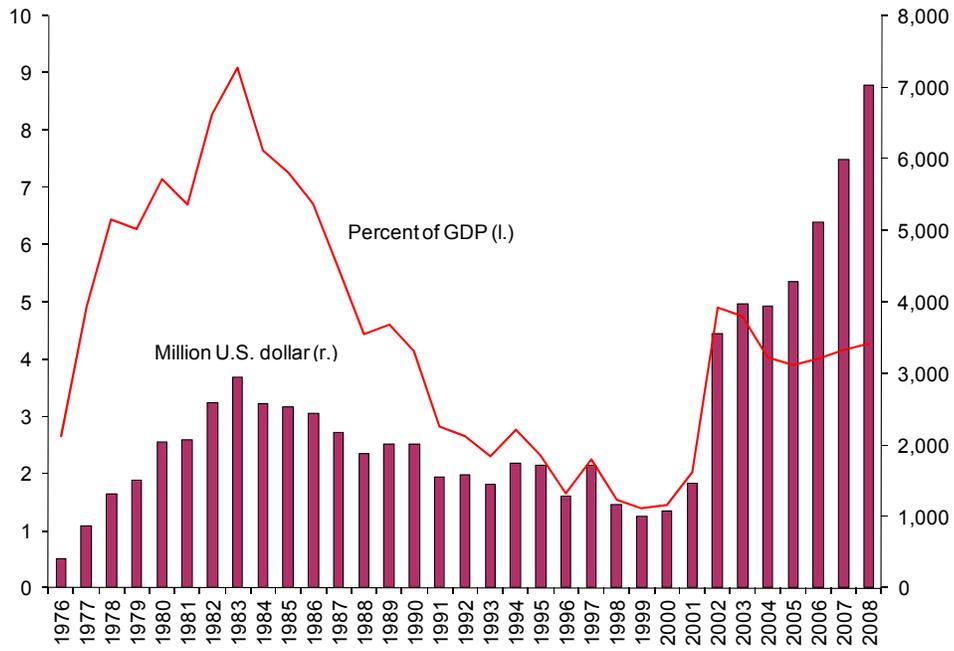
Pakistan: A point of comparison

Although Bangladesh represents an exceptional case, Pakistan also showed some signs of resilience. In the summer of 2009, at the height of the global crisis, remittances to Pakistan were up 25 percent (June data) compared to 17 percent in Bangladesh (July data), while remittances to India declined 31 percent (May data).⁴⁵ During the same time, both Bangladesh and Pakistan experienced a surge in labor migration since 2005, while migration from Nepal and India was stable. GCC countries are the main source of remittances for all of these countries (Kock and

⁴⁵ This section draws mainly from Udo Kock and Yan Sun 2011, “Remittances in Pakistan—Why have they gone up, and why aren’t they coming down?” IMF Working Paper Middle East and Central Asia Department, August 2011. The article can be downloaded at: <http://www.imf.org/external/pubs/ft/wp/2011/wp11200.pdf>

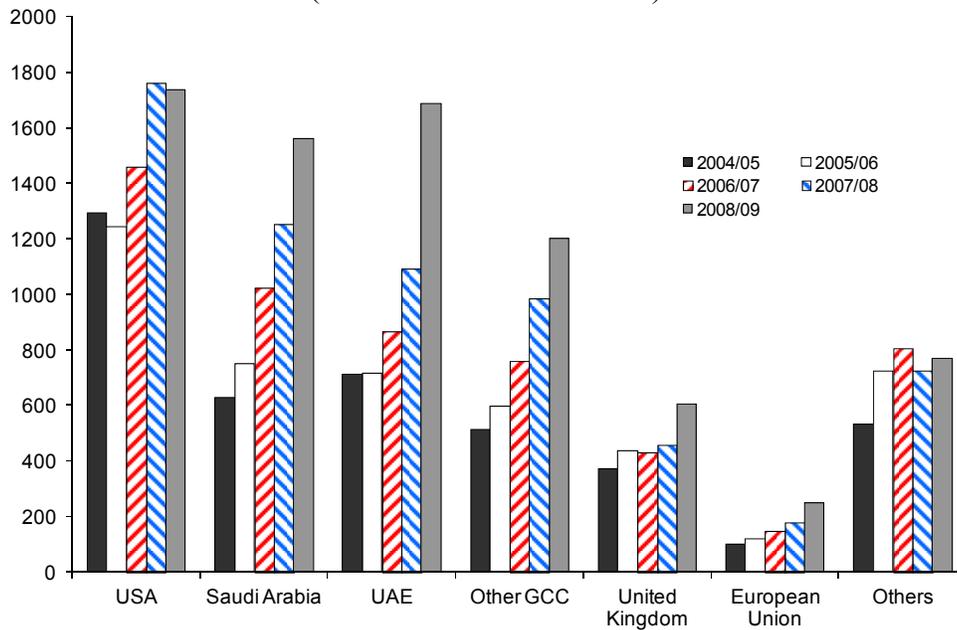
Sun 2011). The authors thus suggest that the increase in remittances in Pakistan can be explained *only in part* by an increase in workers migration and the economic boom in the GCC countries in the years prior to the crisis. The increase in the share of high-skilled workers in Pakistan's labor migration explains *part* of this discrepancy.

Figure 13 Total In-flow of remittances in Pakistan
 Figure 1. Pakistan: Total Remittances, 1976–2008



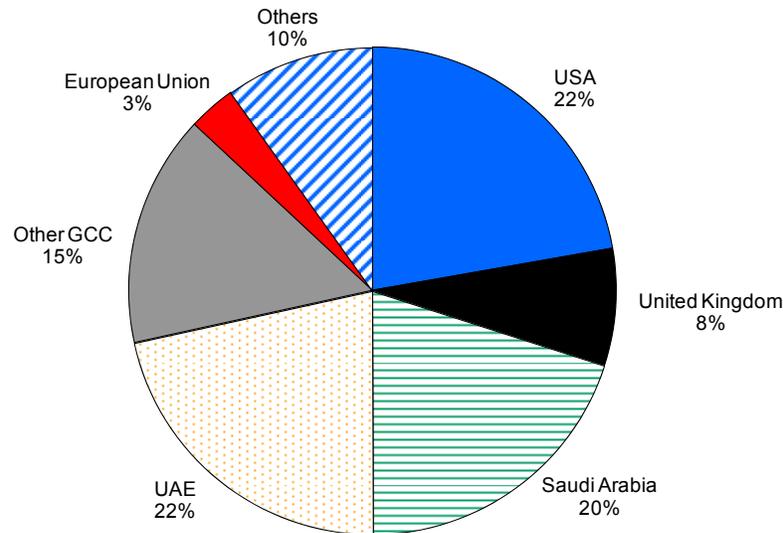
Sources: World Bank, IMF, and IMF staff calculations.

Figure 2. Pakistan: Remittances by Host Country, 2004/05–2008/09
 (In millions of U.S. dollars)



Sources: IMF, State Bank of Pakistan, and IMF staff calculations.

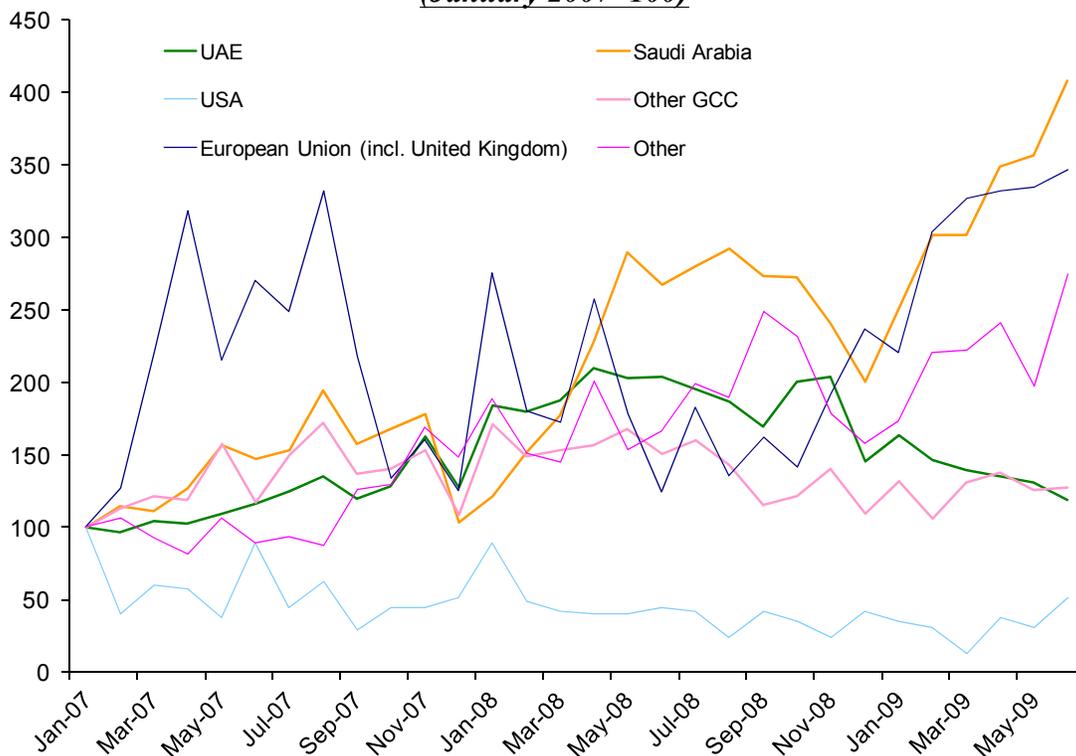
Figure 14 Pakistan: Remittances by Host Country, 2008,09



Sources: IMF, State Bank of Pakistan, and IMF staff calculations.

IMF researchers Kock and Sun suggest that the increase in workers' remittances to Pakistan may be correlated with a sharp increase in migration. They report that migration has doubled since January 2007 to almost 38,000 per month in June 2009. An interesting fact however is the decline by 43 percent from its peak in April 2008 of worker migration to the UAE to about 12,000 in June 2009. The drop in the UAE is believed to have been offset by an increase in migration to Saudi Arabia, according to the authors. Finally, Kock and Sun note that labor migration to the US is also small, accounting for only a few dozen workers per month. These numbers suggest that the high volume of remittances from the US therefore comes from the large Pakistani diaspora, as suggested by Siddiqui (2004) in the case of Bangladesh. However, no data on Bangladeshi diaspora from the US is available.

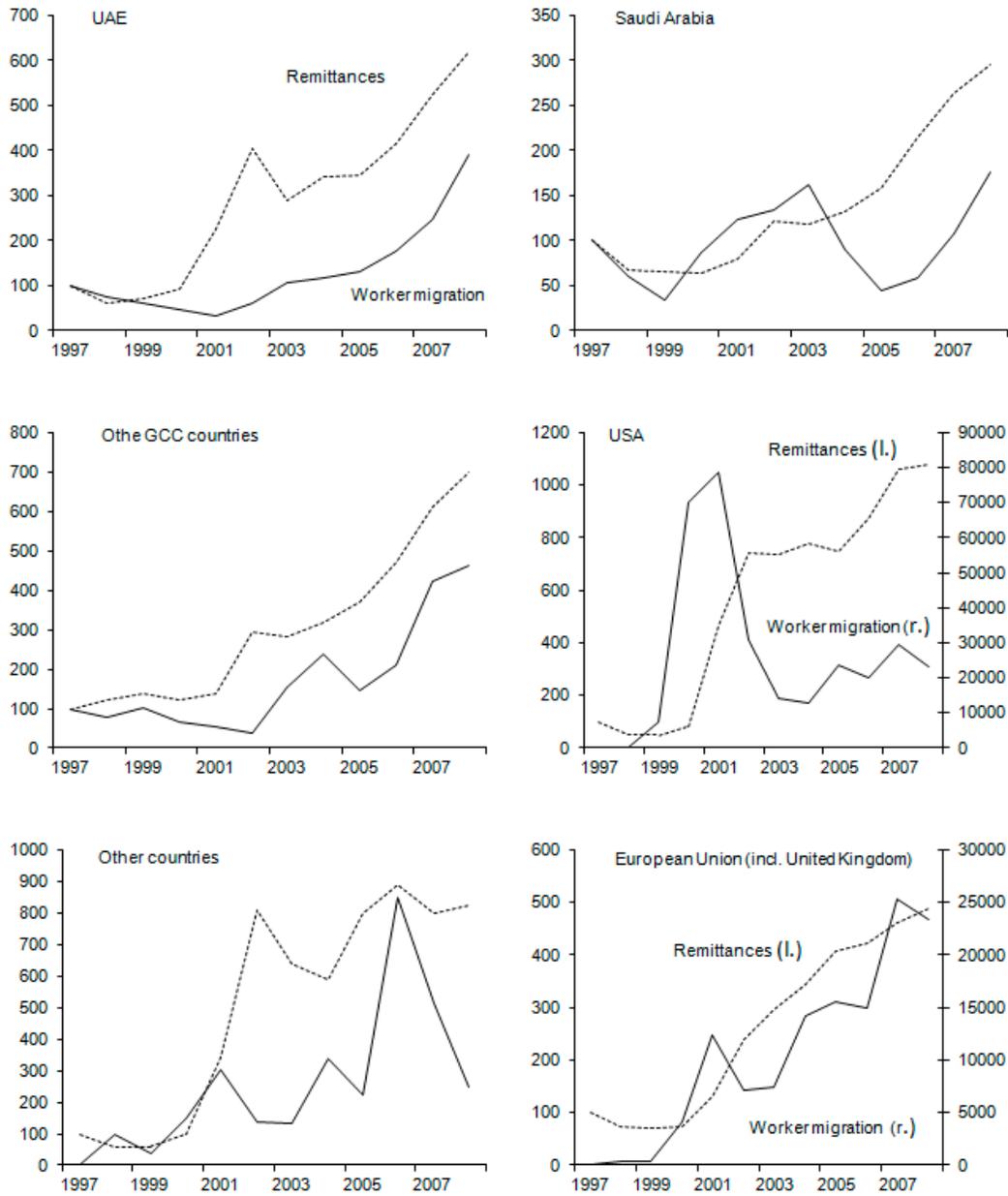
Figure 15 Pakistan: Labor Migration Indices by Host Country, January 2007-June 2009
(January 2007=100)



Sources: Pakistan Bureau of Overseas Employment and IMF staff calculations.

In addition to these figures, Kock and Sun (2010) indicate that the increase in the outflow of remittances to Pakistan outpace the inflow of workers from Pakistan, except for the European Union (Figure 5). This trend is particularly strong from host countries in the Gulf, the US and the European Union.

Figure 16 Remittances and Worker Migration 1997-2008 (1997=100)



Sources: Pakistani Authorities and Fund staff calculations, IMF 2011.

Based on these figures, the authors provide tentative explanations to explain the rise in remittances, using OLS approach, yielding the following main results:

- The skill level of emigrants appears to be highly significant in explaining the level of remittances.

- The investment return in both the host country and in Pakistan is highly significant, and with expected signs, indicating that remittances respond to variations in investment opportunities in the host country and in Pakistan.
- Remittances are also affected by both the nominal and real effective exchange rates, suggesting that remitters adjust for nominal and real exchange rate fluctuations when deciding on the dollar amount of remittances.
- The results also confirm that changes in domestic economic fortunes – proxied by the output of major agricultural crops – are significant in explaining remittance behavior.

Although data to Bangladesh are not available, we can at least identify a similar trend for which we have evidence – remittance resilience in the face of the 2008 global crisis. The point of this comparison with Pakistan is to highlight the fact that economic explanations justifying the rise in remittances may not be sufficient for several reasons. The first is that depending on the statistical approach one uses, results will vary as explained by the authors themselves when they write, “One should also bear in mind that since our results are from a single equation estimation, other variables such as exchange rates (real and nominal), which tend to fluctuate along with the real economy, may have already picked up some of the intended effects on remittances.” The second reason lies in the variation of economic systems and policies for each country. Indeed, migration and economic policies vary greatly from one country to another making the assessment of remittances difficult. The third aspect that makes the economic hypotheses too limited is the fact that these results may not be true for the case of Sri Lanka or Cape Verde which have also experienced resilience in their remittances flows during the crisis.

As a consequence, I suggest that changing the focus away from economic factors towards a

cultural embedded approach helps to understand better the nuances and contradictions of these economic hypotheses. The question therefore should be concerned with the choices remitters make under settings of crisis. Why do Bangladeshi remitters make the choice to delve into their savings and send them in the form of remittances, as suggested by economic analyses instead of keeping them for themselves? What rationale do they follow and what kind of investments do they choose? In answering these questions, I hope to unveil some of the contradictions found in the remittance behavior literature and to offer a clearer understanding of the persistence of remittances in general.

CONCLUSION

In this chapter, I presented the country with an overview of its socioecological and economic background. I discussed, in the second part, the patterns of Bangladeshi international migration, with a particular focus on the flow of Bangladeshi migrants to the US. Based on these patterns, I evaluated, in the third section, the scope and impact of remittances sent by both migrant workers and the US diaspora on the economic growth of Bangladesh. I ended with a discussion on the resilience of Bangladeshi remittances flows against the 2008 global economic crisis.

Turning to the relationship between international migration and remittances, my main objective in the next chapter is to identify 1/ the main theoretical considerations of migration and remittances and 2/ the main debates remittances have triggered. Three main questions help frame the discussion: *When did remittances emerge in the literature and in what context? What theoretical models do researchers use to study migration in relationship to phenomenon of remittances? What are the limitations of these models?*

By answering these questions, the following chapter aims at providing a critical assessment of the ways in which researchers have analyzed remittances. It starts with a review of the main models used to explain the motivations to migrate and to remit. It then demonstrates how most studies on migration and remittances have privileged an economic justification of the motivations behind remitting to the detriment of understanding the role of sociocultural elements, which play a significant role in the remittance practice. This cultural interpretation to the remittance practice could help to understand some of the variations of the motivations to remit which other models have failed to do.

CHAPTER II

THEORIES AND ISSUES IN STUDYING MIGRATION AND REMITTANCES: TOWARDS A NEW CONCEPTUALIZATION

INTRODUCTION

The neglect of scholars to recognize the social and cultural dimensions of the remittance practice⁴⁶ comes from two common mistakes. Remittances have been solely analyzed as an economic phenomenon of migration that can only work through the migrating experience. As a result, no adequate theoretical framework is able to explain their transmission and persistence beyond migration or as in the recent global financial crisis' case, their resilience against it. Although scholars from the transnational approach (Portes 1995; Levitt, 1996 ; Castles, 1998 ; Sassen, 2001) have attempted to recognize the importance of remittances and their social dimension in explaining migrants' motivations to migrate, the second mistake migration researchers repeat lies in the fact that they favor nearly exclusively an economic and structural approach to migration and by default, to remittances. The objectives of this chapter are to

⁴⁶ As stated in the introduction chapter of this dissertation, the remittance practice is defined as the *action* of sending in-cash or in-kind transfers by immigrants from the destination country to their family and other social organizations in the country of origin. It also includes recipients who reciprocated in-cash or in-kind transfers to their migrant members in the destination country. Consequently, the definition includes what is generally referred to in the literature as the remittance behavior and motivations or determinants.

provide an overview of the main theoretical models used to explain migration and remittance motivations and to highlight the overwhelming presence of economic models in migration and remittance research. In doing so, I look at three areas of investigation: Where and how do remittances emerge in the literature? How are they measured analytically through the literature? What are the limitations of the models used to explain the motivations for remitting? Answering these questions will allow for a better understanding of the various issues the remittance literature is facing and why it calls for a new framework of analysis.

The chapter is organized as follows. There are three main schools of thoughts that analyze migration and remittances – the neoclassics (from the field of economics and development studies), the New Economics of Labor Migration (NELM from the field of economics) and transnationalism (from sociology and anthropology) (Onica 2011). For analytical purposes, I frame the discussion by distinguishing the optimistic (neoclassical scholars) from the pessimistic views (historical-structural) in the first section.⁴⁷ Since remittances first appear with the New Economics of Labor Migration (NELM), I devote the second section to assessing the NELM's theories on the one hand and the transnational approach on the other, by stressing how the later includes a more complete analysis of migration as compared with the previous two perspectives because it brings the importance of remittances to the fore. In addition, I assess the economic impact of remittances on recipient countries by dividing the pros and cons of their “actual” impact on the economy of the receiving countries at the national and local levels. Finally, I end

⁴⁷ For analytical purposes, I choose to categorize these school of thoughts into four areas of investigation. However, this categorization is arbitrary and does not suggest that scholars from each camp are mutually exclusive. They in fact overlap as they have continuously built from each other's perspectives to develop their arguments. It is particularly true for the NELM and transnationalism literatures in which the same scholars appear in both fields (e.g., Stark and Oded (1985), Piore (1979), and Portes (1999), to name a few). But this classification helps to distinguish the main arguments at work in each field and to identify the emergence of remittances in the literature.

the chapter with a section that highlights some of the major problems with the literature on migration and remittances.

A). INTERNATIONAL MIGRATION AND ITS DETERMINANTS:

1). NEOCLASSICAL ECONOMICS (NE) AND THE “OPTIMISTIC” VIEW

Neoclassical economics offers an analytical framework to understand the motivation processes that influence someone to migrate. The model is based on rural-to-urban migration in poor countries; that is, on internal rather than international migration. Neoclassical economics do not take into account migration mechanisms such as risks or transfers. According to Harris and Todaro (1970), those factors are not necessary in order to understand the rationality behind migrating. Key to understanding the migrant behavior is the search for profit in a dual economy. Indeed, the neoclassical perspective may be summarized in terms of factor price equalization across regions, which assumes that economic forces tend towards an equilibrium (i.e. “push-and-pull” factors between labor supply and demand) (for details, see De Haas 2010; Massey and Parrado 1994; Stark 1991; Borjas 1989; Harris and Todaro 1970; Todaro 1969).⁴⁸

Neoclassical theory sees migration as a form of optimal allocation of production factors to the benefit of both sending and receiving countries. In this perspective of ‘balanced growth’, the re-allocation of labor from rural, agricultural areas to urban, industrial sectors (within or across borders), is considered as a prerequisite for economic growth and, hence, as a constituent component of the entire development process (De Haas 2010; Todaro, 1969:139). In short, De Haas observes, “the developmental role of migration is entirely realized through factor price

⁴⁸ Reviewing each study is beyond the scope of this chapter whose aim is to summarize the main theoretical arguments within each field (For details, see Abreu 2010; Massey et al. 1993).

equalization.” (De Haas 2010: 231). Under this school of thought, migrants are seen as important agents of change and innovation because of their contribution to economic development (for details, see De Haas 2010). Migration leads to a North-South transfer of investment capital and accelerates the exposure of traditional communities to liberal, rational and democratic ideas, modern knowledge and education. However, as De Haas recalls, neoclassical migration theory has no place for remittances (Taylor 1999:65, cite in De Haas 2010: 231).

According to this perspective, migrating is largely demand-driven. The overall theoretical argument is based on factor price equalization with a basic formulation: international migration occurs because of the spatial differences between supply and demand of labor, mostly between the rural traditional agricultural sector and the urban modern manufacturing sector.⁴⁹ The perfect elasticity between labor supply and capitalist sector fades away and instead merges into a single economy in which wages are equalized across space (Massey & al. 1993). Countries with a large supply of labor tend to have a low equilibrium market wage while countries with limited supply of labor tend to have a high equilibrium market wage. The resulting difference between the two forms of wages causes workers to move from low-wage countries to high-wage countries (“push-and-pull”). The consequences of this movement engender a decrease in labor supply and an increase in wages for capital poor countries while labor supply increases and wages decrease in capital rich countries. This economic process creates equilibrium at international-level wage difference, which reflects the costs of international movement. In this model, social attachments generally operate on the cost side of the equation, both in psychological and monetary terms.

⁴⁹ This view originates from the classical model (*i.e.* trade theory), which presumes a perfect market and labor surplus in the agrarian economies that are being dominated by the modern sector (Lewis 1954). Here the supply of labor to nonfarm jobs is perfectly elastic (Taylor and Wyatt 1996).

While the costs of staying in the origin country are lower, the costs of social attachments at the destination country raise the costs of return while decreasing the costs of staying.

The neoclassical model understands migrating as a form of investment capital, which brings a positive net return, usually financially. As a result, migratory flow is the sum of all individual projects. De Haas summarizes this perspective the following:

From this perspective, the re-allocation of labour from rural, agricultural areas (within and across national boundaries) to urban, industrial sectors is considered as an essential prerequisite for economic growth and, hence, as an integral component of the whole development process (Todaro 1969:139). The free movement of labour—in an unconstrained market environment—is eventually expected to lead to the increasing scarcity of labour, which will then lead to a higher marginal productivity of labour and increasing wage levels in migrant-sending societies. Capital flows are expected to go in exactly the opposite direction as labour migration.

So, in a strictly neoclassical world, the developmental role of migration is entirely realized through this process of factor price equalization. (De Haas 2005: 4)

Though remittances remain invisible, they are the implicit motivating force to migrate since migrants should use earnings to maximize utility in the host country. Remittances remain absent from any discourse because migration is treated only a macro-level, that is on distinct labor market phenomena, such as wage differentials. This conception has largely influenced public policies and holds a dominant place in international financial institutions, such as the World Bank and the International Monetary Fund, which tend to see the benefits of migration for receiving countries, solely in terms of factor price equalization.

Development theory also known as the “optimists” emerges within the neoclassical model in the first two decades following the Second World War (De Haas 2010: 231). These optimistic views expect migrants to play a positive role in development and contribute to the accelerated spatial diffusion of modernization in developing countries. They see remittances as the main actor in stimulating economic growth, suggesting that through large-scale capital transfer (e.g., through loans, aid, and remittances) poor countries would experience rapid economic development and industrialization (De Haas 2010: 231). As De Haas notes, “Internal and international labor migration was seen as integral parts of this process contributing to a more optimal spatial allocation of production factors and, hence, better aggregate outcomes” (De Haas 2010: 232).

This perspective has raised criticisms among scholars who pointed to the severe inequalities, such as unemployment between countries for which the model does not account. As a result, several scholars have expanded this model to a ‘micro’ perspective to include unemployment as a variable in the maximizing equation (Harris and Todaro 1970; Todaro 1969). They focused on individuals who are rational self-interested and profit maximizing individuals because they believe that migrating will enable them to maximize their income by moving to another place (Borjas 1990; Todaro and Matruszko 1987; Todaro 1989, 1969). For example Harris and Todaro (1970) who saw most migration as taking place from rural to urban areas suggested that the migration decision-making process is a comparison between the discounted future streams of real rural income (calculated by migrants themselves) and the discounted future streams of the income that those migrants expect to earn by migrating to the cities (which is defined as the urban real income weighed by the probability of employment) (Abreu 2010: 5). Indeed, migration is not risk-free, for migrants are not always ensured that a job awaits them at destination. Thus, before people decide to migrate, they assess critically the psychological and

financial investments of moving, traveling costs, time invested, social, cultural and emotional investment in being in a new country. A careful calculation of pros and cons based on the skills the individual possesses and its corresponding earnings in terms of wages is therefore measured.

The neoclassical view's contributions largely focused on the process of economic development in which migration was understood to be a causal factor of wage differentials. This macro perspective worked as an economic model to the extent that it simply pointed to the unequal economic and social conditions between 'core' and 'peripheries' countries. The focus was largely concerned with migrant workers, which left out a whole other group of migrants; one that did not necessarily fit the 'ethnic poor' migrant category. As Abreu concludes, "whether in its 'micro' or 'macro' dimensions, it should be clear that the neoclassical theory of migration is nothing more nor less than a derivative application of neoclassical economics to the particular field of migration, with all of its characteristic features and assumptions: methodological individualism, optimization, rationality, hypothetical-deductivism, equilibrium" (Abreu 2010: 5).

2). THE HISTORICAL-STRUCTURAL AND THE "PESSIMISTIC" PERSPECTIVE

The historical-structural approach "*is not a unified theory*" and is "considerably more difficult to summarize," due in part to the fact that it is found "in a variety of models." (Wood 1982:301, cited in Abreu 2010: 7). Therefore, in this section, I limit my discussion to one major study, which has come to dominate the historical-structuralist perspective.

The historical-structural perspective, including what De Haas terms the 'migration pessimists', comes as an alternative to the neoclassical model for highlighting the reverse effects of migration onto developing countries' economies. In his review of migration theories, De Haas notes that,

“optimistic views on migration and development in sending areas were increasingly challenged due to the combined influence of a paradigm shift in social sciences toward (historical) structuralist views and an increasing number of empirical studies that often did not support optimistic views on migration and development” (De Haas 2005: 4). Under this view, migration is seen as exacerbating problems of underdevelopment (De Haas 2010: 232). Economist Papademetriou (1985) suggested that in sending countries, migration would contribute to “the evolution into an uncontrolled depletion of their already meager supplies of skilled manpower – and the most healthy, dynamic, and productive members of their populations. (De Haas 2010: 232; 1985: 211-212). This depletion is identified as the ‘brain-drain’; that is, when skilled people migrate to rich countries, depriving their own poor countries from their professional skills and professional labor resources in which states have invested many years of education (Baldwin, 1970; cited in De Haas 2010:232). Among the many problems resulting from migration was that of conspicuous consumption, as migrants rarely invested their money (remittances) in productive enterprises and instead spent in conspicuous consumption.⁵⁰

Although the historical-structural approach includes different aspects of the migration phenomenon, it is possible to bring together its main argument as one in which capitalist development in the advanced industrialized economies intrinsically requires a constant inflow of workers, creating a structural incentive for immigration to occur (Abreu 2010: 7). One of the most complete studies that pointed to this process of migration is sociologist Michael Piore’s work in *Birds of Passage* (1979). Piore understands migration to be the result of a strong structural labor demand in developed countries. His concerns center on why migrants

⁵⁰ I limit the review of the ‘pessimist’ view only to these two factors –brain-drain and conspicuous consumption as I discuss it in more details in the Remittance Section of this chapter.

concentrate in semi-skilled jobs that have limited job security; why wages fall more than they rise; and why migrants tend to work for jobs that bring low social status. The novelty of Piore's work is that he stresses the importance of non-economic variables such as status and hierarchy, as potential causes affecting labor migration.

Piore's most striking finding is that migration does not result from push factors, such as low wages. Rather, it is caused by the different levels of jobs that are inherent of advanced industrial countries (see also Miles 1990, Sassen 2001). Piore sees three reasons that explain the 'chronic and unavoidable' demand for foreign labor workers. The first follows the traditional (and macro) view that migration is a result of labor shortages. As economy expands, labor workers seek better-paying and more prestigious jobs. The second reason for foreign labor demand and perhaps the most sociological Piore has advanced comes from the motivating effects of hierarchy. People work for money but also for the accumulation and maintenance of social prestige (See also McGovern 2007). Employers need migrants who regard low-status jobs simply as a way to make money. Those jobs generally attract labor workers who are more concerned with economic survival than status. The third reason refers to the duality between labor and capital. According to Piore (1979), two non-competing sectors pervade markets – a primary sector that provides well-paid jobs and a peripheral sector that hires those who are unskilled. The demand for labor is created by these different level sectors. The primary sector is constantly challenged by structural inflation causing wages to rise. Too expensive for proportional wage increases and too uncertain because of market fluctuation, the peripheral sector is not being pursued by native workers but becomes an attractive workplace for migrant and ethnic workers. Those who traditionally occupied these positions – women and children – are no longer available

in developed countries. As a consequence, there is a strong demand for labor in developing countries, acting as a pull factor to migration.

Piore's study is perhaps the most inclusive study ever done on migration and one that is of particular importance for explaining migration trends in Europe and the United States. His theory provides a significant step to a sociologically oriented theory of division of labor. Though scholars criticized Piore, and other researchers who used a historical-structural theoretical approach for seeing interests of capital as all-determining, he is one of the first scholars in the sociology of migration, at a time of heavy reliance on neoclassical and Marxist theories, to have stressed the importance of non economic factors in labor migration.

Although these approaches have contributed significant knowledge on the national patterns and outcomes of migration, their emphasis on economics is not just flagrant but universal.

The historical-structural approach was criticized for its reductionist approach to the migrant's agency. Its often too Marxist and neo-Marxist emphasis on migration as a social process was largely influenced by political-economic processes at the structural level (Abreu 2010: 10). Just like the neo-classical perspective, historical-structural scholars did not consider the various processes by which migrants came to migrate in the first place, nor were they concerned with the role remittances played in one's decision to migrate. The determinants of migration were seen exclusively at a macro level, greatly undermining migrants' agency in their reasons for migrating. However, soon after Piore's study, we begin to notice a shift of focus in migration debates, which no longer singles out migration as the only focus of study but instead includes

households and remittances as a new unit of analysis. Thanks to remittances, migration is seen not just as a positive process but as a key actor in the development process of poor countries.⁵¹

A summary of migration theories is provided in the table below (De Haas 2010: 230).

Table 19. Summary of migration perspectives

MAIN PHASES IN POST-WWII RESEARCH AND POLICIES TOWARDS MIGRATION AND DEVELOPMENT

Period	Research community	Policy field
Until 1973	Development and migration optimism	Developmentalist views; capital and knowledge transfers by migrants would help developing countries in development take-off. Development strongly linked to return.
1973–1990	Development and migration pessimism (dependency, brain drain)	Growing skepticism; concerns on brain drain; after experiments with return migration policies focused on integration in receiving countries. Migration largely out of sight in development field, tightening of immigration policies.
1990–2001	Readjustment to more subtle views under influence empirical work (NELM, livelihood approaches, transnationalism)	Persistent skepticism and near-neglect of the issue; “migration and development, nobody believes that anymore” (Taylor <i>et al.</i> , 1996a:401) further tightening of immigration policies.
>2001	Boom in research, in particular on remittances. Generally positive views. De-linking of development with return.	Resurgence of migration and development optimism under influence of remittance boom, and a sudden turnaround of views: remittances, <i>brain gain</i> , diaspora involvement as vital development tools. Development contribution of migration often framed within renewed hopes put on circular and return migration.

Source: De Haas (2010: 230).

B). REMITTANCES

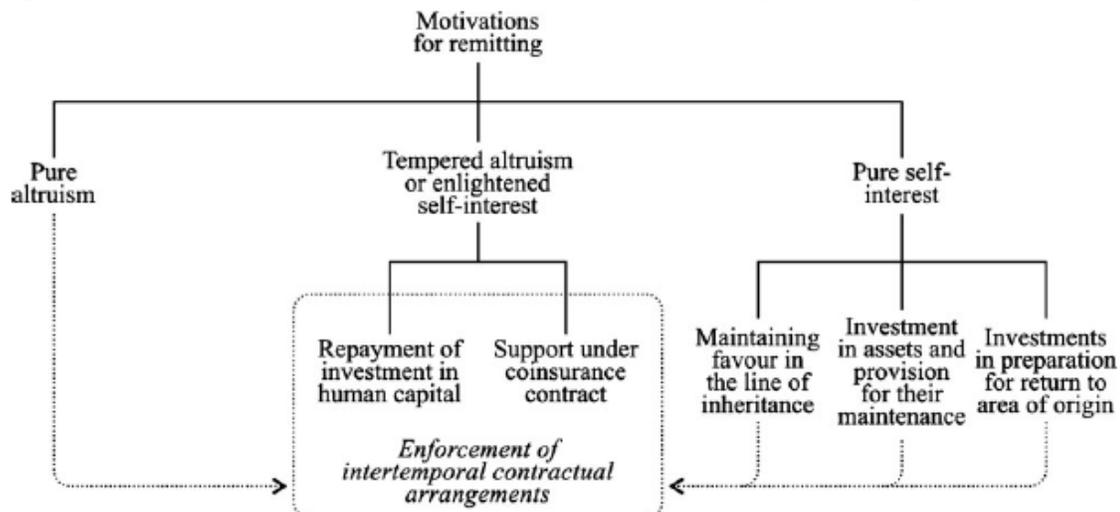
1). THE NEW ECONOMICS OF LABOR MIGRATION (NELM)

The New Economics of Labor Migration (NELM) emerged as a new way for thinking about international migration around the 80’s and 90’s. The NELM has strongly influenced the

⁵¹ I shall stress a major reason for this sudden renewed interest. Traditionally, migration has been seen as an outcome of failed development and lack of opportunities in the land of origin. As result, measures to prevent migration were implemented while making effort to increase development efforts. But with the striking increase in remittances flow and their direct impact on the local and national economies of the origin countries, migration is no longer seen as a “problem” but rather as a tool for development (Sørensen et al. 2002).

economic literature on migrant remittances with their article (1985), “Motivations to remit: evidence from Botswana. The central idea on which their theory was based pointed to the fact that migration decisions are made at the household level, and that remittances are strong linked with migration decisions (Carling 2008: 583; Taylor 1999; Lucas and Stark 1985; Stark and Levhari, 1982). Lucas and Stark (1985) developed a model to explain migration determinants and outcomes (for details of Lucas and Stark’s model, see *figure 1*).⁵² This formulation directly responded to the rigid neoclassicists, which viewed migration as an individual investment and earning maximization as well as to the deterministic approach led historical-structural theorists(De Haas 2007). The NELM theorists treated remittances as one of the most significant mechanisms that can explain both the determinants and outcomes of migration.

Figure 17 Remittance motivations in the New Economics of Labor Migration (NELM)



Source: Based on Lucas and Stark’s (1985) article “Motivations to remit: evidence from Botswana”.

Lucas and Stark’s model can be summarized into four major hypotheses: (H1) pure altruism; (H2) self-interest; (H3) implicit contract; (H4) migrants and savings.

⁵² In this section, I borrow extensively from Massey et al.’s analysis (1993) and Abreu’s recent OECD report (2010) in which both studies similarly distinguish the NELM’s arguments into more or less 4 major hypotheses.

Pure Altruism

The NELM defines altruism as one of the most intuitive motivations for migrants to remit money back home. Migrants are motivated by the idea of improving the consumption level of the household left-behind and derive satisfaction from the welfare of his/her relatives. Under this model, the NELM suggest several hypotheses. The assumption is that as migrants' income increases, so are the amount of remittances. However, there is a threshold at which migrants will stop sending as the attachment to the family will gradually weaken. The NELM further suggest that the same should happen when the migrant settles permanently in the host country and family members follow. For example, Lucas and Stark (1985) provide empirical evidence from a study conducted in Botswana whereby a 1% increase in the migrants' wage, with all things being equal, induced increases in the correlation between remittance levels and home incomes. This finding gave support to the first prediction. As a result, Lucas and Stark concluded that altruism was insufficient an explanation for the motivations to remit (Lucas and Stark 1985). Other studies, such as Lowell and de la Garza (2000) showed on the other hand that altruistic motives to remit were also significant. For example in the case of Mexican immigrants to the US, households with children at home are approximately 25% less likely to remit than households without children.

Self Interest

The second hypothesis advances that migrants remit out of 'self-interest'. There are four ways in which the remitting behavior occurs. (1) Their motivation is triggered by the anticipation of

receiving assets, inheritances, status and so on from the family back home. The remitting behavior in this view depends on the motives of the migrants. (2) The ownership of assets in the home area may motivate the migrant to remit money to those left behind, in order to ensure that the latter are taking care of those assets. (3) Family members designate one member to work abroad to overcome risks engendered by the sources of income in the original household, such as price fluctuations, crop failure, etc.). Authors refer to *co-insurance*. To maintain co-insurance, the risks both parties face ought to be balanced out so as not to be positively correlated. (4) Migrants remit to repay the loans they have received by the family back home in their migration experience investment (flight ticket, documents process, etc.). The basic assumption in this explanation is that migrants' remittances depend on the amount of loans they have to repay. Under this hypothesis, migration is the result of a household consensus based on a calculation of costs and benefits of migration (a calculation of the costs of travel, unemployment anticipation and so on and the gain from remittances, especially in times of hardship). It thus stands on anticipated remittances and takes the form of a contract between the migrant and his/her family (Stark and Lucas 1985). Under this model, people migrate on a temporary basis so they can remit earnings or accumulate savings in anticipation of a return. Remittances help to diversify sources of household income to overcome risk in the absence of stable insurance markets. Empirical evidence from Botswana shows that wealthier parents received a larger share of migrant earnings through remittances (Hoddinott 1994, Lucas and Stark 1985, Abreu 2010). However, measuring whether the motive was triggered by an interest in inheriting or to ensure the left behind family took care of the migrant's assets is difficult to assess. Abreu provides an example of another study conducted in Tongan and Western Samoan migrant communities whereby migrants are motivated to remit for reasons of self-interest, and in particular for asset accumulation and investment in the home areas (Brown 1997, Abreu 2010).

Implicit Contract

In their explanation of altruism, Lucas and Stark (1985) go further to suggest that there are two kinds of altruism: ‘tempered’ altruism and ‘enlightened self-interest’. Figure [-] refers to Lucas and Stark’s study (1985) on remittances motivations. Here, decision-making occurs within the family and the household is able to control risks to their economic advantage by dividing labor production within the household. This strategy allocates certain members as migrants and remittances become the mechanism for redistributing the gains. While some members of the household seek work in local economies, others are sent abroad to work internationally where wages and employment conditions are higher than those in the local economies. In the event of economic failures, members of the household get supports from those working abroad thanks to the remittances they send back home (see Stark, Taylor, and Yitzhaki, 1986, 1988; Stark and Yitzhaki, 1988; Stark and Taylor 1989, 1991; Stark, 1991).

Under this model, risk-spreading and investment in the education of young family members. In this context, the household as a whole is seen as making an “implicit co-insurance agreement”, respectively as an “implicit family loan agreement” (Agarwal and Horowitz 2002). With the implicit co-insurance model, it is assumed that migrants depend on their family back home who play the role of insurers. The family finances the initial costs of the migration project, which are generally significant. It is then expected that the migrant is unable to cover all the expenses alone. However, the migrant will, in turn, act as the main insurer for the family members back home with the remittances he or she will earn, which will serve to improve their consumption, to undertake investment projects, including more risks and thus reach a higher level of utility. The

assumption here is that the migrant has already a secure employment, high enough earnings and has positive expectations about further income.

Migrants and Savings

The motive to remit has also been understood as the migrant's goal to return to his/her country of origin with a certain amount of savings. As a result, remittance inflows from the overseas migrant are a bargaining process between the migrant and the left family. This process is seen as a supply-and-demand whereby the remitter supplies savings while the recipient family demands remittances in relation to the ability of the migrant to remit, i.e. income and the savings from income. The migrant has an interest in saving and minimizing migration expenses, e.g. consumption in the host country and remittances to the family. As a consequence, the expectations of future income are continuously being calculated and negotiated, including a whole set of inter-related factors, such as length of stay, the intensity of work, and the flow of remittances for the consumption of the family left-behind. In turn, the recipient family's goal is to have an income (with the remittances they get) that is higher than the neighbors as a way to justify the decision to send some family members abroad. Here, the amount of remittances depends on the migrant's income, the per capita income in the home country and the bargaining power between the two parties.

The integration of migration decision making with migrants' remittance behavior and household remittances is the major contribution of NELM. However, Stark (1991:223) already argued that it is difficult to predict future remittances, because migrants are part of larger social units such as

families and households. The inclination to remit strongly depends on contractual arrangements and bargaining power within the family. Therefore, it is far from certain that remittances would rapidly decline over time.

Some micro-level empirical studies follow this perspective showing that a mixture of individualistic and familial motives is responsible for the likelihood and size of remittances. Some researchers looking at Mexican migrants have demonstrated that income increases in migrant receiving countries at a significant rate raises both propensity and the proportion of labor earnings sent home for family-provided insurance as well as for self-insurance (Amuedo-Dorantes and Pozo 2006). In addition, a vast growing number of studies report on the economic and currency crises in origin countries play a key role in increasing remittance transfers (for example, see World Bank report 2006).

Furthermore, in a recent paper, Lucas (2004) provides a summary of arguments that show a significant difference in the remittance inflow between temporary migrants and permanent immigrants. Temporary migrants may have higher incentives to remit to those left behind than permanent migrants, due in part to the fact that they return home (Galor and Stark 1990). In addition, the longer migrants stay abroad, the weaker the ties are between him or her and the family in the home country, and the lower the remittance inflow is (Merkle and Zimmermann 1992). On the other hand, since migrants get higher salaries the longer they stay abroad, the amount of remittances they send increases. Lucas concludes that remittances may initially rise, then decline with duration of stay, which “would suggest an optimal length of stay to maximize remittance flows, balancing greater earning power against diminishing attachment” (2004: 13).

Filling in the gap dug by neoclassical theories on international migration, the NELM provides an attempted theoretical framework to explain remittances within a transnational setting. However, scholars who engage in this perspective, are largely dominated by economists. The motivating force is still understood as a rational risk-minimizing choice. Remittances in the NELM are clearly what drive migrants to move across borders; they are the causal factor for migration decisions. The implicit assumption is that remittances are important for livelihood and survival in the country of origin where both migration and remittances work as co-insurance and investment capital-generating strategies for households and families (De Haas 2004).

The NELM invites migration scholars to broaden their views by including the household as the unit of analysis for migration. The migrant is part of a collective decision that rationally calculates the costs and benefits of migration; it is a “mutually beneficial contractual arrangement” (Stark and Bloom 1985: 174). For Stark (1991), “intra-family exchanges, such as remittances, are thus integral to migration, not unintended by-products of it” (Ibid 3). The NELM has contributed a new way for understanding migrants’ decisions – one that steps away from the heavy economic analyses and instead stresses the need for including a sociological dimension.

According to Abreu, the success of the NELM perspective was in part due to the fact that it credibly corresponded to the reality of migration in the sense that it included migrants’ agency, household, and remittances in the picture; on the other hand, it achieved a better balance between agency and structure than did the historical-structural perspectives which limited their theories to macro structures (2010: 10).

However, there are several drawbacks with the NELM. A major problem with the NELM is that it makes micro-economic models of migration unfeasible for cases in which people migrate for reasons other than to maximize profit and remit. For example, there are large groups of people who are not necessarily poor and do not value profit maximization as their principle of life, particularly when it concerns group of migrants who do not come from West, which in most instances, is the case. As Piore noted, social mechanisms such as hierarchy, values and status may also contribute to migration.

In addition, the NELM does not propose an alternative formula for dealing with risks and credit constraints. Migration and remittances are seen as being the only solution to them. Yet many people find other ways to survive without necessarily having to migrate and send remittances. Another problem with the NELM is the assumption that the main motivation behind remittances is to reduce risks (Onica 2011).

Last but not least, the NELM's hypotheses, namely altruism and risk-sharing in explaining remittance patterns are limited because the model is based on economic models. That is, the remittances' motives are measured only with respect to the remittances' financial gain and developmental impact on the receiving families. Also, the risk-sharing hypothesis (through remittances) implies that remittances are the main reason why people migrate but then, scholars insist that remittances are integral to migration, not unintended by-products of it (Stark 1991: 3). Therefore, they should not be understood as a causal factor to migration. Not only is this assumption confusing but also, while risk-sharing represents an important part of sending remittances, it certainly undermines the complexity of migrants' family dynamics which are embedded in norms of obligations, responsibilities and hierarchies whereby risk-sharing is less important as a motivation than the performance of these norms in the maintenance of family ties

(Durand et al. 1996). On this point, a body of work provides empirical evidence of such a case. For example, Blue's (2004) research in Cuba shows that remittances depend on the strength of the ties between migrants and the receiving households. Length of stay in the U.S. decreases the amount remitted, while visits to Cuba increases remittances. Similarly, Menjivar et al. (1998) find that the place of residence greatly affects the remittance behavior, showing that migrants who have family obligations and children at homeland are more likely to send remittances than those who have children at destination. They further observe a strong relationship between family remittances and family income, underscoring the importance of considering both dependent and explanatory variables at the same level (Ibid 123).

In short, most economic models place individual behavior, altruism and/or individualism, at the center of their hypotheses to explain the motivations to migrate and remit. These models may explain why migrants remit but they still do not tell us why the remittance practice persists as a phenomenon of migration, particularly when the latter is confronted to an economic crisis. In fact, they do not account for the variations between groups of migrants and the contexts within which they remit. Part of the problem is that these hypotheses do not account for the importance of cultural elements in understanding *holistically* the motivations behind remitting. This drawback directs the discussion to the transnational approach, which emerged as a new theoretical paradigm to understand migration and remittances. This approach offers an alternative view of migration with an emphasis on the cultural dimension of social remittances. It differs from the neoclassical and the NELM models in that they view migration as a set of processes through which increasing globalization of communication, technology, and transportation enable migrants to maintain close links with their home communities and establish cross-border activities with relative ease (more so if they are legal immigrants). They identify

these processes as economic, cultural, political, and social spaces that immigrants build across geographical borders (Cano 2005). The following discussion, therefore, attempts to summarize selectively some of the transnational studies that have highlighted the role of remittances in the migration process.

2). THE TRANSNATIONAL APPROACH AND ITS APPLICATIONS

What is a transnational approach?

As just stated, the transnational approach goes beyond the NELM by introducing global forces (such as political events), networks, and the structures within migrant sending communities, as units of analysis (Onica 2011). The transnational perspective builds on social network theory for their analyses. According to Sorenson and Levitt's study (2004) "*Transnational theorizing began its development in the early 1990s, when a group of US based anthropologists found that the migrants with whom they worked had developed transnational practices that conventional migration theories did not adequately capture*" (Basch et al. 1994). They argued that traditional migration theory, informed by and developed in service of the nation state (Kearney 1991), treated migrants as individuals who either departed (emigrants) or arrived (immigrants). To overcome this false dichotomy, and to capture migrants' multiple attachments more realistically, researchers proposed that migrants be understood as forming part of two or more dynamically intertwined worlds and transnational migration as 'the processes by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement' (Basch et al. op sit.:6). Thus, sending and receiving societies became understood as constituting one single field of analysis.

In their effort to define the concept of transnationalism, some studies distinguish it within two perspectives: the macro-transnational (or “transnationalism from above”) of the state and corporations and the micro-perspective (or “transnationalism from below”) of international migrants (Waldinger and Fitzgerald 2004, Gardner 2002, Smith and Guarnizo 1998).⁵³

Portes departs from a *macro*-transnational approach to suggest that transnational activities are “those that take place on a recurrent basis across national borders and that require a regular and significant commitment of time by participants” (Portes 1999, 464). Briefly, he views transnationalism in two ways, from above and below. In the first case, people of power, governments and corporations command transnationalism while in the latter, transnationalism is rooted in individuals and community perceptions at the base of society. The emphasis however remains at the state and economy level without giving a clear theory of what transnationalism actually is.

At the *micro-level*, Nina Glick Schiller, Linda Basch, and Cristina Blanc-Szanton describe transnationalism as a “*process by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement*” (Glick Schiller, Basch, Blanc Szanton 1991). They describe migrants as *transmigrants* to refer to people who made and maintained ties across destination and country of origin. The idea of a separate here and there is no longer bounded to national territories but is kept together so as to erase conceptually the dividing line between the two spaces (Waldinger and Fitzgerald 2004). Several scholars followed this trend arguing that migrants create social spaces and networks that cross all borders –

⁵³ However, debates over the ‘macro vs. micro’ view emerged among migration scholars because of its impractical use as an analytical model, which separates “cross-border, non state actors *from* states” (Waldinger and Fitzgerald 2004). For analytical purposes, I limit my discussion by emphasizing micro studies of transnationalism through which remittances hold a significant place.

geographic, political and cultural (Levitt 2001, Portes *et al.* 1999, Massey *et al.* 1993, Basch *et al.* 1992).

The role of remittances

For most ‘micro’ scholars, remittances hold a crucial place for their role in maintaining family ties across borders (Nyberg-Sørensen 2004; Goldring 2004; Smith 2001; Levitt 2001, 1998, 1996). They tend to agree that remittances represent the social ties of solidarity, reciprocity, and obligation that hold migrants and their kin and friends together across borders. Remittances’ function differs from the NELM in that they are regarded less as a financial gain and more as a profitable ‘social’ tool with respect to their purposes and applications. Peggy Levitt (2001) who coined the term “social remittances” sees remittances as including “*ideas, behaviors, identities, and social capital that flow from host to sending country community.*” (Ibid, 54). She characterizes social remittances at least in four ways: norms, practices, identities and social capital, which circulate between migrants at destination and their families left behind at homeland. All these features constitute social remittances. According to Levitt, social exchanges occur when migrants return in or visit their communities of origin; when non-migrants visit those in the receiving country; or through exchanges of letters, videos, cassettes, emails, blogs, and telephone calls. They are distinct from, but are reinforced by other forms of global cultural circulation (Levitt in press). Levitt’s study is mostly concerned with how remittances travel between transnational circuits and what impact remittances have on the families in the home of origin.

Along the same line of thoughts, other scholars introduce *technical* or *technological* remittance (Nichols 2002, Rahman 2009), referring to the importance of skills and technology carried back from returned migrants. *Political* remittances also emerge as one category, pointing to political identities, demands and practices associated with migration (Goldring 2004, Nichols 2002, Fitzgerald 2000; Rivera-Salgado 2000; Smith 1998). Over time, the categorization of remittances has come to take on different natures (Goldring 2004). The literature distinguishes three types of remittances which include: *family*, *collective*, and *investments* remittances. The former refers to worker remittances; the latter describes a longstanding practice of migrants' organizations, known as hometown associations. Investments remittances refer to capital investments in businesses. Goldring's study summarizes the following⁵⁴:

Table II: The Three Basic Types of Remittances

Type	Recipients	Primary Uses	Observations
<i>Family</i>	Close Family Members	Household consumption; Home Improvement; Education; some micro-enterprises or small resale businesses	The bulk of remittance funds fall into this category
<i>Collective</i>	Community Organizations and Project Managers	Community projects like infrastructure, health, culture or sports	Raised by HTAs and other community organizations; generally function like charitable donations
<i>Investment</i>	Business Principals and Managers	Capital investments in businesses that employ multiple individuals within the community	Very few examples of this type;

Several other scholars using a transnational approach show how remittances are interwoven in a complex web of sociocultural practices. For instance, Thai (2006) pays attention to the emotional impact that remittances have on Vietnamese migrants and their families. He shows that low wage

⁵⁴ The typology reproduced here was developed in Goldring, Luin, "Re-thinking Remittances: Social and Political Dimensions of Individual and Collective Remittances," CERLAC Working Paper Series, February, 2003.

Vietnamese immigrant men who take on the role of regular remitters face extreme economic hardships in their lives, hardships that are rarely known to their family members back in Vietnam. Thai finds that the motives for sending lie in the family left behind, who not only have different conceptions of how much their sons can afford but whose expectations also expresses social roles immigrant men ought to fulfill in order to preserve their masculinity. He concludes that remittances serve different purposes for different men depending on their migration history and transnational networks.

Another set of transnational studies stress the importance the importance of religion, showing how it affects the remittance behavior. For instance, Kelly and Solomon (2009) examined the case of immigrants in the U.S. whose remittances' motivation are positively correlated to their religiosity. They find that Catholics are more likely to remit than individuals with no religion. In contrast, Protestants and individuals from other religion are more likely to remit than Catholics.

Limitations of the transnational approach

The transnational approach provides a more comprehensive picture when compared to the other two schools of thought discussed in the beginning of the chapter. It offers a platform from which to identify global forces and structural factors in the migration experience and the ways in which they, along with migrants, can shape development. By taking into account all these factors and actors, the transnational school encourages the combination of macro and micro level analyses (Onica 2011).

However, because of its lack of clarity in the use of a distinct theoretical framework, we lose sight of what actors (i.e. Migrants? Remittances? Technology? Globalization? Networks?) are involved in maintaining the networks. Indeed, the endless classification fails to provide a consistent theoretical formulation as to why people migrate in the first place and why they send remittances. Although useful as explanatory variables, dissecting remittances into multiple roles in terms of their – social, family, technical, political, individual, or collective (and so on) – nature supposes that each has its own developmental potential on the sending countries (Rahman 2009: 9). However, as Rahman (2009) suggests, this classification is risky because migration consequences for each sending country have their own complexities and thus generalizing remittances as one particular type of remittance may provide a distorted picture (Rahman 2009: 9).

Nor is there a systematic analysis that explains how those networks are created and why they sustain. Moreover, this analytical framework limits our ability to identify the conditions under which immigrants send remittances from the *destination* country as they focus almost exclusively on their impact in the countries of origin, leaving out the other side of the remittance equation; that is, the senders and what the decisions or obligations to remit may mean to them (Menjivar et al.1998: 98). Not to mention that most studies on remittances and their impact on receiving communities largely focus on Central America and the Caribbean's.

Part of the problem is that scholarships continue to frame the remittance behavior through their material and development impacts in developing countries and households. Thus, migrants are viewed as being part of a process of globalization and conscious efforts of development, turning them both – migrants and remittances – into a profitable tool for economic growth.

3). THEORETICAL ANALYSES ON REMITTANCE IMPACT: THE PROS AND CONS

Although scholars have recognized the importance to look at remittances beyond their economic gain by including their sociocultural potential, their economic impact still draws the interest of both social scientists and policy makers. Indeed, the use of remittances as a source of profits, or a security instrument to upgrade the credit-worthiness of developing countries to secure large scale international loans has transformed what some scholars identify as an ‘intimate transaction’ into one of the most vital private transactions the global economy (Guarnizo 2003).

The pros

Remittances are a global phenomenon with a significant impact on the economy of receiving countries. According to Guarnizo (2003), official estimates of the annual global volume of monetary remittances (as recorded by the IMF's *Balance of Payments Statistical Yearbook*) point to their rapid growth, and indicate that remittances surpassed \$100 billion in 1999, from \$70 billion in 1995, and \$43.3 billion in 1980 (Gammeltoft 2002, cited in Guarnizo 2003; Puri and Ritzema 1999). Annual remittances to developing countries more than doubled during the 1990s, and have been approximately 20% higher than official development assistance to these countries (Gammeltoft 2002). Although the official data on monetary remittances are deficient and tend to underestimate the total amount of money that migrants transfer to their homelands (in part by excluding moneys transferred through informal channels, as well as in-kind remittances), they suggest that the amount remitted is highly significant for many national economies.⁵⁵ World Bank officials have estimated that worldwide officially recorded international migrant remittances are projected to reach \$325 billion by the end of 2010, up from \$307 billion in 2009.

⁵⁵<http://hcd.ucdavis.edu/faculty/webpages/guarnizo/EconTransLiving.html>

In the past decade, the flow of recorded remittances grew much faster than Foreign Direct Investment (FDI).

Moreover, World Bank officials found that these transfers were a resilient source of external financing for some countries at the time of the financial crisis, making them a powerful stable financial tool for developing economies. In a recent document (from the World Bank Migration and Development Brief), economist remittance expert Dilip Ratha observes that, “At over \$300 billion a year, remittance flows provide an enormous source of development financing. In the near-term, the resilience of these flows has made them even more important as a source of external financing, offering a ray of hope in these difficult times (Ratha et. al 2009). It is specifically for their non negligible developmental impact that most research on remittances has concentrated their effort on “determining their volume, assessing their contribution to local development (with a special interest in their use in productive activities), identifying the channels employed to transfer them, and defining the determinants of remitting” (Guarnizo 2009).

A large number of studies have been carried out to show how remittances affect economic growth in a significant way. According to the World Bank (2006), remittances do reduce poverty, have a weak impact on inequality, and lead to higher household expenses in health and education. More precisely, Adams and Page (2005) estimate the impact of migration and remittances on inequality and poverty for 71 countries and find that a 10% increase in remittances reduces the proportion of individuals living below the poverty line by 3.5%.⁵⁶ Other

⁵⁶ The impact found on poverty reduction is stronger than that of a previous analysis which concluded that, on average, a 10% increase in the share of international remittances in a country's GDP could lead to a 1.6% decline in the share of people living in poverty (Adams and Page, 2003).

studies suggest that remittances affect economic growth via exports or financial development process of the country. Ledesma and Piracha (2001) conclude that migrants' remittances have positive effects on productivity and employment through its effects on investment and consumption for Central and East European (CEE) countries. Similarly, Douglas S. Massey and colleagues contend that questioning the productive value of remittances "have ignored the indirect effects that consumer spending has on economic production and income in Mexico" (Durand, Parrado, Massey 1996:425; see also Massey and Parrado 1993, cited in Guarnizo 2003). All these scholars stress remittances' great multipliers effects on the receiving communities, agreeing that they contribute to productive investments (i.e., creating new businesses) both directly as productive investments and indirectly in expanding consumption, even in the case of inefficient use on rituals and festivals (Durand, Parrado, and Massey 1996, cited in Guarnizo 2003).

The cons

Despite their obvious developmental capacities, existing evidence of the impact of remittances on economic growth is limited and provides mixed results. There is indeed ongoing debates on the development impact of remittances on economic growth, financial sector development, saving, consumption inequality, poverty reduction and human capital development. There are concerns whether remittances could have significant and positive impact on economic growth such as their capacity to balance the external account (e.g., by compensating current-account deficits), to fill the gap of domestic savings, to feed local financial systems, or to improve the receiving country's capacity to access foreign financing (Gosh, 2006; Ratha, 2003; World Bank, 2006).

A body of research highlights some of the negative effects. Glytsos (2002, 2005) analyzed the impact of remittances on the economy, investigating the impact of remittances on consumption, investment, imports and output for eight countries including Algeria, Egypt, Greece, Jordan, Morocco, Portugal, Syria and Tunisia for the period of 1969-1993 and then further extended in the other study that is, 1969-1998. Glytsos found in both studies that the effect of remittances on growth is partial and in several years, negative impact of remittances to growth is observed. On the same train of thought, a pessimistic literature point to several other negative, such as the social inequalities remittances tend to perpetuate; their potential for conspicuous-consumption behaviors which often results in price inflation, rather than supply expansion, and increases the demand for imported goods, making nationally tradable items, such as cash crops and manufacture goods less profitable; and their ‘addictive’ nature (as migrants and governments become dependent on them) (De Haas 2005; Entzinger 1987; Lewis 1986; Lipton 1980). For example, Chami and Jahjah (2003) found that migrants’ remittances have negative impact on growth in per capita incomes. The study reported three stylized facts: first, that a “significant proportion, and often the majority,” of remittances are spent on consumption; secondly, that a smaller part of remittance funds goes into saving or investment; and thirdly, the ways in which remittances are typically saved or invested - in housing, land and jewelry - are “not necessarily productive” to the economy as a whole.⁵⁷

In addition, governments may develop a dependency on large flows of remittances, discouraging them from pursuing aggressive economic policies to promote sustainable development (Guarnizo

⁵⁷ However, Guilano and Arranz (2005) criticized Chami et al. study, for not taking into account endogeneity problem. The study found that remittances improve credit constraints on the poor, improve the allocation of capital, substitute for the lack of financial development and thus accelerate economic growth.

2003, Carrasco and Ro 2007⁵⁸). Another negative aspect of remittances is revealed in Taylor's (1984) study in which he shows that remittance dependency negatively affects agricultural production as land use changes from agricultural production to cattle ranching, reducing not only the production of food staples, but the demand for labor in rural areas of emigration (Guarnizo 2003). This condition further leads to the "brain-drain" phenomenon where many developing countries see their professionals emigrate while the money they earn and send home contribute little to the national country's economic growth.

To wrap up this brief overview of the remittance literature and remittances impact on economies, I would like to raise several points, which deserve attention.

First, the regain of interest in remittances has to be contextualized within the global challenges of economic inequality of developing countries and not only within a "magic tool for development" framework. For example, it is important to remember that studies have shown that remittances tend to go to households that are far from being the poorest, furthering the gap of social inequalities. At the same time, by focusing our attention on the significant impact remittances bring to the national economies of poor countries, it runs the risk of reducing international aid, which will affect poor people's livelihood security.

⁵⁸ For details, please refer to the following website: <http://www.uiowa.edu/ifdebook/ebook2/contents/part4-II.shtml>

Second, most of the literature on remittances focuses on migrant workers as the main contributors, excluding from the statistics many other migrant types, such as undocumented migrants, students, professionals, or the elite, which constitute the diasporas (Saïb 2007).

And third, let us not forget that remittances are not only the result of remitters coming from poor countries but also of migrants coming from rich countries as well. Taking this fact into account in statistics would seriously alter some of the theoretical conclusions (Saïb 2007).⁵⁹

C). PROBLEMS WITH THE MIGRATION AND REMITTANCE LITERATURE: ON A MORAL ECONOMIES APPROACH TO THE STUDY OF REMITTANCES

1). THE LIMITATIONS OF SELF-INTEREST AND ALTRUISM

As a reminder, Lucas and Stark (1985), the precursors of the NELM outlined a typology of motives, within three main hypotheses ranging from altruism to various forms of self-interests and a combination of the two, in which altruism and self-interest are both determinants in the decision to remit (For details, refer to figure-1 in the NELM section; Also see, Carling 2008: 583; Maimbo and Ratha 2005). The altruistic motive hypothesis is understood as one in which the migrant sends money and goods to improve the well-being of their loved ones and to reduce risk of economic uncertainties by giving them additional income. In this case, remittances are motivated by an obligation to the household – they are sent out of affection and responsibility towards the family. Here, migrating and remitting are considered to be a family decision and remittances respond to an altruistic motive in the aim of providing a livelihood strategy for the families.

⁵⁹ Saïb M.M. (2007) “Approche sociologique des comportements de transferts de fonds en Algérie,” financed by MERC, final draft. The article can be found at: http://www.mercprogram.org/pdf/saib_musette.pdf

The self-interest motive refers to migrants who purchase durable goods and invest their income for future use for themselves, such as to build a house or buy land when they return. In this scenario, they send money home to purchase durable goods and invest their income for future use for themselves. Remittances contribute to the household's savings so they can build a house or buy a piece of land to return to during the retirement years.

Based on these dominant models and taking into consideration the resilience of remittance flows presented earlier with the case of Bangladesh, I would like to challenge the 'altruism' and 'self-interest' as the main referential framework for understanding why migrants send money. While economic theories along with altruism and self-interest provide compelling arguments at a general level, they offer little evidence from a local perspective for the variations that exist between the remittance practice among different groups and classes of immigrants.⁶⁰ As seen with the case presented here, it does not explain the variations in remittance recipient countries' experiences in the face of the economic crisis. That is, it cannot explain why remitters' motives suddenly lost their altruistic or self-interested nature while others maintained it. My data revealed

⁶⁰ Since the existing economic and sociological literature on migrants' motives to remit are mainly explained in terms of altruism, self-interest or a combination of the two, I limit my discussion only to these two analytical tools. However, I am aware of a growing literature, particularly in anthropology and transnationalism (though transnationalism *per se* is not a discipline) that highlight cultural dimensions to the motives for sending, such as "perceived obligation" and "prestige" (please see de Bruyn and Wets 2006). Although partially true, these arguments are still limited by the fact that they are framed in terms of remittances' economic gains and development impact. Because I consider remittances to be an exchange based on the obligation to give, the obligation to receive and the obligation to reciprocate, then understanding the act as being motivated only by a "perceived obligation" would provide a tautological analysis and would still not explain why and under what circumstances people feel obliged to send while others do not. The prestige theory is limited in that it only considers the motives for sending as stemming from the desire to impress through conspicuous consumption. I agree with Kankonde who notes that this "prestige" model completely undermines the social importance of such a "display". It disregards all other aspects, such as those Kankonde identified:

[R]espect associated with honor, awe, or high family and social opinion inspired by or derived from a high-ranking social behavior a person displays as valid product of family and cultural education within a society. In fact, remittances proceed from a fundamental functional belonging designed to describe individuals' familial inclusion on the basis of their behavior in accordance with social norms. Migrants are thus expected to conform, through specific behaviors they display, to sociocultural norms in a society and those who do not conform constitute a deviant cluster of the society, and often, deemed less human. (Kankonde 2010, in *Journal of Comparative Studies*, Spring)

that rather than altruism or self-interest family values and religion, which are part of a moral order are as important to take into account as the economic gain remittances engender.

Speaking in general terms, if we believe that altruism is defined as a selfless concern for the welfare of others, then remittances cannot be motivated by altruism simply because remittances are *by definition* an exchange between a sender and a receiver, which inevitably comes with obligations. As Mauss' influential work demonstrated long ago, in any exchange, there is the *obligation* to give, the *obligation* to receive, and the *obligation* to reciprocate. In the absence of obligation, an exchange cannot occur. Altruism cannot be altruistic if a person feels obligated or constrained by certain social forces to give.

By the same token, I did not observe self-interest as a motive for sending remittances because the concept is limited to the Western common sense. Indeed, the concept originates from a Western philosophical and theological tradition that privileges the individual as an independent self-bounded person who has an identity separate from others and who is expected to act as a self-autonomous individual. In other words, a "self-interest" norm exists in Western cultures and is what determines all individual actions. Since in my study, I am concerned with a group of Bangladesh-born immigrants who do not belong to these Western traditions, I believe like the anthropologist McKim Marriott suggested in his study on the caste system in Hindu India that one should build from the culture's natural categories.

Constructing a theoretical social science for a culture requires somewhat more than providing a meaningful cultural account: It requires building from the culture's natural categories a general system of concepts that can be

formally defined in relation to each other; it requires developing words and measures that can be used rigorously for description, analysis and explanation within that culture; and it especially requires developing deductive strategies that can generate hypotheses for empirical tests in order that the science may criticize itself and grow. It requires doing all this in terms that will be analytically powerful enough to define all the major parameters of living in that culture without violating the culture's ontology, its presuppositions or its epistemology.

Marriott's suggestion is particularly necessary in my case because the (Western) notion of self-interest, if present at all, is not one that is valued by Bangladeshi society and in South Asia in general.⁶¹

Altruism and self-interest are ill equipped as explanatory models to explain the remittance behavior for several specific reasons. First, according to Carling (2008), most studies using these models only seem to confirm Lucas and Stark's arguments bringing nothing new to the literature. Second, altruism and self-interest cannot account for the profound contextual differences concerning migration dynamics, the nature of families and households, and the norms and values relating to migration and remittances (Carling 2008: 584). To be sure, there are great variations in the nature of migration (i.e. international; internal; permanent; temporary; seasonal; familial; displaced; etc.), its class (i.e. professionals; workers; political refugees; etc.) and its purposes (i.e. work; education; family reunification; etc.). In turn, the remittance practice that follows each of this type, class and purposes also varies. Migrants may send money because their families left behind are poor while others may send remittance to enhance the family status at the place of

⁶¹ By Asia as a whole, I refer to South Asia, Southeast Asia and East Asia. This affirmation is based on personal correspondence with anthropologist of South Asia Val Daniels at Columbia University (2007).

origin. Or some may send to pay back the cost of migration while others may send remittances to build a house. The point is that a general explanation of remittance motives may be erroneous because not everyone sends remittances strictly for livelihood purposes, as suggested by most remittance theories.

Limiting our understanding of the remittance behavior to altruism and self-interest offers a distorted reality of the variations in the nature of families and households (Carling 2008: 584). For example, why would immigrants send financial remittances, even when good reasons exist for them not to sending money, such as being under harsh economic constraints in the host country? If the driving force is altruism, then why are some immigrants less likely than others to act *altruistically* when good reasons exist for sending? Asked differently, why does altruism persist for some groups of immigrants while it declines for others during a financial meltdown? I suggest that an embedded approach to remittance practices can help answer these questions.

Examples of variations in the nature of families and households are reported in Sana's and Massey's (2005) study who show that the NELM's argument apply to a great extent to the case of Mexico, where traditional, patriarchal families dominate, but not to the Dominican Republic, where conjugal relations are more unstable and male attachment to families is relatively low (Cited in Carling 2008: 584). Moreover, while many migrants send remittances, others do not. For instance, one report found that in Bulgaria, 80% of migrants did not send remittances; with 37 % in Bosnia and Herzegovina; and 62% in Romania who did not send remittances either (World Bank 2010⁶²). In another study, sociologist Roger Waldinger (2007) shows that among Latino immigrants in the U.S., only one-in-ten (9%) engage in financial or social remittances

⁶² From website: siteresources.worldbank.org/INTECA/

(e.g. traveling back or telephoning relatives) while a much larger minority (28%) of foreign-born Latinos is involved in none of these activities (Waldinger 2007). Other examples raise an intriguing point: Why would immigrants send financial remittances, even when good reasons exist for not sending them, such as being under harsh economic constraints in the host country? Finally, the danger with altruism is that it generally assumes consensus and love within the family, undermining the complexity of the family relationships' dynamics, which are loaded with obligations and responsibilities that make altruism a less convincing argument (Connidis and Mc Mullin 2002, Bukasa 2010). Many studies have demonstrated and as mine will show, the various pressures, conflicts and negotiations that take part in the remittance practice and migration decisions as a whole (for details, see Bukasa 2010; Thai 2006; Velayutham and Wise 2005).

Another reason that weakens altruism and self-interest as adequate analytical tools is the fact that the remittance practice more often than not takes place within and is strongly affected by social and cultural institutions such as extended families, communities and local associations. In such contexts, remittances are nothing more than a reciprocal system of exchange, which comes with responsibilities, expectations and social consequences. As Carling argues these moral values play a key role in dictating migrants' remittances. For example, "migrants experience substantial pressure to remit and relatives at home feel *entitled* to support (Carling 2008: 584). In other words, remittances are regulated not only by market forces but also by a moral economy of obligations and responsibilities which are as, if not more important than the 'desire' to give or make profit, as my data show.

In his critique against economic theories and their reliance of altruism and self-interest, Carling

(2008) concludes by warning researchers that a focus on altruism versus self-interest risks letting slip of two important aspects of the remittance study: (1) variations in the remittance behavior and (2) the “disaggregation of the preconditions for remittances to be sent,” which refers to the fact that in order to send remittances, migrants must have potential receivers, and both the capacity and the desire to remit, which is rarely made a structural element of the analysis (Carling 2008: 584). For example, there are cases in which some families in the homeland who have a migrant member abroad are not necessarily poor and thus do not require economic assistance. Yet my data show that in such instances, Bangladeshi immigrants still feel obligated to send remittances to their families in the homeland. In strict economic terms, one could argue that rich or not, these non-migrant families still live in poor countries and remittances sent by their kin migrant, become in this case, a ‘desire’ to minimize risk against an unstable economy which could put them at stake, as the NELM argued. Such could be the case if we assume that self-interest is what guides the decision-making behavior of these migrants and their families left-behind and that they are only motivated by economic motives like maximizing profit and avoiding financial losses. Or we could assume that remitters, in this case, are guided by ‘pure altruism’, and whether their families left-behind need the money or not is not their concern. But these conclusions are not what my data demonstrate. Evidence from fieldwork reveal that Bangladeshis in New York are more concerned with regimes of affect such as “moral obligation,” “a son’s responsibility,” “being the provider,” “executing a role,” “family expectation,” “shame,” “guilt,” “daitto” [duty], “fear of being a bad son,” and so forth, than “having extra money in my pocket [which] doesn’t make sense.”⁶³ Data also pointed to a puzzling trend, which comes in sharp contrast with the idea of ‘self-interest.’ Respondents in my study claimed that they still sent remittances in cases where their families back home were in a

⁶³ These quotes are taken directly from fieldwork interviews I conducted in both New York and Dhaka.

comparatively better financial situation, particularly at the beginning of their arrival in the U.S. This finding concurs with Kankunde's (2010) study who argues that none of the existing economic theories can explain why, and in absence of any immediate necessity, some migrants who experience tremendous economic pressures at destination still send remittances. Kankunde argues that it is because "previous research has failed to capture or overlooked many paradoxes and contradictions in the patterns of migrants' remitting behavior" (Kankunde 2010: 229).

As these examples showed, sociocultural factors in explaining remittance practices are as important as the economic motivations behind remitting. Although to my knowledge, there are no studies that have discussed the moral economy of remittances *per se*, it is worth noting a small body of work that has made an effort to stress remittances' sociocultural dimensions. Peggy Levitt, who initially advanced the idea of 'social remittances' as being ideas, practices and narratives carried by migrants and used as a development tool has, in a recent co-authored article with Deepak, revisited her notion to bring culture back in the debate. Levitt and Deepak (2010) insist that remittances' analyzes ought to go beyond economics so as to include culture as an influencing mechanism on development and on how it shapes development. By neglecting the cultural value, the authors argue that, "we also risk promoting policies that fail to take into account key aspects of the social worlds we hope to improve" (Levitt and Deepak 2010).

In another sociological study, Hung Cam Thai (2006) highlights some psycho-cultural elements of culture as a motivating factor behind remittance-sending. The author shows that Vietnamese transnational families create remittance cultures that are intertwined with Vietnamese' ideas of masculinity. Thai draws his analysis from a low wage immigrant Vietnamese men population by stressing the importance of emotional and material sources that explain some variations in why

and how immigrant low wagers send money to families left behind. He suggests that there are three specific patterns that explain the motives of low wage men to remit money, which he classifies as status remitters, altruistic remitters and contractual remitters (who are guided by emotive as well as material investments). In other words for Thai, while economic remittances are financially difficult to sustain for low wage men, remittances serve different purposes for different men, depending on their migration history and transnational networks. He goes on to show that one of the purposes functions as way to reinforce masculinity among Vietnamese men immigrants (Thai 2006: 247-271).

Similarly, in showing how culture influences the remittance behavior, Santi Rosario (2005) analyzes remittances as ‘gift-giving’ among single Bangladeshi female migrants in Australia. Rosario argues that they serve as an attempt to counter the anomalous position of a divorced female migrant and a way to remain part of the moral economy of the village back in Bangladesh. Rosario provides a compelling case study of Dipti, a single Bangladeshi female migrants in Australia who indirectly violates the ‘male’ role as ‘the’ economic provider through the remittances she sends to her family back home. As a result, she becomes constructed as ‘a bad woman’ and thus, ostracized by her family and community in the village (Rosario 2005: 150-180).

These examples make it apparent that remittances are not just regulated by considerations of wealth or by transnational ties but also by shared cultural notions of – values, traditions, religion, status – which are at the heart *not* economic *but* symbolic. A moral economy approach, therefore, deserves attention because, without excluding the role of material sources in groups’ activities, it

emphasizes the role of norms, values, beliefs and traditions which are key in understanding holistically a social practice, whatever it may be.

2). ON THE ORIGIN OF THE ‘MORAL ECONOMY’

The concept of “moral economy” has been developed and analyzed across various disciplines including anthropology (gift-economy), sociology, history, and economics. Therefore, the term ‘moral’ and ‘economy’ differs depending on the discipline (Näre 2008). In this section, I provide a short review of the concept, focusing only on the main authors that have played a major role in its development.

We owe the use of ‘moral economy’ to British historian Edward Thompson’s study of *The Making of the English class* (1961) and his important essay “The Moral Economy of the English Crowd in the Eighteenth Century,” published originally in *Past and Present* in 1971 and included in “Customs in Common: Studies in Traditional Popular Culture.” Thompson uses moral economy as an analytical tool in the context of confrontations in the market place over access and entitlement to essential food items, particularly bread, during late eighteenth century England. At a time of severe grain shortages, farmers, grain merchants, and bread bakers would raise their prices in order to make up for lost revenue and make the bread unaffordable to peasants and the working class. The public expressed outrage at the lack of sympathy of the sellers for their attempt to make profits despite the suffering it brought to peasants and the working class, especially in a context in which such market practices were rather unfamiliar. He writes,

This was rarely a mere uproar which culminated in the breaking open of barns or the looting of shops. It was legitimised by the assumptions of an

older moral economy, which taught the immorality of any unfair method of forcing up the price of provisions by profiteering upon the necessities of the people. (1961, 62-63)

Thompson saw these riots as a response to the “illegitimated practices in marketing, milling, baking, etc.” among seller of grain and bread. “This is in its turn was grounded upon a consistent traditional view of social norms and obligations, of the proper economic functions of several parties within the community, which, taken together, can be said to constitute the moral economy of the poor” (Thompson 1971: 79). Thompson further noted that “These popular actions were legitimised by the old paternalist moral economy”, which he opposed to the modern “political economy”, associated with liberalism and the ideology of the free market. By this legitimization, Thompson meant that,

“the men and women in the crowd were informed by the belief that they were defending traditional rights or customs; and, in general, that they were supported by the wider consensus of the community. On occasion this popular consensus was endorsed by some measure of license afforded by the authorities. More commonly, the consensus was so strong that it overrode motives of fear or deference. ("Moral Economy," CIC 188)

But Thompson also insisted that these riots were not “rebellions of the belly”, meaning that they were not irrational expressions of hunger. Rather, they were reactions against the violation of a set of customs – a moral economy – that shaped common expectations of what was social just, and thus about the principles that should guide a community (Thompson, 1971: 77; see also Calabrese 2005).

He went further to explain that due to the economic transformation from local economies to a national economic system, the old moral economy lost its power, as “the new political economy was disinfested of intrusive moral imperatives (Thompson, 1971: 90, Calabrese 2005). Although Thompson’s concept of moral economy brought major critiques, he denounced in a later response the misuses of his concept, reminding his audience that his primary goal was to highlight how the 18th century food riots were a *rational* response to the violation of social norms that dictated the subsistence requirements for a dignified life of the working poor of the time (Calabrese 2005).

Therefore, it is important to stress Thompson’s definition of the moral economy as a ‘rational’ one. However, it is equally important to recognize the popular uses and understandings of ‘shared values’, especially during popular insurgencies. Indeed, it is mainly in the name of preserving established moral values that insurgents try to defend the old patronage mode (Calabrese 2005). In his review of the critiques and academic uses of the notion of ‘moral economy’, Thompson acknowledged that he welcomed its expanded use:

The deep emotions stirred by dearth, the claims which the crowd made upon the authorities in such crises, and the outrage provoked by profiteering in life-threatening emergencies, imparted a particular ‘moral’ charge to the protest. All of this, taken together, is what I understand by moral economy (Thompson 1991: 338).

The most popular advocate of moral economy in anthropology is James Scott, whose analysis of a peasant community in South East Asia builds on the earlier work of writers such as Thompson, Wolf, Chayanov and Polanyi. Scott somewhat parallels Thompson’s argument though he pays less importance to actors’ participation in food markets and rather more on values and mores. He argues that subsistence ethic – the idea that there is a close interconnection in the peasant mind

between economic calculation and moral norms – is the most important social force to dictate people’s actions and that social practices of South East Asian peasants are guided by two moral principles: the *norm of reciprocity* and *the right to subsistence*. He defines moral economy as peasants’ “notion of economic justice and their working definition of exploitation – their view of which claims on their product were tolerable and which intolerable” (1976: 3). Scott describes the peasant household as one that revolves around avoiding failures that might ruin it rather than being one that is characterized by risk-taking. In other words, all actions in a peasant household are structured and enacted to provide safety net in harsh conditions and adherence to the norm of subsistence ethics within the community. He sees it as a consequence of living so close to the margin (1976: 2). He writes that this ethic resulted in social arrangements in that “patterns of reciprocity, forced generosity, communal land, and work-sharing helped to even out the inevitable troughs in a family’s resources which might otherwise have thrown them below subsistence” (1976: 3). These social arrangements for Scott aimed at ensuring that all within the community were entitled to an existence from the available resources.

In *The Moral Economy of the Peasant*, James Scott (1976) explored the environmental conditions under which peasants live, the dangers that they face, and the means that peasants have acquired to cope with those dangers. He then identified the factors external to peasant society that threaten their safety, and how peasants react to such threats. Scott found that peasants who live close to the margin of subsistence constantly face starvation and are therefore safety-conscious and risk-averse. These conditions led them to develop a ‘norm of reciprocity’ and a ‘subsistence ethic’ within peasant society as a way to avert personal catastrophes. Scott argued that when their social patterns and moral expectations were violated by intrusions outside of the market economy, peasants reacted with moral outrage and violence.

Peasants live according to the ‘norm of reciprocity’ and the ‘subsistence ethic.’ He writes,

Reciprocity underlies the typical patterns of labor exchange during the transplanting or harvesting of wet rice as well as rites de passage celebrations, such as marriage feasts, when the ceremonial obligations of a family exceed their resources in labor or in kind. In each case, the assisting family knows that it can expect a comparable return in services at some later date. This same principle often structures the exchange of food resources within a village. A family that is hard-pressed will expect help from others who have fared better and will expect to reciprocate when the situation is reversed. (1976: 168)

For Scott, reciprocity is a redistributive mechanism that serves to protect peasants from temporary fluctuations of income that can be expected during the course of a year. The ‘subsistence ethic’ is another norm by which peasants abide. Its normative standards protect peasants against excessive claims on their income by landlords or outsiders. Scott argues that tenure systems are only accepted as legitimate when they embody subsistence guarantees (such as flexible as opposed to fixed land rents) that assure the peasant a minimum standard of living. Under such systems, “the cultivator’s needs are taken as the first legitimate claim on the harvest” (Scott 1976: 45). Because of their subsistence ethic, peasants are concerned not so much with the amount that is taken away from them as with the amount that is left for them to survive on. Scott states that “In keeping with the safety-first principle, the first thing a peasant would want to know about a tenancy system is what it will do for him in a bad year” (6).

Scott argued that these moral and ethical standards were enforced by the norm of reciprocity and the subsistence ethic in order to be socially accepted in peasant society. He says, “The position of the better-off appears to be legitimate only to the extent that their resources are employed in ways that meet the broadly defined welfare needs of the village” (51). He further notes that

social acceptance for those living close to the margin and in a closed corporate community is highly valued. Since there exists minimal contact between villagers and outsiders, social sanctions such as “the abrasive force of gossip and envy” or ostracism can effectively enforce “the modest but critical redistributive mechanisms” that exist in peasant society (Scott 1976: 5). Peasant villages are not radically egalitarian, but they do provide “minimal subsistence insurance for villagers” which eliminates the threat of individual starvation (5). Scott’s fundamental claim is that the norm of reciprocity and the subsistence ethic are “rooted in the economic practices and social exchanges of peasant society” (6).

Just like Thompson stresses the role of culture and tradition during a time of severe oppression and rebellion, Scott highlights the importance of values and mores on which peasants relied to challenge the colonial economic and social system (Edelman 2005). Thompson’s and Scott’s use of the moral economy refers to ways of feeling, judging, and acting of traditional, pre-capitalist economies, which were at the basis for collective action (Näre 2008). For both, norms of reciprocity and kinship are essential elements in the maintenance of what they saw as “moral economy.” While they made an important contribution to the development of the concept, it has since then been highly debated across disciplines, among other things, for its dichotomous implication between ‘moral’ and ‘economy’.

3). THE MORAL ECONOMY TODAY

Since then, the concept of moral economy has taken many forms and characters and has been extended to encompass modern societies. The International Max Planck Research School of Moral Economies (IMPRS) draws on idea on Francis Hutcheson (1728) to define the term ‘economy’. He considered "just Ballance and Oeconomy" of passions and moral inclinations as

constitutive of personal happiness, social cohesion, and political stability (Hutcheson 2002: 47, as cited in the IMPRS essay). In other words, they define ‘economy’ as not only the production and distribution of resources, but also moral and emotional. The School’s central focus is on the notion of modernity and how it relates to patterns of morality. One of the major questions they explore is “whether the moral economies of modern societies are a European invention and what impact they bear on non-European, e.g. Indian societies, which experienced long periods of colonial rule.” Scholars from the School diverge from Thompson and Scott in that they broaden the use of moral economies to cover modern societies including their changes and variations. That is, they consider ‘moral economies’ to modern societies as dynamic, plural, and contested, allowing for a plural understanding of ‘moral economies’. They write, “Instead of proclaiming one moral economy that fits all societies, we assume that there have been many.” The School further recognizes that “communities develop different values and value different emotions while at the same time acknowledging that shared emotions contribute to the formation of social groups and movements, creating feelings of belonging within the groups’ or movements’ boundaries and excluding others.” Finally, emotions are also central to the School’s definition of moral economies because norms and values have to be felt in order to be enacted. They note, “Emotions are part and parcel of moral economies on two levels: firstly, they are needed to buttress (or, for that matter, to undermine) norms, values, and obligations. Emotions here serve as driving forces and stabilizing elements of moral and immoral behavior.”⁶⁴

⁶⁴ As already referenced earlier, the International Max Planck Research School for Moral Economies invite scholars every year to develop new models for interpreting the concept of moral economy. This section is based on an essay written by the Institute’s group of researchers that can be found at:

<http://www.mpib-berlin.mpg.de/en/research/research-schools/imprs-mems/research/research-statement>

However, the website does not indicate the author of the essay but does suggest that it is a collective work from the School’s scholars.

Wendy Wolford's definition of a moral economy is similar to the IMPRS interpretation in that she sees them as historically situated. Unlike most agrarian scholars who use the concept of moral economy, she focuses on neoliberal land reform initiatives of the agrarian Elite in Brazil to demonstrate the ways in which both the elite and the rural landless poor understood these reforms through the interpretive framework of differing agrarian moral economies (Wolford 2005, Worthen 2007). Wolford defines moral economy as "the moral arguments (ideal models or ideology) used by a particular group of people to define the optimal organization of society" (p.243). She presents four main reasons to justify the adequacy of the moral economy framework, which are summarized by the work of her student Worthen in her study of micro-credit in rural Mexico.

First, it places on equal ground differing "*value laden, historically situated*" claims. This is important in deconstructing binary relations of power by recognizing that both elites and the rural poor have moral traditions that they seek to defend. Second, "moral economy" denaturalizes "*seemingly objective claims to resources*" by investigating how these claims are constructed via social relations (p. 244). Third, it allows for an understanding of how neoliberal ideas are taken up in particular ways based on how they are legitimized within specific moral economies. Fourth, Wolford argues that "moral economy" demonstrates better than other similar terms how ideology and concrete material contexts are not separate entities, but are formed and articulated through relationships and actions. She writes, "*moral economies certainly express a certain set of*

values, but the concept goes beyond the values themselves to include the relationship, processes, and events through which the values are produced” (p.245).⁶⁵

As Worthen notes, Wolford’s re-articulation of moral economies highlights the ways in which social relations and resource uses shape each other in spatially and historically situated contexts. Wolford’s conceptualization of moral economies is particularly useful in the context of the Bangladeshi remitters I surveyed in that it puts on equal ground different moral claims that groups of remitters have about what constitutes their ideal organization of society and that they are trying to defend. In other words, what may work for Bangladeshi remitters, may not for a group of Mexican remitters and vice versa.

Another recent development of the concept of moral economy comes from the work of Andrew Sayer (2004) who suggests that what constitutes a moral economy are the moral orders that regulate economic practices on the one hand, and a normative study of what should constitute moral and just organization of economic relations on the other (Sayer 2004: 2; Näre 2008). Sayer defines moral economy as the ‘study of how economic activities of all kinds are influenced and structured by moral dispositions and norms, and how in turn those norms may be compromised, overridden or reinforced by economic pressures.’ His definition puts the emphasis on how market how market as well as non-market, informal as well as formal systems of transactions are imbued with cultural norms and values (Sayer 2004: 2; Näre 2008: 42). Thus, Sayer’s definition extends to all economic exchanges.

In much the same way, I take all these elements to be crucial in understanding why remittance practices persist as a phenomenon of migration.⁶⁶ Combining the IMPRS with Wolfords’ idea of

⁶⁵ Worthen, H. 2007. Micro-credit and Gendered Moral Economies: A Case Study of Micro-credit Cooperatives in Rural Mexico, p. 20-21. Master Thesis, department of Geography, University of North Carolina, Chapel Hill.

differing “value laden, historically situated” claims and Sawyer’s dialectical relationship, I understand moral economies as a set of moral claims on which a given group of people at a given time relies to define the ideal organization of their society, and which is constantly re-defined by economic constraints.

Though immigrants who remit are usually understood as engaging in somewhat a profit-maximizing ethos or a risk-minimizing strategy (as the economic literature suggests), I did not observe this Western assumption to be a salient factor in my data. The Bangladeshis I surveyed in New York directed me to religious and family norms and obligations to which they referred as *daitto* – “one’s obligations and duty towards kin and communities in Bangladesh” (Respondent 14). Katy Gardner’s work on transnational Bangladeshis in the UK identifies this concept the following:

[S]ocial norms in rural Bangladesh stress one’s obligations and duty (dyto) to kin. Whilst stereotypically described as a ‘patrilineal’ society (Aziz 1979), in reality these obligations are also reckoned matrilaterally. Although women move to their husbands’ households at marriage and in principle have duties first and foremost to their in-laws, in practice both men and women tend to

⁶⁶I shall note that this dissertation is not designed as an analysis, critique or elaboration of their conceptions of moral economy. Instead, I approach it from an analogical insight into the remittance practice’s persistence to identify the extent to which the moral economy is present in the motives for sending remittances. I want to make clear that here, I do not argue that Thompson’s or Scott’s concept of moral economy is the unique and only way one ought to understand the remittance practice or immigrant communities’ practices in general; nor do I intent to delve into the specifics of their complex analyses. I am fully aware of the great deal of criticism their theories raised among scholars and their limitations, particularly their confusing dichotomous nature between its strictly economic aspect and the larger theoretical issues associated with values, symbols and traditions. My point is to stress the idea that the conditions in Bangladesh have forced certain unique structural patterns that the Bangladeshis I interviewed have embodied and which shape their remitting practices, as my data will reveal.

remain in close contact with maternal kin and, in extremis, would also feel morally obliged to help them. This sense of obligation also extends to the larger gusti (patrilineage), many of whom would normally be living in the same village, or nearby (Gardner and Ahmed 2006).

CONCLUSION

The theoretical contribution to the study of migration and remittances is not only rich but it is also informative in terms of understanding why people migrate and send remittances. In this chapter, I highlighted some of the main theoretical approaches to the study of migration and remittances. The neoclassical and the historical-structural perspectives look at migrants as units of analysis who are seen as agents of development or as passive victims of a global market economy (Onica 2011). The NELM and transnational approach privilege a *household approach*, using households as units of analysis and focusing on the role of families in both decision-making and remittances, for developmental purposes (Onica 2011). I spent the last part of this chapter making a critical assessment of the theoretical models used to explain migration and remittance determinants. I argued that the migration and remittance literature has mainly focused on the motives to remit within two broad categories: an altruistic motive and a self-interest motive, with the latter typically represented as part of a self-enforcing contract between the migrant and the remittance-receiving party (or parties). Both altruism and self-interest motives could also work simultaneously. These hypotheses only provide a partial picture of the motivations behind migrating and remittances because they are framed exclusively around economics, not leaving much room for the importance of sociocultural factors in the decisions to migrate and to send remittances. Breaking from this tradition, but not completely, the transnational approach contests this previous perspectives by including both macro and micro

level analyses, such as political events, communication, transportation, structural constraints and opportunities within the sending communities, transnational migrant networks, decision-making processes within households (De Haas 2010). However, the transnational approach, like other theoretical models, continues to frame remittances through their material and development impacts in developing countries and households. Thus, migrants are viewed as being part of a process of globalization and conscious efforts of development, turning them both – migrants and remittances – into a profitable tool for economic growth. Finally, I introduced the concept of moral economy as a new theoretical approach to remittances and argued that it helps to recognize how both the cultural and material world shape and is shaped by shared beliefs about sharing, the provision of care and support, and giving.

I devote the following chapter to a discussion of the context in which this study was conducted.

Chapter 3 is thus a presentation of the research design and the methods used.

CHAPTER III

RESEARCH DESIGN AND METHODS: LESSONS FROM THE FIELD

INTRODUCTION

During my graduate training in sociology at Columbia University, I learnt a great deal about the pros and cons of data gathering methods. While I do not advocate that one method is more “exact” than another, I do believe that each has its own merits for asking different questions and producing different answers, thereby refining the topic understudied. The choice has more to do with the researcher’s problematic and the social and political context in which the research is conducted. Therefore in this chapter, it is my intention to provide a detailed discussion of the research design and the methodology to allow readers to assess, on their own, the value of the method at hand. In this context, I establish two points: 1/ it describes in details the qualitative methodology used to conduct the research, the design of the research and the data collection; 2/ it gives a critical analysis of some of the taken for granted methodological tools researchers use in conducting research, particularly when the latter focuses on a group that comes from a traditional society. After describing the methods at hand, I move on to a discussion on some of the lessons I learned from fieldwork, by critically assessing the preconceived methodological tools used in social science research in general, particularly when the research focuses on non Western subjects. The main point I raise in the last section is that researchers tend to take for granted the methodological tools on which they rely to conduct research. When focusing on a group coming

from a non Western culture, these tools ought to be questioned and adapted in a way that they account for the cultural variations and concepts of the particular group under-studied.

A). THE BIRTH OF THE RESEARCH PROJECT

I first went to Bangladesh in 1999 as a one-year intern to work in the world's largest local non-governmental organization (NGO) called BRAC (Bangladesh Rural Advancement Committee) in Dhaka. My task consisted of putting together a research design that targeted rural women who were in micro-credit loans, which at the time was the motto of the NGO sector. In addition, I had to spend five months in the field to collect data on these women's experiences with micro credits in relation to their empowerment. Then a Bachelor student in Anthropology, I couldn't wait to jump into fieldwork to apply Clifford Geertz' principles of "thick descriptions" in studying Bangladeshi culture.

After several months spent in various villages in the Northeast region of Bangladesh, I had gathered enough data to observe that micro-credit programs were a powerful 'safety net' tool for the lives of rural families. I had also become acquainted with micro finance benefits through conferences I had attended where Nobel Prize Bangladeshi economist Mohammad Yunus, the original founder of the micro-credit system at Grameen Bank (another local Bangladeshi NGO) had been invited to explain the benefits of micro-credit.

However, unlike the positive results that micro-credits theoretically had on the lives of the poor, my results showed no significant impact on women empowerment for those who had access to it. Indeed, interviewed women explained that gains were only temporary and that overall, it hadn't changed their lifestyle. Also intriguing was the fact that during a focus group discussion I was leading with these women, several of them stated that loans were a good alternative to migration,

which is another common livelihood strategy. Elaborating on their answers, they explained that generally, poor households opt for migration over micro credits because the weekly loan repayment rules are far more constraining than earning money on a construction site in Dubai. But since this option is only open to men, women saw no other alternative than to get loans from a micro credit program. I found their answers particularly interesting as it surely coincided with the hundreds and hundreds of Bangladeshi men I had come across at a Dubai or Qatar airport, while connecting flights on my way to various trips I did during my stay in Bangladesh. They were fairly young men, in their 20's and early 30's who generally sat together on the floor, near their gate, while waiting to board the plane. Some were sleeping on the floor, with blankets covering their feet. Others were sharing food directly out of earthen pots, which I guessed had been prepared beforehand. On different occasions, I had exchanged conversations with a few of them and had learnt that they were on their way to a Middle Eastern (usually Qatar, Dubai or Abu Dhabi) country as short or long term migrant contract-workers. This explanation was later attested by a BMET⁶⁷ report I had across in a local English paper, which had calculated that from 1976 to January 2002, the total number of Bangladeshis working abroad as short-term migrants reached more than three million, a yearly average flow (1991-2002) of about 226,000.

Four years after my Bangladesh experience, I completed my Bachelors' in anthropology and then enrolled in a PhD program in sociology in New York City. By then, my interest in Bangladesh and its migration had faded into the stressful and intimidating experience of a novice graduate student. But it didn't take too long for the country to reappear in my life when several semesters later, a professor contacted me to participate in a project that involved doing participant-

⁶⁷ BMET, the Bureau of Manpower, Employment and Training is the executing agency of the Ministry of Expatriate Welfare and Overseas Employment.

observation on subway users' interactions of the 7 train, going from 42-Time Square to Flushing Meadow, in Queens. Not being familiar with the sociology of symbolic interactionism and particularly lacking Goffman's skills in detailed observation, I was not sure what exactly my field notes had to capture. Several weeks in the field were enough for me to realize that my low patience threshold in observing people's interactions for hours, on a crowded subway while having to take on every single blink and wink was going to be a challenging experience. Not to mention the intense feeling of awkwardness I had to bear every time I randomly approached someone to "interview" and which I'm sure, most ethnographers have experienced in their career when conducting fieldwork.

It was not until I occasionally got off the subway to buy snacks at local kiosks that my fieldwork took a different direction. Most interactions I found to be most gratifying (as compared to those on the subway) were those I was having with kiosk vendors who, for the majority, came from Bangladesh. Soon thereafter, the notes I had collected turned from subway users' interactions to lively informal conversations I had with Bangladeshi vendors on their experiences as immigrants in New York. What I found particularly gratifying was the ease with which they spoke about why they had come here and how they had to support their families back home. The few words of Bengali I spoke and my experience in Bangladesh, working at BRAC were non-negligible assets in gaining their confidence. Several vendors had already invited me to their home to meet their extended family and share *mishti* [Bangladeshi pastries] with them.

On one winter afternoon, as I was transferring subway lines at 42nd Time Square after I had spent 2 hours observing people on the subway, I decided to get a snack at the nearest newspaper stand,

located at the top level of the 1 train entrance. The vendor who, from his accent, I assumed to be Bangladeshi was happily surprised to hear me say: *Kemon achen?* [how are you]. After telling him about my personal connection with Bangladesh and my interests in learning more about the Bangladeshi community in New York, he suggested that I look into a local Bengali newspaper to get some information on various cultural events in the community. Since the paper wasn't available in his Manhattan kiosk, he said he would bring me a copy from Queens the following day and asked that I come back between 6 am and 1 pm to get it. The next morning, I did as he requested and as promised, he handed me the paper. On my way home, riding the 1-train, I was eagerly leafing through it when the following advertisement caught my attention: "*The Narayanganj*⁶⁸ *District Association of North America (NDANA) Inc. cordially invites you to join the Reception Ceremony and Dinner party on the occasion of the arrival of Business Associate of Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA).*" At the bottom right of the ad was a phone number. I waited to get home and finally made the call. A man answered with a Bengali accent. Though I hadn't yet decided on what study I was planning to do or what script I was going to say, I explained that I was a PhD student doing research on the experiences of Bangladeshi immigrants in New York and that I was interested in meeting some Bangladeshi people who would be willing to talk with me.

"You are a PhD student from Columbia University and you're interested in Bangladeshi people?," the man repeated. *"But why Bangladeshis?,"* he asked with bewilderment.

⁶⁸ Narayanganj is a district in central Bangladesh, part of the Dhaka Division. The main city is also named Narayanganj and is an affluent business and industry center.

I hadn't really thought of an answer, even less of such a question. I instantly called on my past experience in Bangladesh and mumbled something like, "I lived in Bangladesh for one year and I really enjoyed the people and the culture. And now that I live in New York, I meet a lot of them and would love to hear more about their stories."

"Well, Bangladeshi people are everywhere!" he quipped. *"It is my pleasure to invite you and if you want to talk to everybody, you will introduce yourself to everyone,"* he said. *"We have a microphone and the local TV will be there. That way, you can have everyone in the community who listens to you!"*

Soon after, I decided to switch the subway research to one based on Bangladeshis and their migration experiences in New York. Finally, I had a research topic but any graduate student knows that it only meant the beginning of a long tenuous process... After all, migration experiences as a topic remained rather vague and I had yet to develop a research question and a theoretical framework to guide my field research.

On the Fall of 2007, my dissertation research was about to begin.

1). ENTRÉE INTO THE FIELD

When I arrived at the NDANA reception ceremony around 7pm, I had anticipated that I would be the only non-Bangladeshi person. I did not expect, however, nor was I prepared to be the only woman there. The reception was located on the ground floor of a Bangladeshi restaurant that was advertised as "Indian Restaurant."⁶⁹ About 50 men Bangladeshi men were present, all dressed in

⁶⁹ During the reception, a man with whom I had exchanged a conversation told me that it was common to see Bangladeshi restaurants disguised as Indian restaurants in Queens. He explained, "You know, if you tell people it's from Bangladesh, they look at you and say, Bangladesh? Where is that? But India, everyone knows it."

nicely tailored suits. Some were talking; others were organizing the tables and chairs. They all seemed busy with their tasks at hand and needless to say, they did not seem preoccupied the least with my presence. In fact, they were ignoring me. I remember the sinking feeling of discomfort being there alone, without knowing anyone and even worse, not really knowing what the purpose of my presence was. I saw a row of chairs and immediately take a seat, pretending to be busy taking notes. I looked around and saw that a generous buffet, displaying various Bangladeshi dishes had been prepared. While deciding on the best 'entrée' strategy I would use to introduce myself to people, a young man approached me and welcomed me to the ceremony. I stood up and realized he was the President of the organization whom I had called the day before and who had invited me to the reception. After some brief introduction, he asked me to take a sit in the front row, where in front of it, a podium had been arranged with a microphone at its center and various flags and adds hung in the background.

Not knowing if I should go get dinner first and then sit or if I should eat at all, I did as per his request, and took the sit he had designated for me. During an hour and half, I patiently listened to a series of men who, one after another, came to and fro, on the stage, giving long speeches, which sadly, my weak knowledge of Bangla did not allow me to understand. This scene took me back to one of my fieldwork trips in Bangladesh when seven years earlier, the NGO for which I worked as an intern had organized a two-day retreat in Khulna, about four hours Southwest from Dhaka. The room had a similar lay out; there was a stage in the back with several adds covering the walls. In a single line, people came one after another on the stage, to present in Bengali their projects' results and recommendations. I particularly remember during the first three days, the long afternoons I spent painfully deciphering people's research results and trying to translate them into English while nervously waiting for my turn. The fourth day, everyone was invited to

perform a Bangladeshi cultural activity. Unexpectedly, someone in the room stood up, soon followed by everyone and asked that I get on stage to sing a traditional French song...

A voice calling my name in the microphone suddenly brought me back to NDANA's ceremony. All the stares were directed at me and I understood at that moment that my Khulna experience was happening all over again. A man came to me and handed me a microphone. I stood up, turned to the crowd and nervously smiled with a few seconds of silence to gather my thoughts. I noticed that two women had appeared since I had arrived and were sitting together at the right corner of the back of the room. As the director of the association had warned me, the local Queens Bangla TV was also present. With a timid voice, I politely introduced myself as a Columbia University graduate student and for five minutes, I mumbled something about my interest in studying Bangladeshi immigrants and their experiences in New York. Right after my shy performance, people applauded and the president took over to invite everyone to eat.

While grabbing plates and utensils, many men approached me to congratulate me for studying 'their culture' and to ask me repeatedly the same questions: "Are you married?," "Do you have children?," "What is your religion?" I was already familiar with these introductory questions during my trip in Bangladesh, where people systematically used them upon a first encounter. I had learned that Bangladeshis place a high value in religion and family relationships and that these questions were not a sign of nosiness but rather one of understanding the *bideshi's* (foreigner) life practices.

Content with the information I provided to them, the men generally ended the conversation by handing me a business card and insisting that they wanted to participate in my study. I was surprised when on several occasions, many of them added that it was their duty to help me because I was privileging them by studying their culture which, to most Americans' knowledge

they believed to be only limited to a place of natural disasters and poverty. With these humble and encouraging words, I preciously placed their cards in my notebook and told them I would contact them for a real interview. When I left the dinner party, it was about 10 pm and by that time, I had gathered a dozen contacts, which were to constitute the first sample of my fieldwork.

2). RESEARCH DESIGN

The few weeks I spent in the field had already taught me that immigration is a politicized issue, not just in terms of legality and visa issues but because migration policies have great implications on the gender characteristics of the type of migration. In my study, for example, I had assumed that both men and women would be included in my sample so as to remain the least gender-biased possible. However, this task turned out to be one of the biggest challenges that ran throughout fieldwork. There are two major reasons for that. The first is that migrants from Bangladesh are predominantly men and their wives are considered exclusively as their dependents. Indeed,

The second and perhaps most important reason is that Bangladeshi authorities enacted restrictions, often an outright ban on the international migration of women due to its rampant illegal practices that seriously threatens women's migrants' rights. For example, since 1976 the government of Bangladesh has barred certain categories of unskilled or semi-unskilled female workers from working overseas. This ban was relaxed in 1988 but was soon to be re-imposed in 1997 on women of all categories of migrants. The exception included highly professionals such as doctors, engineers and teachers. But because of massive opposition from various labor organizations, the Government of Bangladesh later alleviated the restriction and allowed all

categories of women to migrate on the condition that semi-skilled and unskilled women migrants had to be at least 25 (Siddiqui, 2001 *Transcending Boundaries: Labour Migration of Women from Bangladesh*, UPL, Dhaka.).

As a result, the data I provide in my research come with a gender gap. This gap, however, is what contributed the most to knowledge of the topic at hand. It allowed for the identification of the motives behind remitting, especially in terms of attitudes about appropriate gender roles Bangladeshi immigrant men consider as both a constitutive component of their culture, identity and even consciousness. The gender gap particularly highlights the extent to which the remittance practice, which so far has been classified as primarily constituting a micro-economic issue is tempered by the importance of household interdependence and the norms of conduct it entails.

In this research, therefore, the interview subjects are almost exclusively male with the exception of four women who were interviewed. Although at times, some of the men's wives were present during an interview, I did not include them in the statistics. However, I kept their testimonies as valuable ethnographic information.

B). METHODS AND RESEARCH SITES

1). COMBINING METHODS

My research was conducted in three phases and used a combination of methods, relying mostly on open-ended interviews and participant observation in both New York and Bangladesh. One of the advantages is that the project's design enabled me a comparative dimension of my data across borders. The greatest benefit of the two field sites is that it allowed for the emergence of

several revealing themes that I had not captured in the New York field site but that participant observation in Bangladesh helped me to identify. Reversely, respondents in New York highlighted key themes of their pre- and post- migration experiences, which permitted the identification of any elements of cultural conflicts or negotiations between the remitters and their receiving families. These themes became crucial to my argument. In addition, being immersed in Bangladesh was useful for the fact that I learnt a great deal about traditions and values that confirmed the data I had collected from respondents in New York.

Although I relied on random selection through fieldwork encounters and phone calls, I mainly used the snowballing strategy, which worked best in getting contacts rapidly. However, it is important to keep in mind that selectivity issues arise from the snowballing approach as it tends to target people who revolve around the same circle of friends. To alleviate the bias, I used several key informants from different neighborhoods and different groups of social networks. For instance, although I did most interviews in Queens, I made sure to reach other groups located in Brooklyn and Manhattan out in effort to increase the diversity of the sample.

I contacted over a hundred Bangladeshis who lived in NY of whom 65 were included in my study. As already mentioned in the previous section, unstructured interviewing was used for the first 12 informants in Phase 1 and the families I interviewed in Bangladesh (Phase 3). The rest of them (53) were interviewed based on a semi-structured guide. Of note, I met many of the respondents on several occasions as they had invited me to their homes to meet their family. I remained friends with several of them. In addition, although I do not include the many informal conversations I had with Bangladeshis I met on random occasions in my statistics, I do use some of their accounts in the analysis thanks to the field notes I took throughout fieldwork.

2). PROCEDURES AND DATA COLLECTION

Understanding the remittance practice *sociologically* requires, as Wright Mills once said about the sociological imagination a detachment from the taken-for-granted assumptions about social life. In my study, I was therefore concerned not only with what respondents said they do but also with what they actually do. In the process, I looked at both side of the spectrum of the remittance practice; that is, I explored the reasons Bangladeshi-New Yorker remitters explained as to why they send remittances at the same time as I analyzed the testimonies of several remittance-recipient families in Bangladesh. I also used an ethnographic approach, such as open-ended interviews, participant observation, follow up interviews and key informants.

The data I collected and analyzed were primarily qualitative and included semi-structured interviews with a total of 65 informants (n= 65) in New York and 7 households in Bangladesh (n= 7). I had 12 key informants (n= 12) in addition to ongoing email and phone correspondences with 4 Bangladeshi sociologists, 3 economists and 2 political scientists. Data collection also includes field observations and events that occurred during the study periods, such as Bengali cultural events in NY, religious festivals and weddings in Bangladesh.

As indicated, fieldwork was conducted in three phases. Phase 1 involved the use of unstructured interviews or ‘life histories’ with 12 respondents who helped me to conceptualize my research question for the second stage of the study. Phase 2 involved in-depth interviews and participant observation with Bangladesh-born immigrants in NY, with a specific focus on remittances. Phase 3 was conducted in Bangladesh, where I used ethnography as a primary method to collect data on families who had a migrant member in the U.S. and England and who received remittances. My goal was to develop an interpretive framework of the practice of remittances from both the senders’ and receivers’ perspective.

In NY, interview subjects were asked three different sets of questions. The first included sociodemographics, with questions relating to their educational background, class, employment history, family composition, current occupation, marital status, resident status and religious affiliation. The second part of the questionnaire contained retrospective questions relating to their life in Bangladesh, migration history and pre-migration arrangements, their family relationships, time at which they came to the U.S. and their status procurement. These questions helped to reconstruct respondents' life history, taking into account events they considered relevant for my study. One important finding, for example, was that of what I call "reverse remittances," that is, the financial and emotion support provided by their family back home during their migration settlement in the U.S. These questions also pinpointed to selectivity in who migrates, which in this case, largely targets men. In fact, it was clearly stated by many respondents that the selection of a migrant is a collective decision based on hierarchy and gender such as being the oldest and/or a bachelor. These questions also challenged the assumption that since it is the poorer areas that are most prone to migration, it is also the "poor" who migrate (Lipton 1982: 201). My sample shows the opposite.

The third set of the questionnaire was constituted primarily of questions relating to their remittance practice. I collected information on their reasons for sending remittances; their frequency in sending; the nature of remittances; and the consequences of not sending. In addition, I asked them to define what values, other than material transfers, did they feel that they were sending along with remittances. For example, I asked them to tell me about their obligations towards their family back home. What kind of obligations do they have in general? And what obligations do they have as a migrant? What are their responsibilities and duties? What does it represent to them? What would happen if they didn't fulfill their obligations? In

other words, what would happen if they didn't send? Etc. I also added questions on their cultural traditions and the importance it took in their lives.

Phase 1: Beginning fieldwork

Given the unpredictable nature of fieldwork, flexibility in my research question was *de rigueur*. I thus started this research relatively unfocused to allow for later modifications I would deem necessary to conceptualize my research question, which still lacked perspective. I did have a general interest in the life experiences of Bangladeshi immigrants at destination in relation to their families left behind but I wasn't sure on what loci of migration experiences I wanted to focus. In fact, I had not yet formulated a precise research question, nor did I have any particular theory I wanted to test or reconstruct for this initial fieldwork phase. I believed that the problematic tends to emerge after collecting data, or at least in my case, until having noticed a certain pattern. I thus relied on an *aide mémoire* with a range of topics, such as pre- and post-migration experience, family ties, obligations, expectations and so on and decided to "let the data speak" for themselves, to quote a common refrain used by micro theorists.

I started the first phase from November 2007 to August 2008, mostly in Queens (Jackson Heights and Long Island City) but also in Brooklyn, Manhattan and Staten Island. I attended various Bangladeshi cultural events, as well as met with several Bangladeshi people who worked as social workers and community leaders. I also volunteered in a local South Asian non-profit organization that dealt with undocumented South Asian immigrants and deportation. Although a fulfilling experience, this engagement did not provide me with much opportunity to meet with Bangladeshis since most of the people involved were from countries other than Bangladesh. It

taught me, however, that the Bangladeshi population in New York tends to be, for a large part, documented.

To gain entrée into the field, I began this phase by relying on informal (or unstructured) interviews with 12 Bangladeshi men whom I had met two weeks earlier, at the NDANA ceremony in Queens. I had several questions to guide me but they were mainly about their experiences in the United States and Bangladesh, their role as migrants, their future projects, their family values, their traditions and religious activities. As Burgess noted, this method – unstructured interviewing – served in character as a form of conversation to see what themes the respondents would choose to follow (Burgess 1984). To be sure, this strategy helped me to identify the themes they had chosen to pursue in their testimonies as well as it enabled me to reconstruct their life histories. It is important to note that I didn't choose to stop at 12 interviews randomly but after about the eighth interview, a certain pattern was clearly emerging. When at 12 interviews, I noticed the consistency of the pattern, I decided it was time to review my research method and develop a detailed questionnaire for open-ended interviews. Indeed, after revisiting each interview, which I had taped recorded with my respondents' accord and carefully transcribed, I was left with a fact I could not ignore. 'Sending money home' came out as the main concern all 12 respondents addressed. Every time I asked why they had decided to come to the U.S., their answers included statements like, "We come here, we make money and we send it. That's it. There's no other reason," or "Basically, I came here because everybody in my family, my mother, my brother, everybody they think I have to give money to take care of them. It's our tradition." They also often mentioned certain obligations and duties they had to fulfill for their families because they were the sons who had migrated.

Curious, and since unstructured interviewing allowed for readjustment in my questions, I asked them to explain what reasons they considered the most important for why they felt obligated to send money. The most common answers they used to rationalize their sending money usually pointed to conceptual values, such as “moral obligation,” “moral duty,” “moral responsibility,” “family obligation,” “religious faith,” “expectation,” “cultural tradition,” and so on, towards their kin. Another redundant script was that of sending money because “I am the son.” This last quote, together with the limited access I had in interviewing women throughout my fieldwork experience led me restrict my study to Bangladeshi men. I explain this point in detail in the Methods section.

After these informal interviews, it became apparent that remittances were a recurrent theme. I therefore began to explore the vast academic literature on remittances critically and prepared a review of the major theories. I had already become familiar with remittances during a course I took on migration, with Nancy Foner at the Graduate Center of the City University of New York. In her seminar, we discussed extensively the empirical and theoretical studies of remittances. In fact, at the time of my research, they had become, perhaps, one of the most popular topics for sociologists of migration, economists and policy makers because of their great potential as a tool for development in poor countries.

Yet remittances were far from being a new phenomenon. Evidence showed that remittances had been an important outcome of U.S. immigration already in the early twentieth century. For example, in one study, I read that The New York Post Office sent 12.3 million individual money orders to foreign countries between 1901 and 1906, with 50 percent of the dollar amount going to Italy, Hungary, and Slavic countries (Wyman 1993, cited in Osili DATE). The author further

reported that according to the Immigration Commission, the sum of remittances to Italy totaled \$85 million in 1907 (Foerster 1919: 374, cited in Osili).⁷⁰

The popularity of remittances came especially from the significant contribution the national and local economies of recipient countries. For example, one author observed that registered remittances now amounted to well over twice the amount of official development assistance and were ten times higher than net private capital transfers to developing countries (De Haas 2007, Kapur and McHale 2003). Less optimistic, another set of contemporary literature stepped with a darker image of remittances than that of their optimistic counterpart. Indeed, it blamed migrants for their inefficient and conspicuous use of remittances by emphasizing the actual earnings and expenditure patterns of migrants and recipients in the native countries (De Haas 2007; Entzinger 1985; Lewis 1986; Lipton 1980).

In addition to the literature on remittances, I also spent many hours in the Columbia library searching for information on the origin of the Bangladeshi migration to the U.S. and data on Bangladeshis' remitting patterns. I found a few relevant studies that focused on Bangladeshis' assimilation to the U.S., which although limited, provided me with important historical clues on the first Bangladeshi settlers and their patterns of assimilation. These studies also helped me to identify the sociocultural differences these immigrants confront at destination.⁷¹ Moreover, I found numerous reports on the remittance behavior of Bangladeshi migrants and its impact on the economic development of their countries but was disappointed to find very little, if almost no

⁷⁰Una Okonkwo Osili, in *Researching Migration: Stories from the Field*, DATE??? The Social Sciences Research Council. A chapter of the book can be found at: http://www.ssrc.org/pubs/researching_migration.pdf

⁷¹ So far, the only studies I had come across were that of Nazli Kibria's various research on Bangladeshis and their assimilation to the U.S. and Kaari Flagstad Baluja on gender roles of Bangladeshi immigrants in New York.

studies at all on Bangladeshi immigrant communities who send remittances from the U.S., with the exception of one study conducted by Tasneem Siddiqui for the International Organization of Migration. On one level, this lacuna was not surprising given that Bangladeshi immigrants to the US are fairly recent and that the ethnic category ‘Bangladeshis’ only appeared in the late 90’s. Before then, Bangladeshis were classified as Pakistanis since up until 1971, they were part of East Pakistan before Bangladesh emerged as an independent state. (Kibria 2010). On another level, however, it seemed strange that New York migration scholars had left aside one of their fastest growing immigrant communities in the country; one that particularly dominates the New York taxi industry.

These findings along with the preliminary interviews I had conducted raised important questions that I thought were manifestly challenging the academic literature I had just reviewed. Indeed, the Bangladeshis I had interviewed so far were not “poor” as most of these theories assumed about immigrants in general. Not only did my respondents tend to come from privileged backgrounds in their country of origin, but they also engaged in the financial remittance practices, despite the immediate necessity of their families at homeland. One respondent illustrated this fact the following: *“I’m not poor and my family is not poor but it is my duty as a son that I must send. Sometimes it is money and sometimes it is gifts for festivals.”* [Respondent 7].

Another puzzling fact was the arguments’ contradiction in their explanation of the determinants behind sending. A body of researchers were supporting the risk-sharing hypothesis, by which a migrant sends money to his/her family left behind in order to secure any economic uncertainties

and/or future investments. But as an author in a paper on Bangladeshis and their remittance behavior had raised before I did, if the risk-sharing hypothesis is indeed the driving force behind the remittance behavior, then the outcome of remittance use (such as investments) should reflect this condition.⁷² More clearly, remittance recipients and migrants should use them as investments to avoid risks. Instead, a vast pessimistic migration literature reported unproductive use of remittances.⁷³

The last point that particularly caught my attention was the predominance of economics in theorizing remittances. Although dense and useful in its effort to identify and explain different determinants or motives to remit, the literature was overwhelmingly emphasizing the greater earnings potential of remittances in the developing country, transforming them into a dissembled and self-regulating phenomenon, entirely economic in nature, purpose and outcome. I came across several studies that did highlight noneconomic factors in the determinants for sending (e.g. altruism, family ties, social prestige, social remittances etc.) but in their attempt, they still theorized remittances as a means to an end – the end being, if not exclusively economic, at least always convertible to money. One of the issues I had with such conclusions lied in the fact that treating them exclusively as a financial tool also assumed that people sent remittances only to support the needs of those at homeland. But as just noted, my interview subjects were not poor and yet they still sent money to their homeland.

I was thus left with many unanswered questions. After two months in the field, I thus narrowed down my research question and developed a semi-structured questionnaire. ‘Sending money home’ and noneconomic factors became the main focus of my study. I had an intensive interview

⁷² In an unpublished paper, Mizanur Rahman, now assistant professor of sociology at the National University of Singapore raised this point. He argued that social prestige, rather than the risk-sharing hypothesis was the main motive for Bangladeshi men to migrate and remit home.

⁷³ See De Haas for references of numerous studies showing the negative use of remittances by migrants.

schedule which included more than 60 questions on their pre- and post- migration experience, remittances, their family ties, religious practices, traditions, values, norms of obligations towards the family, and any other elements relating to their culture that affected their remittance behavior. In the process, I asked several of the Bangladeshis I had interviewed to review my questionnaire and advise me on any elements they deemed relevant to their remittance practice. I wanted my dissertation to contribute a new framework for thinking remittances other than exclusively in terms of their economic gain. After several twists, I finally formulated the following problematic: Why do remittances persist overtime as a practice of migration? As I continued doing fieldwork at the time of the economic crisis in 2008, I later added it as a background to frame my question. It was particularly relevant because Bangladesh was one of the only countries that was experiencing resilience to its remittance inflow despite economists' negative predictions and evidence from remittance recipient countries that were seeing a backdrop.

Phase 2: “The Little Bangladesh” in Queens and Brooklyn

The second phase of fieldwork called for a different methodology. To supplement the data I had collected from preliminary informal interviews, I undertook a series of semi-structured interviews and participant observation. It allowed for a degree of structure, but also for flexibility to pursue topics of particular interests to the Bangladeshi subjects.

The second phase started immediately after Phase 1, from September 2008 to April 2009. After a trip to Bangladesh, I contacted several New York respondents I had interviewed prior to leaving

to confirm some of the data I had collected in Bangladesh. This period went from June 2009 to about January 2010.

The bulk of the data collection was done in Little Bangladesh in both Queens and in Brooklyn. “Little Bangladesh” was nicknamed after Little Italy to indicate an area filled with people of Bangladesh descent. There is more than one “Little Bangladesh” in New York City. Long Island City in Queens also has a “Little Bangladesh” along 36th Avenue since at least 2005, as well as the Kensington section of Brooklyn. My observations go hand in hand with a local news report website, which posted the following statement: “McDonald Avenue in Kensington, Brooklyn, is lined with dozens of businesses owned and operated by Bangladeshis. Here, delis sell imported goods, barber shops buzz with Bangla banter, and restaurants serve up traditional treats. Adding to it, community activist Faruq Wadud states, “We have built a beautiful community, and we have linked with City Hall and Borough Hall.”⁷⁴

As mentioned, I used the snowball sampling technique as the practical mode of tracing suitable respondents. This method requires one informant who refers the researcher to another and so on. I used an open-ended interview questionnaire, which included three parts. The first one recorded sociodemographics (Age, number of years in the US, number of family members, occupation, salary and status). The second part included questions about their pre-migration and post-migration in relation to their family in Bangladesh to assess any changes that would have occurred in their family relationships. The third one documented their remitting experiences in

⁷⁴ For details, please visit the following website for the full article:
http://www.barrypopik.com/index.php/new_york_city/entry/little_bangladesh/

general as well as a detailed description of their family relationship with members who were left behind. I asked them to describe who the main recipients were and the rationale behind sending to those specific parties. In addition, I included any types of philanthropic organizations to which they have been remitting money, goods or services. This section allowed for the assessment of whether the remitting practice still occurred even in cases where the rest of the family was reunited in the United States. These interviews usually lasted between one to three hours, depending on the informant and the place at which the interview took place. Restaurants, respondents' offices or businesses and their home (always with the presence of other family members) served as interviewing sites.

Home interviews were conducted in Queens and Staten Island. In all occasions, the person I was planning to interview had arranged for some of his Bangladeshi friends to participate in the study as well. After several weeks in the field, I came to the realization that whenever an interview had been scheduled at one of the respondents' home, I conducted a minimum of three interviews – sometimes individually but most of the time collectively – on that same day. Since most respondents typically lived with other family members, such as nephews, nieces, uncles and aunts and sometimes parents. Since I was considered a guest, the wife (also Bangladeshi) had prepared some Bengali food and tea to welcome me in their home. After completing the interviews, I usually stayed until the early evening and discussed with them various topics on Bangladesh. In total, I conducted 16 interviews at respondents' homes, of which seven were individual interviews and 9 included the wives.

In their home, I noticed that the domestic area of Bangladeshi families was similarly arranged as the one I had seen during my first trip in Bangladesh then years prior to the study (and later on

my second trip to Dhaka). Women tended to be together in the kitchen, cooking and talking while men were in the living room talking about various topics, particularly politics. Upon serving lunch, women offered the food, first to me and the men, and after finishing our lunch, women started theirs.

Offices, businesses (shops, stores) and restaurants served as interview sites as well. In such settings, the conversation tended to be more formal than at their home and never lasted longer than an hour. However, I met with several of these informants on other occasions, such as the Bengali New Year and other festivals in Queens. I conducted 29 office interviews, of which five were in Manhattan, 18 in Queens and 11 in Brooklyn.

What I found particularly interesting was the fact that whenever I had arranged for an interview in a coffee shop or a (Bengali) restaurant, the respondent came with other Bangladeshi friends who, he said, were interested in participating as well. Again, this meant that I conducted individual interviews as well as collective interviews upon respondents' requests. I did 15 interviews in restaurants and coffee shops (8 individual interviews and 7 collective interviews). Five interviews were done over the phone.

The street, taxis and mosques also constituted sites. I relied on informal interviews but it quickly became apparent that these sites presented severe limitations to my method. For example, street vendors and taxi drivers were usually on their work shift and therefore, our exchanges were constantly interrupted by the flow of rushed clients buying snacks or newspapers who were on their way to someplace or limited by a short cab ride. There was simply no space to

pull out the questionnaire, even less so for the RIB form. I thus decided to have informal conversations with them, making sure to point to their experiences as immigrants to the US and their remittance practices. These notes were included in my analysis but not in my sample statistics.

Phase 3: “Why don’t you go to Bangladesh?”

After respondents repeatedly suggested that I go to Bangladesh to understand “the whole picture of remittances,” as one of them put it, I embarked on a trip to Bangladesh, from September 2008 to April 2009, under a strict time schedule. I immersed myself in what some of the media were depicting as the Bangladeshi “remittance culture,” conducting informal and formal interviews and spending time talking with remittance recipient families who had a remitter family member abroad. Due to time constraints, I restrained the number of informants in Bangladesh to seven families (with at least two members for each) and six interview-based studies with government officials, academics, and professionals in the field of migration and remittances. Since I conducted ethnography, which, by definition involved participant observation and informal conversations with the population being studied, it was difficult to assess the exact number of informants with whom I interacted.

Prior to my arrival, a Bangladeshi friend of mine had put me in touch with the director of a local Non Governmental Organization (NGO) in Dhaka – the Refugee for Migratory Movements Research Unit (RMMRU). He had arranged a four-month internship for me to work as a research analyst for the migration and remittances division. Working at RMMRU made my access to the field easier than if I had come with no plans at all. The availability of resources (researchers,

documents, library, data, phones, internet, maps, translators, etc.) was a real advantage in terms of gaining access to the field right away. I obtained valuable information on Bangladeshi immigrants and their overall remittance patterns and uses from three research interns who were specializing in that topic.

My research involved participant-observation with seven families in Dhaka and one in Shantanpara, a village located about 1 hour and a half from Dhaka. I came in contact with these families through my network of Bangladeshi friends in New York and in Bangladesh. On most occasions, I used informal interviewing to gather information on the families, their members living abroad, their relationships with them, their ideas on remittances, their cultural traditions and values. I visited them on several occasions.

Another set of data came from government, non-government and private sources. From such sources, I interviewed two government officials from the Bureau of Manpower Employment and Training (BMET) working in overseas labor migration; two workers from the International Organization for Migration (IOM), two professors, a political scientist who specializes in Bangladeshi immigration and a sociologist who has done extensive work on Bangladesh and its class system. I also had informal conversation with a dozen of researchers and NGO consultants whose work concentrated on international migration and Bangladeshi Diasporas.

Primary data

Of the seven families, I was able to interview four whose sons I had interviewed in NY, prior to coming to Bangladesh. In addition, three of the families were selected from personal encounters I had with Bangladeshi co-workers while working for RMMRU, the local NGO. For convenient

reasons, I had restrained my sample selection to Dhaka City. Since I was staying there and had no transportation to move around town, other than overcrowded and unreliable buses, it was easier to limit fieldwork to the city.

After I had arranged to meet with the families, I came to their home without a questionnaire but general questions about their ideas on their migrant sons and remittances. Informants who had put me in touch with their families had specifically asked that I not use a questionnaire in fear of making them feel uncomfortable. The best, they told me, was to engage in informal conversations without sounding like a “researcher.” I therefore relied on notes I had carefully written down after each visit. I visited them several times and called them as well to clarify certain points for my research.

Three of the families lived in Dhanmondi, an affluent neighborhood, which nowadays, is largely comprised of middle class families. I visited three other families in Gulshan 1 and 2, an expensive commercial neighborhood where the elite and expat community reside. And as mentioned already, I interviewed one middle class family in Shantanpara village.

In addition, I interviewed six Bangladeshis who worked for the Government in migration-related affairs and NGOs in international migration. These interviews were formal and lasted about one hour. They were conducted at their offices. I tape-recorded them, except for the two BMET workers who expressed discomfort with the tape recorder.

Towards the end of my trip, one family and three Bangladeshi men had become keen informants. I have learnt a great deal from them about Bangladesh, its traditions and values. I tape-recorded a series of conversations with them.

Secondary information

In Bangladesh, the most important source of secondary information was comprised of published materials and research reports from various NGOs, as well as conferences and personal encounters with academics from Dhaka University, NGO researchers and consultants in international migration. Most of my information was gathered through the following institutions:

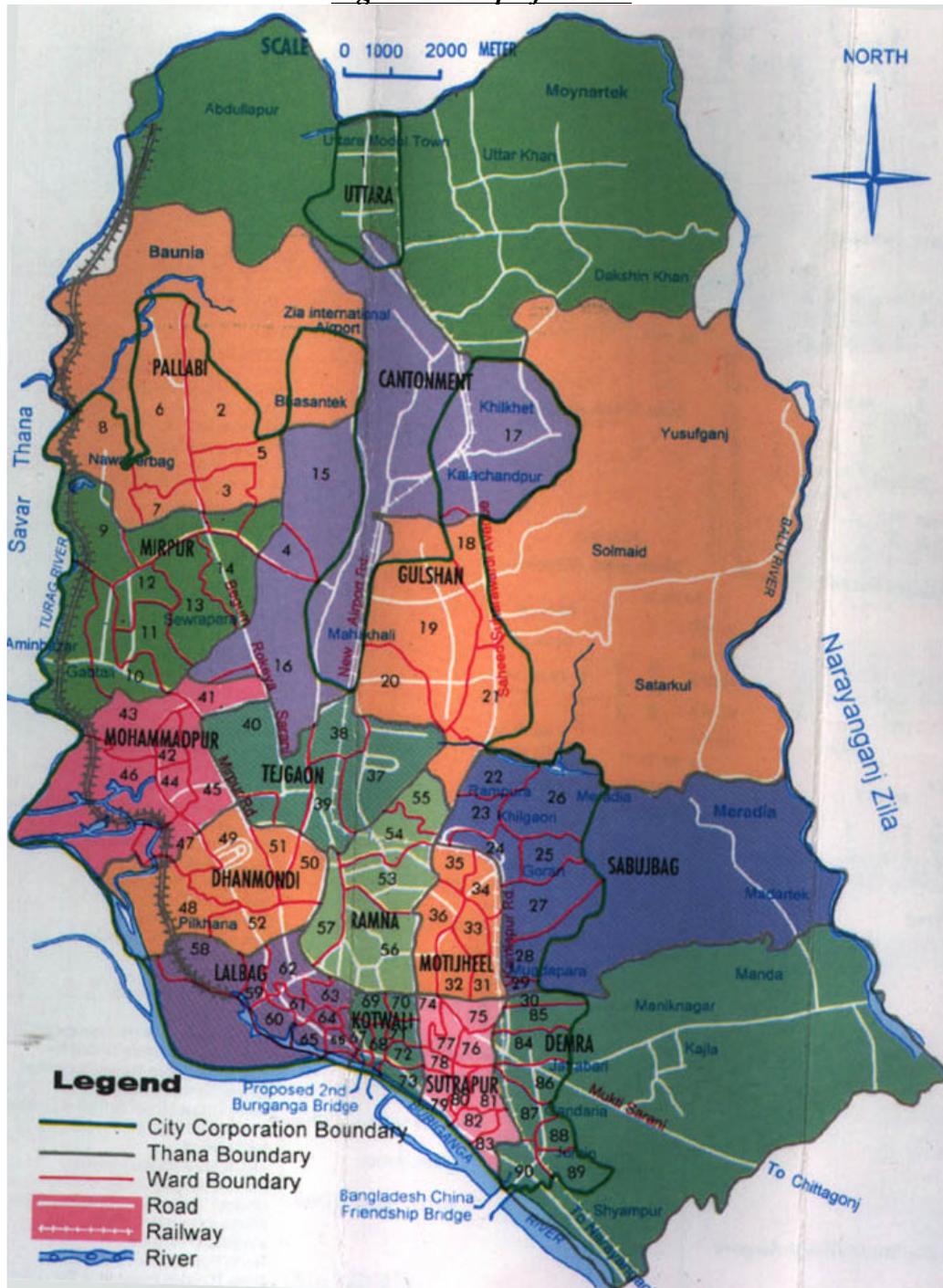
Government: (Ministries) the Bureau of Manpower (BMET); American Embassy; Bangladeshi Consulate in New York; USAID

Non-Government organizations and Academic Institutions included: the International Organization for Migration; Dhaka University; BISR (Bangladesh Institute for Social Research); Refugee for Migratory Movements and Research Unit (RMMRU)

Financial International Institutions were the World Bank, the International Monetary Fund.

Newspapers included The Daily Star; The Independent.

Figure 18 Map of Dhaka



Source: <http://www.google.com/images?q=dhaka+city+map&oe=utf-8&rls=org.mozilla:en-US:official&client=firefox-a&um=1&ie=UTF-8&source=og&sa=N&hl=en&tab=wi&biw=1280&bih=648>

My field experience, along with the mixed methods provided me with some valuable insights to the understanding of the motives behind the remittance practice. I was able to identify the personal and social values and goals Bangladeshi remitters consider important to their remitting experience. Family relationships hold a significant place, not only in their migration experience but also in the persistence of their remittance practices. Indeed, through fieldwork observations and interviews in both New York and Bangladesh, I learnt that Bangladeshi immigrants send remittances as a way to maintain membership and thus the well-being not only to the family left-behind but also to the family's networks of relationships. While in New York, respondents repeatedly expressed that being a good son was one who fulfilled his duty as the provider which sending money enabled to achieve. This achievement also contributed to the well being of the family at home and abroad, which for Bangladeshis is "our number one priority," one respondent affirmed. In Bangladesh, the families I interviewed confirmed this point by explaining that not sending would bring shame upon them and the remitter because it would simply mean that their son is *ku-putto*, [a bad son or a father who "does not execute his duty"⁷⁵ – that of taking care of his family]. Shame can lead to the disruption of a family's social cohesion and therefore to the loss of one's identity since for a Bangladeshi, the family represents his or her referential paradigm.

I also observed in Dhaka that sending remittances is a common practice that has not only become institutionalized but is also part of the landscape throughout the city and its outskirts. Hundreds of ads encouraging Bangladeshis to migrate and send remittances mushroom in every corner of the city.

⁷⁵ Translated verbatim from one respondent.

To be sure, Bangladesh is a poor country with a high unemployment rate and the perspective of earning extra dollars is a non-negligible opportunity. But the fact that migrants leave every year by millions under temporary contracts or Diversity Visas and that the millions of remittances they send – whether they are poor or rich migrants – persist over time, even against a global economic slump is not simply due to economic reasons. Otherwise, we would expect it to stop during a financial crisis. Informal conversations with respondents in New York and Bangladesh confirmed that other factors besides economics are indeed important determinants for people to send remittances. The family and community relationships, the feeling that as immigrants/men/providers they have accomplished their duties and responsibilities, and the status and respect they gain from fulfilling these obligations are valued as much, if not more than the amount of money that is being sent. As one respondent said, “When we send remittance, in our mind, we don’t really care why or how much we send. We care about what kind of life we can provide for our family because it is our duty.” [Respondent 42] Specifically, the remittance practice responds to specific social roles and responsibilities for each Bangladeshi remitter within the relationship.

Based on my data, I found that sending remittances is for these men symbolic of a moral achievement rather than an economic accomplishment. It indicates their commitment towards the family obligations and responsibilities, as well as it reinforces their position in the family and thus, the accreditation of social respect. This finding is consistent with all interviews I conducted in New York and Bangladesh.

3). RESEARCH SITES

In an effort to determine where to locate Bangladeshi clusters, I relied on the most recent New York Census (2000) and conducted a simple random sample. While an estimated 500,000 Bangladeshis reside in the United States, the largest concentration of Bangladeshis lives in New York alone and reaches 28,269 (Siddiqui 2004; Baluja 2003; New York 2000 census)⁷⁶. According to the 2000 Census, two-thirds of the Bangladeshi population live in Queens, with two-thirds in the northwestern quadrant of Queens (Astoria, Long Island City, Woodside, Sunnyside, Jackson Heights, and surrounding areas) (Baluja 2003:63). The 2000 census shows that the Bangladeshi population has more than quadrupled from 1990 to 2000 within the last decade. In fact, Kaari Flagstad Baluja (2003), an anthropologist who conducted her research on Bangladeshi immigrants in New York in 1997 reports that the Bangladeshi population grew by more than 286% for the city, from 4,955 in the 1990 Census to over 19,000 in the 2000 Census⁷⁷. In Queens, the Bangladeshi population rose from 2,567 in 1990 to a population of 12,786 in 2000, representing a growth of almost 400% (New York 2000 Census; Baluja 2003).

In addition to having the largest concentration of Bangladeshi immigrants, NYC as a field site was practical for conducting fieldwork. As a graduate student at Columbia University, I was able to visit the sites on a frequent basis, combining ethnography with in-depth interviews.

As I noted in the previous section, I also relied on my past experience while doing fieldwork for a subway research instigated by CUNY on the 7-line subway in Queens. I had noticed that along

⁷⁶ According to a community leader I later interviewed and who became one of my key informants, an estimated 100,000 live in the New York area, including undocumented immigrants. As a Bangladeshi community leader, he had been selected by the local city hall to collect data for the census but many Bangladeshis refused to give out their names in fear of reprisals from INS. He subsequently held a series of meetings in the Bangladeshi community to explain to them that this information was not part of an INS strategy to target undocumented immigrants but a government's formality to record the numbers of people living in New York

⁷⁷ The numbers are based on the New York City Department of City Planning (2002a, 2002b, 2002c). It is important to note that the New York 2010 Census is still underway. At this point, there is no information available on the change rate of the Bangladeshi population since the last 2000 Census.

the 7- route rests a large community of new and old immigrants. Indeed, after exploring the area, I observed that Bangladeshis tend to be located along 74th street in Jackson Heights and Woodside.⁷⁸ I chose that neighborhood as my main field site and drew a random sample based on the availability of Bangladeshi stores.⁷⁹ The strategy used for the random sample was mostly by targeting Bangladeshi stores. I usually approached the sales men and women in the store I believed to be Bangladeshi, I usually introduced myself as a PhD student from Columbia doing a research on the lives of Bangladeshis in New York. This technique allowed me for an immediate confirmation of their origin. I described my research project, and if they happened to be Bangladeshis (in most cases), I asked them whether they were willing to participate in my study, and if they knew of other Bangladeshis who would participate as well (snowballing method). This strategy worked as a good entry to the field, particularly due to the fact that I had some knowledge of Bengali. Most of them volunteered to be interviewed on a different day and referred me to other potential informants. Based on informants' indications, I selected Queens as the primary study neighborhood. However, some respondents also pointed to other areas in which I should conduct my interviews. Among them, Queens Boulevard in Sunnyside, and Woodside Avenue in Woodside, Broadway were also selected but were not the main areas of study. I also added Staten Island. For practical reasons, I mainly conducted research in Woodside and Jackson Heights. It was easily accessible by subway and made it easier for me to conduct interviews, especially those I had to do after 7pm.

⁷⁸ I later learnt that Astoria, Elmhurst, Long Island City and Sunnyside were also comprised of a large Bangladeshi population in Queens.

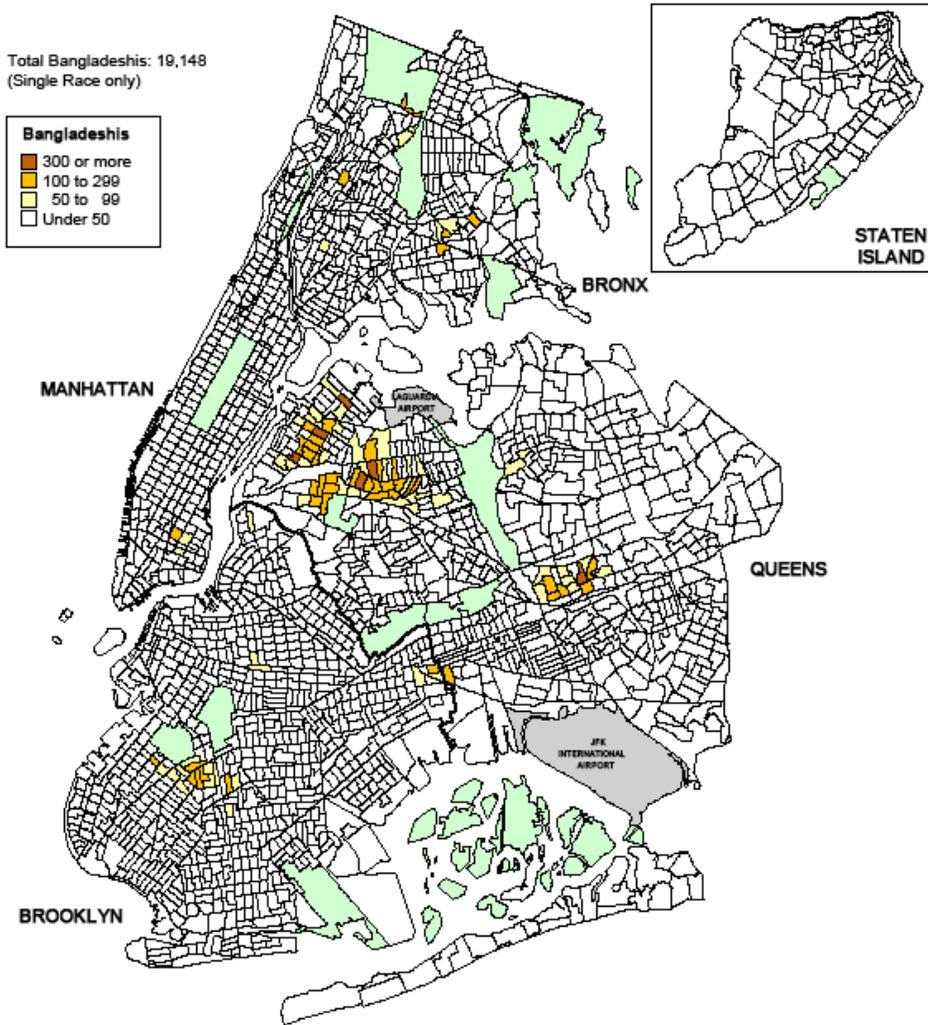
⁷⁹ Anthropologist Kaari Flagstad Baluja conducted an ethnography on Bangladeshi immigrants in New York between 1997 and 1999 and counted at the time, about thirty Bangladeshi grocery stores, in addition to numerous Bangladeshi-owned newsstands, fish markets, sari stores, restaurants, and a variety of Bangladeshi-owned or – managed franchise restaurants, located throughout the western portion of Queens. Baluja, K. F., *Gender Roles at Home and Abroad: The Adaptation of Bangladeshi Immigrants*, eds., Suarez-Orozco C. & M. LFB Scholarly Publishing LLC: USA.

Various local Bangladeshi organizations and businesses also served as sites, such as mosques, newspaper stands, fruit kiosks, and community based organizations (a local business association of Bangladeshi professionals working in the garment sector; Desis Rising Up and Moving (DRUM)⁸⁰, Bangla weekly (a newspaper organization) and Sonali exchange bank). At times, I drove on cabs whose drivers in New York are predominantly of Bangladeshi origin. For all these sites, I did participant observation and conducted informal interviewing *in situ*. To make sure I was not mistaking the cab drivers and street vendors' origin, I usually greeted them in Bengali *Kemon achen?* [how are you?] which, in most cases, was reciprocated by a smile and *Bhalo hache* [*I am fine*]. I only relied on these sites for the initial and the last phase of my research to confirm the definition of relevant Bengali concepts and words for my analysis.

⁸⁰ DRUM is a non-profit organization based in Queens, New York that organizes South Asian immigrants and families affected by detention and deportation. It builds the leadership of low-income South Asian immigrant communities.

Figure 19 Bangladeshis in New York City, 2000

**Map SF1-12: Number of Bangladeshis by Census Tract
New York City, 2000**



Source: U.S. Census Bureau, 2000 Census SF1 File
Population Division - New York City Department of City Planning

**Source: New York Department of City Planning, 2000. (Website:
home2.nyc.gov/html/dcp/pdf/census/mpsf112.pdf)**

SOCIODEMOGRAPHIC BREAKDOWN

The New York sample

The number of interviewees in the New York sample is presented in Table 1 with the age breakdown.

Table 20. Age distribution of Bangladeshi immigrants interviewed

<i>AGE</i>	<i>NEW YORK CITY Bangladeshi Immigrants (n=65)</i>
<i>0 – 20</i>	<i>7</i>
<i>21- 30</i>	<i>13</i>
<i>31 – 40</i>	<i>29</i>
<i>41 – 50</i>	<i>14</i>
<i>51- 60</i>	<i>1</i>
<i>N/A</i>	<i>1</i>
<i>Total</i>	<i>65</i>

The table shows that the age distribution of interviewees ranges in age from 20 years old to 64. The average age range is in the 40's. This figure reflects the nature of Bangladeshi immigrants to the U.S. which tends to be mostly between the ages of 20's, early 30's, time at which (1990's). These statistics also indicate that they arrived around the 90's, time at which the third wave of immigrants arrived to the U.S. It is important to note that Bangladeshis, especially older generations, are not used to record their age. Only recently did the government impose the birth record for every individual born in Bangladesh. The table therefore only records age from the tenth.

Table 21. Years in US

<i>NUMBER OF YEARS IN US</i>	<i>TOTAL</i>
<i>6 months – 10</i>	<i>21</i>
<i>11 – 20</i>	<i>30</i>
<i>21 – 30</i>	<i>13</i>

31 – 40	0
41 – 50	1
Total Years	977
Mean	15.03

Table 22. Average year of migration

YEAR	TOTAL
Mean	15.03
Minimum	1
Maximum	45
Sum	977
Unknown	0

Table 2 and 3 shows the length of years that Bangladeshis have been in the U.S. The average is 15.03 years. Thirty out of 65 have been residing in the US between 10 and 20 years. This figure may be the result of the DV program, which has been allocating about 5,000 immigrant visas every year for Bangladeshis. Most applicants are in their mid 20's, early 30's. The second largest group is the one ranging from 6-months to 10 years. Here, 21 out of 65 have been living in the US. Between the years 21-30, 13 have been in the U.S.

Table 23. Immigration Status

IMMIGRATION STATUS	NEW YORK CITY
Citizen of the US	31
Permanent	21
Paper under process	1
Other	6
TOTAL	65

The majority of the sample interviewed – 31 out of 65 – hold citizenship. When conducting interviews, all Bangladeshis who had citizenship explained that it made it easier for them to travel back and forth to Bangladesh. For example, one respondent states,

“Because being citizen, a couple of things ... it helps. Number one, it helps to bring your family faster. Because most Bangladeshi people, they want to bring their brothers, sisters, mother, father of the wife here, as well you have a right to vote and Bangladeshi citizen means nothing. Because in Bangladesh you can’t get a passport anytime. So that way, people love to have citizenship in this country. But having German or English or maybe French passport is different because a lot of people I’ve seen in here, they are staying here but when they have some kind of operation they need, they go back home because it is free treatment for them there. So that’s why they go because in here, it is expensive. But that’s also why they are not taking citizenship of this country. But for a Bangladeshi, it is a completely different scenario.” [Respondent 11]

Of the 65 interviewees, 21 are permanent residents. This number may be explained by the fact that the majority of my sample came to the U.Ss under the DV visa, which means that they are permanent first, before they chose to become citizens.

The “other” category refers to those interviewees who chose not say what their status was.

Table 24. Status procurement

STATUS PROCUREMENT	NUMBER
Diversity Visa (DV)	21
OP 1	8
Student Visa	10
Family Reunification	9
Professional/Work Visa	2
Political Refugee	4
Tourist Visa	3
SWA	2
Other	6
TOTAL	65

Of the 65 Bangladeshis interviewed, 21 say they came to the U.S. under the DV lottery program. It is important to highlight that the mechanisms by which most Bangladeshis come legally to the U.S. vary from DV lottery visas, student visas or employment visas. Those who are in the U.S.

undocumented have either come on visas that long expired or paid a broker who took them across various countries to arrive at their final destination, the United States of America.

The most common, however, remains the Diversity Visa (DV) lottery visa, a program that was implemented by the United States which serves as a way to encourage legal immigration from countries other than those who are the major sending countries to the United States. The Diversity Immigrant Category was included to the Immigration and Nationality Act (INA) by the Immigration Act of 1990 (P.L. 101-649) to encourage a more diversified form of migration to the US.

The current diversity lottery started in 1995, succeeding 3 transitional years with temporary lotteries.⁸¹ Indeed, many Bangladeshis I interviewed came under the DV. Most Bangladeshi immigrants in New York come to the US through the DV program. This is not to say that all immigrants come under this visa, but the DV lottery is the most common.

NOTA BENE

Prior to 1965, the ways by which the U.S. achieve their “melting pot” ideal was by implementing a quota system that allowed certain groups, mostly Europeans to come while it severely limited

⁸¹ For further details, please see the following website: (<http://www.ilw.com>)

other groups, particularly Asians to enter. After 1965, a series of immigration Acts passed, allowing, this time, underrepresented countries to come for employment and families to follow⁸².

In 1990, Congress passed a new program, the OP-1 to increase the diversification of its population and multiplied various programs through which 19 million immigrants applied in the first year. The program quickly changed from a first-come, first-served criteria to a random selection of applicants. Most of these programs were not set on stone; they were temporary and were rather trial programs that sought the best strategy to maintain the ideal racial and ethnic composition of the United States. It is in 1994 that the Diversity Visa lottery program began. This time, Congress legislated a permanent lottery program where 55,000 visas or green cards were made available per year to a new category of immigrants. Going through various changes to minimize selectivity biases, the program finally opted for a minimum education level. Through the DV visa, millions of Bangladeshis entered the United States, with their families. Children under the age of 21 and spouses, if the relationship existed prior to being admitted to the US, were also able to join.

In the Asia region, Bangladesh is the top country winner for the DV Lottery. Within the last five years, a little less than 50,000 people were sent to the USA. The US Department of State reports that 5,983 Bangladeshis were granted admission to the US in 2008. The 2000 New York Census shows that 28, 269 Bangladeshis lived in New York City. The 2010 census is still underway.⁸³

⁸² Those Acts include the NP-5 Program implemented by the Immigration Reform and Control Act (IRCA) in 1986, which granted 5,000 immigrant visas per year to natives of countries that were facing severe unemployment and poverty. In 1988, the NP-5 Program increased the number of immigrant visas to 15,000 per year (Wolfsdorf and Rahman, 2000).

⁸³ The 2010 Census was not available at the time of my research.

An important note is that at least four of the respondents mentioned they had come under the DV program but also said they had arrived in the U.S. before the DV program started in 1994-95. It may have been the OP1 or that they came under different circumstances.

Table 25. District of residence in Bangladesh prior to coming to US

Districts of residence in Bangladesh	TOTAL
Dhaka	39
Chittagong	8
Silhet	6
Comilla	4
Jamalpur	2
Swandip	1
Barisal	2
Cox's Bazar	1
Bogra	1
North Bengal	1

Table 6 shows that the majority of informants come from Dhaka. Thirty-nine out of 65 participants lived in Dhaka prior to coming to the U.S. This result may be explained by the fact that my sample is constituted mostly of people with higher education and/or professionals who generally come from Dhaka City where universities and information about opportunities are accessible. Furthermore, Bangladeshis who came under the DV program are more likely to come from Dhaka for two major reasons: first, one needs to have at least 12 years of the equivalence of high school in the US. The majority of higher education institutions are found in Dhaka⁸⁴. Second, the information about DV programs is usually more accessible in Dhaka City since the Bangladeshi embassy is located there.

⁸⁴ This is not to say that other cities do not have universities or good schools. Chittagong city in fact is known for its universities.

Table 26. Gender distribution

<i>TYPE</i>	<i>US</i>
<i>Male</i>	<i>61</i>
<i>Female</i>	<i>4</i>
<i>TOTAL</i>	<i>65</i>

As I already noted, my study focused on men and inevitably, women are largely underrepresented. In this study, I am not concerned with gender inequality. I did not ask men about their remittance practice so that they give their opinions on gender roles. Rather, this aspect emerged from my interviews' analysis. By talking with these men, I hoped to get a better understanding of which norms the remittance practice and how it reinforces certain cultural aspects, which I explore in this dissertation.

It is important to note, however, that in most occasions, the wives of the men I interviewed in their home sat with their husbands during the interview.

Table 27. Education attainment in Bangladesh and US

EDUCATION LEVEL IN BANGLADESH AND US		
	Prior to coming to the US	Past and completed diploma, and currently enrolled in US
HIGH SCHOOL	18	-
SOME COLLEGE	9	-
BA/BS	11	9
MASTERS	13	8
PHD	1	3
OTHERS	13	-
TOTAL	65	20

Table 8 indicates that the majority of the participants had at least finished high school or the equivalent prior to their arrival in NY. Nine out of 65 had some College while 11 obtained a BA or BS. Thirteen had a Masters before coming to the U.S. and 3 had a PhD. In the U.S., the table shows that nine are either currently enrolled in College or have graduated with a BA or BS while

eight are either completing a Masters or have it already. Two out of three participants had gotten a PhD from a U.S. university while the other two were in their third and fourth year, respectively, at the time of the interview.

Again table 8 shows that immigrants to the U.S. from Bangladesh are generally of educated and/or professional type. The DV program requirements are one explanation. It could also be the result of a selection bias, as explained by Tasneem Siddiqui in her IOM report on Bangladeshis diasporas in the UK and the U.S. (2004). She hypothesizes that “there could be a selection bias in scholarship allocation in favor of those who completed their degrees from Dhaka based educational institutions.”

Table 28. Prior and current occupation in US

TYPE OF OCCUPATIONS IN NY		
	PRIOR	CURRENT
Restaurant/busboy/dishwasher	25	1
Taxi driver	21	5
Construction worker	2	1
Barber	1	1
Fruit/Snack Vendor	15	11
Store clerk/cashier/watch man	4	5
Civil service job/ housing authority/social worker/ city transit/security guard	7	8
IT professional/accountant	3	2
Teacher	5	1
Engineer	1	1
Business owner/Self Employed	3	10
Pharmacist	2	2
Stay-at-home	11 (women)	8 (women)
Journalist	2	2
Unemployed	0	0
Retired	1	1
Other	18	6

⁸⁵ This section includes all jobs Bangladeshi immigrants had prior to the current one. The number therefore will total more than 65 as each individual had more than one job experience over the course of their lives in NY, restaurant and cab driving being the most common among them. At least 90% of all informants work/ed more than one job at a time (prior to getting the current one).

Table 9 shows that at least 50% of Bangladeshi immigrants to the US currently hold professionals or technical positions while the other half is employed as low skilled jobs. Of important note, 3 out of 11 women work (social worker, dental technician, and clerk). All 11 women come live as middle class families. In addition, we observe that 46 out of 65 Bangladeshi immigrants have worked in restaurants or as cab drivers prior to getting their current position, which is usually a higher salary job. My data concurs with a recent census profile (2007), which reports that 28.3% out of 81, 283 recorded Bangladeshis living in New York work in Management, Professional, and related occupations while 35.7% are in Sales and Office Occupations.

C). FIELDWORK CHALLENGES: LEARNING FROM BANGLADESHI INFORMANTS

Like in many sociological studies, it is difficult to assess exactly all the issues encountered in the data-gathering procedures. After all, as my Methods professor once told me in graduate school, a research should not be about “*you and your problems. It should be more about what you actually studied or what you asked people about*”. While I do not believe that a research shall be about one’s problems, I do think it is important to address, at least provisionally the main challenges researchers encounter during his/her data collection. While on one hand, it forces us to be very explicit about the methods we use and its limitation, on the other, it helps to highlight the benefits to be gained by connecting different ways of understanding the world around us, in terms of scientific methods and culture in general.

In this section, I would like to call attention to some of the challenges I encountered during fieldwork which I categorize into three main areas: 1/ the Institutional Review Board (IRB); 2/

Consent Form; and 3/ Confidentiality and Privacy. Sociologists spend a great deal of time thinking, analyzing and questioning the adequate method for their research. But too often in the process, we rely on a tool kit of presumptive universals we ourselves have incorporated from our own experiences and cultural context.

1).WRESTING WITH THE INSTITUTIONAL REVIEW BOARD

Conducting sociological research, and particularly qualitative and ethnographic studies presents a set of ethical challenges, which are widely debated across disciplines (Bosk and De Vries 2004;Murphy and Dingwall 2001;Christians 2000; Van maanen 1983, Cited in Kusenbach 2005).⁸⁶

Any research undertaken at universities involving human subjects must first get permission from the Institutional Review Board (IRB), whose primary goal is to protect the integrity of those being studied from various possible abuses. To do so, the IRB imposes a set of protocols to which the researcher must comply in order to proceed with his or her research. These include a detailed description of the research proposal, the people being under-investigated, the methods used, all potential questions that may be asked, the risks the questions may engender in the community being studied, and so on. This process is demanding and exhausting and may take several months before the research can even start. After the IRB gives its approval, any changes that occur in the research design during the time of study have to be re-submitted, re-evaluated

⁸⁶ Kusenbach, Margarethe (2005). Across the Atlantic: Current Issues and Debates in US Ethnography [98 paragraphs]. Forum Qualitative Sozialforschung / Forum: Qualitative Social Research, 6(3), Art. 47, <http://nbn-resolving.de/urn:nbn:de:0114-fqs0503470>.

and re-approved by the IRB. Given the unpredictable nature of ethnographic research, needless to say that this procedure is galling, even discouraging.

Once the researcher has gone through the institution's *modus operandi* and has received its approval, he or she may go on with the research, accompanied by an informed consent (or consent form), which ensures among other things, that subjects' privacy, confidentiality and respect will strictly be preserved. The subject study must acknowledge the form and consent to it with a signature so that the interview-setting take place. Without a signature, the interview shall not occur.

Sociologists have responded to the IRB's official rules with ambivalence. The main issue is not that they refuse the protection of human subjects or disapprove of the IRB's intentions but as Kusenbach writes,

They [IRB regulations] encumbered it with time-consuming and sometimes inappropriate requests for specifications and modifications, causing immense frustration on the side of the applicants. Generally speaking, it took several years to work the major kinks out of an approval system that seemed systematically to disadvantage social scientists in general, and qualitative/ethnographic scholars specifically.

Among the many ongoing debates the IRB has triggered in the academic community and across disciplines, a source of contention addresses two main concerns. The first one claims that the IRB requirements are counter-productive to ethnographic research because it cannot at the same time "preserve the methodological flexibility, analytic creativity, and human investment that are essential ingredients of good ethnographic work" (Kusenbach 2005). The second concern addresses the legal aspect IRB regulations poses with respect to the constitutional "First Amendment Right" to free speech. Some researchers often point to journalists, whose research

methods are somewhat similar to those of ethnographers, but whose profession does not impute them to undergo RIB's regulations.

After briefly addressing some of the common problems IRB regulations pose to sociological research, I choose to emphasize two of the most problematic procedures I faced throughout fieldwork. My experience prompted me to join the debate of the consent form and research subjects' privacy as they are framed by IRB (Katz 2006, Kusenbach 2005, Lincoln and Tierney 2004: 222).

2). CONSENT FORM

On this issue, sociologist Jack Katz argues that the insistence on informed consent may alter the methods used for some forms of ethnographic research (Katz 2006). One of the mantras for sociologists is in fact to prevent a researcher's actions and preconceptions from interfering with what is being observed. Katz believes that informing potential subjects about the nature of the research can compromise the validity of the results. He thus warns IRB that its regulations may force ethnographers to go "underground" (Katz, 2006 cited in Borenstein 2008).⁸⁷ Along similar lines, Kusenbach states,

The requirement of consent means that virtually all covert ethnographic research is impermissible. For ethnographers studying illegal, immoral, or deviant life worlds, it seems almost impossible to seek consent from research subjects without destroying the very access to such social worlds. Therefore, not all ethnographers are willing to give up the opportunity to operate under cover, atleast part of the time, in parts of their sites. Even when scholars are willing to seek full consent, and subjects are willing to give it, it is sometimes

⁸⁷ Borenstein, Jason, (2008). The Expanding Purview: Institutional Review Boards and the Review of Human Subjects Research. In *Journal of Clinical Research and Best Practices*, Vol. 5, No. 2, February 2008

simply impossible to do so, for instance when studying semi-public settings with a high turnover of people.

Another problem lies in the fact that the informed consent often uses “jargon” in describing the research and can thus be intimidating to subjects of limited literacy skills (Kusenbach 2005). Particularly when targeting a non-English population. Kusenbach further notes that the signatures on consent forms create a record of the subjects' participation in the research, which many might be hesitant to sign.

Additional disputes point to IRB's assumptions in thinking of the consent form as the only manner of establishing a consensual relationship built on trust in the observer-participant relationship, particularly when it targets non-Western populations (Ellis and Earley 2006). Indeed, they argue that the positivistic colonial worldview of the composition of IRBs in assuming that confidentiality and privacy means the same thing for everyone and can only be obtained through an informed consent may have serious drawbacks to the researcher's qualitative inquiry.

On these points, let me now turn to similar problems I encountered during fieldwork. I conducted my first formal interview with a Bangladeshi man I had randomly met in a tourist shop he owned in Manhattan. A few weeks earlier, we had arranged to meet at his friend's restaurant – in his words, the best Bangladeshi restaurant in town – in Little Bangladesh (Queens), around lunch hour. Upon my arrival at the address he had indicated, I noticed an Indian sign above the restaurant's entrance door. When I entered however, I could already hear patrons' voices in Bengali echoing throughout the room, along with Bengali songs in the background which two TV sets were displaying. An all-you-can-eat buffet style exuded pleasant scents of Bangladeshi

spices and dishes, one of which chicken *biriani* was my favorite. The restaurant was definitely Bangladeshi, and not Indian.

Among the clients in the restaurant was my informant, who was sitting with three other Bangladeshi men. I came to their table and greeted them with a few politesses. They immediately invited me to sit at their table while one of them went to fetch me a plate of food. We then talked about my research intentions to which they all responded by typical statements such as, “*it is so nice that you study our country,*” “*it is our duty to help you because you are willing to study our culture*” or “*it is a blessing for us that Columbia University wants to learn about our culture.*” On these words, the respondent with whom I had originally planned the interview told me I could proceed with the interview. A bit confused, I asked if he meant that I interview everyone together and explained that for privacy and confidentiality issues, it was best to have a one-on-one interview, as I had learnt in my methodology classes. His response baffled me even more. “*Of course,*” he said. “*Why not together?*” And pointing to his friends and then to himself, he added: “*He is Bangladeshi, I am Bangladeshi, We are all Bangladeshi people.*”

To make my point clearer, I took the consent form out of my notebook and went into details, explaining the advantages about preserving anonymity and privacy. Their frowned faces made me realize that I clearly seemed to be the only one more concerned with privacy than they were. In fact, the consent form triggered a flow of questions about its ‘real’ nature – Why did they have to sign it? Why was it so important? If they chose not to sign it, would that mean their interpretations would not count? What was the relationship of this consent form to the government?

These questions recurred many times throughout fieldwork. For some, it was the contradiction between preserving anonymity and requiring a signature to consent to the interview; for others, it

was about the content, which made them feel uncomfortable. Many respondents felt intimidated and as a result, declined to sign it, saying that they trusted me more for having been in Bangladesh before and knowing their culture than what the consent form, which some believed to be part of the Immigration and Naturalization Services (INS). Faced with this problem, I contacted my key informant to share my concern. He explained,

“You know, I’m the representative of the Bangladeshis in NYC and I had to collect information for a new regulation that passed after September 11th that forced all Bangladeshis to give their name to INS, whether legal or illegal. As a result, many they left for Canada or went back home because they feared authority. So many people after the regulation, they would not leave home. And some, they come to see me and tell me ‘we are scared’, ‘we are scared the government will send us back’. You know it was after September 11th so I can understand. So you if you ask with your consent form their name and signature, I think it makes them feel scared for the same reason. Why you don’t just talk with them, tell them about your experience in Bangladesh and then you ask them the questions. But don’t ask for their name or signature. It doesn’t make sense to them and I think it’s a better strategy.”[Respondent 9]

He was right. Every time I took out my consent form, not only did my respondents frowned either in suspicion or uneasiness, I felt I was jeopardizing our mutual trust. Despite my tentative explanations, they still expressed concerns, wondering why I needed to gather their signature if the whole purpose of the form was to keep their name and information confidential. They had a point. Another informant, who had politely asked me if he could do the interview without having to sign the form, rationalized his choice the following: *“You have been in my country. You know my people and we can trust you. It is our duty to help you now.”*

This situation is similar to what Ellis and Earley discuss in their article on the challenges informed consents pose to the research. To overcome this difficulty, they suggest that reciprocity and constant re-negotiation of informed consent are important characteristics to consider in legitimizing trust. Based on their experience in studying tobacco ties in a Native American population, they suggest that, as researchers, we “must attempt to find the most culturally relevant modes of establishing consent, even if this entails challenging the signed informed consent IRB protocol. This idea of reciprocity is integral to mending the ethical wounds left by research performed with Indigenous populations through orthodox positivistic scientific inquiry” (Ellis and Early 2006). To support their argument, Ellis and Early point to other researchers who believe that informed consent “*cannot be entirely achieved at the beginning of the study, even if it is the intent of the researcher to do so, because the research context is constantly in flux and neither researcher nor anyone else really knows what is being consented to.*” They further add, citing another author that “*constant renegotiation of consent is underlain by the understanding that the complexity of research demands different forms of consent, some more explicitly than others, depending on the stage and nature of the research at different points in time.*”⁸⁸

Integrating Ellis and Earley’s views on informed consent, I believe like them that in a research, it is indispensable to identify the culture’s naturalized concepts of the particular group one is studying as other means by which the researcher and informants can establish trust and ensure respect. More important than the informed consent was the fact that I had traveled through and lived in Bangladesh for one year, which in the eyes of the men and women I interviewed was a much better proof of respecting them than a signed piece of paper.

⁸⁸ In Ellis’ and Earley’s article, citing Erlandson, Harris, Skipper, and Allen 1993: 155 and Sin 2005:281.

Another value that was necessary to conduct fieldwork and maintain trust and respect, was expressed by Bangladeshis in the form of an invitation to their home. It was important for them that I arrange a time to go to their homes to visit the rest of the family and taste their foods. One informant said “You were a guest in my country. Now you are a guest in my house. My wife will make you Bengali food and then you can interview everyone in my house.” In other words, Bangladeshi informants were honoring me for the fact that I was studying their people and were treating me like a guest in their home. Reciprocally, I was honoring them by accepting this informal ‘code.’

These cultural symbols of reciprocity, as discussed in Ellis’ and Earley’s articles played a central role not only in establishing trust between informants and me, but also in showing respect to one another. An informed consent simply could not ensure these ethical standards.

3). ENSURING PRIVACY AND CONFIDENTIALITY

For Bangladeshis, you have a good life if you are together. That is how you reach happiness. We say, “ekota”[unity]. Ekota is very strong in our country. [...] In our country, we say that it’s easier to build a property for everyone than for one person. It’s much easier that way. If you do it individually, it will take many more years and what good does it do for your family? Then nobody reaches happiness. [Respondent 36]

The second major challenge I faced during fieldwork is in direct relation with IRB’s regulations and the consent form, which promises informants that their contribution will remain confidential

and private. This standard rule makes the assumption that an informant shall be strictly represented by him/herself. But when put in the context of a culture whose value rests on unity or what McKim Marriott termed *dividuality* (Marriott 1976),⁸⁹ do the concepts of confidentiality and privacy hold the same meaning in a Bangladeshi context where unity is at the basis of Bengali society? Can they be preserved in a way that IRB and researchers alike expect it to be? My fieldwork experience revealed that some of these concepts did not have the same meaning and that taking into account the cultural values and concepts from the group under-studied holds a meaning that is far more important to them than seeking legal protection from a signed consent form for IRB purposes.

It implies that you are not responsible for the people you represent, the closest ones being the joint family. Unity is an expected feature of the South Asian family and its society in general. It lays the foundation for all relationships and emotions that arise from common experience (Bock and Rao 2000: 21). In Bangladesh and South Asia more generally, individuality is considered rude and selfish (Dumont 1970). The Bengali culture stresses the fusion of the individual with family and community (Mannan 2010: 23). Although one may argue that family ties and unity are important features in all cultures, the significance and power of interdependent familial relationships reach a different level of intensity in Bangladesh. Indeed, the basic idea is that in South Asia, persons⁹⁰ act in ways that meet honor to their family and meet the needs of others and the community at-large, rather than placing the needs of the self over the needs of others

⁸⁹*Dividuality* is based on McKim Marriott's research in India in which he looked at how substances are transmitted from one body to another, one person to another and one caste to another. He sees a *dividual* as always already social because s/he is born of others and dependent and interdependent. A *dividual* is a person who is complexly positioned within a network of consanguines and affines. For details about 'dividual', please refer to McKim Marriott (1976). The anthropologist Marilyn Strathern in *The Gender of the Gift*, university of California Press: Berkeley, 1988) uses Marriott's concept in the context of Melanesians.

⁹⁰I use person rather than individual to stress the importance in considering people as persons suspended in webs of relationships and move away from the Western concept of individual as autonomous and independent.

(Kapadia 2009). In other words, as Kapadia writes, a person's "*behavior and action is considered a direct reflection of the immediate and extended family rather than a reflection of self. These practices have an indelible impact on the ways in which relationships are created and maintained in South Asian society.*" For instance during an interview, a Bangladeshi woman living in New York explained that she had to live in accordance with and inseparably from the family or group to which she belonged. She said that every time she went out to run errands, she had the obligation to ask first the permission of her husband (when he was around) or her mother-in-law (who lived with them). In other words, an individual becomes an agent of a family, of a group, of a tradition, with specific values. A person's action is always attached to a larger body that the person represents, with its own effects.

This point brings us to the concept of 'personhood,' which constitutes an important facet of the idea of unity.⁹¹ In Bangladesh, *persons* are literally understood as being the result of relationships in that they are defined by a multitude of interdependent relationships that produced them. To mark this distinction, McKim Marriott (1976) who describes the Western person as independent and indivisible developed the concept of 'dividual' in his study of the caste system in Hindu India.⁹² He suggests that

⁹¹There is a wide ongoing debate among scholars of indology on the concept of personhood and its relationship to the individualism versus collectivist dichotomy. The points of contention are beyond the scope of this dissertation whose aim is only to present an overview of some of Bangladesh's cultural elements as they are constitutive of the remittance practice.

⁹²The idea of South Asian personhood originates from Louis Dumont's research (1966) in India and the caste system. He argued that South Asian personhood is based on the idea of society as an organic whole, structured according to a dominant religious scale of purity and impurity. However, McKim Marriott (1976) developed the term 'dividual' in a critical response to Louis Dumont, arguing that personhood in South Asia is not bounded, unique and self-determining. In contrast, Marriott views him or her as multiply-authored composites, made up of substance-codes (blood, cooked food, alcohol, knowledge) that are transmitted between bodies, persons and castes. For a complete review of the concept, please refer to Louis Dumont *Homo-hierarchicus* (1966), McKim Marriott, "Hindu Transactions: Diversity without Dualism", in *Transaction and Meaning*, ed. B. Kapferer (Philadelphia: Institute for the study of Human Issues, 1976: 109 and Inden and Nicholas *Kinship in Bengali Culture* (1977).

persons – single actors – are not thought in South Asia to be “individual,” that is, indivisible, bounded units, as they are in much of Western social and psychological theory as well as in common sense. Instead, it appears that persons are generally thought by South Asians to be “dividual” or divisible. To exist, dividual persons absorb heterogeneous material influences. They must also give out from themselves particles of their own coded substances – essences, residues, or other active influences – that may then reproduce in others something of the nature of the persons in whom they have originated (Marriott 1976: 111).

Although Marriott did not directly speak of Muslim India, his concept remains largely in place in Bangladesh where the idea of individuality *qua* individuality is not present or if at all, is not valued.⁹³ Bangladeshi people view a person as being an agent of a family, of a group, of a tradition, with specific responsibilities. In other words, they are the object of multiple relationships that are mutually interdependent from one another. To quote Marilyn Strathern whose analysis of personhood in Melanesia is applicable to that of the Bangladeshis to the extent that she studied a non Western traditional and rural society with elements of a moral economy that share similarities with Bangladesh, suggests that Melanesian’s idea of the Self is realizable only by way of other people and is constituted through relationships with others, past and present, living and dead (Strathern 1988: 12-13, cited in Holý 1996: 159).⁹⁴ In much the same way, a person in Bangladesh is viewed as being part of interdependent beings who are complexly positioned within a network of relations and subject to the agency of others. However, as Steve Derné argues in his study of South Indian men and their families, being subject to the agency of others does not assume that people have no agency and therefore no power of negotiation. On the contrary, he insists that although Hindu men understand their actions to be determined by the

⁹³This is based on personal correspondence with South Asian scholar Val Daniel who confirmed this point.

⁹⁴Ladislav Holý (1996), *Anthropological Perspective on Kinship*.

social group to which the individual belongs, men use and negotiate their common culture to pursue diverse goals (Derné 1995).

The conceptualization of a person as a relational phenomenon pervaded all the interviews I conducted for this project. On this point, a Bangladeshi sociologist whom I met while doing fieldwork in Bangladesh and who has helped me to frame the concept of unity explained,

In Bangladesh, people's community life is more important than their individual life. That made a social order which works as a means of social control in this traditional society and that is why we don't have as much police here and the rate of crime is generally less important than in the USA. One's individual's achievements is owned by the whole family and they make lineage members' and kin very proud. That is why in Bangladesh, we have a system called "Taijja Putra" meaning the separation of the relation with the son when the son defames. Taijja Putra prevents a family from being completely dishonored by his son's misconduct.

The concept of 'unity' in no way implies that Bangladeshi people live in perfect harmony with a complete absence of conflict. In fact, mutual interdependence can be a source of great pressure for the family expectations are very high, with a strong emphasis on social roles and the codes of conduct attached to them (which I discuss in Chapter 5). Failure to conform to these expectations may result in ostracism, enduring and shameful stigma and loss of status for the individual their family (Velayutham and Wise 2005: 35).

With unity, comes another important concept, which is that of sharing. As one respondent in New York puts it after I had asked if I could interview his wife, separately, "In our country, my wife and me, we are one. Our life is always one." Again, put in this context, the idea of confidentiality and privacy does not make sense to the men and women I interviewed.

Every time I was invited to someone's home, a man or a woman, I conducted the interview, sometimes in a separate room but one that was open to the comings and goings of all the members in the family who did not hesitate to interject in order to offer their own accounts. When I planned to do interviews with Bangladeshi men at their home, the wife usually sat next to their husband during the interview setting. I probably could have insisted but I certainly didn't feel comfortable doing so, if for no other reason than being considered rude. One of the men said: "my wife and I we tell everything. What I tell you, she knows already. What she tells you, I know already. There is nothing to hide. Your interview will be better together. I forget things but my wife, she never forgets." On his words, the wife agreed with a proud smile. Similarly, I once had arranged an interview with one of the few Bangladeshi women in my study in Long Island city. She was in the presence of her daughter and two female friends who wanted to participate in the interview as well. Just like my first experience with the Bangladeshi men in the restaurant, they wanted to do it together because they "share everything," the daughter explained.

Another example of this "collectivist framework" happened to me in Brooklyn, where I had planned to interview a Bangladeshi man who owned a phone shop on Church and Mc Donald avenue. I was going over the questionnaire with him and he suggested that I start the interview while he was dealing with clients. I explained that we should perhaps retrieve ourselves in a corner of his shop in order to preserve his privacy. He didn't seem preoccupied and told me that since everyone around was Bangladeshis, they all had the same story. So, why not do it here?, he said pointing to counter. In the meantime, I noticed a Bangladeshi employee in the back of the store, who was putting various devices on a shelf. As the owner and I were proceeding with the interview, needless to say that we kept being interrupted by customers and phone calls. But the owner insisted that we continue. At one point, the phone rang for the fifth time and the owner

took the call. After about five minutes, he called on his colleague and mumbled something in Bengali. He then looked at me and said: *“I have an important phone call but my friend, he can continue. His story is the same.”* His friend/colleague came and took a sit behind the counter and asked that I continue the interview. I started the interview all over again and soon the interview took on a Kafkaesque turn. The helper was now answering my questions; the owner who was on the phone kept interjecting in our conversation, adding to his colleague’s comments while two customers who were observing the scene decided to participate in the interview, which they said *“had good questions because nobody ever asked about their culture. People they always think we are Indians.”*

When I mentioned these challenges to a Bangladeshi friend of mine during fieldwork in Bangladesh, he explained to me that the reason was simple: *“People do not understand the idea of being alone.”* *“It’s impossible here, we are too many people!”* he said jokingly. He illustrated his point with an anecdote.

One time, I was working with CARE⁹⁵ and they send me to Khulna. And I have to be alone because I can’t take my family with me. And I have to be there for 2 months. T-w-o m-o-n-t-h-s! I think my God, I am so alone. I have never been alone in my life. Who is looking after me? It’s the first time and I tell my boss, it’s impossible. How I can eat? How I can dress? How I can wash my clothes? But you know CARE people, they’re almost all bideshis [foreigners] so what can I do? I cry and cry almost every night. And at that time, no cell phone availability.

⁹⁵ CARE INTERNATIONAL is a non-governmental organization that does care relief. It is implemented in many developing countries. Bangladesh is one of them. CARE is one the most important international NGOs there and tries to employ predominantly local people.

[M. H., Bangladesh December 12th 2008]

On a similar view, another informant, a barber I had informally interviewed in his shop in Queens said that, “In my country, we share. We are not one like here. We are five, then we share for five. If no share, you can’t live”. His response was triggered by an initial request I had made, suggesting to go to a next-door café to conduct a one-on-one interview. As he was trimming his customers’ (all Bangladeshi) hair and beard, he had invited everyone (five Bangladeshi men were present) to participate in my interview. He said to me, “*every Bangladeshi people, we share the same story when we come to America. It doesn’t matter you are rich, you are poor, you are teacher, I am barber. Here we are all the same. We’re Bangladeshis.*”

Their cultural values for sharing were clearly reflected in the interview setting. They called each other all part of the same “community” and did not see an advantage in conducting an interview in private to talk about an experience they considered the same for most Bangladeshis. “*We are all the same here. We come, we get a quick job, a cabby or a restaurant because we need to send the money home. And then we find something that is better.*” I gradually understood that if I were to conduct fieldwork among a Bangladesh community, I had to change my strategy and remodel my questionnaire so as to include more than one person.

To be clear, I am not fundamentally opposed to the IRB standards and do not argue that we shall ignore them. They are necessary for the protection of all of those we study. But I do believe that it is important to recognize that some of the assumptions on which IRB relies do not always correspond with those of the populations we research, particularly when it concerns a culture other than the West. Moreover, we shall question who the real beneficiaries are from such

regulations. As Kusenbach (2005) asks, does it benefit “the subjects or the researchers (by shielding them from scrutiny and accountability)?”

CONCLUSION

In this chapter, I described the context in which the research was developed and established the problematic. Using an in-depth qualitative approach, I outlined, in the second part, the advantages of using multiple data-gathering techniques, which include: open-ended interviews, ethnography, focus groups. I give a detailed presentation of the research design and the sites in which the study was conducted, namely New York and Dhaka. I spent the third section of this chapter doing a critical evaluation of some of the methods used in social science research in general that involves non-Western participants. I particularly drew attention to some of the Western methodological tools on which researchers rely and the discrepancies they engender in data collection. Finally, I end the chapter by arguing that there are other ways through which researchers may achieve trust and confidentiality than those prescribed Institutional Review Board protocols.

As a final note, I would like to add that the dilemmas I have described ran throughout my data collection. If ethics are considered “ethical” only when approved by IRB standards, then by definition, my project does not follow the “ethical” requirements of IRB. The structure of my research and the context in which it was developed made it unfit for IRB standards. The informed consent, along with the confidentiality and privacy measures they entail were not adequate for some of the reasons evoked above but also for instances in which I informally interviewed Bangladeshis I had randomly met while driving on a cab or buying fruits or snacks at a stand. In Bangladesh, pulling out a consent form would have been totally out of place since

their ethical standards correspond to their cultural domain, which varies from IRB's. I found that trust and respect were achieved through reciprocal relations, being an honored guest, having traveled to their country, knowing some Bengali words, to name some of them – all contributed to establishing mutual trust and respect. Not to mention that since I conducted ethnography in Bangladesh, with each person I encountered being a potential contributor to my research, it would have been almost impossible to describe my field research methodologies in details and the questions I was going to ask in the way IRB requires it simply because ethnography, as a research method implies, in a large part, that we don't know of what fieldwork is made. Which is exactly the reason we are doing ethnography. To put an end to my concerns with IRB's protocols and assumptions, one can say that strictly speaking in IRB terms, the interpretations I recorded in my data of those who did not sign the forms technically do not conform to IRB's ethics model. I shall stress, however that, from the participants' and my stance, this research is culturally sensitive and therefore ethical. Not only because I consistently asked my informants whether I could use their words without giving out their names, but also because I took into account elements of Bangladeshi culture that informants found important to include in the data collection and which simply were absent from the IRB protocols.

CHAPTER IV

AN IN-DEPTH SOCIOLOGICAL ANALYSIS OF THE REMITTANCE PRACTICE AMONG A GROUP OF BANGLADESHI NEW YORK IMMIGRANTS

INTRODUCTION

As discussed throughout the dissertation, remittances have been the subject of an ongoing debate among migration scholars across the disciplines (Russell, 1986; Sofranko and Idris, 1999; Yu, 1979; Menjivar et al., 1998; Taylor, 1999; Jones, 1998; McKay, 2003; Wucker, 2004; 1998; Brettell, 2000). In general, remittances are understood as being motivated either by what Lucas and Stark (1985) call “pure altruism,” that is, the care of a migrant for those relatives left behind, or by “pure interest,” such as the possibility of future inheritance or land ownership in the community of origin. For many households, especially in developing countries, there is consensus among researchers and experts that international remittances contribute to the quality of life for family members left behind by providing disposable income that could not otherwise be earned. At the national level, they also contribute to global inequality because remittances benefit the country of destination by offering a cheap labor pool. However, some debates on remittances’ potential contribution have also stressed their potential to exacerbate inequality in the community of origin, as well as (Thai 2006).⁹⁶

⁹⁶ International Journal of Sociology of the Family, Vol32, No. 2 (Autumn) 2006

The remittance euphoria changed into a phobia when the 2008 economic crisis led to a sudden drop in remittance inflows. In chapter 1, I discussed how world experts expected the of remittances' inflow to recipient countries like Bangladesh. And there were all the reasons to believe such predictions when for many countries, such as Mexico and China, remittance flows did fall dramatically. Yet several countries escaped from the collapse. Bangladesh is one such case. According to World Bank experts, remittance flows to Bangladesh showed resilience to the crisis, despite their own alarmist predictions of a decline. Indeed, not only did remittance inflows resist the crash but also, they grew robustly during 2008 and 2009. Although several hypotheses have been raised explaining the persistence of these transfers, they remain partial and therefore insufficient; first because these hypotheses tend to emphasize macroeconomic reasons, forgetting that those who send remittances are *people* who do not necessarily think in terms of market-based migration⁹⁷ theory or in relation to contributing to GDP,⁹⁸ and second because these hypotheses, based on economic theories that place the individual's behavior, its altruism and/or self-interest at the center of their analyses to explain the motivations for migrating and remitting, assume that remitters' motivations are the same across the globe. Yet we saw that the remittance inflow heavily declined during the financial meltdown for some countries like Mexico but did not for others like Bangladesh. Why then did Bangladesh experience resilience?

In this chapter, I offer an alternative framework to understand *why* the remittance practice persists for Bangladeshi migrants, even under the circumstances of an economic crisis. To answer the question, I propose a moral economies interpretation of this practice and suggest that

⁹⁷Market-based migration theory stipulates that the market rather than the law is the primary driver behind migration processes (Favell and Hansen 2002). Thus, remittance flows follow the same logic.

⁹⁸ In Chapter 3, I enumerate some of the hypotheses World Bank economist Dilip Ratha developed to explain the remittance resilience in South Asia.

it is an important platform from which to understand the dynamic between economic and cultural forces that motivate Bangladeshi New York immigrants to send remittances. If economic theories place the individual's behavior, its altruism and/or self-interest at the center of their analyses, they focus on the individual within the family but without taking into account his or her social, cultural, or religious values as determinants for migrating and sending remittances. Here I intend to fill that gap with a moral economies framework, which I argue, could be understood as part of a wider shift away from narrowly economic paradigm of remittances. By moral economy, I mean a set of moral claims on which a given group of people at a given time relies to define the ideal organization of their society, and which is constantly re-defined by economic constraints (Sawyer 2004; Wolford 2004; IMPRS).

The purpose of this chapter is to add to previous perspectives on remittances (De Haas 2007, Orozco 2002, Levitt 1998, Portes and Guarnizo 1990) in order to expand our understanding on why the remittance practice persists overtime by looking at the motivations behind immigrants who send remittances. My data showed that for a group of Bangladeshi immigrants I interviewed, these sociocultural factors were as, if not, more important than knowing that they contributed to economic growth or that they spurred economic development in their home country. The data further revealed that respondents' discourses were homogeneous and when measured in relationship to socio-demographic variables, such as income, age, education, gender,

and time their responses could not be differentiated by these structural variables.⁹⁹ However, although the ‘time’ variable did not present any significant variation in the results; in other words, it did not show that the longer Bangladeshi respondents were in the U.S., the less likely they were to send remittances.¹⁰⁰ In fact, all 65 participants sent in one way or another to family members *and* charity or non-profit organizations. They rationalized the practice of sending to charity organizations as being part of a Muslim’s duty, called *zakat*, an Islamic tax to the poor. This finding led me to privilege religion and the family as determining factors in sending remittances. I found the motivations for remitting to be rooted in a traditional moral economy of obligation shaped by Islamic values.¹⁰¹ For Bangladeshi migrants, the remittance practice provides a significant basis for maintaining values, which enables them to maintain a sense of belonging to the family at home land, but the reason it persists as a phenomenon of Bangladeshi migration roots in religious practices. I argue that these values matter more than the quantity of remittances sent. I identify three reasons that motivate Bangladeshi immigrants in my study to send remittances: 1/ the practice of remitting enables Bangladeshi migrants to maintain their role as the main provider, thereby guaranteeing hierarchical roles; 2/ sending remittances serves as a

⁹⁹ This result may have been affected from my sample, which involved mostly middle class and educated Bangladeshi men. As explained in Chapter 4, Bangladeshi migration to the U.S. is demographically gendered because for a long time, the Bangladesh Government favored a male migration putting several bans on female migration. As a result, Bangladeshi migration to the U.S. tends to be typically male, with the wife using joining her husband later. (However, female migration is more and more common now, particularly with respect to short-term labor migration).

¹⁰⁰ Because my study was not concerned with the ‘economics’ of remittances *per se*, I did not measure the frequency of sending remittances ‘statistically’. Indeed, I was mostly interested in understanding, through respondents’ interpretations what motivates them in sending and what they believed made the act of sending persist as a phenomenon of Bangladeshi migration.

¹⁰¹ I want to make clear that this is not a study of Islam and the Qur’an. For a complete review of Islam, please refer to Talal Asad’s work, *Genealogies of Religion: Discipline and Reasons of Power in Christianity and Islam* (Baltimore: Johns Hopkins UP, 1993). My goal here is to *articulate* the role that religious principles, which happen to be dominated by Islam in Bangladesh play in the remittance practice. I also want to clarify that I am in no way suggesting that all immigrants remit because of religious principles. However, for the group of Bangladeshi immigrants I studied, I argue that Islam does structure in profound ways their remitting practices in that Islamic principles shaped, based on my own estimation, about 95% of their discourses in explaining why they remitted or what their relationship with their families in Bangladesh meant.

strategy to maintain status and honor in Bangladesh; and 3/ not sending has social and affective consequences for the recipients and the remitter.

A primary requirement before proceeding with the analysis is that of highlighting two important features of Bengali culture, which are characteristic of most Bangladeshi migrant communities – namely the family and giving. I thus begin this section by defining three concepts that are relevant for the analysis, 1/ the meaning of religion; 2/ some of the basic patterns and practices of the Bengali Muslim family organization; and 3/ the concept of giving and sharing within the context of Islam. As stated at the onset of the dissertation, Bangladesh is a Muslim majority nation with almost 90% of its population that adhere to the principles of Islam; an important element to take into account for any research on Bangladesh and its people. It is within the context of Islam then that the family system ought to be understood. I then describe my data and identify how religious and family values are interpreted and mobilized in Bangladeshi immigrants' discourses and how they structure the remittance practice. Finally, I move on to the analysis of the data and establish that the remittance practice is a function of the religious and family values and expectations of which immigrants and their recipients are mutually aware. The remittance practice has therefore the potential to disrupt the moral economy if the latter is not 'performed.'

A). CONTEXTUALIZING THE ORIGIN OF BANGLADESHI IMMIGRANTS

1). RELIGION AND THE MORAL ORDER

The major challenge to investigating how religion is embedded in the remittance practice of a group of Bangladeshis is that of clarifying first what religion actually means to Bangladeshis at home and abroad.

In South Asia, the fundamental principle on which religion is understood rests on the idea of belonging to a moral and social order that guides people's behavior and relationships. In that sense, religion is understood as a moral order and relates to a way of life – a law that governs all actions and indicates the 'right' ordering and behavior of things in accordance with their intrinsic nature (Inden and Nicolas 1977). Based on respondents' interpretations, religion in Bangladesh is directly translated as dharma, which relates to the Hindu concept of dharma, meaning duty, moral order, the rightful social norm, etc. One speaks of following a Muslim dharma, a Hindu dharma, a Christian dharma or a Buddhist dharma. But it also refers to more than a belief system in that it connotes a particular lifestyle, i.e. modes of doing things and ordering one's practical life (Karlsson 2000: 278; Kotalova 1993). In *Kinship in Bengali Culture*, Inden and Nicholas (1977) define dharma as an ultimate law that maintains the cosmos in balance and that sustains the body, the mind, reason, society and the whole universe in a state of perfect equilibrium so that a person feels as a total individual. Proper adherence to dharma is fundamental to the maintenance of the cosmos-moral order, which if violated, invites total chaos (Inden and Nicholas 1977).

In their study of religion and politics in Bangladesh, Devine and White (2009) see two related applications to the term dharma. The first is based on Inden's definition as the 'proper order of things', a cosmo-moral order of the universe (Inden 1985). In *Kinship in Bengali Culture*, the same author and his co-writer Nicholas had already defined dharma as an ultimate law that maintains the cosmos in balance and that sustains the body, the mind, reason, society and the whole universe in a state of perfect equilibrium so that a person feels as a total individual. Proper adherence to dharma is fundamental to the maintenance of the cosmo-moral order, which if violated, invites total chaos (Inden and Nicholas 1977). Devine and White see the second application as more colloquial and somewhat closer to the way it is understood in the West, such as one's appurtenance, a characteristic commonly found in the question *Apnar dharma ki?* [What is your religion?]¹⁰² However, the authors insist that we ought to be cautious with such a comparison for the question does not directly ask *What is your religion?* but rather, it is concerned with finding out about one's practical lifestyles, ways of doing things, of being with people, feelings and so forth (Devine and White 2009: 12)¹⁰³. Devine and White write,

Dharma therefore represents an idea of "correctness, ordering, and a way-of-being in the world," both in a descriptive sense (the way things are) and in a prescriptive sense (the ways things should be) (Mahony 1987). It manifests itself in a range of 'religious contexts', such as prayers and rituals, as well as in 'non-religious contexts', such as in discussions on behaviour and

¹⁰² As stated in the introduction to this chapter, in Bangladesh, this question is extremely common as an introductory statement. While conducting fieldwork, people constantly used it as a way of starting a conversation upon a first encounter. It was usually accompanied by *Apni ki bibahita?* [are you married?] and *Apnar santan ache?* [do you have children?]

¹⁰³ For details, see Jitka Kotalova's ethnography of Muslim villagers in Bangladesh (1993).

conduct, knowledge of what is right or wrong, and social interactions. Dharma therefore is concerned as much about the everyday as it is about the eternal; the here and now as it is about the cosmological” (Devine and White 2009: 12).

For Bangladeshis, being Muslim or Hindu thus means that one follows a particular set of codes, which not only emphasizes specific beliefs and practices (dharma palon kora), but also represents an underlying moral order that dictates the proper ways of being and relating in the world. Dharma in this sense is both sacred and moral; it is the basis of all areas of social life, including economy, society, politics, and even religion understood as dharma palon kora. (Devine and White 2009: 24). Devine and White conclude that religion is therefore,

“Transcendental as well as mundane, normative as well as practical. It cannot be reduced to a single ‘religion’ or doctrine but provides grounding equally for Islam, Hinduism, Christianity and so forth. [...] The significance Bangladeshis attribute to their religion (dharma palon kora) is fundamentally shaped by wider ideal forms of morality and order” (Devine and White 2009: 24).

Having briefly introduced the meaning of religion, I now turn to the concept of family in Bengali culture, which is at the heart of the moral order and is the core social institution, fundamental to the broader organization of economics, politics and society (White 2009).¹⁰⁴

¹⁰⁴ White, Sarah (2009). Beyond the paradox: religion, family, and modernity, working paper 32, Centre for Development, University of Bath, UK.

2). THE 'IDEAL-TYPE' MUSLIM BANGLADESHI FAMILY

Before I begin, I shall note that I frame the discussion within an 'ideal-type' model of the Bengali traditional kinship system, as it was historically, and to a great extent still is, organized in rural Bangladesh and whose traces can be seen in urban and transnational households.¹⁰⁵ Since today, the country remains largely agrarian, with about 75% of its population living in rural areas, it seems only reasonable to use this ideal-type model as a template with which to compare the data presented in this study. Furthermore, I want to emphasize that kinship and the family organization should be approached from a dynamic perspective, for recent empirical studies have shown evidence of changes in the Bengali family structure, due in part to rampant urbanization and international migration. However, the point I want to make clear is that it should not be assumed that such transformations have totally obliterated the strong unity, obligations and expectations that bind South Asian families around the world and which are characteristic of the Bangladeshi kinship system. In speaking of Pakistani and Bangladeshi families in Britain, sociologist expert on South Asia Roger Ballard (1982) explains that generally, South Asian families have retained many of their traditional beliefs in regards to the family structure and its reliance on interdependence, which make it distinct and different from a Western nuclear family.¹⁰⁶ He argues in fact that migration has taken place within the context of familial obligations and has, if anything, strengthened rather than weakened them. Ballard writes,

¹⁰⁵ The best descriptions on the traditional kinship system in Bangladesh can be found in Aziz (1979), *Kinship in Bangladesh*. Dhaka: ICDDR,B; Inden and Nicholas (1977), *Bengali Kinship System*; Ballard, Roger (1982), *In Rapoport, Fogarty and Rapoport (eds) Families In Britain* London, Routledge and Kegan Paul.

¹⁰⁶ Ballard, Roger (1982). *In Rapoport, Fogarty and Rapoport (eds) Families In Britain* London, Routledge and Kegan Paul.

“Although migration and relocation in urban industrial Britain has certainly precipitated change, it has not resulted in breakdown. On the contrary, cooperation and corporate loyalty has generally been sustained. Such continuities would seem to stand in contradiction to much established sociological theory – and indeed to popular presupposition – but they should not really be regarded as anything very novel.” (Ballard, 1982: 15-16).

It is specifically these ‘continuities’ that I seek to illuminate in this chapter so that their relevance to the remittance practice becomes clearer for the analysis.

I borrow the following model of the South Asian family from Roger Ballard’s (1982) analysis who insists that: *“it only provides a sketch of the basic moral and legal parameters within which real families operate, and should not be taken as a statistical norm.”* However, he argues that despite changes in the organization of the South Asia families, many have maintained basic principles of interdependence and family obligations, which other scholars have evidenced in empirical studies based in South Asia (Singh, Cabraal, and Robertson 2010, Rahman 2009, Velayutham and Wise 2005, Rozario 2005, Baluja 2003 White, 2010).

One of the most striking characteristics of a Muslim society is the importance attached to the family. The family unit represents the basis of a healthy and balanced society. In Bangladesh, a household is generally multigenerational with more than two generations of both sexes that share the same *khana* (household). Upon marriage, daughters must relocate their spouse’s parents’ household and become one of its member, households may therefore consist of parents and son(s), unmarried daughters, with brothers and their families, sharing both property and income

(Bhat and Dhruvarajan 2000, Das Gupta 1999, Vatuk 1982: 60, cited in Burholt¹⁰⁷ 2004: 803).¹⁰⁸

For example, among the 16 families I interviewed in New York at their home, all lived with extended family members. Though I did not visit the houses of the other respondents (49) whom I interviewed in their office or at restaurants/cafes, roughly 90% (44) said they lived with extended family members at home.

Respect and esteem increase with age. The young must respect and obey the elders, for the latter possess greater level of power than the young, not only in terms of their maturity but also because they are considered important and serious persons [*guru-jan*] (Khan 1999: 61).¹⁰⁹ In fact, as several informants explained in my study, the opportunity to attend to one's parents' needs is seen as a gift from Allah.

Generally, sons have full rights of inheritance throughout their lives. Daughters generally leave the house when they get married to become members of their husbands' family. They tend to live and work together, sharing agricultural, domestic and other productive tasks among themselves.

As Ballard notes,

“Ideologically, it was assumed that obligation to the group would always be put before personal self-interest. Individual freedom was not regarded as being of great significance, for family members' social reality was seen as

¹⁰⁷Burholt, Vanessa (2004), “Transnationalism, economic transfers and families' ties: Intercontinental contacts of older Gujaratis, Punjabis and Sylhetis in Birmingham with families abroad.” In *Ethnic and Racial Studies*, Vol. 27 No. 5 September, 2004: 800-8 29.

¹⁰⁸Ballard stresses the importance to recognize that although the ideal presumption has always been that families should large multigenerational groups, most families were not so constituted, even in the 'traditional' past. When many mothers died in childbirth, many children failed to survive infancy and few adults reached old age, it was statistically impossible for more than a minority of families to approximate the ideal. It is only recent advances in standards of public health which have made it more widely attainable” (Ballard 1982: 3).

¹⁰⁹Rank generally depends on wealth, education, lineage, clan, employment, and differences in age (Mannan 2010: 23). As Mannan states, “when people meet everyday, they try to assess and establish each other's relative rank.”

arising much more from their mutual interrelationships than from the intrinsic qualities of their individual personalities” (Ballard 1982: 2).

Some of the family patterns are best illustrated through gender and social role demarcation, which follow strict hierarchical values. Indeed in Bangladesh, kinship is a patriarchal, patrilineal and patrilocal social system, which stresses the authority and power of men over women. It is “a form of gender relations in which there is systematic control by men over social and economic resources and female sexuality” (Rahman 1994: 95, cited in Baluja 2003: 42). Within this system, men are given preferential treatment from the day they are born. The father, or in his absence, the next male kin, is the head of the household. Men are considered the head of the family, which gives them the power of decision-making and economic control. However, it comes with its own challenges as their status comes with responsibility. As expressed by most respondents in my study, economic responsibility for maintaining the family cohesion falls heavily on their shoulder. Unemployment is thus viewed as a serious nuisance as it can greatly affect family honor and great emotional stress to the men.

Traditionally, a woman in Bangladesh is referred to as her father’s daughter, her husband’s wife, and her son’s mother. Her identity and that of her mother take on secondary importance and gains value only after she bore a child (Baluja 2003: 42-43). A woman’s role includes the maintenance of the domestic sphere as an economic entity. Kabeer (1988) distinguishes two levels of women’s household tasks (Kabeer 1988: 102-10, cited in Baluja 2003: 45). First, there are tasks associated with the “reproduction of the household labor force,” which include childbearing, childrearing, meal preparation, cleaning, firewood collection, and water retrieval.

Second, there are tasks associated with the “creation of, or addition of value to, household goods,” which include home-based production of handicrafts and the processing and storage of post-harvest agricultural products (Baluja 2003: 45).

One of the most powerful means of social control over the sexes’ distinction is evidenced through the concepts of *izzat* [honor] and *sharam* [shame] (Baluja 2003: 43, Rozario 1993: 85, Ballard 1982: 5). Ballard suggests that the ideas of honor and shame thus reinforce the formal hierarchy of relationships with the family (Ballard 1982: 5). “*Izzat is a matter of male pride*” (Ballard 1982: 5). For Rozario, it is a “*positive quality*” and “*a male virtue in the their relationships with one another.*” (Rozario 1993: 85). A woman shall not question her husband’s or father’s authority in public for fear of bestowing *sharm* upon him, which is not in her best interest. To maintain male *izzat*, women must seclude themselves from the world of men. However, Rozario argues that protecting one’s family honor is the responsibility of men, while having avoiding shame is the responsibility of women” (Rozario 1993: 86). Ballard notes that honor is not just an individual matter but applies to the family as a group and is one of the most important goals which South Asian families set themselves. Its maintenance depends both upon the family’s wealth and its members’ conformity with ideal norms of behavior (Ballard 1982: 5).

Baluja explains that the mechanism through which family honor and female virtue is controlled via the system of *purdah*, the practice of female seclusion, which greatly influences household division of labor. (Baluja 2003: 44). *Purdah* forbids women from engaging in inappropriate behavior, leading to family dishonor and shame (Rozario 1993: 104, cited in Bajouja 2003: 45). She is to remain within the confine of the family compound. If she must leave the house, she must be veiled to prevent from breaking the system of sexual segregation (Baluja 2003: 45-46).

According to Baluja (2003), this ideology is Islamic in nature whose interpretation influences behavioral and ideological norms. Citing Rahman, she writes,

“Islamic ideology [...] represents a strong apology for patriarchy and provides men with an ideological instrument for domination; moreover it explicitly recognizes the division of labor and responsibilities by gender”
(Rahman, 1994: 21, cited in Baluja 2003: 41).¹¹⁰

It is important to recognize, however, that with accelerating poverty and natural disasters, new employment opportunities for women in the garment sector, in governmental and non-governmental organizations, increased access to education, and international migration, women’s roles, responsibilities and mobility are changing (Baluja 2003: 46-47; Kabeer 2000: 90-91; Rahman 1994: 23). A number of empirical studies have highlighted some of these changes (see Kabeer 2000, Balk 1994, Amin 1994, Illyas 1990, cited in Balujua 2003: 48). However, other scholars insist on the persistence of these idealized norms of Bangladeshi gender ideology (Baluja 2003: 48, Rozario 1993, Kabeer 1988).

After having presented some of the key elements of the Muslim Bangladeshi family, I now present one of the most fundamental principles that structures the Islamic ideology – alms-giving.

3). ‘GIVING’ AND ‘SHARING’ IN THE CONTEXT OF ISLAM

¹¹⁰ There is great debate over the gender system in Islam which is beyond the scope of this chapter. For details, please refer to Leila Ahmed (1993) in *Women and Gender in Islam*, Yale University Press.

The concept of giving and sharing exists in all cultures and religious faith and is an important means for establishing relationships among people all over the world. However in Islam, giving/sharing and helping those in need is so entrenched that it reaches a different level of intensity in the lives of Muslims. In the most general sense, Islam is a utopian model based on equitable distributions of wealth and systemic social structures that provide care to all individuals in need (Shafiel 2010).¹¹¹ Alms-giving is part of the five pillars of Islam – the fundamental practices to which Muslims submit in obedience to Allah. The Qur’an¹¹² prescribes the virtues of charity, which becomes a legal mandate through zakat – the solution to the problem of unequal distribution. As respondents in my study explained to me, zakat can be expressed in the form of financial, labor or material terms. It is an annual alms-giving totaling one-fortieth of an individual’s net worth. In the twenty-first Western democracies, this form of giving or ‘tax’ takes the form of welfare (Smith 1991: 246). Zakat is paid on the net balance after a Muslim has spent on basic necessities, family expenses, due credits, donations and taxes. Every Muslim male or female who at the end of the Islamic calendar year possesses the equivalent of 85 grams of gold or more in cash or articles of trade, must pay his or her zakat at the minimum of 2.5%. In areas without a Muslim governing body to collect zakat, each Muslim individual is responsible for ensuring that the amount is paid to deserving recipients. However, zakat is only obligatory if an individual meets the predetermined minimum net worth requirement (Shafiel 2010: 1). Similarly, several verses in the Qur’an require Muslim to provide care for orphans, widows, the indebted, and poor (see Qur’an 2:83, 2:215, 2:240, 2:280, 4:36, 8:41, 76:8113; Shafiel 2010: 1). Speaking of a “moral economy of Islam,” Shafiel suggests that it introduces a

¹¹¹ This section relies on the work of Shafiel, K. (2010) in *The Moral Economy of Islam: A Study of Islamic Money and Financial Instrument*, Brown Walker Press: Boca Raton, Florida. For details, please refer to his book.

¹¹² The Qur’an is considered the Word of God verbatim as revealed by the Angel Gabriel to Muhammad beginning 610 CE (Shafiel 2010: 1).

divinely ordained mandate requiring all Muslims to participate in the redistribution of wealth through religiously prescribed alms-giving and general gifts or charity respectively, such as zakat and sadaqa.

Most respondents in my study pointed to *zakat* as part of the reasons they sent remittances. For instance, after asking a respondent why he sent money to a charity organization, he explained:

“It is like that in my culture. We all Muslim people, we must give zakat once a year. It is only for rich people. We must pay two and half percent of our wealth and basically, you can pay with your money or (showing his gold ring to me) with gold like that. Sometimes you can pay for a big cow for Eid.”
Asking him what would happen if he didn’t give zakat, he replied: “Because that way, you keep your wealth all clean of greedy feelings and selfishness. You know Allah doesn’t like greedy people; it’s all for the good of Allah.”
[Respondent 58]

In addition, respondents referred to *Zakat Al-Fitr*, another form of giving which is made once in every Muslim *Hijri* calendar year (lunar year) at any time during Ramadan (before *Eid Al-Fitr*¹¹⁴ prayers). This Muslim practice is reciprocated in the form of remittances from Bangladeshis in New York (as aforementioned and as I will discuss in detail in the following section) a when they send money to their family so they can invest in a cow. However, it is also demonstrated through what I call ‘reverse remittances’ from Bangladeshi families to their

¹¹⁴*Eid-ul-Fitr*, a prescribed quantity of food grain or equivalent amount of money payable for every member of the family, is given to the poor fellow Muslims so that they can enjoy Eid, a yearly Muslim festival. The deserving poor relatives also may be given *fitr*. Before a wealthy person decides to offer food or money according to the Islamic prescription, he must consider first among his nearest relatives those who are poor and deserving (Aziz 1979: 32).

children abroad. For instance, during an interview, a respondent described what his family sends him from Bangladesh.

Sure, they send me, clothes, food you know. You know Qurbani, when they sacrifice animals. Eid Mubarak comes first and then eid Qurbani to end Ramadan. So they have special food and if they find someone who goes to America, they send it to me you know. That's the kind of things they send. A lot of relationship in Bangladesh, very very strong. You would do anything for your family. It's a sacrifice.

Muslims are required to pay *Zakat Al-Fitr*, regardless of their age, status or wealth (unless they do not have enough food to eat). The amount of *zakat al-fitr* payable is the equivalent of approximately 3kg of staple food in the relevant country or an amount of money that is equivalent to the price of the food (Veen 2009).¹¹⁵ In his analysis of politics in the forms of giving in rural Bangladesh, Khan postulates that the rules and regulations for those who have to pay *fitr* are about the same as those of *zakat*. He writes,

That is, at the end of a year, a household head, after mitigating all this family expenses, saves a surplus of money, wealth or gold equivalent to the market price of 7.5 tola (ounce) of gold or 52.5 tola of rupa (silver), *fitra* is mandatory on him [...] The *fitra* of a household in a given year is calculated by counting the number of household members and multiplying that with an amount of money nationally announced and communicated to the villagers by the mosques imams. The amount per heard *fitra*, as it is nationally or locally announced, is calculated by converting the market price of wheat of one seer (roughly two pounds) and twelve and half chatak (sixteenth of a seer) into money. Depending on variations in the price of wheat, the rate of *fitra*, therefore, may vary from year to year (Khan 1999: 112).

¹¹⁵ Ten Veen, Rianne C. (2009), *Charitable Giving in Islam*, Published by Islamic Relief Worldwide: South Birmingham: United Kingdom. The article can be found at www.islamic-relief.com

*Waqf*¹¹⁶ is yet another form of giving and sharing, which is most comparable to the English word ‘endowment’ (Veen 2009). *Waqf* requires four features in order to qualify as such: 1/ the declaration or intention; 2/ the donor; 3/ the property or any tangible asset given as *waqf*; 4/ the beneficiary. It is defined the following: The word *waqf* is used in Islam in the meaning of holding certain property and preserving it for the confined benefit of certain philanthropists and prohibiting any use or disposition of it outside that specific objectives. Therefore *waqf* widely relates to land and buildings. Moreover, there are *waqf* of books, agricultural machinery, cattle, shares and stocks and cash money. In Bangladesh, there are cases where total income of the *waqfs* goes to the maintenance of Mosques, Madrasas,¹¹⁷ graveyards, feeding the poor and celebration of different Islamic festivals, while in other cases, income can be divided into various proportions in order to give to charity.¹¹⁸

Sadaqah is another form of giving but unlike *zakat* or *fitr*, this type of alms is usually voluntary.¹¹⁹ *Sadaqah* literally means ‘to be truthful’, meaning that the person giving charity confirms their true devotion and service to God. This concept encompasses any act of giving out of compassion, love or generosity. It is what is given voluntarily for the sake of God alone (see Qur’an 9: 104 and 57: 18). Some other key characteristics of *sadaqah* require that there should be no ‘showing off’ by the giver (Qur’an (2: 266); that the recipient should not be made to feel obliged (Qur’an (2: 266) and that the feelings of the one to whom it is given should not be hurt

¹¹⁶ According to Ten Veen, *waqf* literally means ‘restriction and prevention.’

¹¹⁷ Madrasas are koranic schools.

¹¹⁸ Source from Waqf Bangladesh Organization. It can be found at: <http://www.waqfbd.com/>

¹¹⁹ Respondents’ definition of *sadaqah* as voluntary or obligatory varied. Also while some said it was similar to *zakat*, others mentioned that there were differences. For example, several respondents explained that *sadaqah* differs from *zakat* in that *sadaqah* is usually given for the well-being of people such as health or when they lose land or a house because of a disaster or a court case. Also if someone wants to get some education, one can give *sadaqah* because it is for the good of a person.

(Qur'an (2: 263 and 266). For example, he or she should not be made to feel guilty for accepting charity or that anything is owed in return for the received charity (ten Veen 2009). Examples of *sadaqah* include emergency relief or sponsoring an orphan in need, or offering *Qurbani*.¹²⁰ In my study, several respondents said that during the 2007 cyclone (Sidr), they felt it was their duties to send *sadaqah* to Bangladesh for relief purposes. One of them explained,

“I always send money when it’s zakat. Otherwise, everybody, they think I’m a bad Muslim. Also when we have the terrible cyclone, all Bangladeshis here they go to meetings and collect sadaqah for helping the poor. Many of them they lose everything. You know how it is in my country. When you lose everything, you lose hope because the government is not providing help. So in America, we all feel it’s our duty to help them.” [Respondent 28]

The media is also involved in *sadaqah* through various means, such as the television and the internet. Below is an example of a nonprofit organization’s website in the U.S. asking the Bangladeshi diaspora to donate *sadaqah*: “To donate your *Zakat* or *Sadaqah* online towards the poorest of the poor affect by this disaster via electronic check of credit card, please visit:”
<https://donation.hidaya.org/donation.aspx?projectID=50>

The concept of giving through Islam includes material and immaterial generosity. As described above, there are several concepts through which giving is enacted according to Islamic rules and

¹²⁰ In Islam, the sacrifice of an animal during 10- 12 Dhul Hijjah, the 12th lunar month of the Islamic calendar. It is understood as a symbolic repetition of Abraham's sacrifice of a ram in place of his son, a crucial notion in Judaism, Christianity and Islam alike. The animal in question may be a goat, sheep, cow or camel (ten Veen 2009).

to which Muslims must abide.¹²¹ However, it is important to stress that one needs not be a devoted Muslim to engage in alms-giving; as stated in the beginning of this section, it is part of a larger moral order that dictates the proper way of doing things and whose rules are reinforced by Islamic principles. In Islam, it is recognized that there is unequal distribution in the world and the solution to this inequality is a practical one: those who have more have the responsibility to give to those who have less. Giving is emphasized again and again in the Qur'an, often hand in hand in prayer. "And be steadfast in prayer and regular in charity" (Qur'an 2:110).

The practice of remittances of the Bangladeshi New York group I interviewed is articulated through these principles. Sending may serve economic needs but the fact that the act itself persists is because it is embedded within an Islamic moral economy that ideologically provides

"a code of life for every Muslim, whose entire lifestyle should be regulated exclusively by this code, irrespective of social class and status" (Khanum 2000).

Several informants interpret this rule below:

It's a tradition. When we send remittance, in our mind, we don't really care why or how much we send. We care about what kind of life we can provide for our family because it is our duty. It is like that in Islam. It is a Muslim tradition that if you're living a decent life, you are supposed to share your life and wealth with the poor and the needy. You don't ask "Why I give," you just do it. It is a rule. It is a religious rule. If you follow it right, it's good for you. If you don't, God will play tricks on you. [Respondent 42]

On a discussion of *daitto* – a concept referring to duties and responsibilities and to which respondents in my study systematically referred when I asked them to tell me why they felt

¹²¹ There are various debates as to whether these concepts can be practiced strictly for Muslims purposes and whether they might be formalized within a Western context.

obligated to send remittances, a Bangladeshi sociologist¹²² explained that religion strongly influences *daitto*. According to him,

Daitto means obligations or responsibility. It is also influenced by Islam. For example, there is one Hadith, which says: 'If any one takes full meal and his neighbor remains hungry he is not a Muslim.' Just yesterday (Friday) the Imam of our mosque was delivering sermon where he cited an example that for collection of donation for any disaster Muslims do that as part of their obligation but for non-muslims they have to organize charity show sometimes in a vulgar form. Each Muslim has obligation to another Muslim to give support during crisis. It is a religious duty. So, is with mother and father. During childhood mother and father is responsible to feed the child and when child grow up it is their responsibility to feed the old parents. It is made compulsory for the child to look after old mother and father.

Having presented *selectively* some of the basic cultural concepts that are characteristic to Bengali society, I now turn to the research data from a group of Bangladeshi immigrants in New York. A sense of moral order in relation to sending remittances pervaded all of my interviews across class, age, education, and gender.

B). DATA: EVIDENCE FROM THE FIELD

1). SOCIODEMOGRAPHICS

As I indicated in Chapter 4, I draw my analysis from an interview-based study conducted from September 2007 to February 2010 in New York and Bangladesh and which involves 65 foreign-born Bangladeshi immigrants who live in New York. I also rely on ethnographic work I

¹²² Dr. Khurshed Alam is a sociologist and researcher at the Bangladesh Institute for Social Research (BISR) in Bangladesh. I corresponded with him throughout my dissertation.

conducted in Dhaka, Bangladesh from September 2008 to April 2009. There I included several families (n = 7) who have a migrant member in the U.S. and England.

I interviewed 61 men (roughly 94%) and 4 women (6%) in New York. The sample is relatively homogeneous with respect to sociodemographic characteristics. The men and women I interviewed in NY are almost all Muslims (only 2 were Hindus and 1 was Christian). Out of 65, 21 claimed to go regularly to the mosque and pray five times a day. The rest of the sample (except for the 2 Hindus and the 1 Christian) stated that they followed Islam as a moral principle in their daily practices but did not necessarily pray five times a day or go to the mosque, except for religious festivals and special other occasions (such as someone getting married or when parents visited them). They are all literate, educated and of upper-middle-class or middle-class background in their country of origin. Six claimed to have been raised poor, though they did say that they had some high school or college education.¹²³ In general, their families in Bangladesh own a house, a car and some land. Fourteen of the 65 respondents said their father owned a business; 22 claimed that their father worked or had worked for the government and 5 said their fathers worked in the garment sector. The rest mentioned various occupations, such as business men, teachers, and engineers.

All the men and 2 of the 4 women spoke very good English. While 44% of the respondents were between the ages of 31 and 40, 21% were between the ages of 41 and 50, and 20% were between the ages of 21-30. Out of 65, 62 (95%) were married.

¹²³ This may be due to the fact that they were comparing their SES in relation to that of the U.S. SES.

Class, Occupation and Education

Although I do not have precise data on their socioeconomic status in the U.S., other than their job occupations, I have categorized them into a basic class division with respect to Bangladesh's class system; one to which all respondents referred when asked to describe their status in Bangladesh.¹²⁴ Thus, I use upper-middle class, middle class, poor and extreme poor to distinguish their status. Since interview subjects used upper-middle-class and middle-class interchangeably to define their status in Bangladesh, I include both upper-middle-class and middle-class as one category. Although this categorization is subjective and therefore imprecise as a measurement of SES, they are indicative of Bangladeshi migrants' backgrounds in general, upon their arrival to the U.S. Following the above categorization, my sample is constituted of 90% of men and women (59 men and women) who either came from an upper middle class or middle class background in Bangladesh and roughly 9% (6) who claimed to have been raised poor.

As is the case for the majority of Bangladeshi immigrants in the U.S., their socioeconomic profile tended to be characterized by a high proportion of persons in managerial and professional jobs. This fact goes in line with Nazli Kibria's study on the comparison of Bangladeshis in the U.S. and Britain in which she notes that her U.S. sample, in comparison to the British one, included a somewhat larger proportion of persons with college-level educations and working in technical or professional jobs (Kibria 2008: 254). In my sample, roughly 14% (9 out of 65) had some College, including two women, 17% (11) possessed a BA or BS, 20% (13) had obtained a Masters in their country and 4% (3) had completed or were completing their PhDs. Finally, 30% (20) were enrolled in a Bachelor's or Master's program in the U.S.

¹²⁴ This classification is a standard measurement of SES in Bangladesh.

My sample only included Bangladeshi immigrants who were born in Bangladesh. This is due partly to the fact that Bangladeshis in the U.S. are part of a recent immigrant population. The second generation of Bangladeshis in the U.S. remains relatively small. In fact, the majority of my respondents are constituted of men who arrived in the U.S. between 1985 and 2003. Generally, their wives and extended families joined them in later years.

Men's position in their family in NY

Most of the men I interviewed lived with their joint family, which was generally composed of several members from extended families, parents' parents and children. At least about 92% respondents (60) lived with extended family members. The roughly 5 % bachelors I interviewed (3) tended to live either with other Bangladeshis in an apartment they shared or with extended family. I have not interviewed a single man who lived alone. Out of 65, 61 had children. Of the 62 men who were married, all claimed that they were the head of the family, making decisions on economic and social matters on behalf of the entire family. However, several of them reported that their wives participated in economic decisions as *well*. They also stated that all money earned was shared and went into a common pool for the benefit of all in the family. In fact, out of the 62 men and women who were married, 9 women worked in the U.S.

Men's position in the family in Bangladesh

All of the men I interviewed had family back home to whom they remitted money and gifts. Twenty-nine of them had managed to have their parents join them in the U.S. Others had either

arranged for their siblings or uncles and aunts to join them. Sixty-two of them were married to Bangladeshi women and had married in Bangladesh.

About 70(45 out of 65) of the men claimed they were elder sons. Others did not specify it. However, they insisted that they were the main decision makers for their families in Bangladesh as well.

Families in Bangladesh

The 7 families I interviewed were all middle-class and upper-middle class. They owned a house in Dhaka city and also owned a house and land in their native village where members of their extended families lived. They were usually composed of the parents of one migrant who had settled in the U.S. or England, their children with their spouses, children of the couples and uncles and aunts. Two of the fathers and one of the mothers were deceased.

They were all retired. Prior to retirement, the men (migrant' father) had worked either for the government, owned a business, or worked in the garment sector. One was an engineer and another was a professor of economics at the University of Dhaka. Most of the women (migrant's mother) did not work other than in the house, except for two of them who were teachers.

2). REASONS FOR SENDING REMITTANCES: FROM NEW YORK TO BANGLADESH¹²⁵

In response to “Do you send remittances, such as money, gifts of other to family and other organizations?,” all participants (65) in the study claimed that they sent remittances such as money, gifts and gold to their family and extended family in Bangladesh, particularly for

¹²⁵I base this section on the 13 questions that were added in my questionnaire (Appendix D) that are relevant for this analysis.

occasions such as Zakat, Eid-el-Fitr, Eid-el-Azha and weddings (Question 1).¹²⁶ All said that they sent to charitable or non-profit organizations.

Normative social pressures play an important role in the motives for sending. For example, in response to Question 2 “Do you feel obligated to send?,” respondents’ answers were homogenous but contradictory. Most of them generally explained that they did not feel “obligated” by their family because they were in good financial standing but that they felt “morally obligated” to send remittances because it is a “moral duty towards the family.” Answers varied from “moral duty;” “responsibility;” “moral obligation;” “religious duty;” “cultural tradition;” to feeling obligated because they are the “provider;” “good sons.” When asked to explain what “morally” or “culturally” meant to them, respondents stated that it was part of an Islamic moral order where certain rules about giving and caring apply. Remittances responded to those rules. Poverty and lack of welfare were also evoked as reasons to send remittances. However, they insisted that their family was not poor but that because the country is poor and lacks a proper welfare system, they felt obligated to support their family.

When respondents were asked to tell me whether religion had a role to play in the fact that sent money (Question 3), 60 said that it definitely did because as Muslims, one is supposed to share his wealth and care for elders. Fifty-nine respondents stated that they sent remittances because it was a moral duty, which they explained was grounded in Islamic rules. For example they explained that Zakat, one of the five pillars of Islam requires that every Muslim during Eid-ul-Fitr must share a third of his wealth with the poor.

¹²⁶ The four women interviewed are included in the statistics. Although they mentioned that sending remittances was part of their experiences as immigrants, generally they referred to their husbands as the main decision maker for sending. However, as already mentioned, two women in my study claimed that they sent remittances without the knowledge of their husbands.

All 65 respondents pointed to being the main provider when asked what kind of obligations they had towards their family back home that compelled them to send (Question 4). All the men interviewed said that being the son in Bangladesh entailed certain responsibilities, one of which being the provider to the family. Several of the men mentioned that they also made decisions about their siblings' weddings or their education. For example, fourteen out of 65 said that their goal in sending money was to send their siblings to school. Forty six claimed that the money sent to the family was a matter of moral duty towards their elders and that they did not get involved in terms of how the money was spent. For example, one respondent referred to the concept of "Adab-Kaida" (etiquette; good manner or showing reverence to elders) in explaining some of the family obligations. He described *adab-kaida*, to be "a hidden law of Bangladesh society which helps to maintain a social order in the absence of legal order. And it applies very widely to the kith and kin and to others of the society."

In this context, it was therefore their "responsibility to take care of our parents." One respondent elaborated on why he sent remittances to his parents,

I send money to my mother and father because I am their son and it is my duty because they take care of me. So I take care of them. Bangladeshi people, they take care of each other. You see, in our society, husband and wife, mother and father, we are all one. Everything is one because it is better for happiness. Sometimes, you fight but at the end of the day, everyone is happy because everyone takes care of each other. [Respondent 55]

Interestingly, in response to Question 5 "Does your family expect you to send remittances?," many respondents noted that their family back home did not expect it in the sense that they needed money. As mentioned in several chapters, the socioeconomic status of the foreign-born

Bangladeshis I interviewed was generally middle or upper middle class for 61 of the respondents (four of them claimed to be poor). Forty-eight out of 65 said that their family did not expect it while the rest (17) said they expected it. But the intriguing fact was that 48 respondents still sent money (and gifts) even though they claimed that their families were in relatively good financial standing. One respondent indicated that his family did not need money, he explained that it was expected. He said,

You know, it's just expected. In my country, you come from a big city of a village, it is just expected. A lot of people in my village, they are working in the Middle East, Dubai, Koweit, Saudi Arabia, so the culture is like that. They send their son to the country so that they can pay back money. That's the only point to come and of course, for people like me, it is also education. But the first reason is so you can send back to support your family. That's your duty to your family. We are sending you there because you are obliged to send us money. So no matter where you go, every son sends back money. So my village has been probing that culture. So my parents think like that you know. [Respondent 12]

Another respondent, speaking of why Bangladeshis send remittances said,

Now if you ask me why I send, I will tell you this: It's also a tradition. Because my father is the eldest son of his family, then he is responsible for his family back home. So for me, I am now the eldest son, so I am responsible for my family here and back home. When we send remittances, well in our mind, we don't really care how much we send or how much we contribute to the country. We actually care what kind of life we can provide for our family. That's our main bottom line. We can send \$1,000 and then we think, what kind of life can they have with \$1,000. [Respondent 5]

Almost all respondents said that the family expectation came from a cultural tradition that in Bangladesh, it is one's duty [daitto] to perform his or her social role properly. For a man, one's important role is to be the main 'provider' in the family. So for men immigrants, sending remittances expresses their *daitto*. It is a way of performing one's role accordingly. In fact, following Question 4, the most common explanation respondents gave in terms of why it was important for them to send remittances (Question 5) was the notion of one's moral duty and responsibility towards the family. The following quote provides a detailed explanation of the notion of duty in the context of remittance sending. It also offers a condensed interpretation that suitably applies to all respondents in my study.¹²⁷

This sense of responsibility of a Bangladeshi person is very sensitive. They take it very seriously. Usually, the adult son is supposed to take the responsibility of the whole family but females are stepping ahead nowadays. This responsibility is in terms of bread providing to a family. OK, in my culture, we say daitto. It is something almost the same as responsibility. It's your obligation. Usually a male's daitto is to bring food and money to a family and female's daitto is to take care of their children and husband's parents. Many families in Bangladesh live together in a family. In this case, the eldest son has to take a big daitto for the family. Daitto is neither a Bengali Muslim concept nor a Hindu concept like dharma. It is determined by the Bangladeshi culture itself to all Bangladeshi people. There are a bunch of obligations for female and male. Now you ask me for me. I'm here in America. My daitto it is to send money to my family to survive. Like all immigrants. Not only that but they have to bring their family to USA slowly so that they take care of them. In this case, many Bangladeshi people think that immigrants in America are having a very luxury life but in truth, they are having a stressful life to take care of a big responsibility. The elder brother in a family is not only supposed to

¹²⁷ When I asked women to describe their *daitto*, they gave similar explanations, i.e. women's *daitto* is to care for children, the domestic sphere, be a good wife. When I asked if working in the public sphere was part of it, interestingly, 2 out of 4 said it was while others said it was their husbands' responsibility. This may be due to the fact that out of the 4 women interviewed, 1 was studying to be a nurse, 1 was working as a social worker, and the other 2 did not work.

take care of the parents and his wife, but also he is supposed to take care of the sisters. For example, when the sister gets married, the elder brother is supposed to contribute the most if the father is retired. [Respondent 5]

This long quote supports the idea that the remittance practice responds to a moral economy of obligations where values and religious principles shape their reasons for sending, as mentioned earlier. I will later come back to the concept of *daitto*.

Question 7 “In your opinion, why do Bangladeshi immigrants in general send remittances? What does sending respond to? What does it mean to do it for a Bangladeshi person?,” respondents’ answers varied but the general theme rested on values, norms of conduct and affective elements. For example, honor, respect and marking status came several times during interviews as one reason for sending remittances. One respondent expressed the sentiment of honor [izzat] in elevating one’s status when he sends remittances to his family.

See, the thing is, it has exposure. The money we send, it has exposure. We have idul hacha festival. So right now, it’s determining because the amount of dollars determines how big and healthy your animal will be. Also, it determines the number, one cow, two cows... you can have more than two animals. Let me explain, you see, Bangladeshi like me who live abroad, we send money for two or three animals. [...] Once they bring the animal, it becomes the talk of the neighborhood, how big it is, how healthy it looks, how many you have. And the animal becomes indirectly the money you sent.[...] It is an indirect h-u-g-e competition. [Respondent 12]

Honor and respect [man somman] were also evoked as an important determinant for sending remittances. Several respondents explained that notions of honor and respect towards elders. This claim is in line with Mannan’ study in Bangladesh who states that honor and respect towards

those who are considered, on the hierarchy, as father, elder brother or employer were a customary practice (Mannan 2010: 24). Sending remittances was a way of showing respect to parents and also to extended family because it marked one's honorable position as being an immigrant in the U.S. One respondent attests to this fact when he explains that, "*when you're in the U.S.A it looks good on you and your family because it means your son is doing well. It's better in the U.S.A than in the Middle East because it means your status situation is better.*"

[Respondent 60]

As mentioned already, the idea of 'being a good son' was a common reason respondents evoked in why they sent remittances. One is considered a good son if he sends remittances because it implies that he fulfils his duty as the provider, which in turn promotes the well-being of the family. The same respondent pursued his explanation on the meaning of the 'good son' by giving an example of its antithesis.

Ku-putto means he is more than a bad son, he is not only disobeying or not executing his responsibility but more than that. You use the word ku-putto when you hear cases of parents who sold off land and house or something like that for their son's visa processing for the USA and after coming to the USA, the son does not contact or take care of them when they are really in need back home. [Respondent 60]

The term *ku-putto* points to the collective morality of the Bangladeshi non-migrant community who also play a part in regulating one's role and responsibilities through the sending of remittances.

In all 65 interviews, including those done with women, respondents interpreted not sending in terms of being in conflict with the family. Their responses systematically pointed to ideological

values that implied either a bad conduct or a bad relationship with the family back home. In addition, when asked if they knew Bangladeshis who did not send, all 65 respondents claimed not to know anyone who did not engage in remitting.

Finally, in summarizing in three words all the reasons for sending (Question 12), respondents' most common statements included ideological, socioeconomic, and affective factors. In terms of ideological factors, they included "moral obligation," "responsibility towards the family," "moral duty," "a religious duty," and a "cultural tradition," as the most cited reasons. Bangladesh's conditions of poverty were also common reasons respondents cited. However, they were evoked on the general level but never in terms of their own family being poor, except for four respondents. Reasons varied from "Bangladesh has no welfare system," "in Bangladesh it is very poor," "if you don't send, who else will take care of your elders?," to "Bangladesh is a poor country and many disasters make people poor," or expressions such as "*If I don't drink a cup of coffee in the morning, I save a dollar. But that one dollar can save food for a family for a day*," "one taka is like a grain of rice;" Affective determinants included "it makes me feel very good" [bhalo basha]; "making my family happy;" "not to be a bad son;" "respect;" "guilt;" and "sacrifice" and were also identified as common reasons for sending.¹²⁸

Question 7 led to another aspect of remittances, which is "What would happen if you didn't send remittances? What kind of consequences would it lead to?" (Question 8). Every single respondents' first reaction was always followed by a few seconds of hesitation and then typical statements such as "it's not possible;" or "I think if it happens, the son has bad relationships with

¹²⁸ Questions 10 ("Does your family send you things too?") and 11 ("Do you send remittances to people or organization, other than your family? Why? Is it expected?") are discussed in the following section.

his family;” or “there is conflict in the family;” or “he is a bad son because it is greediness;” or “maybe he is married to an American Bangladeshi woman and she doesn’t want him to send.”

For example, one respondent stated,

Personally, I don't know people who they don't send. No I don't think he's a good man. My only reason I can give is because he is not in good terms with his family and he's become shameful upon his family. That is usually why. He breaks ties with his family because he's not doing his duty and his family they think he's a bad son and they break ties with him. That is why he doesn't send usually. [Respondent 33]

Some of them also expressed concerns when at times, they had been out of a job in the U.S. but still had to send money back home because they felt responsible to take care of their families in Bangladesh. Twelve respondents mentioned that the family back home did not understand the hardship of earning money in the U.S. and consequently, they often had to break their back to earn money so they would still be able to send remittances to them. One of them expresses his concern,

One day, I lose my jobs because my boss he closed the restaurant. So I look for a job but it takes me three weeks to find another job. During that time, my family they call me and say, 'why you don't send, why you don't send?' So I tell them 'I'm out of job, I earn no money and they tell me 'that's it, you left us and you forget us.' I tell them 'no, no, I have no job' and they say 'but you're in America, you have more money we have. We're your family, you must not forget us.' [Respondent 43]

Later in the interview, the respondent explained that the fear of Bangladeshis who stay behind is that one becomes selfish and fails to fulfill his duty as the care provider. Telling recipient families that one has no money or lost his job or cannot send for whatever reason is not accepted

as a reason for not to send. He added, “*the bottom line is that you send them something, no matter how much, \$1 or \$100, for them, it counts that you send them something. Otherwise, they think you’re become bad son.*” (Respondent 43)

Another important aspect of the remittance practice is that it can also be reversed. In the following section, I show through fieldwork testimonies what I mean by “reversed” remittances.

3). REVERSE REMITTANCES: FROM BANGLADESH TO NEW YORK

Until recently, most studies on remittance behavior analyze remittances as a one way phenomenon, that is as in the above examples, from a North-South direction (from the U.S. to Bangladesh). In fact, the literature has mostly analyzed them with respect to their developmental impact at the receiving end; the remittance behavior being understood solely as a phenomenon occurring from the destination area or country to the home of origin (for details, see De Haas 2010; Levitt 2001; Smith 2005, to name a few). However, my data show that the direction of remittances can also be one that comes from the home of origin to the destination country. According to the World Bank (2009), there has been some anecdotal media reports about reverse remittances from Mexico and Dominican Republic to the United States. These reports suggest that the economic crisis in the United States is forcing many migrants to dip into their savings and assets back home and to rely on their families for financial help. Also, some migrants have sold their homes in Mexico to make mortgage payments in the U.S. There are also anecdotes that some, deciding that returning home was not an option, have brought their family members to join

them in the U.S. This would imply, again, that they would liquidate assets in the home country and remit the proceeds overseas (World Bank brief, 2009).¹²⁹

In my study, I observed reverse remittances. When asked if the family in Bangladesh sent them things as well (Question 10), 52% (34 out of 65) participants reported that their family back home had sent (or send) them items from Bangladesh, such as rice, sari, punjabis and sometimes jewelry. The respondent's quote below confirms this point.

“One time, my family they say ‘do you want us to send you the rice from your land?’ So I tell them, ‘yes, please send. I want my children to taste it.’ So they send me 1 kg of rice in a box. But I tell them, ‘don’t put rice on the box because they will take it at custom.’ So they put two saris for my wife and a nice Panjabi and they hide it (laughs). We made special day when we ate the rice. I was very happy because I tell my children, ‘this is the rice from my land’.” [Respondent 27]

Another respondent reported that his family always sends him some food during Eid Mubarak. He said, *“Sure, my family they send me clothes, food you know. You know Qurbani when they sacrifice animals for Eid. Eid Mubarak comes first and then Eid Qurbani to end Ramadan. So*

¹²⁹ The authors, however, explain that, “There is no way of judging the extent of such “reverse remittances”. Data on outward remittance flows are of questionable quality in most of the countries. Also many large migrant destination countries do not report high frequency data on inward remittance flows. A modest, and rather indirect, inference about reverse remittances can be drawn from a decline in foreign currency deposits - which are likely held by migrants or their relatives - in Dominican Republic and other countries. In 2008, these deposits declined by 7% in Dominican Republic, 12% in India, and 6% in Mexico (figure 5). However, these deposits have risen since indicating perhaps that reverse remittances are slowing down because of a bottoming of the US economic downturn. Reverse remittances are most likely miniscule – and they seem to be declining – compared to the size of remittance flows received by developing countries.”

The authors' skepticism is here justified by the fact that remittances are seen only in terms of money and therefore, overlook Levitt's social remittances which, as she rightly shows are as important as economic transfers. By accounting for social remittances, it becomes apparent that reverse remittances are also part of the equation.

Ratha D. et al, 2009, *Migration and Development Brief*. The report can be found at:

<http://siteresources.worldbank.org/INTPROSPECTS/Resources/334934-1110315015165/Migration&DevelopmentBrief10.pdf>

they have special food and if they find someone who goes to America, they give it to me you know. That's most the kind of things they send." [Respondent 44]

During fieldwork in Bangladesh, a woman told me that they had a son in England who always asked them to send him some clothes. "*We always ask, 'why you can't buy in England?' And he always says it's too much money,"* she said. [Respondent 7] Another family said that they send jewelry to their daughter who leaves in Brooklyn because they own a jewelry shop in Dhaka.

This phenomenon is close to what Khanum observed during fieldwork in a Bangladeshi community in Britain. She found that, "[I]t is customary for a woman returning from a visit home to Bangladesh, to bring back small items, such as dried plums, nuts, pickles, dried fish etc., even when these are available in nearby Asian shops, and distribute these to her relatives and neighbours" (Khanum 2000: 211) Indeed, some of these items can be found in Queens New York (Queens) but when sent from Bangladesh, they represent more than food or clothes stuff; they are, as Khanum suggests "symbols of the love and affection of relatives and friends in Bangladesh" (Ibid 211). For example during an interview in Queens, a man told me with emotions an anecdote about his mother who had brought him some rice from Bangladesh while she was on a visit to New York.

They also send me special things, like rice. You know some special emotional feelings. Like last month, my brother back from my home and my mother sent me some rice from my land in Bangladesh. And at the custom, half of it they took away from my mother. She was feeling very emotional and I sent this feeling back to my mother. The custom took it because the rice is not allowed to bring here. She was crying from there and saying, 'What can I do my son, what can I do?' [Respondent 11]

Though goods and gifts are common items sent from Bangladesh to the destination country, money also plays a role. One participant stated that that his family sent him money on a regular basis when he first arrived in New York because they wanted him to go to school and not work as a cab driver.

My father he owns a very good business in the garment industry so he always sends me money in the beginning because he doesn't want me to work a low caste job. He says to me 'if you're a cab driver, it looks badly on us. You're not a ricksha wallah [tricycle]. If you earn your degree then you can find a decent job'. So I don't tell my father and my mother that I work in restaurant because they don't know what kind of life I have here. They think it's like Bangladesh. You take tea break every 5 minutes. No way! Here, people they have two, three jobs and no time for tea! New York is a very expensive city to live." [Respondent 10]

By the same token, several informants told me that their family had financed their trip and helped them to settle in New York upon the first few months of their arrival. For example, in response to one of my interview guide questions that asked “How did you manage to finance your trip to America?,” several respondents said that their parents had helped them financially.

My family always helps me from the beginning. I consider myself very lucky because I came from a family who is considered to be doing very well. So my father, he gave me financial support. He wanted good for me. So he helps me many times at first. You know, when you come, it's not easy because you don't know everybody and it's hard to get a job. So I am lucky. My father is always helping me that way. [Respondent 30]

In fact, 89 % (58 of the 65) respondents interviewed claimed to have obtained financial support from their family back home upon their arrival to the U.S. Most of them said that it helped to pay

for the costs of migration, e.g. documents, visas, bank statements, etc. Others also reported that in the first few months of settlement, their family (usually mentioned as ‘my father’) contributed to rent costs in New York.

4). REMITTANCES AS ALMS-GIVING

Another important aspect of the remittance practice is that it can also be reversed. To the question, “Do you send to places other than family like charitable organizations?” answers were homogeneous. While 100% of the respondents said they sent remittances to their family, all of them also indicated that they sent remittances to friends and organizations. All 65 respondents indicated that they sent remittances to NGOs and various organizations. One man I interviewed in his Manhattan West village office told me a story of a friend who, after being in a car accident, had been severely injured. “Of course you send. But not just to family. Let me give you an example. I have a friend, ok? Well, I heard that he has a road accident and I heard he has serious injuries. He is in bad condition my poor friend. So what do you do in my place? Of course you send. It’s your duty as a good friend. He’s my brother.” [Respondent 18]

Thirty two respondents claimed they sent money to NGOs in their village while all of them (65) indicated that they always sent to charity organizations for *zakat* (Islamic tax) and *sadaqah* for disasters, such as the cyclone Sidr that hit Bangladesh on November 15th, 2007 in the southwestern region of Bangladesh. One respondent told me he had an NGO and a business to which he regularly sends money.

“I have an NGO called Joy and I have besides that a software company that I am trying to keep in order so that my people in Bangladesh, they get employment. So in my NGO, I tell my employers to teach computer skills and basics for poor children. Then they can find employment in my company or

other places. You know the problems of poverty in my country. When we can, we must provide solutions. The government will not do it so we [Bangladeshi diaspora] must do it for our country.” [Respondent 2]

One respondent explained that he contributed financially to the United Bangladesh Appeal (UBA), an organization created by the U.S. Bangladeshi diaspora to support the Sidr victims. “It is your duty to send to the victims because even if you are here, it is your country and it is your responsibility that you help your own people.” [Respondent 56]

This fact is in line with Safir Rahman Khan’s findings in a working paper for the Asia Pacific Consortium on the Bangladeshi diaspora in the US and in the U.K., where he found that over \$ 300,000 were sent from Bangladeshi diasporas to Bangladesh as part of a relief effort in 2008.

I shall note that after several participants mentioned that they had sent money to relief organizations for the Sidr cyclone, which had happened right around the time I had started fieldwork, I subsequently included a question in that regard as part of the interview schedule. The 54 informants who were asked the question: “Did you send money for Sidr victims?” answered affirmatively. In other words, 100% of them said they had sent money to various charity organizations in relation to the cyclone. One respondent said, “You know in my country, we always have disasters. That’s what my country is known for, right [laughs]? All these poor people, they lose everything, e-v-e-r-y-t-h-i-n-g, their house, their land, their family! So it’s just your duty to help the poor people of my country.” [Respondent 62]

Based on these data, I conclude that the remitting-practice among foreign-born Bangladeshis is never entirely voluntary; nor is it altruistic or self-interested. Rather, the practice is a scripted and morally regulated and expresses shared values about the family and its well-being. By the same token, it is regulated and perpetuated through various means of reinforcing mechanisms, which are particularly important because the social costs associated with not sending are perceived to be high for the interviewees. Not performing one's social role, as a father, a mother, a son or a daughter is seen as engendering conflict that might threaten one's membership to the family as well as its cohesion, as some of the quotes above testified. Being the bad son, father or husband as well as not performing one's prescribed social role are all potential threats that haunt Bangladeshis across borders. The performance of one's duty or *daitto* is seen as crucial in maintaining the membership to and thus the well-being in the family. In what follows, I establish that the remittance practice ought to be understood in terms of maintaining values and not as a 'pure' economic gain. Quantity does not matter. Based on the findings above, I argue that for Bangladeshi migrants, the remittance practice serves to maintain values which reinforces a sense of belonging to the family at home land through the performance of duties that are shaped by religious beliefs. I suggest that these values matter more than the quantity of remittances sent. I identify three instances within which to analyze the remittance practice: 1/ the practice of remitting enables Bangladeshi migrants to maintain their role as the main provider thereby guaranteeing hierarchical roles; 2/ sending remittances serves as a strategy to maintain status and honor not only for the family in Bangladesh but also for the remitter; and 3/ not sending remittances has social and affective consequences on both the recipient and the remitter.

C). A MICRO-ANALYSIS OF THE REMITTANCE PRACTICE: MAINTAINING VALUES

"It's within the nerves, we feel it inside the body like something we must do"

One of the most common hypotheses that emerges from remittance analyses suggests that those who remit tend to be temporary migrant workers – that is, poor migrants with a lack of formal education. Based on statistical evidence from recorded amount of remittances, analyses suggest that they tend to remit more than the category of migrants who have higher education and professions; that is those who are part of the diaspora (professionals, students, etc.). However, my data add some nuance to this affirmation, particularly if we consider immaterial transfers. The analysis I offer brings a new level to the study of remittances by identifying key aspects of these immaterial transactions, which play an important role in sustaining the remittance practice. The moral economies framework helps with this exercise because it puts on equal ground the importance to account for the economic as much as the cultural dimension to the study of remittance practices. While Bangladeshi remitters send remittances to improve the lives of the families at homeland, they also send for ideological reasons that are not highlighted in economic analyzes but yet that are key in the persistence of such a practice. It is interesting to see which moral economies are retained by Bangladeshi immigrants and how they take on, if at all, new meanings and significance in the context of the US. At least, the moral economies perspective can tell us what values are important to take into account when explaining the motivations behind remitting, how they are maintained in the host country and how they affect the remittance practice. Finally, with a fieldwork at the receiving end, a cultural embedded approach helps analysts to see how these values are interpreted, reciprocated, and re-articulated by remitters.

My data show that the remittance practice reinforces a sense of belonging to the family and the larger community in Bangladesh. It does so by allowing certain values and expectations to be sustained through a “code of conduct” that is shaped by religious principles and regulated by emotional mechanisms. Indeed, Bangladeshi remitters share common religious beliefs, providing

a basis for mutual understanding of values. Sending remittances is a way for these men to preserve family and religious values for it enables migrants to perform their expected roles as the care provider, hence reinforcing hierarchy. It also allows them to preserve the status they had in Bangladesh by hiding their downward mobility to their family and extended families and community in Bangladesh. At the same time, the remittance practice reinforces recipient families' status as having a migrant member in America brings prestige to the families at the home of origin.

In looking at the motivations behind the remittance practice to understand why it persists, I turn to an in-depth analysis of the reasons respondents offered as to why they send remittances. From firsthand accounts, I thus identify three mechanisms through which to understand the remittance practice: 1/ remittances as a mechanism to maintain hierarchy; 2/ remittances as a mechanism to maintain status and honor; and 3/ remittances as a mechanism of social control.

The first relates to the social roles, which tend to structure traditional Bangladeshi Muslim families. Familial relationships are organized through a set of codes, telling each member how to act. As described earlier, men have the responsibility of taking care of the family economically and emotionally. They have the power of decision and are the main bread earner while women invest in the care of the household and children. Although with globalization, roles are changing particularly due to increasing female migration, these social roles are still pregnant in Bangladesh, as shown in the case of Dipti (Rozario 2005) and numerous scholars (Ballard 1982, Singh, Cabraal, and Robertson 2010, White 2010, Kapadia 2009, Rahman 2009, Velayutham and Wise 2005, Rozario 2005, Baluja 2003). The second mechanism the remittance practice reinforces is that of maintaining status and honor. Indeed, the remittance practice works as a way to preserve one's reputation, status, and honor when an immigrant is experience downward

mobility. Participants showed the importance of not losing face to his fellow family members in Bangladesh. At the same time, the families in Bangladesh reinforce this ‘ideal’ status through the belief that being in America is considered a blessing and that not sending remittances would be interpreted as greediness, a chastised condition in Islam. Although the sample interviewed in Bangladesh is small, it helped to shed light on these dynamics of social control and how the reality of migrants’ hard conditions was re-interpreted completely differently from remitters. And the third mechanism refers to ‘not sending’ remittances, which all respondents believed was not “possible.” In this case, not sending is interpreted by immigrants as one not fulfilling his social obligation, such as caring for his parents or his extended family. It is also seen as failing to comply by one’s Islamic virtue since Islam requires the care of elder by the youth.

From these accounts, it becomes clear that religion and family values stretch far beyond remittances as being solely economically motivated through self-interest and altruism. To understand the complexity of the exchange as it pertains to the remittance practice, consider the three following stories taken from fieldwork conducted in New York. Given the homogeneity of my sample with respect to their socioeconomic background, the sample does not present significant variation in terms of what was sent, the quantity or the frequency; nor in terms of their interpretations for why they send remittances if measured against income. Nor was age an important variable in showing variation in the reasons for sending.

1). THE REMITTANCE PRACTICE AS A MECHANISM TO MAINTAIN HIERARCHY

The most widespread explanations respondents offered pointed to Bangladeshi values in terms of family obligations and religious principles. Indeed, the remittance practice communicates to these men a set of obligations: the obligation to support the family back home as well as

extended kin; the obligation to participate in wedding decisions and expenses of buying land and a house; the obligation to phone and visit the family whenever an opportunity arises; the obligation to contribute to charity money in case of disasters; the obligation to make financial contributions to community organizations such as NGOs and Islamic organizations. In this sense, the remittance practice functions as an expression of these obligations, values and expectations in terms of which immigrants and their recipients understand the social roles and changes – if they occur – upon that system of order.

For most of the men interviewed, the most cited obligation was that of being the care provider and it is what justifies the remitting practice. The maintenance of the role as the main provider brings them a sense of self-worth because it complies with Islamic values, telling others and himself that he is a “good Muslim,” “a good son,” and that he has fulfilled his duty. As one informant states: *“If you send money, then it’s good for you and for your family. It’s not always that my family they need the money because they are ok. It shows I’m a good devoted son. It’s important in my country because if not, nobody else will take care of them.”* [Respondent 60]

In turn, maintaining one’s social role reinforces hierarchical values. The small number of women I interviewed confirmed this statement. They pointed to elements of gender hierarchy as it is traditionally seen in Muslim societies and which I find relevant to include in the analysis. In Bangladesh, the families who participated in the study supported this claim when several of them mentioned that being in America was a good thing because it brought more money to the table. One woman (the sister of an immigrant who lived in Brooklyn) said, *“From America, my brother got a job with the government.”¹³⁰ He always helps to take care on family economic issues. My*

¹³⁰ I later learned through a common friend that the job the brother was a civil servant in the Borough Hall in Queens.

*brother came and he built a nice house for our family in Dhanmondi.”*¹³¹ The remittance practice, I suggest, reinforces values, which in the case presented here, are shaped by Islamic principles.

Being the provider:

“I am the son and you have to be the provider for your entire family”

Monir is twenty-seven years old and like many Bangladeshis in New York, he is a cab driver. He lives in Jackson Heights, “the land of the Bengalis,” he says jokingly. He came directly to New York from Dhaka in 2005 after winning the Diversity Visa through the lottery in 2004. Then a bachelor, he and his family decided he should migrate to the United States. Similarly to other Bangladeshis I interviewed, his family saved as much money as possible and decided collectively that Monir should go to the U.S. “*They invested in me,*” he says, “*that’s how we make the decision when we come to the USA.*”

Monir comes from an advantaged background, which is not uncommon for Bangladeshis who migrate to the U.S. Indeed, the majority of them come with a highly educated background that allows them to participate in the Diversity Visa Lottery Program in the first place, as discussed in Chapter 3.¹³² His father worked for the government in Dhaka. As Monir puts it, “*it raised our status to high so I am able to afford my visa, which cost about US\$ 500 at that time.*” In addition, he was able to pay for his flight and had a small stipend to settle, at least provisionally, in New

¹³¹ This quote is a direct translation from Bengali. The person did not speak English but a Bangladeshi friend of mine accompanied me on the field so he could translate participants’ interpretations. Dhanmondi is a neighborhood in Dhaka that is seen as an increasing middle class consumer.

¹³² Participating in the Diversity Visa Program requires a minimum of 12 years of education, among many other attributes, such as knowledge of English.

York. Monir has an older brother who left his family a long time ago to migrate to Newcastle, in England in order to support his family. As he notes, “*it runs in the family.*”

Before coming to the U.S., Monir pursued higher education and obtained a Master’s Degree in English literature from the University of Dhaka. He was enrolled in a PhD program when he won the Diversity Visa (to which he had applied the previous year) and decided to leave for America before the completion of his degree. Upon his arrival in New York, he shared (and still shares) an apartment with four other Bangladeshi friends in Queens. One of them helped him find a job as a cab driver. He explains,

It is better than working at a restaurant because I can choose my classes and at the same time, it doesn’t affect my work. Because, if I go to many classes, then I can’t make as much money and my parents, they ask me, ‘so Monir, that’s it, you forget us because you are making good money?’ (laughs)

Monir’s goal is to go to College. He applied to the City University of New York and enrolled in a Bachelor’s program so he could start all over again. He wants to study accounting but the problem is that Monir works about 40 hours a week and goes to school at the same time. He manages to work as many hours as he can on weekends so he can go to as many classes during the week.

Ever since he arrived to New York, he has been sending remittances continuously. He says that he sends mostly money to his parents. At times, he also has to send various goods, such as electronics and medication.

“Right now, I have to send two cell phones, one for my parents and one for my uncle. My little brother, also wants an Ipod; he wants this and that. I

don't have an Ipod (laughs) but he's my little brother! But I can't really send one now because I'm waiting for someone who is going to Bangladesh. So I don't know. I have to wait. But my parents, they need it you know."

Monir explains to me that he has to send money about once or twice a month, depending on how much he makes. *"I talk with them four or five times a week so it's not a problem to decide when to send. They just tell me their needs"*. After he sends money, he says he has nothing left, except for food and rent.

I have two young brothers going to school. So there's a lot of expenses and the prices in Bangladesh have gone up so much that people can't survive without someone living abroad. Really, Bangladesh has become so expensive. I don't know how people can survive. Well they don't. That's why it is important to support your family when you can.

Without Monir's help, his family would not be able to maintain their lifestyle because his father married too late and despite his father's government job, he retired shortly thereafter, with a too meager pension to allow him to support his family. As in many South Asian families, Monir explains that he took over his father's role as the main provider and was designated the head of household. He says, *"It is the son's duty to help your family in Bangladesh. If you don't, who else will? The tradition has always been like that. It is your father who takes care of the family and when the father is too old, then it is the son. That's why in Bangladesh, having baby boys is very important for your family health."*

Monir tells me that the tradition of sending remittances comes from a “*strong sense of responsibility,*” which in Bengali they call *daitto*. The strong ties with the family is what he believes makes everyone send money.

“This sense of responsibility of a Bangladeshi person is very sensitive. They take it very seriously. Usually the adult son is supposed to take the responsibility of the whole family but females are stepping ahead nowadays. This responsibility is in terms of bread providing to a family. Ok, in my culture, we say daitto. It is something almost the same as responsibility. It’s your obligation. Usually a male’s daitto is to bring food and money to a family and female’s daitto is to take care of their children and husband’s parents. Many families in Bangladesh live together in one family. In this case, the eldest son has to take a big daitto for the family. Daitto is neither a Bengali Muslim concept nor a Hindu concept like dharma. It is determined by the Bangladeshi culture itself to all Bangladeshi people. There are a bunch of obligations for female and male. Now you ask me for me. I’m here in America. My daitto it is to send money to my family to survive. Like all immigrants. Not only that but they have to bring their family to the USA slowly so that they take care of them. In this case, many Bangladeshi people think that immigrants in America are having a very luxury life but in truth, they are having a stressful life to take care of a big responsibility. The elder brother in a family is supposed to take care of the parents and his wife, and also to take care of the sisters. For example, when the sister gets married, the elder brother is supposed to contribute the most if the father is retired.

[...] It is every Bangladeshi daitto. Now if you ask me why I send, I will tell you this: It’s also a tradition. Because my father is the eldest son of his family, then he is responsible for his family back home. So for me, I am now the eldest son, so I am responsible for my family here and back home. When we send remittances, well in our mind, we don’t really care how much we send. We actually care what kind of life we can provide for our family. That’s

our main bottom line. We can send \$1,000 and then we think, what kind of life can they have with \$1,000.”

In concluding his interpretation of the reasons for sending remittances, Monir explains that whether one wants it or not, it is not a matter of choice because sending is an integral part of the Bangladeshi migrants' life. Not sending is “*something you just don't think about.*”

“There is simply no reason why I shouldn't send. It is something you just don't think about. It comes from our culture. We are very family oriented people, especially we Silheti people. We are like that. Silheti are very close family oriented. You would see crazy things that they do because we are so family oriented. It's like family ties. They would send money even if they had to die for it. They would do anything.”

While Monir believes that sending is “*something you just don't think about,*” the act of not sending is an ominous sign. He states:

“People, if they don't send it is because they never go to Bangladesh. That's why they don't send. I think it is because they don't have a good relation with the family and they cut off the relationships and concentrate on this one side here. It is hard love. Lots of complicated relations of love and the family. But it is very rare that people you will find they don't send. Like I said, it is because the relationship is not good with the family. That's only it. You find very rare that a Bangladeshi people he doesn't send. Sometime, it can be because he got married to have papers with a Bangladeshi-American lady and when that happens, he's not the decision maker. The wife is. And then the wife might be upset that he sends money over there because she wants the money to stay here.”

Monir [Respondent 5], Queens, October 10th 2007

Monir's interpretation shows the importance of the moral dimension in the sending of remittances and how norms and values, particularly those concerning moral issues shape the remittance practice. The moral responsibility which Monir and most informants expressed is best understood in the form of *daitto*, a term that derives from Sanskrit, meaning responsibility; liability; risk; charge; or duty (Bengali-English dictionary of Bangla Academy, 1994: 299). In its everyday use, *daitto* connotes traditional ideals and norms of conduct that are essential for the survival of the family and its honor and respect. Here the quantity of remittances does not matter so much as the performance of one's *daitto*, which is articulated through the remittance practice. Monir's reasons for sending seem to be contradictory because as he says, his family does not need money and as such, he should not have to send. Yet like many Bangladeshi New Yorker, he still does. To be sure, the value of the dollar compared to that of the taka makes it one logical reason for sending. Monir does recognize it when he says, "*When you're in USA, you speak in dollars but when you're in Bangladesh, you speak in taka. There is a big difference.*"

However, the interpretation he offers and the "moral responsibility" he describes is close to Max Weber's "ethic of responsibility" where remitters always have to take into account what impact their actions will have when they decide on what action to take. Bangladeshi remitters are perfectly aware of the impact sending or not sending remittances has on their life when they decide on whether they should send or not. When Monir sends remittances, he does so with the expectation that his recipient family reciprocates recognition that he has fulfilled his role. He says, "*I am now the eldest son, so I am responsible for my family here and back home.*" He is also aware that non-compliance to the expectations attached to his role as provider – that is,

failing to send remittances can have serious consequences on the remitter's identity but also on the well-being of the family at home and abroad. Indeed one of them maybe that *"they don't have a good relation with the family and they cut off the relationships."*

Sending remittances represents an important sense of self worth because he has not only accomplished his duty as the eldest son but also he maintains his social role as the main provider. Like Monir, another respondent expresses the significance of accomplishing his role as the main provider. He says, *"that is because I am the son of the family and I take the responsibility from here. I become the shoulder of the family"* [Respondent 19]

"Being the shoulder of the family" is taken very seriously in Bangladeshi family. As suggested by many respondents, the culture of work particularly for men is equally strong in Bangladesh and in immigrant families because it confirms one's dedication to his family. Another respondent confirms this statement when he says, *"The elder brother in a family is supposed to take care of the parents and his wife, and also to take care of the sisters. For example, when the sister gets married, the elder brother is supposed to contribute the most if the father is retired."*

[Respondent 46]

This notion is especially reinforced by Islamic values which, Max Weber argued in his critique of Islam, calls for hard work in order to earn a living and take care of one's family, rather than depending on donation and seeking charity. The practice of remitting becomes a direct expression of one's commitment to his role as the provider; it is viewed not as an end in itself, but as a means to foster self-worth and maintain family membership. Indeed, not complying to one's role as the main provider threatens one's reputation and honor. Being regarded as the "bad son" or a as one informant put it a "bad Muslim" has so many ramifications on the status, honor

and dignity of the family in the home land that the remittance practice is not only a way to contribute to the family wealth but most importantly, it works in the aim of reducing the risk of losing *izzat* (honor) thereby avoiding *sharm* (shame). As Rahman suggests in his dissertation on the motivations for Bangladeshis to migrate, “*Honour and prestige play a very important role in the social structure of Bangladesh. Social norms and values uphold the ‘culture of honour’ – a culture where displays of risk-taking and fortune-seeking behaviour (like migration) in males are highly valued and where males are prepared to do whatever is needed to defend their status as honorable men.*”¹³³ Or as Monir puts it, “*They would send money even if they had to die for it. They would do anything.*” Here, it is not just a matter of family ties but of a moral order whose values, traditions, and beliefs are reinforced by the remittance practice.

Although my sample of women is relatively small and as a result, may not be representative of all women immigrants, those in my study evoked several anecdotes revealing that the remittance practice serves not only as a way to maintain gender division, but also as a means to disrupt it. For the small number of women interviewed, the remittance practice was seen as “the man’s responsibility,” revealing the persistence of the sexual division of labor. The few women I interviewed told me that they usually did not take part of the sending of remittances. For example, one woman admitted in confidentiality that sometimes she sent remittances to her sisters without her husband’s awareness. When asked how she proceeded, she said “*When I go to the market, sometimes I make a stop at Sonali Bank and I send money and cosmetics from there. If people ask me, I say, it’s for my husband’s sister.*” [Respondent 23] Her statement rings true with Khanum’s study on Bangladeshi women settlement in Britain. She notes, “*Neighbours also*

¹³³Rahman, Md Mizanur 2004 "Bangladeshi Migration to Singapore: A Sociological Study of Temporary Labor Migration", PhD. Thesis, Department of Sociology, National University of Singapore.

play important roles when women make confidential remittances to their parents, sons, married daughters, or sisters in Bangladesh without the knowledge of their husbands, sons, and daughters-in-law in Britain” (Khanum 2000: 211).

Another female respondent told me, when interviewed with her husband, that she usually sent cosmetics and jewelry. *“I have many sisters and they always ask, ‘please send me hair and face products.’ So I buy and I tell my husband to send to them.”* Later, we were having lunch in their house and while putting the dishes away, the wife confided in me, *“You know, sometimes, I send little money to my sisters. I don’t tell my husband because then, he says, ‘I’m angry, why you not tell me? Sometimes, it’s better if I don’t say”* [laughs]. [Respondent 14]

We see through these examples that gender division earmarks the remittance. It is the man’s role to send remittances while the wife does it without his knowledge, as if it were not her place to do so. This fact is further reinforced by Santi Rosario’s study on Bangladeshi single migrant women. Rosario’s analysis shows a compelling case of the importance of gender roles in the context of migration. She tells the story of Dipti, who is an unmarried migrant worker who regularly sends remittances back to Bangladesh. However, because she does not belong to a family, that is to say, because of her lack of husband and children, she is considered ‘a bad woman’ by her family and community in Bangladesh and by default, the remittances she sends home are seen as a disgrace. Indeed, her family has never accepted her as a legitimate economic provider, a role normally played by a patriarch. Rosario writes, “[H]er lack of a husband and thereby lack of children, continues to have a dominant effect on how [the migrant woman] is seen by Bangladeshis and on how she sees herself. It is not that such a woman’s achievements in other spheres are not noted, but these positive achievements are immediately buried under phrases like ‘but she is not a “good” woman’ (Rosario 2005:153).

Another instance showing how gender distinctions earmark the remittance practice is the belief that if a Bangladeshi does not send remittances, it is the fault of a “*Bangladeshi-American lady*,” as suggested by Monir’s quote, “*You find very rare that a Bangladeshi people he doesn’t send. Sometime, it can be because he got married to have papers with a Bangladeshi-American lady and when that happens, he’s not the decision maker. The wife is. And then the wife might be upset that he sends money over there because she wants the money to stay here.*” Here, it is not only being a woman *but also* an American that are responsible for breaking with the code of conduct. Likewise, another respondent states, “*They may be angry with parents so in that case they don’t. In some cases, after getting married, the wife convinces the husband not to send.*”

Based on my findings, I suggest that the remittance practice plays a role in reinforcing the gender hierarchy and maintaining the social roles to which each member of a family is prescribed. The fact that my study does not focus on gender *per se* and that I only interviewed four women individually and seven with their husbands, I do not have the pretention to make a gender argument about women’s remitting practices. In fact, it is important to note that scholars of the family have recognized some transformations in the South Asian family structure, as women take on more and more ‘male’ responsibilities, such as contributing financially to the household, particularly in the context of migration and the newly emerging urban middle class (Kibria 1998).¹³⁴ However, the evidence presented here does suggest that some elements of gender division still persists and it thus becomes interesting, for further research, to analyze the complexities of South Asian gender roles and their transformations in the context of remittance

¹³⁴Nazli Kibria (2009), “Marry into a Good Family: Transnational Reproduction and Intergenerational Relations in Bangladeshi American Families,” In *Across Generations: Immigrant Families in America* ed. Nancy Foner, New York University Press.; (2008), “The New Islam and Bangladeshi Youth. Also, Kibria, Nazli 1998. “Becoming a garments worker: The mobilization of women into the garments factory in Bangladesh. Occasional Paper 9 United Nations Research Institute for Social Development.

practices.¹³⁵

2). THE REMITTANCE PRACTICE AS A MECHANISM TO MAINTAIN STATUS AND HONOR

As Novak suggests in his work on Bangladeshi culture, “Bangladesh have a strong work ethic which is driven by need but also by pride and a way of life where work is an honor, a challenge, an endeavor to be respected” (Novak 1993: 19). Maintaining status is indeed a main concern of a Bangladeshi family, whether at home or abroad and Bangladeshi remitters. Indeed, the notion of work and the status associated with it seemed more important to the Bangladeshis I interviewed than the frequency or quantity of remittances they sent. My data suggest that remitters are worried about their status associated with the profession they occupy in New York. Honor is indeed reflective of a male’ status and could be greatly affected by one’s professional occupation if the latter reflects downward mobility with respect to Bangladeshi status criteria. For example, there were many instances where respondents explained that they could not tell their family members in their homeland the real position they occupied in New York for the latter was considered lower than the status they had in Bangladesh. My data suggest that downward mobility at destination is a common experience among educated Bangladeshi immigrants and the remittance practice allows them to ‘hide’ it from their families at homeland. Indeed, I found that family members in Bangladesh seldom knew what professions their sons occupied in New York. Indeed, 26% (17 out of 65) respondents interviewed admitted that their family did not know of

¹³⁵ Several studies have looked at gender roles of Bangladeshi women migrants. For details, refer to Katy Gardner (1995), *Global Migrants, Local Lives: Travel and Transformation in Rural Bangladesh* (OUP); Nazli Kibria (2009), “Marry into a Good Family: Transnational Reproduction and Intergenerational Relations in Bangladeshi American Families,” In *Across Generations: Immigrant Families in America* ed. Nancy Foner, New York University Press,; (2008), “The New Islam and Bangladeshi Youth in Britain and the U.S.” *Ethnic and Racial Studies* Vol. 31, no.2: 243-266; (2007), Co-edited volume: *Globalization and the Family* eds. N. Kibria and S. Kukreja. Ashwin-Anoka Press, Serial Publications: New Delhi, India. (Reprint of Special Issue on Globalization and the Family of the *International Journal of Sociology of the Family*) and Kaari Flagstad Baluja (2003)

the job they occupied because in Bangladesh they were considered low cast jobs. One respondent claimed that as a migrant, one's profession is what determines your family status and any change indicating a lower status can affect one's honor and lead to shame. For example, being a cab driver in New York when one comes from a well-respected family in Bangladesh is considered shameful. Especially since Bangladeshis differentiate types of work such as being a driver, a barber, or a cleaner as pertaining to a particular caste.¹³⁶ The remittance practice, my data suggest, serves as a way to avoid such a shame [*izzat*].

One respondent claimed that when he first arrived in New York, he was working as a security guard for a tourist shop downtown that was owned by Koreans. His job consisted on being outside, during winter, making sure that no one stole items from the store. He explained that he could not tell his family back home because his family would not take it well as his father is a well-respected business man in the garment sector. He states,

“When I come here, I have a difficult job because I stand outside for winter time all day long and I'm very cold. I watch the store for Korean people. And I send every penny to my family because you know in Bangladesh the condition. And I don't tell my family I am a watchman because my father, he has a very good job as garment business man. If he sees me he says Oh my God, my son he brings me shame!”

This tension was further expressed through the “high pressure” they feel when they send remittances. The power of this ‘pressure’ comes from the duty or *daitto* and fear of losing face if one does not comply to the one's social role that Islamic values imposes. The remittance practice

¹³⁶ The notion of caste in Bangladesh is not to be understood in terms of the Hindu caste system, which is far more rigid. In Bangladesh, it is somewhat similar to the notion of class, particularly in urban areas, with elements of the Hindu concept but it is more flexible.

is considered a status symbol for the Bangladeshis who send them and an opportunity for them to re-gain their lost status, *symbolically*.

Maintaining status at home and abroad:

“Please don’t tell”

Namzul is a thirty four year old Bangladeshi man who works in a laundrymat located in the lower east side in New York. His wife, also Bangladeshi, works in Jackson Heights a dental hygienist. He came to New York seventeen years ago. He married a Bangladeshi woman while on a trip to Bangladesh and she came to join him three years after they had gotten married. Like most of my informants, Namzul is well educated. He comes from *“those families, you know our classification in my country; I am from a very good status family in my country. My father was a very well known professor in my country and my mother was a principle of a school so I am not from this kind of needy family who need to send money to their family. It is my parents before who they give me money. They used to come and visit me. Every year they come and see me.”*

Namzul says that he went first to Canada as a student because he *“was a very bright kid.”* But things got complicated when he wanted to switch his status from a student to a permanent resident so he decided to come to the U.S. His father gave him money during that transition.

Namzul applied to three civil jobs – one federal job and two civil service jobs and is now waiting for a response. Meanwhile he works as a cleaner in a Laundromat where we are doing the interview. We keep on being interrupted by the phone. As he answers, Namzul systematically greets in English and continues his phone conversation in Bengali. He apologizes to me, telling

me it will take only a few minutes. “*My Bangladeshi friends,*” he adds with a smile. Between his phone calls, I ask Namzul to tell me his reasons for sending remittances. He explains to me that his story is very different from other migrants because his father was a University professor. So he does not need to send like migrant workers, he says; he only does it as a moral duty.

“Because my dad is not alive. So I do. But according to our social tradition of Bangladesh, I am supposed to be in position of the father and I am lucky that my mom is very strong and my family is little so I’m ok, it’s not a necessity. See, according to my culture my dad used to travel always. He started in England. We always expect him to bring tennis racket, monopoly game you know it depends upon the quality of the status you have or your classification. Like my niece, she expects computer but village people, they want bicycle, or whatever or cassette player. It basically depends on the requirement and the need. You see, my story is very different. I don’t send because my mother she needs the money. I send because I feel it is my responsibility because I took my father position and I must provide them what they need. If the need is computer, then I try to raise that money to buy it because I believe in education and who can be a good student today if you’re not in possession of a computer? My position is very different from migrants in the Middle East because these people, if they don’t send, they have no food to eat.”

When I ask Namzul to describe what he means by a sense of responsibility, he explains,

“It’s written that way in the Qur’an. When you are born, you are helpless. A human baby is the most helpless human on earth. But a human baby cannot do anything by himself. If you don’t treat properly the baby, he’s gonna die if you don’t do anything. So it is the same way with your parents when they get old. It’s in Qur’an. But in Western culture, they don’t care about family. But in my culture, you know how it is. It’s very different. American culture should learn from our culture for their elders.”

In answering how he manages to send a computer and other items to his family while having to pay for rent and other expenses in New York, Namzul smiles and continues,

“I did a lot of jobs. Like all my Bangladeshi friends, I started from the bottom. I did dishwasher to everything; taxi, busboy, security guard... it is very hard. See, for example, I didn’t want to do taxi. That was my last choice. I told you. My classification of my family is not a driver classification. I’m well educated, my father and mother also. If my family knows I do driving, they are shameful for me. It looks bad on us. But I have no choice in America. So I tried taxi and I got my license. And I tried three days and I drove. So first of all, I don’t like it. It took me this many years to get my license because it costs me a lot of money. I got it in one shot but it is hard to get it for Bangladeshi people because you have to study and most people fail two or three times to get the license. It’s not because they’re stupid because mostly, all Bangladeshi people who drive taxi, they are well educated. But me, I get it in one shot because my English is good. So I tried to drive the taxi. It took me a long time psychologically to decide to drive a taxi. It took me a month. It took me long time because I don’t like it and because, you know the family thing, you understand my country and the classification system. If you talk to other Bangladeshis, you please don’t tell I work here. You know Bangladeshi people. They like gossip. And then everything goes to my family. If somebody hears that I drive cab, they’re gonna look down on me. In my country, you know the classification, the barbers, the washermen the laundry men they are all low cast people. They will not take it a good way. So I gave up with the taxi because then I fell sick psychologically.

So I went to Bangladesh to be with my family. Then I feel better so I come back to America in June 2006. A friend tells me that there is a job with US airways. So I went to North Carolina and worked like a customer service agent but they paid only \$8,60/hr. And the schedule is so so bad. Sometimes, it’s the day, sometimes night and they never tell you when you change. So

then I became very frustrated. Also when I was applying for corporate jobs, I don't have an American degree but I have one from my country. I have high qualifications. But here they don't care about my qualifications from Bangladesh. They prefer white people honestly. After 911, then my Muslim name brings me some problems so it was hard to find a job. All my friends, they tell me to do yellow cab. But I tell them, I tried, I don't like it. So one of my friends he tells me to try for limousine. I say maybe that's a good job because it's better status than yellow cab. But then, the first day I start limousine job, I parked in front of my house, thieves come and stole my air bags, and everything in the limousine. So I am feeling very very sad because all this time, I have no money and I can't tell my mom and my nieces, I have bad luck because then they think I'm lying and I don't want to give money. So one month, I didn't make money and also sitting in the car for long hours. So after I gave it up. Then I got this one [cleaner]. I thought it will let me rest at least because this job it's nothing in the day time. You see at day time nobody come, I can write, read, and watch Bengali television. So, that's the story, that's my story but you hear many stories like that. I am telling you life here is not easy and all Bangladeshi people, they think we live in heaven."

Status is a very important component of a family in Bangladesh, which remittances help to maintain. Namzul's story demonstrates the intricacy of maintaining his Bangladeshi social status by way of sending remittances which not only helps to "cover up" his real job occupation, considered dishonorable in Bangladesh, but also to maintain his role as the main provider. Namzul comes from a family whose status is high and well respected in Bangladesh. But in the U.S., his Bengali social status is not recognized and as such, Namzul is able to take any jobs, on the condition that it remains unknown from his family on the Bangladeshi border. To overcome this concern, he sends remittances and buys a computer which enables him to perform his role as

the main provider and thus, to maintain his Bangladeshi status. In short, the remittance practice has two functions: 1/ to hide downward mobility and 2/ to preserve the role as the head of the house. Therefore, the remittance practice becomes a symbol of status for the remitter. My data further reveal that the remittance practice also works as a status symbol for the families in Bangladesh who receive the remittance. In some cases, it allows them to elevate the recipient's family's status. As shown earlier, marking status came several times during interviews as one reason for sending remittances. One respondent expressed the sentiment of honor [izzat] in elevating one's status when he sends remittances to his family.

See, the thing is, it has exposure. The money we send, it has exposure. We have Eid ul hacha festival. So right now, it's determining because the amount of dollars determines how big and healthy your animal will be. Also, it determines the number, one cow, two cows... you can have more than two animals. Let me explain, you see, Bangladeshi like me who live abroad, we send money for two or three animals. [...] Once they bring the animal, it becomes the talk of the neighborhood, how big it is, how healthy it looks, how many you have. And the animal becomes indirectly the money you sent.[...] It is an indirect h-u-g-e competition. [Respondent 12]

Here the remittance serves as a status marker as it allows the family to buy the biggest cow for the Eid festival. It works as a reminder to others that one's son is in America, another status symbol. In fact, sending remittances may also serve as a way to increase self-worth and show respect to one's parents and extended family because it marks one's honorable position as being an immigrant in the U.S. One respondent attests to this fact when he explains that, "*when you're in the U.S.A it looks good on you and your family because it means your son is doing well. It's better in the U.S.A than in the Middle East because it means your status situation is better.*" [Respondent 60]

These examples are in line with Piore (1979) when writes that “migration is not just a ‘step out’ but also a ‘step up’” or as Jurgens (2001) puts it, “[m]igration represents not only movement through space but also movement through and across different social class/status structures in different national labor markets” Rahman 2007: 22). Katy Gardner (1995) who studied a source village in Bangladesh for migrants to London, has shown that while the ‘homeland’ in Bangladesh refers to spirituality and religiosity, ‘abroad’ is linked to economic reward and transformation. She notes, “at one level, images of ‘home’ and ‘abroad’ refer to inequality between nations, at another, to local social organization, for the locality of individuals ascribes their status and economic position.” In his work on migration source villages (2003), Rahman found that international migration is increasingly considered a status symbol and migrant families think of migration, in addition to marriage, education, house-building and economic prosperity, as a key strategy to reinvent themselves in the rural social class hierarchy (Rahman 2007:22). He states, “although a migrant worker moves overseas as an individual, he views his trip not only for his own well-being but also for the well-being of his family and other close groups like the bari.”

However, whether the remittance practice helps maintains a migrant’s status or elevates a recipient’s status, it also comes with tremendous pressure. Most respondents expressed that they often felt “high pressure from our country” to send remittances. One of them explained,

Of course it is a lot of pressure we feel. So you know, in a way I am a lucky man because I don’t have younger brothers or sisters. Oh thank god! But most Bangladeshis, they have a lot of siblings and some people, they have to send a lot of money for them. They feel a lot of pressure from them. And it’s hard you know, a couple of 100 dollars every months. So it is a social pressure. In my mind, it is a first generation immigrant pressure. I don’t think

*the children will have same pressure. It will have a different one (laughs).
[Respondent 44]*

Pressure does not only come from the family but it also extends to the community in Bangladesh. A respondent noted that when a Bangladeshi sends money to his family for the construction of a house, it may have repercussions on the community as well. He said,

Yes, for sure, there is pressure. They are a lot of people who can feel the psychological pressure. Even the town I'm from, they are about 20 people who live in America from that same town. So, the family knows each other. So, some of the families they give the money to build the houses. But this one Bangladeshi I know, he was having lot of troubles to find a job because he got fired from the restaurant. And he wants to send but he cannot because he has no money until he finds other job. So, then he tells me his pain because his family, they are mad and they ask how come they give and you don't give. It's a big dilemma sometimes because in America it's not always shining. [Respondent 6]

This situation refers to what Velayutham and Wise (2005) call the 'power of gossip and gaze' in their study of translocal moral economies in a Tamil Nadu village. The fact that 20 migrants come from that same town and send remittances creates intense pressure among remitters since gossip can ruin one's reputation and status in case one fails to send remittances. Velayutham and Wise write

The power of the gaze lies in the fact that one's reputation, status and so forth emanates from the village, and failing to fulfil certain social obligations, such as marrying your son to a villager, threatens serious loss of face in the

village and among fellow caste members. Translocal Soorapallamers usually feel deeply compelled, for example, to present gifts and financial assistance on visits to the village. Gifts are also sometimes given to prevent attracting the 'evil eye' through feelings of envy aroused among villagers by the migrant's alleged prosperity (Osella and Osella 2000), a constant risk and something that is best avoided. (34: 2005)

As stated in the quote, "alleged prosperity" is also a great source of pressure for remitters. In Bangladesh, it is indeed often believed that migrants who are in rich countries, such as the U.S., Australia, or England have an easy way out. One informant makes this point clear,

"In this case, many Bangladeshi people think that immigrants in America are having a very luxury life but in truth, they are having a stressful life to take care of a big responsibility." [Respondent 28]

Likewise, while offering his interpretation as to why Bangladeshi immigrants feel compelled to send remittances, another respondent explains that for recipient families, 'alleged prosperity' is something 'real' and something that cannot dissuade them from the contrary.

My friends, I know most of them they send money. Everybody is sending money to their country. Most of them, whatever they can. When you come back here, my family is not expecting directly from me but when you come back here, your expectations naturally grows. That's why you send. They can't expect what kind of tough life the American people are leading. These things don't make sense to Bangladeshi people because you're in Bangladesh and we live in America. That is how they think. They can't understand what is going on in another country. Here it is rich, there it is poor. That's the

reality like that. Your expectations grow naturally in you so you send.
[Respondent 8]

My data show the extent to which the remittance practice is shaped by values and traditions, which in turn reinforces the remittance practice. It plays an important role in reinforcing status of the remitter and the family at homeland, as illustrated in the examples. It gives the remitter a sense of self-worth because it implies that the son fulfills his duty as a working-man and a provider. However, my data also suggest that downward mobility at destination is also a common experience, which is often 'hidden' by way of sending remittances. Indeed, not revealing one's profession, in case the latter is considered lower according to Bangladeshi standards is important as it allows remitters to maintain their Bangladeshi family status and it implies an 'alleged prosperity' since anyone migrating to America is regarded as successful. This illusionary success brings tremendous pressure on remitters who feel compelled to send remittances because it is their moral responsibility, but also for fear of not being valued, for it communicates a failure to abide by Islamic prescribed rules. This situation demonstrates the extent to which family members in Bangladesh are often not aware of the professions their sons occupy in New York, nor do they realize the kind of pressure that constrains their remitting practice. Singh et al. (2010) refers to this stress as the 'money tree' syndrome "*where people in the home country think that money is earned easily in a foreign country.*" The authors further cite a comparative study of migrants and refugees in Australia where researchers who conducted the study also found that Afghani refugees were inundated with requests, sometimes for luxuries that they themselves could not afford (Baldassar et al. 2007 cited in Singh et al. 2010).

These normative social pressures which are embedded in Islamic values are, I suggest, what structure the remittance practice. They regulate the remittance practice through various means of social and affective control, such as hiding one's real profession or through guilt or shame. Transgressing them could lead to serious consequences.

3). THE REMITTANCE PRACTICE AS A MECHANISM OF SOCIAL CONTROL

Not sending remittances symbolizes a break in family ties or as Monir suggested when he suggested that the Bangladeshi-American lady was responsible for not sending remittances, a break in the gender hierarchy. It implies that the son has failed in fulfilling his *daitto* [duty], a matter not only damaging to his reputation but also seriously castigated by Bangladeshi society. Not sending can bring dishonor, shame and guilt, on the sender. This *non*-act can greatly endanger the family's well-being and at times, lead to the ostracization of the *non*-remitter whose *non*-sending act is perceived as deviant and is consequently, seen as "immoral."

Not sending: "If an immigrant does not send money, it means s/he will lose his moral connectivity with his kin in Bangladesh"

Mohammad migrated to the U.S. in 2003 after his father had applied for the Diversity Visa lottery program (as discussed in Chapter 3). He came directly with his father at the age of fourteen. At 25, he got married to a Bangladeshi woman from an arranged marriage in Bangladesh. His father was an elementary school teacher and his uncle one of the number one business man in Bangladesh. He wanted us to have a better future so he financed his father's trip. He says,

So you know how the family tradition is, where one is to rely on the other. Well my mother was actually the eldest daughter of the family so the brother who helped was the second to my mother and since my mother was female and he was a man, it was his responsibility to burden the shoulder of his entire family so when he became rich he was bound to share his entire wealth to his entire family. That's how the tradition is set up you see. So then, he helped me come to here and be united with my family here.

Mohammad tells the story of his father who was first sent to the Middle East so he could send remittances. But he earned very little money and was not able to sustain his entire family. So he came back to Bangladesh.

“So all of the sudden we are up and down and that's when he got the lottery, it was good you know. So he was unable to get a job as a teacher so he was most concerned about us and the family back home. So he worked as a dish washer earning money so he can send me to school plus my sister plus whatever he sends back home. And he must send back home because they are a couple of people who are depending on my father.”

He tells me that he has great respect for his father and as per the Muslim tradition, it is now his turn to provide for his parents. *“I am now the son of the family and I take the responsibility from here. I become the shoulder of the family. You see how the transition is here. I am the eldest son so I am responsible for my parents, plus the people back home. My father applied for my uncle, my aunt. You know with immigration, you bring your family. So after he applied, I am the one who is responsible for the entire cost to bring my uncle and my aunt who is back home. Because my father he is sick now so I must help.”*

Like many Bangladeshi men immigrants, Mohammad is responsible for his family abroad, which involves sending remittances. For him, it's a tradition and not sending is seen as a failure to comply to his duty.

“Nobody could say oh I don't want, I am emotionally challenged. No you don't. It is your responsibility, you have to do it. You know, it is like you go to class and you take a test. It doesn't actually matter how you passed at it but you must take it. This is how we think when we have to send money. It doesn't really matter why I am sending or for what reason, the end reason is that your family is there and money has to be sent because it's your moral responsibility. So you find it and you send it.”

His response directs me to the question of “not sending” to which Mohammad replies,

I don't think it's possible [shaking his head right and left]. No I don't think he's a good man. My only reason I can give is because he is not in good terms with his family. That is usually why. He break ties with his family and that's why he may not send.”

Like Monir and other respondents, Mohammad sees not sending as being the result of a conflict with the family. Another respondent says,

I personally don't know Bangladeshi people who don't send to their family. It's not good if you don't send. Then your family looks bad on you and everyone, they think you are a bad man because you don't perform your duty. I think he is a very bad man if he doesn't send money. [respondent 36]

Not sending is viewed as “immoral.” For the 65 Bangladeshis I interviewed, not sending was regarded as something bad, as a failure to perform one's role as being the provider, or as a break *with* the moral order.

A respondent explains,

“If an immigrant does not send money, it means s/he will lose his moral connectivity with his kin in Bangladesh. It might have huge implication for a Bengali in the US Diaspora. If one chooses deliberately not to perform his/her daitto, it might have huge implication for a person. The Bengali community surely ostracizes this person and constructs him/her as immoral. There is no place for any immoral person in community. People in Diaspora community help each other to find jobs, support emotional needs, etc. [Respondent 65]

One of the ways in which the remittance practice represents a means of social control is through the expression *ku-potto*, which a respondent describes as,

Ku-putto means he is more than a bad son, he is not only disobeying or not executing his responsibility but more than that. You use the word ku-putto when you hear cases of parents who sold off land and house or something like that for their son’s visa processing for the USA and after coming to the USA, the son does not contact or take care of them when they are really in need back home. [Respondent 58]

The term *ku-putto* is not just about being a bad son. For Bangladeshis, it points to failure to conform to the families’ expectations. It is a term that refers to the collective morality of the Bangladeshi non-migrant community who regulates one’s social role and responsibilities. This moral pressure rests on the fact that it could greatly affects one’s reputation and honor. The consequences of not sending are embodied as a self-regulating mechanism across borders. As shown above, Bangladeshi immigrants feel tremendous pressure to send remittances, which they do even in difficult financial conditions in the host country, as illustrated through my

participants' comments. This idea echoed in Bangladesh where families told me that not sending could be interpreted as a sign of greediness. "*Sometimes, he tells us he can't send now because he has a lot of bills for his house. We always say with my husband, oh my god, I hope he is not become like a greedy American!*" (Seema September 2008)

Any sign of greed is severely reprimanded in Islam. Although greed is condemned by all religion, it takes on a stronger importance in Islam, which emphasizes alms-giving. A respondent explained to me that in the Qur'an, the embodiment of greed is regarded as a vice because it is an act of selfishness, which goes against the principle of sharing and giving. Most importantly, it undermines a person's love for God. In addition to greed, Seema's quote also refers the idea that the son has failed in his duty as the main provider. Here, she is not concerned with whether her son is facing financial problems but that he was not abiding by the proper code of conduct; that is, being the adult son, and as such, the care provider to the family.

These examples are indicative of the Islamic dimension in regulating the remittance practice. For Bangladeshis, not sending becomes an act in itself with heavy consequences. The remittance practice functions as a means of social control whereby the social costs associated to the idea of not sending remittances is regulated by emotional incentives, such as being called *ku potto*.

It is clear that Bangladeshi remitters as well as their recipient families are conscious of the workings of these symbols (e.g. being the bad son; religious alms, etc.) and origins of these symbols. Remitters understand themselves as being an agent *of* a family, *of* a group, *of* a

tradition, with certain values. The fact that a Bangladeshi who lives in New York sends remittances does not mean that one is in possession of money or things but that *one becomes a wealthier agent with specific responsibilities*. These responsibilities become embedded in the remittance practice. A Bangladeshi in New York who does not send remittances means he has failed in accomplishing his duties which threatens his reputation as well as that of his family in Bangladesh because it would reflect to other members of the community. Families who participated in my study further pointed to the fact that not sending would be interpreted as a failure in one's faith to Allah. The brother of a migrant who live in the U.K. says, "*in our community, if you have your family in the U.K. and he doesn't send, it is believed that he will be punished by God because he is not fulfilling his duty. We have in Islam zakat and one must give some of your wealth.*"

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These interviews demonstrate how both remitters and recipients make sense of the remittance practice. They show how it both shapes and is being shaped by economic norms of giving and sharing informed by Islamic scripts. In examining how the men and the few women I surveyed, we are able to see how remittance practices are articulated and negotiated in everyday social relationships – with their families abroad and at destination as well as the community abroad and at destination. By the same token, examining remitters in a context of precarious circumstances, i.e. global economic crisis, sheds light onto how economic pressures may affect any kind of practice, i.e. remittance practice so as to compromise, override, or influence the latter.

The remittance practice is a direct expression of the responsibility and expectation of the remitter to his family. A central assertion is that there exists a mutual agreement – a 'moral universe' – that dictates and regulates the remittance practice. It shows that the remittance practice ensures one's reputation, status, and honor to the extent that the receiving end is aware of the meaning of not sending remittances. Remitters rationally evaluate the consequences of not sending and therefore consciously conform to their expected roles, according to Islamic principles. The remittance practice functions as a standard by which Bangladesh immigrants and recipients evaluate one another's behavior, which relates to their social and moral universe. The remittance

practice is a central element of the normative base that regulates their family ties.

CONCLUSION

In this chapter, I provided an in-depth analysis of the remittance practice of a group of Bangladeshi immigrants in New York through a moral economy approach. I began the chapter by identifying traditional family practices and religious norms as some of the key cultural elements that are embedded in the remittance practice. Relying on evidence from the field, I analyzed the respondents narratives and found that the elements participants considered to be determinants in remitting were characteristic of a moral economy of giving and sharing. Through a moral economies framework, I was able to capture how this moral rationality was governed by specific cultural and religious repertoires that informed remitters what to do. I argued that these sociocultural elements were embodied *consciously* by all actors and reinforced by the remittance practice. The remittance practices among a group of Bangladeshis involved a costs-and-benefits analysis over notions of domestic provisioning, kinship obligations, gender, and charity.

My findings suggested that immigrants' underlying motives were culturally specific moral concerns that are regulated by a code of conduct that is shaped, in the case at hand, by Islamic principles. The remittance practice thus functions as a way to maintain values that structure family ties. I identified three mechanisms by which to analyze the remittance practice: 1/ the practice of remitting enabled Bangladeshi migrants to maintain their role as the main provider, thereby guaranteeing hierarchical roles; 2/ sending remittances served as a strategy to maintain status and honor in Bangladesh; and 3/ not sending had social and affective consequences in both New York and Bangladesh.

Therefore, I conclude this chapter by resolving the puzzle posed at the beginning of this project.

1/If the remittance practice were understood solely as economically motivated, then we would expect the global financial crisis to reduce the remittance inflow for all countries, including Bangladesh. The results suggest that the model of self-interest, profit-maximization, reducing risks and altruism contrasts with the case I presented here. The remittance practice is not a function of economic deprivation but rather, a function of the values and expectations in terms of which immigrants and their recipients understand the code of conduct.

CONCLUSION

By studying how remitters make sense of remittance practices among a group of Bangladeshi male migrants and comparing it to that of a small group of families who receive them, it is clear that for all participants in my study, remittances are an economic investment that is hard to ignore. However, it is even more evident that they reflect specific moral practices that affect remittance practices in various ways. This facet of remittances is too undeniable. Therefore, studying remittance practices with a framework that takes into account both the ideology and concrete material contexts is essential to understand the dynamics between the two and why they persist as a phenomenon of migration. In order to develop my argument, I proceeded as follows:

In **Chapter 1**, I presented the scope and patterns of remittances in Bangladesh and highlighted its unexpected outcome with respect to remittances inflow during the 2008 global crisis. The question I sought to answer throughout the dissertation was whether the resilience of remittance practice of Bangladeshis during the 2008 global financial meltdown could be explained solely from economic standpoint, given that it defied all economists' expectations, which predicted a decline. In this context, I built on the main models used to explain the remittance behavior, namely, altruism and self-interest and argued that they are inadequate to understand the persistence of the remittance practice among a group of Bangladeshi immigrants.

Following this view, I highlighted in **chapter 2** some of the theoretical discrepancies in the migration and remittance literature, demonstrating how it continuously privileges an economic framework to understand the motivations behind remitting. The main idea follows Lucas and Stark's (1985) model which classify migrant workers as altruistic if their remittances increase with declines in family income at home, or self-interested if remittances were positively related with family income at home. Recently, there has been some effort to test the altruistic vs. self-interest hypothesis with respect to remittances at the micro-economic level (Agarwal and Horowitz 2002; Foster and Rosenzweig 2001). However, most of these studies depart from the idea that remittances have a great earning potential to receiving economies and households. I have argued that the conceptualization of remittances as either altruistic or self-interested is limited in that it takes for granted all the variations in remittances practices, particularly in the choices remitters have and the conditions under which remitting occurs. A Bangladeshi remitter who remits from the US compared to a Chinese remitter who sends from the US may have different reasons for remitting, particularly if we take into account the social and moral costs under which they send money. Moreover, I showed that in the case at hand, most recipient families do not necessarily "need" the financial support as in several cases, they were better off financially than their remitter counterparts. Once again, the remittance literature assumes that all recipient households need the financial contribution, which motivates migrants to remit. My data contradicted such claims and finally, I argued that a new framework for understanding remittance practices was necessary. I therefore proposed a moral economies approach to analyze the persistence of remittance practices because the concept of 'moral economy' includes both material and normative characteristics of a given group at a given time and it enables researchers to identify what values and moral arguments shape remittance practices while placing remitters within the material realities of modern economy and their transnational context.

Chapter 3 is an entry to the research. In this chapter, I established two points: 1/ I described in details the qualitative methodology used to conduct the research, the design of the research and the data collection; 2/ I gave a critical analysis of some of the taken for granted methodological tools researchers use in conducting research, particularly when the latter focuses on a group that comes from a traditional society. I articulated the two main questions that have guided my research throughout: What are the motivations behind remitting and why does the remittance practice persist among a group of Bangladeshi migrants? I used the global financial crisis as a platform from which to analyze the remittance practice of Bangladeshi migrants. I relied on in-depth interviews and fieldwork of a group of Bangladeshi immigrants in New York, in addition to conducting ethnographic interviews with recipient families in Bangladesh. After describing the methods at hand, I moved on to a discussion on some of the lessons I learned from fieldwork, by critically assessing the preconceived methodological tools used in social science research in general, particularly when the research focuses on non Western subjects. The main point I raised in the last section was that researchers tend to take for granted the methodological tools on which they rely to conduct research. When focusing on a group coming from a non Western culture, these tools ought to be questioned and adapted in a way that they account for the cultural variations and concepts of the study group as well as the circumstances under which a certain practice, i.e. remitting is enacted and understood by remitters, particularly when the sample includes non Western individuals.

Finally, I provided in **chapter 4** an in-depth qualitative analysis of the remittance practice among a group of Bangladeshi immigrants in New York. I collected data mainly in New York. I also

conducted ethnographic interviews with recipient families in Bangladesh. My objective in this chapter was to resolve one puzzle: If the remittance practice were only economically motivated, then why would the remittance practice of Bangladeshi migrants show resilience during the 2008 economic crisis? In an effort to answer the question, I drew on a qualitative study, which combined open-ended interviews with 65 Bangladeshi immigrants in New York and ethnographic interviews with 7 families in Dhaka, Bangladesh. I used a moral economies approach to identify the motivations behind remitting and found that Bangladeshi remitters invest in remittance practices because they allow remitters to have control over their role as the main provider, while at the same time enhancing their self-worth. I model three mechanisms by which the Bangladeshi men I interviewed evaluate their self-worth: 1/ the practice of remitting enables Bangladeshi male migrants to maintain their role as the main provider, thereby guaranteeing hierarchical social roles; 2/ sending remittances serves as a strategy to maintain status and honor in both New York and Bangladesh; and 3/ not sending has social and affective consequences for both remitters and recipients. These results are consistent with transnational scholars that remittances have a cultural dimension (Levitt 2001, Nyberg Sørensen 2005). They are novel in that they suggest that immigrants' underlying motives are culturally specific moral concerns, which in the case at hand, are shaped by Islamic principles of being the care provider and giving alms. My findings are generalizable to other male immigrant Muslim groups.

Some general remarks

In this dissertation, we learned that remittance practices are not a function of economic deprivation but rather, a function of the values and expectations in terms of which immigrants and their recipients understand a specific code of conduct. Although as in any research, the authenticity of informants' claims is hard to verify, it is clear that through their narratives, notions of giving, sharing, reciprocity, gender, and hierarchy all emerged as important features that characterized the motivations behind remitting in a group of Bangladeshi male immigrants. Moreover, respondents highlighted the extent to which these normative elements were informed by Islamic scripts of which they were perfectly aware. These findings suggest that remittance practices have the capacity to maintain some traditional practices while they can also transform them transnationally.

We saw that sending remittances enables Bangladeshi men to maintain their role as providers and breadwinners, which in turn, allows them to reinforce not only gender but also hierarchical norms. For example, the men expressed the importance to be considered as the breadwinner and the care provider. They also mentioned the strong work ethic that holds a far broader meaning in Bangladesh, particularly in an Islamic context where it has different characteristics and aims than those understood in the Western economic tradition. Work for a Bangladeshi man is regarded not only as a right but a duty and an obligation (Esposito 1980). Sending remittances is an expression of such a work ethic.

Moreover, the remittance practice has the capacity to increase these men's status and honor while it helps others to hide their downward mobility. With respect to the few women I interviewed, it gives them a space of freedom through which they are able to play out their role as providers. In that sense, remittance practices also allows for the negotiation of these traditional

practices whereby norms of gender and social roles can be re-defined. Finally, I showed some of the tensions involved with remitting and not remitting. Respondents expressed some of the anxiety and sacrifice sending remittances involved. Indeed, for some respondents, sending brought tremendous pressure upon them as they were already constrained by high expenses in New York, which made it very difficult for them to send remittances. Others talked about their low paid jobs, a condition which was not known at the receiving end but that the remittance practices were able to conceal from the receiving families. Although in this context, remittances allowed them to maintain the high status they once had in Bangladesh prior to migrating to the US, the stress resided in the fact that they still felt obligated to send remittances in order to hide their downward mobility.

In addition, I showed the implications of not sending remittances and how remitters justify those who do not send. The fear of being regarded as the 'bad son' and thus, a 'bad Muslim' reinforces their motivation to send remittances. There is also the fear of becoming "too American" referring to characteristics they believed to be proper to American values such as "greediness" and selfishness." These affective norms involved in not sending are so high that they have become embodied as a self-regulating mechanism across borders. This result further suggests that remitters have internalized a form of self-discipline that allows them to have control over their role as main providers and breadwinners.

To sum up, my findings indicate that sending remittances serves as a way to reinforce familial and cultural ties. This result is consistent with a large number of studies that have documented the ways in which migrant remittances maintain social ties transnationally (Levitt 2001, Nyberg Sørensen 2005). Moreover, supporting the community and the country in times of natural

disasters was seen as a moral obligation towards one's homeland, an obligation that takes its roots in Islamic morals. However, these results also suggest that remittance practices can also be a source of great stress. For example, anxiety may occur for remitters as some of them struggle with their own expenses in the destination country. Stress may also arise when remitters are confronted with finding a job that often does not correspond to their ideal status-ranking at homeland. Tension may occur if a woman decides to send remittances. As seen in this study, we learned that several women did it without the knowledge of their husbands.

All these factors led me to conclude that Bangladeshi remitters invest in family ties by way of sending remittances. This practice enables them to have control over their role as the main provider, while at the same time enhancing their self-worth. I model three mechanisms by which the Bangladeshi men I interviewed evaluate their self-worth: 1/ the practice of remitting enables Bangladeshi male migrants to maintain their role as the main provider, thereby guaranteeing hierarchical social roles; 2/ sending remittances serves as a strategy to maintain status and honor in both New York and Bangladesh; and 3/ not sending has social and affective consequences for both remitters and recipients.

This study demonstrates at length that remitters are part of a larger web of relationships including family, community and the homeland. They are not unique individuals who are eager to contribute to the GDP of their country of origin or active agents of economic development. These networks of relationships come with strong responsibilities, obligations, and expectations that help to shape the remittance practices in a way that it helps to sustain it over time as a phenomenon of migration. This commitment further stresses the importance to recognize remittance practices not merely as a positive phenomenon but also as a source of great struggle for remitters and their recipient families.

Migrant remittances through a moral economies framework

The importance of the cultural and emotional value found in family ties and to a larger extent to cultural ties (ethnic and country) is difficult to capture when using the conventional economic analyses. One of my general goals was to expand on that literature by insisting that we must account for the norms, values, and obligations that are common to both remitters and receivers and the symbolic significance they attach to that practice. This approach allows for a better understanding of the motivations behind remitting, the variations in remittance behavior, and the reasons why it persists under variable conditions. In my work, I have relied on the moral economies framework in a plural sense to emphasize that not only are there differing moral economies in a given group at a given moment but also that moral economies are constantly changing and reaffirming themselves (IMPRS, Wolford 2005). Conceptualizing the remittance practice through this framework highlighted the various dynamics and meanings the remittance practice holds for the Bangladeshis I studied. It demonstrated how the remittance practice is affected by moral boundaries while showing how the latter may also be compromised and re-defined by economic pressures, such as an economic crisis.

Study Limitations

Although the study offers a new platform through which to analyze remittance practices, so far overshadowed by the predominance of economic analyses, several concerns from the study's limitations bear some remarks.

1) The sample is predominantly male which inevitably brings a bias to the study. However, it was also my intention to focus the analysis primarily on men's interpretations of remittances as way to build a data set that I could have later compared with women's discourses on remittances. Time constraints did not allow me to pursue such an objective. Moreover, although this bias presents some methodological problems (see chapter 3 and appendix D for details), it is important to note that the sample is representative of the universe of New York Bangladeshi remitters, which is predominantly male. This observation comes more from the legal policies applied to Bangladeshi immigration than from my own mistake. Indeed, women are underrepresented because up to the late 1990's, there was a ban on Bangladeshi female migration (see Chapter 3 for details). This gap is further exacerbated by the fact that wives tend to join their migrant husband later in the migration process and as a result, are not considered in the general statistics as they are not seen as migrants.

2) The sample is too homogeneous. The men I interviewed tend to come from a similar socioeconomic background. However, it was also the goal of the study to look at a group of remitters that did not necessarily come from a low SES but yet that still sent remittances. The rationale behind this choice was a way to defy some of the economic justifications for why migrants send financial transfers home and to show that it is not always a matter of money. It is worth noting, however, that the homogeneity of the sample also reflects the Bangladeshi diaspora's overall status as the majority of them belong to the professional category and are predominantly educated (Kibria 2010).

3) Another limitation to this study resides in the lack of differentiation of the data. Comparing SES with the frequency of remittances sent would have enabled me to find some variations, if

any, in the remittance behavior. However, since I wanted to include both financial and social remittances, it would have been a difficult task to quantify social remittances. My goal in this study was to add a qualitative dimension to the overwhelming quantitative analyzes of remittances.

4) Due to time constraints, I did not rely on quantitative tools, such as surveys or statistical analyzes in the research design, which may weaken the study findings.

5) Limited time allocated for the Bangladeshi field site is another major weakness of this study. Indeed, more time spent interviewing recipient Bangladeshi families, particularly those of the respondents from New York would have strengthened my argument. It would have allowed for a better comparative dimension and a clearer identification of the discrepancies involved in the remittance practice with respect to how remitters and recipients understand the value of remittances. This gap brings me to a major limitation to this study.

6) My dissertation lacks a comparative dimension. The remitting behaviors and underling mechanisms are treated as quite homogeneous among the group I studied. I attributed the persistence of remittances against the economic crisis to both traditional cultural values toward family obligations and religion. However, these two elements of culture warrant some investigations. For example, it would have added great value to the study to look at which aspect is a more important explanation or are they equally prominent explanations. How do the behaviors (the amount, the frequency, and the fraction of income allocated to remittances, etc.) differ for male and female immigrants?

With respect to religion, it would have offered additional insight to include a comparative analysis between more religious and less religious immigrants to see the variations in remitting

behaviors. Likewise, variations in the SES of respondents of their origin families would have strengthened the study.

Finally, with regards to the economic hypotheses explaining the resilience of remittances, it would have reinforced my argument to include a comparative analysis of a country that also experienced resilience, such as Pakistan or Cape Verde. Relying on a simple OLS regression, I would have analyzed whether the same economic explanations held for these countries.

Implications for further research

This research tells us that the economic model is limited. Indeed, an economic approach is easy to generalize because it applies everywhere and all over the world. However, it does not necessarily mean that it is the most adequate framework. In the case at hand, I showed that moral economies as a new framework of analysis should be more exploited to understand remittances and migrants' behaviors in general.

More research is needed on the role of gender; that is, on migrant male remitters and migrant female remitters to see not just the variations between the remittance behaviors but also the ways in which remittance practices allow for transformation and re-definition of traditional gender practices. Multi-sited research designs would add to a more comprehensive understanding of the variations in remittance practices.

This study calls for further investigation in the effects of the 2008 global economic crisis on remittance behaviors across the world. Thanks to this work, we can now develop a quantitative analysis of the motivations behind remitting by including new categories to analyze them, such

as religion.

Moreover, these results allow researchers of migration and remittances to understand better international migration that comes from Islamic countries. Particularly, it shows that remittances sent by immigrants who come from a developing country is not always a matter of profit maximization or risk minimization that is rooted in Western rationality. This study is crucial because there are very few studies on remittance practices with respect to religion. Yet religion is a major incentive for migrants to remit. It is also important because the Bangladeshi population to the US is currently one of the fastest growing immigrant groups, reaching 92,237 in 2000 (US Census) and estimated at 200,000 in 2010 (2008 Census estimate while awaiting the 2010 Census to be published). Finally, given the growth in the Bangladeshi population in the US and its dearth of research, this study may serve as an important framework for future research on remittances and the Bangladeshi diaspora.

Last but not least, this endeavor may have significant policy implications for economists and policy makers because it points to “key aspects of the social world they hope to improve” (Lamont and Small 2008).¹³⁷

¹³⁷ Lamont and Small 2008, also cited in Peggy Levitt’s and Deepak Lamba Nieves’s article: “Social Remittances Revisited”, available on *line* at: www.peggylevitt.org/pdfs/Levitt.Lamba-SR_Revisited.pdf



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The Refugee for Migratory Movements and Research Unit (RMMRU), at: <http://www.rmmru.org/>

Wolfsdorf and Rahman, at: www.mygreencard.com

APPENDIX

APPENDIX A) TERMINOLOGY

Glossary of Terms

<i>Adab</i>	respect and deference
<i>adob-kaida</i>	etiquette
<i>anoitik/kharaf</i>	immoral
Apni ki bibahita?	are you married?
<i>Apnar santan ache?</i>	do you have children?
<i>daitto</i>	duty/responsibility
<i>dharma palon kora</i>	what is your religion?
<i>Ku-putto</i>	bad son in the context of migration when a son fails to send remittances

APPENDIX B)
QUESTIONS INTERVIEWS PHASE 1

GENERAL

Interview #:

Date:

Name:

Job:

Years in US:

Location:

INTERVIEW GUIDE

I – COMING TO NEW YORK CITY

A. Reasons for coming

Can you tell me about why you decided to come to the U.S...

- 1. What year did you leave?*
- 2. How old were you about then?*
- 3. What made you decide to come here? (Suggested reasons below)*

Money? _____

Work? _____

Education? _____

To join family? _____

Political reasons? _____

4. *How long have you been living in America?* _____18_____ years

5. *Did you come here straight from Bangladesh?*

If not, where first? ____

6. *The first time you came to the U.S. to live, how did you finance your journey?*

Family helped you? _____

Friends? _____

Institutions, e.g loans? _____

Sold property? _____

7. *Was it your own decision to come here, or did family or friends play a role?*

Would you say it was like a kind of familial contract?

Did you decide by yourself to come and told your family you were leaving?

8. *What was your family's reactions? (Suggested reasons below)*

Mad? _____

Sad? _____

Supportive? _____

9. *Did you come alone?*

If not, who came? _____

10. *Do you have family in America?*

Yes Where?

No

Doesn't answer

11. *Are you married?*

Married

Single

Divorced

Widowed

No answer

B. Activities

1. *How do you spend your free time? With whom?*

2. *Do you belong to any organizations, like a church, community services or a non-profit organization? If you do, what is your responsibility there?*

3. *Approximately how many hours, if any, have you spent to that organization?*

II – BANGLADESH

Before you arrived....

1. *What district are you from?*

2. *What kind of work did your parents do when you left?*

3. *Did you have some education there? What degree?*

4. *What did you do back in Bangladesh, before you left?*
5. *What did/does your family do?*
6. *Do you know other people from your thana who came here?*

III – ACTIVITIES IN NEW YORK

A. Employment

1. *What is the main job you work at?*

You still work?

How did you get the job?

How many hours? _____

Hourly wage? _____

2. *How did you get this job?*
3. *Can you tell how you like that job?*
4. *Do you work at any other jobs besides [main job]?*
5. *What other jobs do you work at?*
6. *How did you get this job?*
7. *Can you tell me if you like that job?*
8. *Do you change jobs often? Why?*

IV – REMITTING RESOURCES

Now, I'd like to ask you some questions about any relationship or connection you still have to Bangladesh...

A. To family remittances

- 1. Do you ever send money or things to your family in Bangladesh?*
- 2. Do you do things that are directly related to your country? Like, giving money to a NGO there or charity?*
- 3. Do you send regularly?*

How often?

When was the last time you sent them something?

Was it the same amount/thing than last time?

- 4. What do they do with the money/things (clothes) you send/bring to them?*
- 5. Are you happy with the way they use the money/things you bring/send? Why?*
- 6. What happens if you don't bring/send to them?*
When you stopped sending money to your family, how did they react?

Did they expect from you?

- 7. What would be the reasons for you not to send/bring the things your family asks?*
- 8. Have you gone back to visit them?*
- 9. Do you go back often?*
- 10. Do they ask you to bring things or money?*

B. Mechanisms used

- 1. How do you send things home?*

Does it take fees?

But it's more expensive?

2. *Do you ask another Bangladeshi person to bring things back sometimes?*
3. *Do you use the bank to transfer some money?*

If yes, is it expensive?

If no, what other mechanisms do you use?

Hawala? Why? Is it more reliable?

C. Social pressure

Now I want to ask you about your relationship to your family and if you are expected to do things for them...

1. *How do you feel about sending money or goods?*
2. *Does your family expect you to bring things or give them money when you return to visit them?*

*Does your family every ask you to bring things or send money?
Give an example? (both wife and husband talk at the same time)*

3. *Who decides how much or what to send?*

You or your family or both?

4. *Do you feel any pressure from your family?*
5. *Would you say that there is a level of competition involved in sending things/money home with your peers/neighbors here in NY?*

Do you talk with friends about money you send?

6. *What happens if you don't have the money to send them?*
7. *What happens if you don't bring anything back home?*
8. *How do you negotiate it with your family?*
9. *What do people say here when you send/or not money/goods home?*
10. *Do you tell people here about what you send?*
11. *Does your family tell other relatives/neighbors/friends what you send and how much?*

Now, I want to know if you feel like you have a certain role/responsibility in the family...

1. *What is your role as a son/daughter to your family back home?*
2. *Why did you leave and not another sibling?*
3. *What does your family do with the money and goods they get?*

Do you have siblings?

And you send money to them (I ask the wife)?

4. *Who decides what they should do with the money/goods you send them?*
5. *Do you ever fight over how the money should be spend?*

If yes, how do you resolve the issue?

6. *Do you consult with your siblings over how much or what should be sent?*
7. *Do they send you things?*

If yes, what kind of things?

Do you send money to friends?

8. *Do they keep in touch with you in terms of what is going on in the neighborhood?*

How about your family's issues?

9. *Do you ask them to send you things?*

If yes, why? You can't find it here?

10. *Is your family proud that you are in the US?*

Why?

V – TO NON RELATIVES –

SAME SET OF QUESTIONS AS ABOVE

VI – MOTIVATIONS

Now I want to ask about why you think people send or not things home...

1. *What do you think makes people send money or goods home?*

Needs of family?

Medical purposes?

Religious purposes?

Properties you/they own?

Education for family members?

Increases in social standing?

To improve their life style?

Pressures from community or others?

Remain connected with them?

Are you muslim?

So do you think it is part of your religion?

2. *In your experience, why do you do it?*

3. *Do you think it is a good thing to send?*

Why? How does it make you feel? Why does it make you feel this way?

4. *Would you say that it is an obligation to your family? It is cultural?*

(Question 5 -- Only applies if respondent has siblings who emigrated)

5. *Do your siblings do the same?*

6. Do you know some Bangladeshis who don't send?

Are you talking about those who work in kiosk?

What do you think about that?

*7. Are you concerned about what your peers/neighbors Bangladeshis send home?
Do you talk with your friend about money?*

Why?

Would you say that you compare with them what you send?

Does it influence your decision in what/how much you send?

VII – PERSONAL CHARACTERISTICS

1. May I ask what your status is now?

Permanent resident?

Citizen? Yes we are citizen

Work visa?

Temporary work visa?

Student visa?

2. If permanent/citizen, how does it make you feel to be a citizen/have a green card?

3. If, citizen, What made you decide to become a citizen?

4. What is your annual salary?

5. Do you own or rent?

6. Do you live with other people? What is your relationship with the people you live with?

XI – WRAP UP

1. Is there anything I left out?
2. Is there anything you want to ask me?

APPENDIX C)
QUESTIONS INTERVIEWS PHASE 2

INTERVIEW #:

Date:

Name:

Job:

Years in US:

Location:

INTERVIEW GUIDE

I – COMING TO NEW YORK CITY

Reasons for coming

Can you tell me about why you decided to come to the U.S...

What year did you leave?

How old were you about then?

What made you decide to come here? (Suggested reasons below)

Money? _____

Work? _____

Education? _____

To join family? _____

Political reasons? _____

How long have you been living in America? _____ *18* _____ *years*

Did you come here straight from Bangladesh?

If not, where first? _____

The first time you came to the U.S. to live, how did you finance your journey?

Family helped you? _____

Friends? _____

Institutions, e.g loans? _____

Sold property? _____

Was it your own decision to come here, or did family or friends play a role?

Would you say it was like a kind of familial contract?

Did you decide by yourself to come and told your family you were leaving?

What was your family's reactions? (Suggested reasons below)

Mad? _____

Sad? _____

Supportive? _____

Did you come alone?

If not, who came? _____

Do you have family in America?

Yes Where?

No

Doesn't answer

Are you married?

Married

Single

Divorced

Widowed

No answer

Activities

How do you spend your free time? With whom?

Do you belong to any organizations, like a church, community services or a non-profit organization? If you do, what is your responsibility there?

Approximately how many hours, if any, have you spent to that organization?

II – BANGLADESH

Before you arrived....

What district are you from?

What kind of work did your parents do when you left?

Did you have some education there? What degree?

What did you do back in Bangladesh, before you left?

What did/does your family do?

Do you know other people from your thana who came here?

III – ACTIVITIES IN NEW YORK

Employment

What is the main job you work at?

You still work?

How did you get the job?

How many hours? _____

Hourly wage? _____

How did you get this job?

Can you tell how you like that job?

Do you work at any other jobs besides [main job]?

What other jobs do you work at?

How did you get this job?

Can you tell me if you like that job?

Do you change jobs often? Why?

IV – REMITTING RESOURCES

Now, I'd like to ask you some questions about any relationship or connection you still have to Bangladesh...

To family remittances

Do you ever send money or things to your family in Bangladesh?

Do you do things that are directly related to your country? Like, giving money to a NGO there or charity or for the cyclone Sidr?

Do you send regularly?

How often?

When was the last time you sent them something?

Was it the same amount/thing than last time?

What do they do with the money/things (clothes) you send/bring to them?

Are you happy with the way they use the money/things you bring/send? Why?

What happens if you don't bring/send to them?

When you stopped sending money to your family, how did they react?

Did they expect from you?

What would be the reasons for you not to send/bring the things your family asks?

Have you gone back to visit them?

Do you go back often?

Do they ask you to bring things or money?

Mechanisms used

How do you send things home?

Does it take fees?

But it's more expensive?

Do you ask another Bangladeshi person to bring things back sometimes?

Do you use the bank to transfer some money?

If yes, is it expensive?

If no, what other mechanisms do you use?

Hawala? Why? Is it more reliable?

Social pressure

Now I want to ask you about your relationship to your family and if you are expected to do things for them...

How do you feel about sending money or goods?

Does your family expect you to bring things or give them money when you return to visit them?

*Does your family every ask you to bring things or send money?
Give an example? (both wife and husband talk at the same time)*

Who decides how much or what to send?

You or your family or both?

Do you feel any pressure from your family?

Would you say that there is a level of competition involved in sending things/money home with your peers/neighbors here in NY?

Do you talk with friends about money you send?

What happens if you don't have the money to send them?

What happens if you don't bring anything back home?

How do you negotiate it with your family?

What do people say here when you send/or not money/goods home?

Do you tell people here about what you send?

Does your family tell other relatives/neighbors/friends what you send and how much?

Now, I want to know if you feel like you have a certain role/responsibility in the family...

What is your role as a son/daughter to your family back home?

Why did you leave and not another sibling?

What does your family do with the money and goods they get?

Do you have siblings?

And you send money to them (I ask the wife)?

Who decides what they should do with the money/goods you send them?

Do you ever fight over how the money should be spend?

If yes, how do you resolve the issue?

Do you consult with your siblings over how much or what should be sent?

Do they send you things?

If yes, what kind of things?

Do you send money to friends?

Do they keep in touch with you in terms of what is going on in the neighborhood?

How about your family's issues?

Do you ask them to send you things?

If yes, why? You can't find it here?

Is your family proud that you are in the US?

Why?

V – TO NON RELATIVES

SAME SET OF QUESTIONS AS ABOVE

VI – MOTIVATIONS

Now I want to ask about why you think people send or not things home...

What do you think makes people send money or goods home?

Needs of family?

Medical purposes?

Religious purposes?

Properties you/they own?

Education for family members?

Increases in social standing?

To improve their life style?

Pressures from community or others?

Remain connected with them?

Are your muslim?

So do you think it is part of your religion?

In your experience, why do you do it?

Do you think it is a good thing to send?

Why? How does it make you feel? Why does it make you feel this way?

Would you say that it is an obligation to your family? It is cultural?

(Question 5 -- Only applies if respondent has siblings who emigrated)

Do your siblings do the same?

Do you know some Bangladeshis who don't send?

Are you talking about those who work in kiosk?

What do you think about that?

Are you concerned about what your peers/neighbors Bangladeshis send home?

Do you talk with your friend about money?

Why?

Would you say that you compare with them what you send?

Does it influence your decision in what/how much you send?

VII – PERSONAL CHARACTERISTICS

May I ask what your status is now?

Permanent resident?

Citizen? Yes we are citizen

Work visa?

Temporary work visa?

Student visa?

If permanent/citizen, how does it make you feel to be a citizen/have a green card?

If, citizen, What made you decide to become a citizen?

What is your annual salary?

Do you own or rent?

Do you live with other people? What is your relationship with the people you live with?

VIII – WRAP UP QUESTIONS

Do you send remittances, such as money, gifts or both to your family? Why do you send?

Do you feel obligated to send?

Does religion have a role in the fact that you send money?

What are your obligations towards your family back home?

Does your family expect you to send remittances?

Why is it important for you to send remittances?

In our opinion, why do Bangladeshi immigrants in general send remittances? What does sending respond to? What does it mean to do it for a Bangladeshi person?

What would happen if you didn't send remittances? What kind of consequences would it lead to?

Do you know Bangladeshis who don't send? If yes, what reasons would you give to explain why someone doesn't send remittances?

Does your family send you things too? If yes, what sort of things?

Do you send remittances to people or organizations, other than your family? Why? Is it expected?

Could you summarize in three or four words what and why you send? Please include all reasons, economic and moral values.

Please, tell me what sending remittances brings for you and your family? What kind of things do you think sending remittances reinforces between you and your family? What meaning does it have?

APPENDIX D)
DATA ANALYSIS

1). OPERATIONALIZATION OF THE DATA

I analyzed the data using content analysis in order to identify the emergent themes and concepts. To proceed with the analysis, I read each interview several times making a grid of all the reasons evoked for sending remittances. Though the questionnaire included three parts, each with at least twenty questions, I summarized the questionnaire into 12 main questions I found relevant to proceed with the analysis.

1. Do you send remittances, such as money, gifts or both to your family? Why do you send?
2. Do you feel obligated to send?
3. Does religion have a role in the fact that you send money
4. What are your obligations towards your family back home?
5. Does your family expect you to send remittances?
6. Why is it important for you to send remittances?
7. In our opinion, why do Bangladeshi immigrants in general send remittances? What does sending respond to? What does it mean to do it for a Bangladeshi person?
8. What would happen if you didn't send remittances? What kind of consequences would it lead to?
9. Do you know Bangladeshis who don't send? If yes, what reasons would you give to explain why someone doesn't send remittances?
10. Does your family send you things too? If yes, what sort of things?
11. Do you send remittances to people or organizations, other than your family? Why? Is it expected?

12. Could you summarize in three or four words what and why you send? Please include all reasons, economic and moral values.

13. Please, tell me what sending remittances brings for you and your family? What kind of things do you think sending remittances reinforces between you and your family? What meaning does it have?

Using responses to these questions, I then extracted the most common themes and expressions respondents used and sorted all data that were indicative of general trends or at least relevant to the research question.¹³⁸ I then divided the “data reduction” into three general categories and developed a chart (see *chart-1*), which reads as follows: To “Whom/What,” “What (Material and Values),” “Why” – is transferred, and “To Whom/What,” “Why” – is reinforced. I also included a category “Not send” separately.¹³⁹

This exercise enabled me to analyze the remittance practice from the perspective of the participants. An example of one respondent’s interview is provided in the chart below.

Example from New York to Bangladesh (example from M.’s interview in Queens)

	TO WHOM/WHAT	WHAT		WHY
		Material	Values	
Is Transferred	Father, mother, siblings, uncle.	Money Gifts Cosmetics	Son’s responsibility Obligation towards	Moral duty Moral obligation Religious duty Responsibility
	Charity organization	Medication		

¹³⁸ As a reminder, the initial research question is: Why do remittance-practices persist over time? To answer this question, I identify the motives behind sending remittances.

¹³⁹ The ‘not send’ category is here hypothetical since the 65 respondents in my study sent remittances. Therefore, I record, in this ‘ideal-type,’ the interpretations informants gave me to explain why someone would be less likely to send.

<p>in the village of his parents</p> <p>Sidr cyclone relief organization</p>	<p>Foods</p> <p>Donations</p> <p>Electronics</p>	<p>family</p> <p>Respect</p> <p>Status</p> <p>Hierarchy</p> <p>Religious values</p>	<p>Poverty in BD</p> <p>Provider</p> <p>Son</p> <p>Ties</p> <p>Love</p> <p>Guilt (mauvaise conscience)</p> <p>Social sanctions (being the bad son)</p>
<p>Is Reinforced</p>	<p>Hierarchy</p> <p>Values</p> <p>Respect</p> <p>Conscience</p> <p>Family ties</p> <p>Family membership</p> <p>Self-worth</p>		<p>Maintain membership</p> <p>Keep good conscience</p> <p>Maintain moral value</p> <p>Sustain kin ties</p> <p>Maintain Tradition</p> <p>Otherwise no family</p>

To analyze the data in Bangladesh, I used content analysis and the same chart as a mode of comparison between what the families believed to be transferred and reinforced and what the men in New York said. Although in Bangladesh, I did not use the same questionnaire, I relied on several of its questions to guide the interview.

2). A NOTE ON DATA ANALYSIS ISSUES

Like in many sociological studies, it is difficult to assess exactly all the issues encountered in the data-gathering procedures. First, the use of in-depth interviews inevitably targeted those Bangladeshis who could speak good English. My limited knowledge of Bengali did not allow me to engage in long discussions with those who did not know English. These Bangladeshis were usually street vendors who worked in news, snacks and fruits stands.

In addition, I used in-depth interviews to understand the remitting behavior of Bangladeshis in the U.S. But as my fieldwork evolved over time, so did my interview schedule. As a result the first 12 respondents I interviewed did not respond to the questions I added for Phase 2 of fieldwork. However, the respondents were helpful in the conceptualization of the questionnaire since I relied on their testimonies to re-organize my questionnaire and add the questions I found relevant to their accounts.

The snowball sampling method was another problem with which I wrestled as it may have limited the diversity of my sample. Had I used a random selection through mail-in surveys or asked a community leader to distribute interview requests, I may have been able to collect a sample that was less gender- and educationally- homogeneous. It is however difficult to speak of data I did not obtain and therefore even more challenging to say how they would have altered or not my results. But this issue led me to hone my sample to the middle class Bangladeshi immigrant population. So far, the few studies ever done on Bangladesh by North American scholars have focused extensively on rural Bangladesh. Very few have focused on the emerging middle class Bangladeshi population. In addition, it directed me to the question of masculinity to the study of remittances, adding a new dimension to the dominant economic perspective.