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**Publication Date**

2015

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UNIVERSITY OF CALIFORNIA

Los Angeles

Migrants' Remitting beyond Altruism and Self-Interest: A Study of Remitting Practices among  
Bangladeshi Migrants in Tokyo and Los Angeles

A thesis submitted in partial satisfaction of the requirement for the degree

Doctor of Philosophy in Sociology

by

Hasan Mahmud

2015

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## ABSTRACT OF THE DISSERTATION

Migrants' Remitting beyond Altruism and Self-Interest: A Study of Remitting Practices among  
Bangladeshi Migrants in Tokyo and Los Angeles

By

Hasan Mahmud

Doctor of Philosophy in Sociology

University of California, Los Angeles, 2015

Professor Min Zhou Co-chair

Professor Ruben Hernandez-Leon Co-chair

Social science discourses on migration and development emphasize migrants' altruism or self-interest as the determinants of their remitting practices, which is countered by alternative explanations focusing on social culture and structure. Due to the dichotomy of structure/agency, the current approaches offer unsatisfactory explanations of migrants' remitting practices. This dissertation aims to propose a corrective by developing an alternative model of understanding the determinants of migrants' remitting practices. It synthesizes three strands of social science literature and derive the conception of remitting as a collective social act. From a realist approach following Durkheim, it begins at the empirical manifestations of migrants' remitting practices, but looks at deeper levels of social reality (the actual and the real) in identifying the determinants. It focuses on the internal social relations between the individuals involved in the acts in question as well as the external relations between the individuals and their social world to recognize the determinants of acts. Thus, it adopts a mixed-methods

approach involving ethnographic fieldworks supplemented by small-scale survey with convenient samples. Following the theoretical case selection strategy of global ethnography, it investigates remitting practices among Bangladeshi migrants in Tokyo and Los Angeles. Holding the origin of the migrants constant allows for isolating the role of their different destinations in determining their remitting practices. This dissertation recognizes social norms in origin culture, advances in family life-cycle, legal status and social incorporation and/or marginalization in the destination as the determinants of migrants' remitting practices. While confirming the centrality of migrant family in remitting practices in the NELM perspective, it goes beyond by including how internal family relations and external social relations collectively determine migrants' remitting. It advances our knowledge of migrants' remitting by incorporating both migrants' agency and social structures embedding remitting practices. Besides generating satisfactory explanations of migrants' remitting, this study demonstrates how to combine agency and structure in migration studies in particular and sociology in general. It also offers valuable insights for development policy-making utilizing migrants' remittances in their origin communities. It concludes with a call for extending the scope of the study by extensive and systematic use of quantitative data on the general patterns of remitting and to include familiar destination countries of temporary migration in future studies.

This dissertation of Hasan Mahmud is approved.

Roger Waldinger

Leisy Janet Abrego

Min Zhou co-chair

Ruben Hernandez-Leon co-chair

University of California, Los Angeles

2015

## Dedication

This dissertation is dedicated to my mother- Ms. Azizunnahar- who is not only the source of my biological being but also my intellectual ambition.

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## Acknowledgement

I have been indebted to so many people in completing this dissertation that I barely know whom to begin with. I simply cannot believe how fortunate I have been to study under the guidance of the luminaries at UCLA. Foremost among them are Professor Min Zhou and Professor Ruben Hernandez-Leon in the department of Sociology. Any student and academic who worked with Professor Zhou will attest to her erudite mentoring with compassion. She would always surprise me with the extensive feedback on my works and encouragement for taking challenges throughout my fieldworks, data analysis, and dissertation writing. While her support allowed me to survive through the daunting process of completing the dissertation, it was Professor Hernandez-Leon, who would push me to deeper immersion into the project and to continuously upgrading the quality of my data collection, analysis and presentation. Together, Professor Zhou and Professor Hernandez-Leon have enabled me reach to the point of completion of my dissertation, which has opened the door of the academe to me. I, therefore, thank them from the core of my heart.

The beginning of my dissertation project took shape in a class with Professor Roger Waldinger. Even before entering the sociology graduate program at UCLA, I would dream of studying transnationalism under Professor Waldinger. His extremely positive and encouraging feedback on my International migration field examinations continued to provide me with much needed enthusiasm, courage and confidence to successful completion of my dissertation. The works and guidance of Professor Leisy Abrego provided me with ideas about the role of migration destination in migrants' remitting practices- a key direction in my dissertation project. I cannot express how much grateful I am to both of them.

I idea of studying migrants' remitting practices, however, germinated before I entered UCLA. I studied the perceptions of remittances among Bangladeshi migrants in Tokyo under

Professor David Wank in Global Studies Program at Sophia University. I give all credit to Professor Wank for introducing to me the world of migrants and teaching how to conduct ethnographic research to grasp the subject's perspective. I am also indebted to Professor Chieko Kamibayashi in Sociology Department at Hosei University, who provided excellent guidance in conducting my dissertation fieldworks in Tokyo. Without their support and guidance, my dissertation would have not been what it is now. Therefore, I will always remain grateful to them.

Besides my academic mentors, I have immensely benefitted from classes and individual consultation from professors at UCLA, Sophia University, and the University of Dhaka. While this list will be too long to include here, I cannot go without mentioning Professor CK Lee at UCLA, Professor James Farrer and Professor Koichi Nakano at Sophia University, and Professor Quamrul Ahsan Choudhury at the University of Dhaka.

While I have completed my dissertation with guidance of my mentors, I also give much credit to the support and encouragement I received from my friends in the graduate program at UCLA and beyond. Among them I specially mention Dr. Caitlin Patler and Dr. Elena Shih for their invaluable support during my hardest times in the graduate program. I simply want to let them know that I will forever remember them for what they have done for me. I am also greatly indebted to my friends Dr. Shanawez Hossain, Md. Rabin Bhuyan, Md. Assaduzzaman Mian, Md. Imdad Haque, Md Imran Hossain and Md Shahadat Hossain in Tokyo, ABM Faruque in Bangladesh, Md Humayun Kabir, MA Munim, MM Huda and Md Najmul Hossain in Los Angeles. Because of the confidentiality concern, however, I am not able to mention few names, without the cooperation of whom my fieldworks would have been extremely difficult. I sincerely acknowledge their contribution to my dissertation.

I have received funding support for my dissertation fieldworks and presenting the initial findings at academic conferences. I would like to recognize the generosity of the UC Institute of Research on Labor and Employment, the Terasaki Center for Japanese Studies at UCLA, the Asia Institute at UCLA, Hosei University International Center, and UCLA department of sociology for offering me fellowships and travel grants and thus allowing me to complete the dissertation timely. Here I would like to thank Wendy Fujinami, graduate advisor at UCLA sociology. Without her cooperation, guidance and consultation, I would have never been able to meet the critical deadlines and find out funding opportunities to complete my dissertation.

My words always fails me to express how fortunate I am to have a mother, who has not only brought me to this earth and raised to what I am now, but also continues to aspire me to reach the highest level of the academe one can reach. Last, but not the least, I would like to thank my beloved wife Sumiya Mahmud for her spirited, gracious, and ultimately ennobling companionship throughout the nerve-racking process of dissertation completion.



## Biographical Sketch

Hasan Mahmud is a PhD candidate in sociology at UCLA and a visiting faculty in the department of Sociology at Ball State University. He has been a member of International Sociological Association, American Sociological Association, Pacific Sociological Association, and Global Studies Association. His areas of research interest and expertise include migration and development, globalization, economic sociology, identity politics, and ethnography. His works have been published in internationally reputed peer reviewed journals including *Current Sociology*, *Migration and Development*, *Contemporary Justice Review*, and *Asian Social Science*. He also contributes to the field by publishing book reviews in several academic journals. He has presented his research findings in the International Sociology Congress and the annual conferences of American Sociological Association, Global Studies Association, and Pacific Sociological Association. His paper *Social Determinants of Remitting Among Bangladeshi Migrants in Japan* has won the Distinguished Graduate Student Paper Award 2015 from the Pacific Sociological Association.

Prior to UCLA, Hasan earned his bachelors and masters degrees in sociology from the University of Dhaka, Bangladesh and masters degree in global studies from Sophia University in Tokyo. He also attended joint-graduate courses on international development at the United Nations University in Tokyo. He also taught in several universities in Bangladesh as lecturer and teaching Fellow at UCLA. His areas of teaching competence include introductory sociology, sociological theories, qualitative research, migration, and Asian-Americans studies. He won the Excellence in Teaching Award 2013 from the UCLA sociology department.

## CHAPTER ONE

### Understanding the Nuances of Migrants' Remitting

#### 1.1 Introduction

“My mother has asked for \$400 in addition to what I regularly send her every month. She wants to buy a wedding-gift for my sister’s daughter. This is because she presented an expensive wedding-gift to my elder brother’s daughter few months ago. I do not like this. I think I do not have responsibility for my sister’s daughter as much as I do for my brother’s daughter. But my mother wants to be equally generous to both of her granddaughters, which is putting extra-burden on me.”

- Rahman, a married immigrant in his early 40s and living with wife and two kid in Los Angeles.

“I sent more than a half of my monthly salary to my father in Bangladesh. Besides, I borrowed a large sum of money to reconstruct our old house. As the only son, I will inherit the house, which I will need to renovate someday. I am sending money to renovate it now so that my parents can relish having a new house. There is no pressure to do it now, but I think I should do it for them.”

- Mian, an unmarried migrant in his early 30s and a fulltime employee in a Japanese electronics factory at Tokyo.

Both these acts of remitting involve sending money by the son to the parents. Yet, these are qualitatively distinct in terms of the underlying causes: in the first instance, the migrant

sends money under social pressure whereas the later involves the migrant's voluntary participation.

Generally, remittances are defined as the money migrants send to their families back home (World Bank, 2011). Viewing remitting simply as 'sending money home' leads scholars to focus on the utilization of remittances in the home community to understand the determinants of remitting behavior (Adams, 2009). Thus, Lucas and Stark (1985) define migrants' remittances as *altruistic* if they send money for their families' needs without seeking personal gains, or *self-interested* if they are driven by the aspiration to inherit, to acquire assets in the home area, and to prepare for return to the origin community by establishing a business or extending social networks. However, this approach cannot adequately explain the opening vignettes about remitting. Self-interest is ruled out as none of these acts of remitting involves expectation of personal gains by the migrant. Besides, Rahman's disapproval makes it difficult to designate his remitting as altruistic whereas Mian's anticipation of both parents' happiness and his own inheritance entails elements of altruism and self-interest. Then, what determines the migrants' remitting? – My dissertation takes this as the central research question.

In the discourse of migration and development, most studies on migrants' remittances adopt the Lucas-Stark approach to explain remitting behaviors (Adams, 2009; Carling, 2014; 2008). I find this approach theoretically inadequate for assuming migrants as biological beings unaffected by society. Moreover, I find this approach conceptually deficient for failing to analytically distinguish between altruism and self-interest as apparent in many empirical studies. For instance, Arun and Ulku (2011) find evidences of contractual arrangement among all three groups of migrants they studied in the United Kingdom, but only Pakistanis and Indians conform to Lucas and Stark's prediction about remittance decay- that migrants' remittances decline with their longer stay and integration to the host country- while Bangladeshis exhibit a counter pattern; Vanwey (2004) finds support for both altruism and contractual arrangement, but also

recognizes alternative explanations; yet Sana and Massey (2005) cannot even apply this approach to all of their cases and have to adopt competing theoretical approaches in the same study. Finally, by focusing only on economic migrants, this approach leaves aside most non-voluntary migrations, e. g., refugees, trafficked and smuggled persons, environmental migrants, etc. I, therefore, posit that we need to develop an explanatory framework that is both theoretically and analytically adequate in explaining the causal mechanisms behind migrants' remitting among both voluntary and non-voluntary migrants. Thus, I conceptualize the notion of remitting as a social act. Then, I outline an explanatory framework based on the Durkheimian perspective in sociology of explaining how society determines individual's acts.

With this goal, my dissertation focuses on remitting practices among Bangladeshi migrants in the USA (Los Angeles) and Japan (Tokyo). These migrants include most common types of migrants: temporary and permanent, professional and unskilled, single and with families, economic migrants and political refugees, legal and undocumented migrants. Moreover, Bangladeshis in Tokyo and Los Angeles offer an interesting comparison due to their qualitative distinction as migration destinations, which attract different types of migrants exhibiting different remitting practices. This allows for examining the effect of migration context on migrants' remitting, one of the central concerns in my dissertation project. Looking at the *act* of remitting, I compare these two cases to identify variations in migrants' remitting as well as the social contexts of those acts.

By introducing social factors into the analysis of migrants' remitting practices, I aim to contribute to the current literature by offering a framework that adequately identifies the causes of remitting practices and explains the mechanisms by which these various forms of remitting are generated. Unlike previous studies, which generally assume migrants as the *homo-economicus* responding to the economic logic of utility maximization for themselves, this study views migrants as social beings constrained by their particular social context. Using a mixed-

method strategy including ethnographic interview and observation as well as a small-scale purposive survey, I study the social contexts of these migrants' remitting practices to identify the underlying causal mechanisms.

This dissertation has three substantive chapters based on my empirical findings. Thus, it comprises six chapters. In the first chapter I introduce the research question and the theoretical and analytical frameworks. In the second chapter I present a brief country profile of Bangladesh with particular reference to international migration and remittances. In the third chapter I discuss the methodology of this study and the challenges I encountered in the field. In the fourth and fifth chapters I illustrate remitting practices among Bangladeshi migrants in Tokyo and Los Angeles respectively as determined by various kinds of social relations and forces. In the sixth and final chapter I compare and contrast the findings to demonstrate how my approach explains the causation of migrants' remitting practices and conclude by mentioning the contributions of my study to theoretical as well as policy debates about migrants' remittances.

## 1.2 International Migration and Remittances

Nowadays, remittances has become one of the most widely discussed topics both in academic and policy discourses regarding international migration, perhaps due to the sheer volume of money flowing across national borders. According to the World Bank estimates, the developing world is expected to receive \$436 billion in migrant remittances in 2014, an increase of 7.8 percent over the previous year. This is projected to rise to \$540 billion by 2016. The top recipients of officially recorded remittances for 2013 are India (with an estimated \$71 billion), China (\$60 billion), the Philippines (\$26 billion), Mexico (\$22 billion), Nigeria (\$21 billion), and Egypt (\$20 billion) according to the World Bank's Migration and Development Brief 2013. Other large recipients include Pakistan, Bangladesh, Vietnam, and Ukraine. As a percentage of GDP,

the top recipients of remittances, in 2012, were Tajikistan (48 percent), Kyrgyz Republic (31 percent), Lesotho and Nepal (25 percent each), and Moldova (24 percent). Growth of remittances has been robust in all regions of the world, except for Latin America and the Caribbean, where growth decelerated due to economic weakness in the United States. In South Asia, remittances are noticeably supporting the balance of payments. In Bangladesh, Nepal, Pakistan and Sri Lanka, remittances are larger than the national foreign exchange reserves. All these countries have instituted various incentives for attracting remittances. In India, remittances are larger than the earnings from IT exports (World Bank, 2014; 2013).

The enthusiasm regarding migrants' remittances is linked to the recognition of remittances as a potential source of development funds for the migrant sending countries in the developing South (Kapur, 2003; Ratha, 2004). Comparing the positive impact of all development funds including foreign direct investment (FDI), official development assistance (ODA) and migrants' remittances, researchers identify remittances as equally important (Driffield and Jones, 2013), or even more important than the others (Benmamoun and Lehnert, 2013). Thus, the governments and transnational organizations are increasingly interested in migrants' remittances as a source of external development funds. Benmamoun and Lehnert (2013) enumerate four major developments in international financial landscape that make migrants' remittances salient: First, remittance flows from international migrants have grown rapidly compared to FDI and ODA, and this growth has been significant mostly in poor and lower middle income countries despite considerable restrictions on international migration. Second, remittance flows exceed ODA and FDI for many developing countries, and represent a large percentage of their GDP. Third, considerable improvements in remittance statistics have increased governments' awareness of the potential of international remittances to contribute to poverty alleviation, economic growth, and development. Fourth, the gradual decline in the flows of ODA encourages poor and developing countries to look for alternative source of development

financing. As a consequence, remittances from international migrants stand out as an important alternative source for development in many migration sources countries in the developing world.

Although the stunning figures make migrants' remittances economically undeniable, remittances are essentially social-cultural: transnationalism scholars identify migrants' remitting as a practice binding their lives in the country of destination to their country of origin (Basch, et. al., 1994; Levitt, 2001; Smith, 2006). Going beyond mere economic motives, many empirical studies recognize how international migrants espouse remitting as a coping strategy for those who strive to manage their integration into two (or more) settings (Lacroix, 2013), as deliverance of care towards the elderly in migrants' origin families (Akeson, 2009; Singh *et al.*, 2012), as an act of recognition in the construction of gendered identities as filial daughters (Thai, 2006; Yoeh *et al.* 2013), as a means to escape social death by fostering familial belonging and sustaining social status (Peter, 2010), and as a way to maintain membership in the home community by contributing to improve social welfare in their countries of origin (Duquette-Rury, 2014).

I find the two strands in the literature on migrants' remitting mentioned above complementing one another by emphasizing the economic and socio-cultural dimensions in remitting practice. However, the developmentalist approach's focus on the individual migrant as a rational actor eventually reduces the migrants as the classic *homo-economicus*, essentially unaffected by socio-cultural factors, whereas the transnational approach conceives of the migrants' agency as substantially circumscribed by socio-cultural factors. The fact that individual's rationality is conditioned by their socio-cultural context (Weber, 1958) and that individual's social action is determined by society (Durkheim, 1979) convince me to plan for a holistic approach capable of explaining the determinants of migrants' remitting with adequately addressing both structure and agency. This will necessarily go beyond both the economic and transnational approaches.

By combining migrants' motivation with that of their family and community, my analytical framework broadens the narrow approaches based on the utilitarian conception of altruism and self-interest, and also accounts for possible non-economic motivations emanating from the society. Besides, it explains changes in remitting by recognizing dynamism in the combinations of motives of the individuals and their social affiliation under influences coming from both internal (e.g., re-socialization of the migrants into new ideas like entrepreneurship) and external (e.g., changes in the legal status at the destination, such as citizenship acquisition and permission of family reunification) sources.

### 1.3 Theories of Migration and Remittances

Although remittances had always been an inevitable outcome of migration- both internal and international- migration scholars were more interested in migration process than in remittances. Thus, the early migration theories- popularly known as neoclassical migration theories- perceived migration as a process of optimal allocation of the production factors in the benefit of both the sending and receiving economies (De Haas, 2010). 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. The free movement of labor- in an unconstrained market environment- will eventually lead to the increasing scarcity of labor, coinciding with a higher marginal productivity of labor and increasing wage levels in migrant-sending countries. Capital flows are expected to go in exactly the opposite direction, that is, from the labor-scarce to the capital-scarce migrant sending countries. Eventually, this process of factor price equalization predicts that migration ceases once wage levels at the origin and destination converge (Massey *et. al.*, 1998). Viewing migration merely as embodiment of labor



power, the neoclassical migration perspective explains the developmental role of migration as realized through factor price equalization, which inevitably rules out the money flowing from the migrants' destinations to their countries of origin (Taylor, 1999:65). This perspective perceives the migrants as atomistic, utility maximizing individuals, and tends to disregard other migration motives as well as migrants' belonging to social groups such as households, families and communities (De Haas, 2010).

It was the development theory that first recognized migrants and their remittances as potential agents of development as social change (De Haas, 2010). It recognizes that migrants not only bring back money, but also new ideas, knowledge, and entrepreneurial attitudes. Moreover, it attributes an important role to remittances in stimulating economic growth. Based on rural-to-urban migration within Europe and the United States and on the historical experience with emigration from Europe to North America, this perspective assumes that the newly decolonialized countries would follow the same path of modernization, industrialization, and rapid economic growth as many Western countries had gone through. Both internal and international labor migration is seen as integral parts of this process contributing to a more optimal spatial allocation of production factors and, hence, better aggregate outcomes. Governments of developing countries, for instance in the Mediterranean, started to actively encourage emigration, which they considered as one of the principal instruments to promote development. Remittances are considered a vital source of hard currency. Migration is expected to lead to the economic improvement of migrant-sending regions. Moreover, it is expected that labor migrants or "guest-workers" would re-invest substantially in enterprises in origin countries after their widely expected return and that large-scale emigration can contribute to the best of both worlds: rapid growth in the country of immigration and rapid growth in the country of origin.

The historical-structuralist and dependency perspective turned down the optimism about the developmental role of migration and remittances by demonstrating an increasing, rather

than decreasing, spatial disparities between the migrant-sending and receiving states. It focuses on the macroeconomic processes that produce sociospatial inequalities and constrain the life chances of individuals as members of specific social classes in particular places (Goss and Lindquist, 1995). This macrosocial approach does not conceptualize migration as merely the result of the aggregation of individual decisions and actions, but rather the product of objective social and spatial structures that produce the necessary conditions for labor migration. It explains migration in terms of the exploitative political and economic relationship between sending and receiving countries. Thus, it conceives migration as a "flight from misery" caused by global capitalist expansion, which is therefore inherently unable to resolve the structural conditions that cause migration. Quite the contrary, migration is seen as aggravating problems of underdevelopment by depleting manpower supplies. This coincided with increasing concern about the "brain drain" that the developed countries deprive poor countries of their scarce skilled and professional labor resources in which states have invested many years of education.

In sum, both the neoclassical and structural-historical approaches reduce migration either to individual's response to the wage differential, or to inequality between the home and host countries stimulated by a difference in the level of socio-economic development. As such, migration connotes the circulation of labor power embodied in the individuals and thus the social, cultural, political and institutional dimensions of the phenomenon are subordinated to an economic logic. The situation is further complicated by the conflicting and contradictory conclusions that these two approaches draw. While the neoclassical approach conceives of migration as a temporal process and a way to equilibrium with the economic development of the source regions by means of remitted wages and new skills embodied in returnees, thus making migration a 'win win game', Structural approach considers migration as a somewhat more permanent phenomenon and a 'zero sum game' (Tanner, 2005) that propels underdevelopment

in the source regions and reinforce it, and thus widening the existing inequality between the developed and underdeveloped regions.

### *1.3.1: The New Economics of Labor Migration Approach*

The theoretically fragmented literature and the conflicting conclusions that conceptualize migration as either the cumulative result of individual decision or a manifestation of a social structure imposing behavioral constraints on individuals have been subjected to scholarly criticism (Goss and Lindquist, 1995). As a consequence, there are several integrative approaches addressing individual's motivations as well as different levels of social organization, examining concurrently the origin and destinations, and reflecting on both historical and contemporary processes. The most notable of these is the New Economics of Labor Migration (NELM) approach.

Incorporating two premises of the NELM perspective- that decisions about remittances are linked with decisions about migration, and that these decisions must be interpreted at the household level, Lucas and Stark (1985) construct a taxonomy of motives comprising pure altruism, various forms of pure self-interest, and intermediate motivations that represent contractual agreements between the migrant and the family at the origin. They define migrants as altruistic if they derive utility from their family's utility, which in turn depends on the family's level of consumption. They posit that if migrants are motivated by altruism, remittances should be positively related to the migrants' own income, and negatively related to the family's non-remittance income. They define migrants as pursuing their motive of self-interest if they fall into one of the three categories: *first*, the migrants could be driven by the aspiration to inherit, wherein remittances should be positively associated with the assets of the receiving household. *Secondly*, they could remit money for acquiring assets in the home area and ensuring their

maintenance. *Thirdly*, they could send remittances in preparation for return to the community of origin in which they see remittance as strategies to establish a base of physical capital, enhancing social prestige, or strengthening relationships with relatives and friends (p.904).

However, Lucas and Stark recognize the inextricable connection between the motives of altruism and self-interest by pointing to the difficulties, for example, in separating purely altruistic motive of caring and selfish motive of enhancing prestige by being considered as caring. To overcome the problem, they introduce the concept of 'tempered altruism or enlightened self-interest', which, they expect, would be able to explain the extent and variation in remittance over time and across persons. In this formulation, they assume a contractual agreement of investment and risk sharing between the migrant and the household. Since Lucas and Stark assume that the migrant and their family enter in these contractual arrangements voluntarily, the arrangements must be self-enforcing. So, they posit 'mutual altruism' as the "most obvious force" that ensures compliance of both the migrant and the family (p.906). However, they also recognize the migrant's vested interest in compliance by pointing to the elements of self-interest, leading the persistent problem of analytically distinguishing between altruism and self-interest as the determinant. This causes Lucas and Stark to struggle in explaining their own data on remittance. For instance, in their study of remittance behavior in Botswana, they find support for the pure altruism in that migrant's income is positively associated with remittance. However, contrary to the expected negative association between remittance and the family's non-remittance income according to the altruistic assumption, they find a positive link in that remittance increases with an increase in household per capita income, which supports self-interest. They explain this anomaly by hypothetically assuming altruistic remittances of the past that might have improved household income at present (p.910). But, then, why do the migrants start behaving selfishly at which moment and under what conditions? They face the same

problem in case of contractual arrangement (p.912), but do not provide any theoretical explanation.

Scholars have recognized several limitations in the NELM approach. For instance, Goss and Lindquist (1995) criticize the conception of household in this approach for four reasons: First, poor households often fail to reflect the strategic notion of household envisioned by the literature and are also least able to draw out members' cooperation due to their limited power to apply sanctions on those refusing to comply. Secondly, substituting the notion of the rational, calculating individual by the rational, calculating household obscures the social processes behind decision-making and individual interests within the household, and thus, repeats the errors of voluntarism in neoclassical approaches to social explanation. Thirdly, from a feminist point of view, such a unified notion of the household mystifies the intra-household stratification by gender and generation, and chokes out the voices of the powerless- usually the female and young. Finally, the meaning and determination of primary loyalty makes it difficult to precisely identify the household as 'decision-making unit', since distant kin or non-kin members are sometimes found sharing the family budget. Moreover, the isomorphic conception of household unit observable in the Western societies does not fit in more traditional societies in the third world. Thus, ethnographic studies observe individuals pursuing their own individual interests, sometimes compromising the collective interest, and sometimes overtly confronting it (Mahmud, 2014). Besides, migrant households are fractured along gender and generation lines (Mata-Codesal et al., 2011), and also that migrants' marital status and the presence of children, parents and siblings in the origin household affect intra-household exchanges (Rindfuss et al., 2012). In addition, male and female migrants approach remittances differently, further supporting that migrant households do not act cohesively in remittance utilization (Abrego, 2009; IOM, 2011; Vanwey, 2004). The demystification of the migrant household as a cohesive unit necessitates emphasizing the individual migrants.

I, therefore, posit that we need an explanatory framework that is both theoretically and analytically capable of explaining why migrants send remittances. Thus, I take the notion of remitting as a social act in social science discourses as opposed to individual act in the NELM approach. Then, I strive to build an explanatory framework based on the Durkheimian tradition in sociology of explaining how society causes different forms of remitting practices (*i.e.*, social act).

#### 1.4 A Sociological Approach towards Understanding Migrants' Remittances

In this section, I begin with a brief review of migration literature to identify various motives and meaning of remitting. Then, I look at three strands in social science literature to draw insights on which to build my own perspective.

Although a growing number of scholars recognize other forms as well, such as social remittances (Levitt, 2001), migrants' remitting is primarily defined as individual's acts of sending money home (World Bank, 2011). Viewing remitting as a social act allows us to go beyond the strictly financial dimension of remitting and to recognize a range of other meanings of remitting that involve non-financial motives; for instance, remittances as reciprocation (Akesson, 2009; Lindley, 2009), family obligation (Johnson and Stoll, 2008; Wong, 2006), gift-giving (Nieswand, 2008), charity (Burgess and Tinajero, 2009), etc. I argue that an adequate understanding of the causation of remitting practice requires investigating both the financial as well as the non-financial motives. The task is further complicated by the fact that remittances often embody different meanings for the senders and the receivers. For instance, McKenzie and Menjivar (2009) observe that the migrants see remittances as responsibility to their family in the home community whereas their wives see it as a symbol of remembrance and continued love. Moreover, both the objective and subjective conditions of the senders and receivers tend to be

continuously shaped and reshaped by remittances, which affect the meanings remittances have for both parties (Akesson, 2009; Castaneda, 2013, Mahmud, 2014). For example, improvement of the economic condition of the parental family, or its dissolution into multiple new households of the siblings, may reduce the need for sending remittances (Goja and Reybov, 2010). Finally, the changes in the socio-legal context at both the home and destination countries affect remitting (i.e., the guest-worker program in the US and Germany). Thus, migrants may send remittances initially as the deliverance of obligation as long as they have their immediate family in the home country (or remain single). But once they acquire necessary ability (legal status, economic stability, etc.) and bring their families to the destination, they no longer have to remit as an obligation.

In an extensive review of the literature on migrants' remittances, Carling (2008) recognizes 'migration context' as an important factor in understanding the determinants of remitting (Carling, 2008, p.584). Carling observes that migrants' remitting changes with differences in migration context with regard to the nature of migration (temporary workers/permanent settlers), government policies (open/restrictive), nature of the families and households (patriarchal/matriarchal, extended/nuclear), normative settings of the society (traditional-collectivistic/ modern-individualistic), and nature of migration itself (voluntary/forced). Therefore, it is necessary to consider both the social-relational and structural contexts in which the migrants live and engage in remitting practices. To elaborate this, I briefly discuss three strands of literature below:

#### *1.4.1 Remitting as Collective Social Act*

I conceive migrants' remitting as essentially a cooperative and collective social act, which involves cooperation and moral obligation, the problem of ensuring compliance of both

between the migrants (the migrant, who sends remittances) and the recipient (his or her their families, who receive remittances). Therefore, I first draw on the literature that explains what motivational forces guide human behavior, and how these forces affect as well as are affected by the dynamics of social cooperation and collective action. According to the NELM perspective, the motive of 'mutual altruism' elicits migrants' compliance in that they see a vested interested in their origin family going beyond purely altruistic concerns (Lucas and Stark, 1985:6). However, this notion of *homo economicus*- individuals whose behavior is consistently and rationally guided by personal self-interest and whose willingness to collaborate is contingent on the maximization of personal material benefits- has been challenged by the interdisciplinary studies I briefly discuss below.

Combining insights from psychological and sociological theories, Moessinger (2000) shows how the 'principle of rationality' underlying rational choice theory fails to explain a vast range of individual and social behavior. He argues that individuals' rational choices and motives often disrupt 'stable forms' of social order, by promoting behaviors such as non-collaboration and free riding. He further argues that enduring social structures at the macro level result from 'irrational' psychological states such as internal conflict, inability to decide, weakness of will and non-rational motives like altruism, empathy, guilt and shame- all of which lead to sustained cooperation by avoiding harmful behavior and by promoting moral responsibility. Thus, he conceives of individuals' behaviors in everyday life as guided by ubiquitous non-rational, often inconsistent motives that actually promote enduring forms of social cooperation. Contrary to the assumption about an essential conflict between individuals (because of the individual's attempt to maximize utility) and social factors (i.e., constraints on the egoistic actions for the collective good), he recognizes a union.

Similarly, Gintis and his colleagues (2005) suggest that individuals' willingness to cooperate with others is determined not so much by their 'material interests' as by a non-rational



'moral sentiment' of 'strong reciprocity'. They argue that strong reciprocators reward acts of generosity as long as others are doing so as well, and also that they retaliate against transgressors who behave unfairly according to existing reciprocal norms of cooperation, even if this incurs material disadvantage for them. Based on the central assumption of this approach- that motivational dispositions, and strong reciprocity in general, may vary within and between actors- Ostrom suggests that actors can be classified into different types according to their styles of weighing various motives. For instance, 'neutral reciprocators' are conditional cooperators who constitute the majority of actors, while 'intolerant reciprocators' stop cooperating as soon as they encounter free riding behavior (2005, p. 255).

Henrich and his colleagues (2004) offer another similar approach to understanding social action by focusing on the dynamics of relations between the individual and society. They broaden our understanding of prosociality by emphasizing people's caring about fairness and strong reciprocity in 15 non-western and small-scale societies. For example, Tracer (2004) recognizes in horticultural villages in Papua New Guinea that the acceptance of a gift binds the gift-giver and the gift-acceptor in a reciprocal relation wherein non-reciprocation places acceptors in a subordinate status. Hence, even large gifts are frequently refused if the receiver is not sure whether he or she would be able to comply with the obligation to reciprocate.

While all the three sources mentioned above adequately show why the conception of the *homo economicus* is inadequate in understanding individuals' social behaviors, and how non-rational motives contributes to sustained cooperative behaviors, the questions of why, under what conditions, and how individuals respond to certain motive await scholarly attention. Here, I find Fetscherin and his colleagues' work on solidary (prosocial) behavior very informative and useful. They define solidary (prosocial) behavior as "actors' willingness to help others in need, contribute to a common good, show themselves worthy of trust and be fair and considerate" (Fetscherin *et. al.*, 2006). They illustrate how psychological, social-institutional

and cultural conditions affect social acts. They outline a conceptual framework by suggesting that solidary behavior is affected by motivational schemes, or 'goal frames', which ascribe a particular meaning to the situation. They sketch three major types of frames: (1) the *hedonic* goal frame refers to striving to improve one's physical and psychic states; (2) the *gain* (self-interest) goal frame refers to striving to improve one's material and non-material benefits; and (3) the *normative* goal frame expresses striving to take the perspective of others and act appropriately with them even at one's own expense. This framework explains variations in solidary behavior by the relative weight that actors assign to the different goal frames, and by how these goal frames are affected by personality, socio-institutional and cultural conditions. Thus, Zee and Perugini (2006: 77-92) explore how individuals' personality traits, separately or in interaction, correspond to different motivational goal frames, and thus, to solidary behavior. For instance, *conscientious* individuals who are goal-directed and orderly are likely to be willing to comply with rules and moral standards and give more weight to a normative goal frame. However, when a high level of *conscientiousness* interacts with a low level of *agreeableness*, the gain motivational frame, which stresses selfish needs, emerges while the normative motivational frame recedes. In contrast to this psychological approach, Karr and Meijs (2006:157-72) take a qualitative sociological approach to explain how motivational goal frames, which are differently embedded in 'management styles' of voluntary youth organizations, create different patterns of solidary behavior. Finally, Fetchenhauer and Wittek present a study of the mediatory role of motivational goal frames, which are assumed to be differently embedded in parental discipline styles. Thus, based on the World Value Surveys, they show that cross-country differences in fair-share (solidary) behavior were negatively related to adherence to authoritarian goals, which are assumed to embed a gain goal frame.

Conceptualizing migrants' remitting as a social act- determined by both rational and non-rational motives, which are affected by individual's psychology, social-institutional and cultural

conditions- raises several empirical questions about migrants' remitting behaviors: what forms of rational and non-rational motives affect migrants' remitting practice? Given the multiplicity of individual's motives, what are other motives besides migrants' self-interest and altruism? How and when does a migrant weigh motives differently? How do migrants differ from each other by assigning different meanings to a given motive? How do those meanings vary across genders, socioeconomic backgrounds and other relevant categories?

The above-mentioned studies aptly identify how individuals' personality and socio-cultural conditions affect their motivations and behavioral strategies. However, in arguing against the economic model of rational action, they focus only in the economic realm and overlook the larger social and cultural dimensions of social action. I find the anthropological perspective on gift exchange and the sociological perspective on family and money offering useful insights by situating remitting practice in its social context.

#### *1.4.2 Remittances, Money and Migrants' Family*

The New Economics of Labor Migration (NELM) perspective correctly recognizes that migrants remit money primarily to their families. It assumes that the family first supports the migrants to move and find new occupations. Thereafter, the migrants continuously send part of their income to the family. A central premise of this perspective is that the receiving household is a cohesive patriarchal family, and the migrant is male and either the son of the household head or the head himself. Thus, remittance research often overlooks the considerable global variations in family and household organization. I find the anthropologists' focus on gift-exchange and sociologists' focus on the negotiation over authority and power among family members useful in understanding how family and kinship relations affect remitting and also are affected by remittances.

By assuming the norm of reciprocity as the guiding principle underlying gift exchange, Malinowski (1922) illustrates how the economic dimension of gift giving (motivated by either altruism or self-interest) meets the sociological dimension of kinship. Malinowski demonstrates a continuum involving pure or altruistic gifts for which nothing is expected in return, and gifts that can be characterized as barter or forms of exchange where personal profit is the dominant motive. Thus, he explains why and how gifts to kin and partners are more often given disinterestedly, whereas more or less direct expectations of returns and elements of barter are the characteristic of gifts given to persons farther away in the kinship hierarchy. However, the emphasis on the norm of reciprocity in Malinowski's model cannot account for pure altruism, which he recognizes as an extreme form of gift-exchange. For instance, the norm of reciprocity does not apply in cases where people are not capable of giving as much as they receive like children, elderly, or ill people. Here, Gouldner (1953) introduces the concept of 'beneficence' or the norm of giving something for nothing in addition to the norm of reciprocity. Gouldner sees this more altruistic norm predominantly within family or kinship relations.

Building on Levi-Strauss's concept of 'generalized exchange', Shahlin (1972) formulates an elaborate model to explain gift exchange based on three forms of reciprocity what he terms "generalized," "balanced," and "negative" reciprocity. He defines generalized reciprocity as the disinterested extreme in which the expectation of returns is indefinite, and returns are not stipulated by time, quantity, or quality. Like Malinowski and Gouldner, Shahlin also identifies this within the circle of near kin and loved ones. Feelings of altruism and solidarity supposedly accompany this type of exchange. For Shahlin, balanced reciprocity is less personal and refers to direct and equivalent exchange without much delay. It is more characteristic in relationships that are emotionally distant and more like being acquainted with somebody, rather than cherishing warm feelings for this person. Feelings of mutual obligation are the most probable with balanced reciprocity. Shahlin defines negative reciprocity as the unsociable extreme, which

he describes as the “attempt to get something for nothing”, something similar to free riding. In short, “kindred goes with kindness,” according to Shahlin, “close kin tend to share, to enter in generalized exchanges, and distant and nonkin to deal in equivalents or in guile” (pp. 195-96).

In the approaches of Malinowski, Gouldner, and Shahlins, we find a variety of motives and feeling involved in gift exchange that entail varying degrees of altruism, instead of being determined merely by costs and benefits. All of these scholars seem to suggest that gift exchange is most likely to occur within kin relations in that closer the relation, higher the probability of exchange. This has been supported by studies on presenting material objects, such as Christmas gifts (Caplow, 1984), wedding presentations (Singh, 1997), etc., which point to a certain degree of voluntarism in the part of the gift-giver. However, studies on non-material care and offerings, particularly within the context of family, suggest that helping family members in need is considered a moral *obligation* (Finch, 1989; emphasis is mine). Similarly, Aldous and Klein (1991) identify the centrality of the norms of obligation in keeping together parents and their adult children in patterns of exchange. This has also been supported by recent studies on transnational families and remittances (Abrego, 2009; Parreñas, 2005; Sana and Massey, 2005; Stodolska and Santos, 2006; Thai, 2012; Vanwey, 2004; Wong, 2006). Singh (2006) goes even farther by calling remittance as “a special kind of transnational family money”, and also as “a medium of care, support and filial relationship across countries” (2006: 391).

Since international migration involves moving abroad often leaving family members in the home country, migration scholars tend to define these families as ‘transnational family’ whose “members of the nuclear unit (mother, father, and children) live in two different countries” [Dreby (2006) cited in Abrego, 2009: 1070]. Although it explains better the families in the Western countries where the nuclear family is the norm, I find this conception of family as too conservative. For, a large number of migrants from the developing countries come from extended families, or at least maintain their ties to the extended families on regular basis. For

example, many people in India belong to their parental families as long as the father is alive, even after the adult children get married, employed and set up dwelling apart from the parental household (Singh, 2006). Whereas biological and legal foundations define the nuclear family, the determinants of the extended family in India are whether the adult children- irrespective of their marital status- are expected to contribute to the parental family budget and whether family properties are distributed among the heirs (Shah, 2005; cited in Singh, 2006: 381). Recent studies in Europe have identified fundamental changes in the family organization (Budgeon and Roseneil, 2004), and also that the family includes some non-kin relatives while excluding some kin (Wall and Guoveia, 2014). Therefore, I conceptualize migrant family as comprising the spouse, children- both young and adult, parents and siblings. Although it may look similar to the NELM perspective's conception of migrant family, I differ from it by emphasizing the dynamism within the family in terms of power and authority along gender and generations. I derive this conception of family from Zelizer's perspective on family relations and social meaning of money. In writing about how apparently the same money derives different meanings based on distinct social relationships between individuals involved in money transactions, Zelizer writes:

“Family members struggled over how to define, allocate, and regulate their monies. A wife's money, for instance, differed fundamentally from her husband's or her child's, not only in quantity but in how it was obtained, how often, and how it was used, even where it was kept. Disputes were not always settled cordially: women, men, and children often lied, stole, or deceived each other in order to protect their separate currencies” (Zelizer, 1996: 484).

Here, Zelizer's conception of family not only captures the dynamism within it, but also exposes the essentially fragmented character of relations. I find it useful in problematizing the unitary conception of both 'the migrant family' and 'remittances', which appear as black boxes concealing variations embodied in the migrant families and remittances (Erdal, 2012).

Remittances, or money in general, is not simply a quantity, but also has a qualitative dimension embodying a range of meanings that shape and are shaped by social relations, cultural values, and moral obligations (Zelizer, 1994, 1996). What is methodologically important in Zelizer's approach is her assertion that monetary transfers and social relations "coexist in a wide variety of contexts and relationships, each relationship marked by a distinctive form of payment" (Zelizer, 2000: 842). Thus, an analysis of the qualitative distinctions of the meaning of remittances may help understand the underlying social relationships between the senders and receivers as well as the social norms that bind them together. Moreover, the contextual variations and changes of meaning of remittances inform us about the changing patterns of relational and normative structures between the remitters and the recipients. For example, Akesson (2009) observes a diminution in parents' expectation of remittances from their sons or daughters abroad when they get married in the destination. This is because of the change in the relationship between old parents and their newly married adult children, which transforms the meaning of their remittances from obligatory support to less compulsive transactions, such as gift. However, Rahman (2009) observes that migrants may continue remitting if they see their own social mobility as inseparably related to their parental family status.

Conceiving migrants' family as internally fractured along gender and generation and family-relationships as continuously changing lead us to several empirical questions about remitting behaviors: to whom migrants remit and why? What determines when and how much to remit? Given the possibility of changes in remitting, what causes their patterns of remitting to vary over time? How does an initial act of remitting affect the later forms of remitting? – I posit that these questions are important in understanding the normative structure that regulates family relationships and exchanges within them. These eventually expose how migrants' remitting behavior is constrained by social forces, which are outside of individual's control.

However, international migrants and their families do not interact in an institutional vacuum, but rather dwell in the global macro-political structure of the states. In fact, the definition of remittance as a form of trans-border exchange of money between the migrants and their families 'brings the state in' as a potential determinant of remitting. For, the strategies of migrants and their families in moving across borders and transferring remittances are inevitably affected by the state policies both in the sending and receiving countries (Castles, 2011; Holifield, 2004; Zolberg, 1999). Thus, the state policies are likely to impose constraints in remitting on which both the individual migrants and their families have no control. Therefore, I argue that the state must be taken into account in understanding international migrants remitting behavior.

#### *1.4.3 The state, Migrants and Remittances*

The discourse on migration and development assumes remittances as private money and does not attribute any direct role to the state in affecting migrants' remittances (Hernandez and Coutin, 2006). However, scholars in migration studies and other cognate areas have recognized that the state affects migration and remittances both directly and indirectly through various mechanisms such as immigration policies in the destination country (Bloemraad, 2006), pro-migrant policies at the origin (Blue, 2004; Iskander, 2010), migration governance (Castles, 2011), labor market control (Datta, et. al., 2007), structural conditions in the destination country (Goza and Ryabov, 2010) migration bureaucracy (Rodriguez, 2010), the border control regime (Spenner, 2009) and migration diplomacy (Thiollet, 2011). Therefore, I argue that the state must be considered as a determinant in studying migrants' remitting practice. One aspect should be noted while considering the state's role in migrants' remittances- whereas many sending states



actively participate in harnessing remittances, no destination country is found to be directly focusing on the outflow of remittances.

In her study on the Philippine as a 'labor brokerage state', Rodriguez (2010) illustrates how the sending state facilitates outward migration (for example, through required Pre-Departure Orientation Seminars, and Showcase Previews) while encouraging inward homeland linkages by (re)constructing gendered, nationalist (migrant heroism), and religious (Catholic-Christian values) discourses in order to ensure foreign income through migrants' remittances. By describing the Philippine state as a supplier of neo-liberal globalization whilst simultaneously managing globalizing processes, she argues that the Philippine state has a unique transnational migration bureaucracy (such as the Philippine Overseas Employment Agency) by which it exports Filipino workers into global labor markets. She also argues that the Philippine state is reconfiguring citizenship in order both to justify its policies promoting the outflow of labor, and to maintain the loyalty of those migrants through "rearticulated ideas of nationalism and national belonging for the purposes of brokering labor (p.xxi), accomplished through a 'myriad of practices (p.xxvii).

Unlike Rodriguez's observation about the Philippine state, which actively constructs 'migrant citizenship' to enhance both exporting the Filipino migrants in the global labor market and ensuring their remittances by resorting to coercive measures, Iskander (2010) demonstrates a somewhat less coercive, or more persuasive strategies of the sending state to cajole its emigrant populations in remitting. By introducing the concept of 'interpretive engagement', she illustrates how the state of Mexico and Morocco have developed mechanisms in response to the emigrant populations' needs, resources and cultural identity to ensure continued inflows of remittances, such as the 'three for one' program in Mexico. Whereas Rodriguez finds the state in the Philippines as divesting from development programs and focusing on debt-servicing with the remittance money, Iskander finds that the state in both

Mexico and Morocco sees migrants as agents of 'bottom-up' development by embracing migrants' ideas of development projects, such as the rural electrification project in Morocco and various projects as outcomes of the 'three for one' policy in Mexico.

Many sending states do not have as active role as described above, but only indirect engagement in attracting migrants' remittances. Thus, Blue (2004) recognizes how the Cuban state has facilitated welcoming structural features (*i.e.*, the legalization of US dollar, establishment of dollar shops, lifting ban on visitors from the US, etc.) to enhance migrants' propensity to remit. Unlike Rodriguez and Iskander, who prioritize the role of the state in attracting remittances where the migrants' are viewed as responding passively, Blue recognizes greater agency in migrants' initiatives relative to the structural mechanisms of the state. Yet, her explanatory framework (p.64) builds primarily on survey data that- while demonstrating general patterns of remitting behaviors as determined jointly by the migrants' agency and macro-level structural factors- do not reflect on the causal mechanisms of remitting behaviors.

The studies cited above show the role of the sending state in determining migrants' remitting, which ranges from developing coercive mechanisms to more tacit and accommodating structural mechanisms encouraging remittance exchanges. Unlike the sending states, no destination state has policy measures to directly affect remitting. Yet, I argue that the destination state plays, although indirectly and unintentionally, an important role in determining migrants' remitting. This may be understood by looking at how the destination state controls migrants directly by managing its border and the labor market (Hernandez-Leon, 2008), and indirectly by facilitating a hospitable or hostile context of reception (Mahmud, 2014).

The discretionary power of the state becomes explicit in Neumayer's (2006) illustration of how it regulates cross-border population movement by visa restrictions to prevent unwanted entry and overstaying of the foreign visitors. This is also evident in the state's ability to exercise

visa restrictions differently to citizens of different countries according to its own policy preferences. Looking at the 9/11 attack and its aftermath, Salter (2004) recognizes another pattern in which the destination state further deterritorializes its border within itself: now the state does not only control entry at the border and in the sending country, but also within its own territory by deploying measures of identifying undocumented migrants and deporting them. As remittances from international migrants essentially involve border crossing, the destination state's visa restriction policies do have an impact on it.

The destination state also regulates the labor market for foreign workers by conferring them different types of legal status entitled with particular rights, and lack of others. For instance, the destination state decides between permanent residents, temporary worker, or short-term visitor among the foreigners upon entry (Shipper, 2002). This distinction in terms of legal status has consequences for the migrants. Datta, *et. al.* (2007) find that recent immigration laws in the UK has made entry to the labor market and sustainability in their jobs for the migrants from the Developing South difficult, which results in worsening of their working conditions and lower income. As a consequence, they find these migrants facing greater challenges in remitting. Glytsos (1997) finds that remittances from legal temporary Greek migrants in Germany and Australia are obligations to close family at home, whereas remittances from legal permanent migrants are voluntary gifts (p. 429). Although he does not explain what constructs these legal temporary migrants' 'obligation' to family at home, it may be attributed to the destination state's policy that allows only the migrants' entry and requires their repatriation at the end of employment tenure. For instance, by looking at the migrant workers in South African mines and the US agriculture, Burawoy (1976) argues that the state allows only the migrant workers to enter in the production sites leaving their families back in their home country and confers a temporary legal status that allows them to stay as long as they are employed. While the migrants choose to come to the mines and agricultural fields to work by themselves,

their separation from family and temporary status is by no means a matter of their individual choice, but is determined and maintained by the destination state's deliberate initiatives.

The destination state may also affect migrants' remitting by its differential treatment towards the migrants based on their legal status, level of professional skill, etc. Thus, Markova and Reilly (2007) find that legal permanent migrants among the Bulgarians in Spain earn higher but remit less compared to those without permanent legal status. Moreover, this assumption seems plausible by the fact that transition from temporary legal and/or undocumented status to legal permanent resident status and citizenship reduces remittance. For instance, both the IRCA-1986 in the US (Amuedo-Durantes and Mazola, 2009; Desipio, 2000) and the *Foreigners' Law (Ausländergesetz)*-1990 in Germany (Cortina and Ochoa-reza, 2008) conferred legal permanent resident status to previously undocumented and temporary migrants, which caused significant drop in remittance among the Mexican migrants in the US and the Polish and Turkish migrants in Germany.

The discussion above shows that migrants' remitting is affected by the destination state's immigration policies, although often indirectly and/or inadvertently. Thus, migrants' duration of stay abroad is found as a predictor of their remitting practices, with longer (or shorter) stay and smaller (or greater) remitting propensity. While various social and cultural factors may influence migrants' decision about how long to stay abroad, the destination state plays a decisive role by bestowing them temporary or permanent legal status and citizenship, which have observable consequences on their remitting practice. Besides, the destination state's labor market regulations have repercussions for the migrants' remitting through affecting their income. These raise several intriguing empirical questions: how do immigration policies of the destination state affect migrants' remitting? How is migrants' labor market experience shaped by the destination state, which in turn, affects their remitting?

## 1.5 Recognizing the Determinants of Migrants' Remitting

The literature review points out a persistent limitation in the current studies on migrants' remittance that recognize migrants' altruism or self-interest as the determinant of their remitting. This is primarily because the concepts of altruism and self-interest are found as analytically inseparable. This is also because of the NELM conception of individuals as essentially self-interested beings unaffected by social-cultural forces. The discussion above exposes some noticeable social forces (*i.e.*, norms, values, moral obligations, etc.) shaping migrants' remitting on which the migrants have little or no control.

Based on the literature review above, I conceptualize migrants' remitting as a collective social act that involves ongoing social relations between two or more parties. Hence, migrants' remitting is not a singular act of sending and receiving money, but involves multiple forms and meanings. Therefore, migrants' remitting is not necessarily determined by the migrants' considerations of personal and/or family's financial benefits, but rather by forces emanating from their social (family, community) as well as global (states) contexts on which they have little or no control. Thus, I divide my central research question about what causes migrants' remitting behavior in different ways into three sub-questions:

- (1) Why do migrants send remittances? What meanings do migrants attach to their different forms of remitting practices?
- (2) How are different remitting practices affected by social relations and social contexts?
- (3) Under what specific socio-legal conditions do migrants choose to pursue a certain forms of remitting out of several possible ones?

## 1.6 Analytical Framework

Current studies on migrants' remittances are characterized by empiricist-positivism (Adams, 2009; Lucas and Stark, 1985; Taylor, 1999). Although providing answers to various types of research questions (*i.e.*, relationships between remitting practice and migrants' SES, home country's policy, etc.), I argue that this approach is unable to explain what causes migrants' remitting practices. This is because empiricism conflates ontology with epistemology by equating causation with observable regularity (for example, Goza and Ryabov, 2010). These scholars draw causal connections either from a small number of empirical evidences on the basis of assumed universal laws of association between the independent and dependent variables (induction) or deduce it from a set of initial and boundary conditions plus universal laws of the type "whenever event X, then event Y" (deduction). This empiricist-positivist notion of causality is based on the presupposition of a high degree of 'closure', which assumes an absence of qualitative changes in entities and phenomena possessing causal power and stable relations between causal mechanisms themselves and also between them and their environment. For example, the Lucas-Stark model assumes migrants' motivations (*i.e.*, altruism and self-interest) as well as their relations with the family, community and the state as unchanging and relatively stable over time. However, these assumptions are not correct, as the migrants' motivations and contextual conditions are always changing as discussed in earlier sections. That is, social reality is essentially open, emergent, stratified and deeper compared to that according to the empiricist/positivist perspective.

I adopt the ontological assumption of critical realist perspective, which identifies causal mechanisms in the particular 'structure of social relations' generating the act in question (Iosifides, 2011). Following this view, I differentiate between *internal and necessary relations* constituting the structure of social relations from which causal powers and liabilities originate and *external and contingent* relations constituting social conditions that play a role in the

exercise of the causal power. The interplay between these two aspects of the structure of social relations constitutes various generative mechanisms that cause or 'produce/generate/create/determine' various forms of social acts, events and phenomena. Therefore, I attempt to understand the generative mechanisms that cause migrants' remitting practices by looking at the structures of social relations.

Such an ontological view parallels with Durkheim's perspective on how society causes various types of social act. In *Suicide* (1979), Durkheim conceives of society as constraining individuals' act primarily through the "moral force" (p.248), which is invested in what he refers to as "moral structure" (p.273), the "moral state of society" (p.300) or "the common ideas, beliefs, customs and tendencies" of societies (p.302). Furthermore, Durkheim conceives of it as external to individuals in legal codes embodying sanctions for his behavior, outnumbering her/him in the form of public opinion, and preceding her/him as traditions in which s/he is socialized. Durkheim also identifies four pure forms of social constraints, which constitute social conditions predisposing individuals to various types of suicide. These are egoism, altruism, anomie and fatalism.

Durkheim defines anomie as a condition characterized by an absence of any effective moral power, while the other three conditions are under its control to varying extent. Then, he differentiates between fatalism in one hand and egoism and altruism in the other by mentioning that fatalism is a condition of excessive control of authorities external both to the social aggregate and to its individual members (e.g., prison, or slavery), whereas the rest confront 'inexcessive' control. What makes control 'inexcessive' in egoism and altruism is a combination of the existence of the controlling authority within the social aggregate and internalized by its individual members to the extent that the individuals see it as a part of their own social self and respond to it as voluntary. Finally, Durkheim differentiates between egoism and altruism by what the individual internalizes: in the case of altruism, it is a collectivistic orientation that demands

subordination of the little-valued individual to highly-valued group goals; and in egoism, it is towards an individualistic orientation that stresses the initiative, responsibility, and dignity of the individual.

Following Durkheim's model, I develop a heuristic typology to study the causal mechanisms of migrant's remitting behaviors by looking at various forms of 'the structure of social relations' and corresponding forms of remitting (Table-1). It focuses on the variations in the *act of remitting* with particular emphasis on the relative strength of the migrant's internalized rules, the rules which s/he and other members of the group (*i.e.*, the family, origin community, expatriate community, etc.) experience as external (for instance, rules imposed by the sending and/or state), and of the rules external to her/him but stemming from others in the social aggregate (*i.e.*, family norms and values, workplace culture, etc.). Empirically, this identifies differences among migrants' remitting in response to rules internalized by them as well as internal to the group (conformist), remitting in response to rules external to the migrants themselves but internal to the group (I call this 'social remitting' due to partial coercion by the social group of the migrants), remitting in response to rules internalized by the migrants from outside of the group (I call this 'entrepreneurial' to emphasis the fact that the migrants make decision against the social group they identify with), remitting in response to rules external to both the migrants themselves and their social group (I call this 'coercive' due to total coercion by outside forces); and an absence or drying up of remitting when the migrants are not constrained by any such rules (no remitting). The analytical model is summarized in the table-1 below:



**Table 1.1:** Types of Migrants' Remitting Practices

Migrants' Remitting	Source of Causal Power	
	Group	Individual
Conformist Remitting	+	+
Social Remitting	+	-
Entrepreneurial Remitting	-	+
Coercive Remitting	-	-
No Remitting	-	-

**Note:** a “+” indicates the location of causal power as internal showing compliance and a “-” indicates external location showing coercion.

This typology differentiates among the acts of remitting empirically on the basis the meanings migrants attach to each types of remitting practices. It requires us necessarily to go beyond the surface-level empirical manifestations of remitting to a deeper level in order to understand the underlying structure of social relations that generates the various forms of remitting. For instance, although both forms of remitting in the opening vignettes involve sending money by migrants to their parents, they are essentially different based on the degree of tension they involve, which is not understandable without considering their underlying structure of social relations. According to this model, the remitting by Rahman is an example of social remitting, as he sent money in compliance with a social norm of obeying the mother's decision involuntarily, whereas the remitting by Mian is a conformist remitting as it involves both the remitter's voluntary compliance with the norm of family relations as well as his own material interest. This categorization is possible only by simultaneously examining the meanings migrants attached to

the acts as well as the underlying social relations among the remitter, the recipient and the ultimate beneficiary. Thus, classification of remitting is not in itself the goal of this typology, but rather it serves as a heuristic strategy that allows for studying the deeper level of reality to recognize the causal mechanisms.

By focusing on individual migrants in their particular social context, this approach is capable of studying how social relations constrain their acts of remitting. This shifting of the focus from migrants' personal character to their *act* of remitting allows this approach to account for remitting practices among all types of migrants including voluntary and non-voluntary, temporary and permanent, single and married, and so forth. For instance, *conformist* remitting are those wherein the migrants voluntarily take on the role of financial providers of their families (Abrego, 2014; Johnson and Stoll, 2008). Regardless of purpose of sending the money to the family (i.e., for their personal economic gains or for supporting the family sacrificing their personal benefits), I consider it as conforming remitting as long as the migrants engage in this remitting in compliance with their social-cultural role of the financial provider of the family. *Social* remitting are those wherein the families and relatives consider remitting as the migrants' obligation that the migrants must carry out regardless of how much difficulty they endure. Thus, the family members and relatives demand remittances from the migrants and the migrants submit to it, often against their will (Stodolska and Santos, 2006; Wong, 2006). *Entrepreneurial* remitting are those wherein the migrants undertake plans without regarding their family's concern and remit money towards those plans, even in opposition by the family and/or relatives (Goldring, 2004; Mahmud, 2014). *Coercive* remitting are those wherein the migrants remit under total control of authorities external to both themselves and their families and relatives, such as various types of forced migrants' remitting (e.g., sex workers, bondage labor, etc., when

they are transported and put to work in another country) (ILO, 2009<sup>1</sup>). Here, I use the term 'external' to refer to the coercion involved in this type of remitting.

This typology is capable of accounting for the common types of remitting practices such as individual remittances, family remittances, collective remittances, etc. For instance, individual remittances will fall in all four types of remitting in my model and the differentiation will be based on whether the individual emphasizes his or her own interest (conformist, entrepreneurial), withholds/sacrifices self-interest for the interest of the parental family and relatives (social), or someone totally unrelated by any social relation (coercive). Similarly, family remittances will fall in conforming remitting if the migrant identifies herself or himself with the parental family, or social remittances if the migrant differentiates her or his own nuclear family from the parental family. Collective remittances will include those motivated by collective interest, such as investing in family business, community development programs, etc. This may be both conformist (when the migrants willingly send money to his/her family) and social remittance (when the migrant remit under family pressure). In addition to exhausting the available types of remittances, I introduce a new type- coercive remittances- to denote the remitting practice whereby migrants send money out of coercion by someone with whom they have no mutually recognized social relations. Finally, my typology includes situations in which the migrants do not remit in absence of any determinants.

Unlike the current perspectives' failure to account for change in migrants' remitting practices, my approach explains why certain individuals engage in different forms of remitting at different times by focusing on the *act* of remitting under changing social contexts. For example, individuals may remit money to provide for the family with economic support at the beginning. But their staying away from the family over extended period may result in changes in their remitting caused by changes in the legal context at the destination. For instance, migrants may

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<sup>1</sup> This ILO report mentions that migrant workers around the world lose about \$20 billion as the 'cost of coercion'.

become citizens and bring their family in the destination country, which will eliminate the need to send money for family support (Stodolska and Santos, 2006). Besides, single migrants may get married and form another family in the destination country having left the previous family in the origin country, which will affect their remitting behavior (Abrego, 2008). Moreover, migrants may acquire new experiences and aspirations owing to their exposure to variety of cultures, which in turn, may change their remitting behavior. For instance, Harney (2007) observes that migrants in Italy acquire entrepreneurial motives and invest much of their income in their personal income-generating projects in the destination country, which trims down their remitting behavior. Finally, migrants' remitting practice may vary based on the social organization of migration, for instance, the involvement of usurious middlemen (Afsar, 2009; Mahmud, 2013; Martin, 2010), types of money-transfer services, home country policies towards emigrants (Rodriguez, 2010), etc.

With the conception of migrants' remitting as a collective social act, this study expects to identify the determinants of migrants' remitting practices in the social relations between the migrants and their families and relatives, which are conditioned by the social contexts the migrants and their families live in.

## 1.7 Summary and Concluding Remarks

It has already been three decades since the beginning of the most widely accepted approach to studying migrants' remitting- the New Economics of Labor Migration- with the publication of the seminal paper by Lucas and Stark (1985). While this approach continues to be adopted as the explanatory framework for most empirical studies on migrants' remitting today, we still know little about what actually determines migrants' remitting beyond the inconclusive altruism/self-interested binary that proves to be of limited analytical use. This is largely because of the

empiricist bias, which suffers from conflating ontology with epistemology by ignoring the deeper levels of the migrants' social context that essentially generates determining forces for the migrants to engage in remitting practices. An adequate analytical framework must take both the empirical (which is readily observable, such as the statements, actual amounts of money, etc.) and real (which needs explanation beyond the empirical, such as the unstated desires, meanings, evaluations, etc.). Conceiving migrants' remitting as a collective social act, this approach shifts the focus from the individual's essential motivations (i.e., the rational motivation of self-interest) to the social world of the act of remitting consisting in the relationships between the remitter and the recipients as well as the social, cultural and structural contexts embedding those relations. I identify a similar approach in Durkheim's analysis of suicide explaining how society constrains individual's action. Following Durkheim, I develop a typology that differentiates among five potential social contexts of which four causes the migrants to engage in four distinct types of remitting while the remaining involves no remitting due to an absence of the determining factors. This typology is used to explain the determinants of remitting among Bangladeshi migrants in Tokyo and Los Angeles in this dissertation.

## CHAPTER TWO

### International Migration and Remittances in Bangladesh

#### 2.1: International Migration

Massey and associates recognized the emergence of international migration as a global force throughout the world, and also as one of the basic structural feature of the diverse, multiethnic societies in most of the developed countries (Massey et al, 1993). In fact, migration has been a common feature in the history of human civilization. While the sheer number of international migrants continues to increase in recent decades, the proportion of migrants to the total global population remains somewhat constant at 3% according to the estimates of the International Organization for Migration (IOM, 2014). Still, there are some qualitatively distinct features of contemporary migration than those in the past. According to a Pew research report, a growing portion of international migrants now lives in high-income countries such as the United States, Canada, Germany, etc., while a growing portion was born in middle-income nations such as India, Mexico, Turkey, Morocco, Egypt, etc. (PRR, 2013). This report shows that an estimated 160 million, or 69%, of international migrants now live in high-income countries (nations with an average per capita income of \$12,616 or higher), up from 87 million, or 57%, in 1990. Therefore, it is apparent that these high-income countries, many of them in North America and Europe, are increasingly attractive to contemporary migrants, whose principal reason for moving is to pursue economic opportunity. This report also shows that these migrants were born in what the middle-income countries, those with per capita annual income between \$1,036 and \$12,615. About six-in-ten (135 million) of today's international migrants were born in such countries, compared with fewer than half (74 million) of all migrants in 1990.

What makes international migration a widely discussed topic both in academic and public discourses is the money migrants send home in their country of origin, or remittances (Kapur, 2003; Ratha, 2004). According to the World Bank estimates, remittance flows to developing countries totaled \$436 billion in 2014, an increase of 4.4% over the previous year (WB, 2015). This amount is significantly higher compared to conventional sources of development fund for the poor countries in the Third World, such as Foreign Direct Investment (FDI) and Official Development Aid (ODA). Therefore, the governments in the developing countries, international and global organizations like the World Bank, the IMF, The United Nations, etc., as well as scholars have increasingly becoming interested in studying migrants' remittances.

Although remittance is calculated in total amounts to compare against major financial flows to the national economy, such as FDI, ODA (Official Development Aid) and export income, unlike these flows, remittances characteristically flows in small amounts of money. The International Fund for Agricultural Development (IFAD) recognizes that international migrants sent remittances to their families in developing countries during 2006, typically US\$100, US\$200 or US\$300 at a time, through more than 1.5 billion separate financial transactions (IFAD, 2007). What distinguishes remittances from other financial flows is that remittance directly reaches the families of the migrants, whereas FID, ODA or export income go to either the government or business organizations from which to be distributed to the beneficiaries. While explicit economic motives drive financial exchanges like FDI, ODA and export earnings, the migrants and their families are essentially connected to each other by social bonds, which naturally adds various socio-cultural motives in addition to economic motives in exchanges of remittances. Thus, the challenge is to incorporate these socio-cultural factors to the economic motives in understanding remitting practices, which is the central focus of this dissertation.

## 2.2: International Migration in Bangladesh

Bangladesh has emerged as one of the main source of international migration since the last decade of the 21<sup>st</sup> century. The Global Migrant Origin Database estimates 6,832,522 Bangladeshis living abroad, representing less than 5% of the total population and less than 10% of the labor force. The Bangladesh Bureau of Manpower, Employment and Training (BMET) reports that there were 5.8 million Bangladeshi workers working abroad, 31% of which were in Saudi Arabia and 24% in the UAE<sup>2</sup>. While most Bangladeshi migrants go to the Middle East and South-East Asian countries, a significant number of Bangladeshi migrants also go to developed countries including the US, the USA, Canada, Australia, and Italy.

Like international migration in general, what makes Bangladesh a familiar name in the discourse of migration is the sheer amount of remittances flowing in Bangladesh. All sources of migrants' remittances data list Bangladesh as one of the top-ten recipient countries of migrants' remittances since 2002. Remittances from international migrants have been recognized as an important contributor to the national economy of Bangladesh since 1990s. According to Bangladesh World, the total amount of remittances Bangladesh received in the fiscal year 2012-13 was \$14.46 billion. Bangladesh stands as the 3rd top remittance-receiving country in South Asia after India (\$70 billion) and Pakistan (\$15 billion) in 2013 as a recent World Bank press release on 11 April 2014. Remittances are now competing with the ready-made garments (RMG) industry as the largest source of foreign currency earnings for Bangladesh economy. The Bangladesh Bank documents that in 2012-13 Bangladesh earned \$16.06 billion from exporting RMG, whereas it received \$11.65 billion in remittances. Migrants' remittance has also superseded the net foreign direct investment (FDI). For instance, data from the Bangladesh Bank show that Bangladesh received \$1.73 billion FDI in 2012, which was far below the amount

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<sup>2</sup> Bangladeshi worker working abroad. <http://www.bmet.org.bd/BMET/statisticalDataAction#>



of remittance. 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). The largest portion of remittance flows to Bangladesh come from the earnings of Bangladeshi workers in Gulf countries in the Middle East followed by countries in the South East Asia. According to the Bangladesh Bank, the largest source country of remittance to Bangladesh in 2012-13 was the Kingdom of Saudi Arabia (\$3.83 billion) followed by the United Arab Emirates (\$2.83 billion), Malaysia (\$997 million) and Singapore (\$498 million). Besides, another source of remittances is the emergent Bangladeshi diaspora in the developing countries including the UK, USA and Italy. In 2012-13, Bangladesh received \$1.86 billion from the USA, \$991 million from the UK and \$233 million from Italy.

Since this dissertation primarily aims to understand socio-cultural factors in determining Bangladeshi migrants' remitting practice, it is necessary to look at the social background of these migrants in the origin country, that is, Bangladesh. Therefore, I offer a brief portrait of the political, ecological, and economic profile of Bangladesh. In order to contextualize migrants' remitting practices in its socio-cultural circumstance, I, then, proceed with a presentation of the patterns and nature of Bangladeshi migration globally with particular attention to migration patterns to the U.S. and Japan. I outline the economic impact of remittances on the Bangladesh. I devote a section to a critical analysis of the main hypotheses that explain the motivations behind remitting.

### *2.2.1 Historical Background*

Bangladesh emerged as an independent state in 1971, separating itself from Pakistan after nine months of bitter conflict with enormous casualties of Bengali civilians. However, its history dates as back as 300BC in the time of Alexander's expedition to the Indian subcontinent. While most

of the subcontinent remained under various dynastic rules centering North India, Bangladesh maintained relatively independent status thanks to its geographic isolation from rest of the areas. The Moguls occupied Bengal, which was overthrown intermittently by local rulers in Bengal. It became an integral part of the Indian subcontinent first under the British Colonial Empire in the 18th century. At the end of British rule in 1947, the whole region was divided into two independent countries along religious line- India for the Hindus and Pakistan for the Muslims. Being Muslim-majority region, East Bengal was included in Pakistan. In spite of common religious affiliation among the people of Pakistan, political disagreement gradually mounted between the West and East Pakistan due to the neo-colonialism of the West Pakistani rulers. As a consequence, East Bengal declared independence from Pakistan to become Bangladesh through a violent civil war in 1971. Whereas religion influenced the first movement for independence from British India to become Pakistan, this time, mother language (Bengali) justified the second struggle for independence. Thus, East Pakistan became Bangladesh, which literally means the “land of the Bengals,” with Bengali as its national lingua franca. Today, Bangladesh is a Muslim-majority country with almost 90% of its population who adhere to the religion of Islam, 8% Hindus and the rest comprise Buddhists, Christians and small indigenous groups of people.

### *2.2.2 Socio-Cultural and Ecological Context*

Bangladesh, one of the most densely-populated countries of the world, is situated in the world's biggest delta on the Bay of Bengal between Burma and India, formed by the rivers Ganga, Brahmaputra and Meghna. Bangladesh is a low-lying country with a territory of nearly 57,000 square miles (147,570 square kilometers). It 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. 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.

Bangladesh boasts a population of 158 million people, making the rather small country the seventh most populous in the world and one of the most densely populated. With a majority Muslim Sunni population (85 to 90 percent), Bangladesh is also the third largest Muslim-majority country in the world, after Indonesia and Pakistan. The vast majority of the citizens of Bangladesh self-identify as ethnically Bengali, though tribal groups concentrated mainly in the regions bordering Burma are also part of the country's landscape.

Bangladesh and its population are thus extremely vulnerable to the adverse effects of climate change. The scale and frequency of extreme climate events has been steadily increasing, making survival difficult and expensive (Government of Bangladesh, Ministry of Environment and Forest 2005). Unable to cope with these events, according to some estimates more than 26 million people in Bangladesh are likely to migrate (Myers 2002, 611). That is almost 16% of the total population of the country.

### *2.2.3: Economic Context*

Bangladesh faces enormous economic challenges, notably those of achieving accelerated economic growth and alleviating the massive poverty that afflicts near half of its population. 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. Consequently, Bangladesh has registered a 5 to 6 percent rate of annual economic growth since the mid-1990s, and has made important progress in the areas of primary education, population control, and the reduction of hunger. 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. Despite these positive developments, however, poverty in Bangladesh is widespread, affecting the lives of perhaps half of the population. In this predominantly rural country, overpopulation and environmental degradation have contributed to a large, landless population.

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'. 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.

About 61 percent of the population of Bangladesh is of working age (15 to 64-years-old), while 34 percent is under the age of 14, indicating a moderate youth bulge. Those who are employed in the formal labor market often work just a few hours a week at low wages. Thus, while the estimated unemployment rate is relatively low at about 5 percent, the problem of underemployment prevails. In Bangladesh, 63% of its population are employed in the sectors of agriculture, forests and fisheries (Bureau of South and Central Asian Affairs, BSCAA 2010, 1).

Widespread poverty, underemployment, and a youthful age structure have all contributed to the predominance of economically motivated international migration from Bangladesh. The contract labor migration of less-skilled men to the Arab Gulf states and to the emerging economies of Asia has been especially prominent. While rising population pressures and the search for better education and employment have always encouraged people to migrate, the increasing fragility of their surroundings has been putting an additional burden on their resources acting as a push toward migration. Further, the recurrence of environmental disasters wears down a households' ability to cope and adapt to future environmental pressures. Migration in such cases has become a last survival strategy (Kartiki, 2011).

#### *2.2.4 Migration History in Bangladesh*

Migration from Bangladesh has a long history, which has not yet been systematically recorded. However, few scholars could trace its beginning before the British colonial rule in Bengal and the Indian subcontinent. For instance, Khondker (2004) enumerates several migration streams from Bangladesh to various countries. First, there was a migration from Chittagong (South-West district of Bengal, well-known as a migration origin) to the Middle East, particularly to Mecca through pilgrimage. Khondker mentions that hundreds of Bengali Muslims would make pilgrimage to Mecca every year and an unknown number of them would stay in Saudi Arabia (2004, p.58). Second, during the British colonial period, many Bengalis relocated to various cities in India and Rangoon in Burma (presently known as Yangon and Myanmar respectively). Citing the 1931 British census, Khondker identifies 252,000 migrants in Myanmar from Chittagong alone and another 65000 Bengalis from other parts of Bengal. Third, although primarily concentrated in the Southern parts of India, Khondker argues that a considerable number of Bengalis migrated under the 'indenture labor' program, which the British empire instituted immediately after the abolishment of slavery to meet labor demand of the plantation and mining industry in the West Indies, South Africa, Malay peninsula, Fiji, Sri Lanka, etc. In absence of reliable statistic, Khondker cites two anecdotal references of Bengali migrants in Singapore and Guyana in support of his claim. Fourth, he recognizes another migration from Bengal to England as sailors. These migrants hailed mainly from Sylhet, the North-East district of Bangladesh. These men would be employed by the British shipping companies and carried to the ports in England, where many would 'jump off' the ship and seek their fortune on land. They would then take whatever jobs they found, would marry local women and settled in there. Fifth, there was a small number of educated middleclass Bengalis in the USA, Canada and many countries Europe before and after the WW-II, who would seek political asylum and permanently settled in these destinations. Finally, the partition of British Indian colony into India and Pakistan

at the end of British rule in 1947 created a massive refugee movement from both sides of the border between these two countries. However, the biggest exodus of Bengalis happened during the liberation war of Bangladesh in 1971. An estimated 9 million Bengalis took refuge in the bordering Indian states, most of whom later returned to newly independent Bangladesh.

In addition to the above mentioned migration streams, there was another- often overlooked- migration from Bengal to Assam, the neighboring Indian state. The British colonial government in 1911 noted that the population pressure on East Bengal, especially the districts of Mymensingh, Pabna, Bogra and Rangpur was very high, and there was a lot of fertile land available in areas like Goalpara and Barpeta (i.e., the Brahmaputra valley) in Assam for Bengali Muslims who were mostly cultivators. Shortly, considerable number of Bengalis migrated to Assam under the government's encouragement as enumerated in the British census 1921. There was a 55.6% migration between 1911 and 1921, when the Brahmaputra valley of Assam alone is taken into account. This trend continued till independence in 1947<sup>3</sup>.

It is clear from the above that migration from Bangladesh was mainly regional, which few migrating to other countries and regions under the British colonial rule in the World. However, Bangladeshi migration became global once East Bengal independence and emerged as Bangladesh in 1971. Bangladesh has already been recognized as one of the major origin countries of labor migration. According to the International Organization of Migration (IOM), there are approximately seven million Bangladeshis living abroad. However, unlike other well-known migrant populations such as the Mexicans, the Chinese and the Indians, Bangladeshi migrants are predominantly temporary workers who go abroad as contract laborers and return home at the end of their employment (Kibria, 2011). It is also different from the well-known migratory populations in terms of its destination: more than half of these migrants go to the Middle East (Kibria, 2011; Afsar, 2009).

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<sup>3</sup> Downloaded from <http://centreright.in/2012/07/immigration-problem-in-assam-a-backgrounder/#.U1j5fvmSzBl>

## 2.3: Migration Patterns

International Organization for Migration (IOM) estimates that over five million Bangladeshis are currently living and working overseas, contributing greatly to their families, communities and the country's economy through remittances<sup>4</sup>. Contemporary migration from Bangladesh may be divided into three types: first, permanent migration involving Bangladeshis, who relocate to developed countries including the UK, the USA, Australia, Canada, Italy, Greece, etc. and bring their families to permanently settle in those countries. Secondly, temporary labor migration involving professionals and migrant workers moving abroad with employment for a short period of time, who return home at the end of their employment. This migration is overwhelmingly towards the Middle East and South East Asian countries. Finally, irregular migration from Bangladesh involving undocumented migrants from Bangladesh to neighboring India and few other countries.

### *2.3.1: Bangladeshi Permanent Migration*

The British colonial legacy provided the foundation of permanent migration from Bangladesh to England and many other countries in the former British colonial empire including the West Indies, South and East Africa, Malaysia, and Sri Lanka. These migrants constitute the Bangladeshi Diaspora (Kibria, 2011). The early migrants in this emigration flow were both seafarers in British steamships or indentured laborers to work in British Plantations (sugar, tea and rubber) and mining industries starting in the 19th century. Recently, Vivek Bald identifies an older migratory flow from Bengal to the USA originating in the 1790s, which has so far been unknown (Bald, 2013). Since the independence of Bangladesh in 1971, a small number of educated middleclass Bangladeshis began to go abroad, took employment after studying in

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<sup>4</sup> Source- <http://www.iom.int/cms/en/sites/iom/home/where-we-work/asia-and-the-pacific/bangladesh.html>



universities in developed countries like the USA, the UK, Australia, Canada, New Zealand, Japan, etc. There is no reliable data on the number of Bangladeshis permanently settled in these countries, as Bangladesh does not collect data about these migrants. However, I have constructed an estimation based on the census data of the destinations countries as well as various other formal and informal sources of migration data about Bangladeshi permanent settlers in different countries. Below is a list of destination countries with the number of Bangladeshi immigrants, who permanently settled there and acquired citizenship of those countries.

**Table 2.1:** Bangladeshi Diaspora

<b>Destination Country</b>	<b>Number of Bangladeshis</b>	<b>Data Source</b>	<b>Year</b>
The UK	436,514	British Census	2011
The USA	147,300	US census	2010
Canada	34,205	Canadian Census	2011
Australia	27,890	Australian Census	2011
Italy	82,451	Italian Census	2011
Portugal	4,500	Mapril in <i>Modern Asian Studies</i>	2014
Greece	3,119	European Commission Report	2009
Norway	579	Norway Census	2010
Japan	10,000	Bangladesh Embassy in Tokyo	2013

*Sources:* multiple secondary sources.

This list is based on available official data to date. However, there is a substantial number of Bangladeshis as students, temporary workers and undocumented migrants in all these countries and many other countries not included in the table. For instance, some sources estimates that the total number of Bangladeshis in Italy is more than twice the official figure if those undocumented are included<sup>5</sup>. Same observations are made about Bangladeshi population in the UK and the USA.

### *2.3.2: Bangladeshi Temporary Migration*

According to the Bureau of Manpower, Employment & Training (BMET) of Bangladesh Government, temporary labor migration from Bangladesh started officially in 1976 with a modest number (6,078) of workers. Currently, about 7 million Bangladeshi workers are employed around 130 countries across the world, particularly in countries of the Middle-East and South-Eastern countries. Among the destinations of these migrants, Saudi Arabia hosts the largest number, followed by the UAE. The other major destinations of these migrants are Malaysia, Kuwait, Qatar, Oman, Bahrain, Libya, Singapore and South Korea. While no data is available about those Bangladeshis who go abroad and settle permanently, the BMET maintains a data bank for those who migrant as temporary workers. BMET classifies all temporary migrants into four categories. These are professional, skilled, semi-skilled, and unskilled. Doctors, engineers, nurses and teachers are considered as professionals. Manufacturing or garments workers are considered as skilled; while tailor, mason, etc. as semi-skilled workers; housemaid, cleaner, laborers are classified as less-skilled. The following table captures the flow of migration over different periods:

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<sup>5</sup> According to an IRIN report. Downloaded from <http://www.irinnews.org/report/90913/bangladesh-migrants-fare-badly-in-italy>

**Table 2.2:** Bangladeshi Temporary Migration

Year	Worker's Category				Total
	Professional	Skilled	Semi-skilled	Less-skilled	
2001	5,940	42,742	30,702	109,581	<b>188,965</b>
2002	14,450	56,265	36,025	118,516	<b>225,256</b>
2003	15,862	74,530	29,236	134,562	<b>254,190</b>
2004	12,202	110,177	28,327	122,252	<b>272,958</b>
2005	1,945	113,655	24,546	112,556	<b>252,702</b>
2006	925	115,468	33,965	231,158	<b>381,516</b>
2007	676	165,338	183,673	482,922	<b>832,609</b>
2008	1,864	292,364	132,825	448,002	<b>875,055</b>
2009	1,426	134,265	84,517	255,070	<b>475,278</b>
2010	387	90,621	20,016	279,678	<b>390,702</b>

Source: Bureau of Manpower, Employment & Training (BMET).

The temporary migrants from Bangladesh are overwhelmingly male-dominated. Being a Muslim-majority country, Bangladesh has pursued a restrictive migration policy against women (Belger and Rahman, 2013). As a consequence, there are only about 1,50,000 women temporary migrant workers from Bangladesh to different countries from 1991 to 2010. Recently, Bangladesh has reformed its migration policy to encourage women migration, which results in

increase in the percentage of women in migrant workers from 2.4% in 2008 to 5% in 2010 (BMET, 2011).

### *2.3.3: Bangladeshi Undocumented and Irregular Migration*

A large number of Bangladeshi migrants remain unrecognized in the official discourse in Bangladesh, who enter India without any document and stay there indefinitely. The UN Department of Economic and Social Affairs (UN-DESA) reports that in 2013, India was home to 3.2 million Bangladeshi residents who had migrated into the country and settled there. The UN-DESA calls it as "the single largest bilateral stock of international migrants" in the eastern hemisphere and also in the developing world. It also mentions that India is the most favorite destination for Bangladeshis<sup>6</sup>. Not surprisingly, Bangladesh government officially protested the report within three days of publishing the report by calling the UN-DESA report as "a carbon-copy of Indian media that had been claiming so over the past several years". The Ministry of Foreign Affairs of Bangladesh admitted that some 10 million Bangladeshis crossed border during the liberation war of Bangladesh in 1971, but they returned after 9 months. Since then, there was no mass exodus of Bangladeshis into India.<sup>7</sup> This conflict over the number of Bangladeshi migrants to India reflects another difficulty in gathering reliable data on migration between Bangladesh and India due to political interest in suppressing the true number of Bangladeshi migrants in India by Bangladesh while exaggerating the number by India.

Hundreds of Bangladeshis also try to migrate to several other countries through clandestine processes as news reports reveal. For instance, BBC News on 25 November 2012

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<sup>6</sup> From the Times of India on 13 September 2013; downloaded from <http://timesofindia.indiatimes.com/india/Bangla-migration-to-India-largest-in-developing-world/articleshow/22528497.cms>

<sup>7</sup> From the Financial Express on 15 September 2013; downloaded from <http://www.thefinancialexpress-bd.com/old/index.php?ref=MjBfMDIfMTVfMTNfMV8yXzE4MzQ3OA==>

reported about the death of dozens of Bangladeshi and Burmese Rohingya Muslim refugees every year when they tried to migrate to Malaysia by boat illegally<sup>8</sup>. Another news report mentioned about arrest of 9 Bangladeshi who attempted to cross the Greece-Bulgaria border illegally<sup>9</sup>.

Finally, thousands of Bangladeshi students go abroad every year for higher studies, many of whom take employment in their destination after graduation and settle there. According to UN-Data, 22,521 Bangladeshi students were studying in foreign countries in 2011. In 2007, UNESCO reported 14,758 Bangladeshi studying in Australia, UK, USA, Japan and Cyprus, the top five destinations for Bangladeshi students<sup>10</sup>. The US embassy in Bangladesh reported that a total of 3,828 Bangladeshi students went to the USA for higher studies in 2013<sup>11</sup>. Another common destination of Bangladeshi students is the UK. A considerable number of Bangladeshis also go to Japan every year with student visa (Mahmud, 2014).

#### 2.4: Migrants' Remittances in Bangladesh

Since international migrants go abroad to earn and send money home, Bangladesh receives substantial amounts of remittances, which makes it one of the top remittance-receiving countries in the world. According to Bangladesh Bank, Bangladesh received \$14.5 billion in migrants' remittances in 2013. The World Bank recognizes Bangladesh as the 6th in the list of highest remittance-receiving countries (WB, 2013). The following table shows the total amounts of remittance to Bangladesh from international migrants in last five years.

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<sup>8</sup> Source- <http://www.bbc.com/news/world-asia-20442923>

<sup>9</sup> Source-

<http://www.novinite.com/articles/132765/9+Illegal+Immigrants+from+Bangladesh+Busted+at+Bulgarian-Greek+Border>

<sup>10</sup> Source- <https://www.iom.int/cms/en/sites/iom/home/news-and-views/press-briefing-notes/pbn-2011/pbn-listing/bangladeshi-student-mobility-often-start.html>

<sup>11</sup> Source- <http://bdnews24.com/bangladesh/2013/11/14/bangladeshi-students-all-time-high-in-us>

**Table 2.3:** Total Amounts of Migrants' Remittances

<b>Fiscal Year (July-June)</b>	<b>Remittances (\$US Million)</b>
2012-13	14461.14
2011-12	12843.43
2010-11	11650.32
2009-10	10987.40
2008-09	9689.26

Source: Bangladesh Bank

These figures represent only the remittances exchanged through formal banking channels, such as the National and international banks and money transferring agencies (i.e., Western Union, Ria, etc.). The table shows a consistent pattern of increase in remittances each year of the previous. However, scholars recognize that a significant amount of remittances are sent through informal channels popularly known as *Hundi* in South Asia (Ahsanullah and Panday, 2007; Rahman and Yeoh, 2008). Thus, the actual amounts of remittances are likely to be much bigger than the official figures.

Bangladesh Bank, the central authority in Bangladesh over financial management, maintains a data bank on remittances from all countries to Bangladesh. According to its enumeration, the Kingdom of Saudi Arabia is the largest source country of remittances to Bangladesh, followed by the United Arab Emirates and the United States. What is interesting to note in this list is the inclusion of the USA, the UK, Australia and Germany, as these are not reported in the BMET list of the destination countries of Bangladeshi migrant workers. This

unequivocally shows that both the temporary migrants and permanent settlers among Bangladeshis abroad send substantial amounts of money to Bangladesh.

**Table 2.4:** Major Source Countries of Remittances to Bangladesh

Country	Fiscal Year (from July to June); US\$ Million				
	2008-09	2009-10	2010-11	2011-12	2012-13
KSA	2859.09	3427.05	3290.03	3684.36	3829.45
UAE	1754.92	1890.31	2002.63	2404.78	2829.40
USA	1575.22	1451.89	1848.51	1498.46	1859.76
Kuwait	970.75	1019.18	1075.75	1190.14	1186.93
UK	789.65	827.51	889.60	987.46	991.59
Malaysia	282.22	587.09	703.73	847.49	997.43
Oman	290.06	349.08	334.31	400.93	610.11
Qatar	343.36	360.91	319.36	335.26	286.89
Singapore	165.13	193.46	202.33	311.46	498.79
Bahrain	157.43	170.14	185.93	298.46	361.70
Italy	186.90	182.19	215.58	244.75	233.23
Australia	6.78	8.45	13.00	53.27	60.91
South Korea	18.33	20.77	23.95	30.05	61.77

Germany	19.32	16.50	25.64	34.99	25.81
Japan	14.12	14.74	15.21	22.16	21.18
Hong Kong	9.09	8.32	11.12	22.64	19.54

Source: Bangladesh Bank

#### *2.4.1 Remittances to Bangladesh from Japan*

Japan has been recognized as one of the most preferred destination of Bangladeshi migrants from the very beginning. This is due to the availability of employment with higher pay compared to the other migration destinations. Japan occupies a distinct position among all source countries of international remittances to Bangladesh based on per capita remittance. The total amount of remittances from Japan to Bangladesh was \$22 million and \$21million in 2012 and 2013 respectively. Given that the number of Bangladeshi migrants in Japan was 10,000 or less, the per capita remittance from Japan was \$2,200 a year. However, the actual amount is far greater than these officially documented data. In another study, I found a typical self-funded student/migrant saved \$1,000 or more every month, which he would send to Bangladesh immediately (Mahmud, 2014, p.420). The financial strength of Bangladeshi migrants in Japan is also explicit in the visibility of their money in Bangladesh: a considerable number of used car show-rooms, and wholesale cloth stores in Dhaka city are owned by these migrants and their families, and some residential housing projects are specially targeted towards these migrants. Moreover, expectations of imminent affluence are widespread among the families, relatives and neighbors of these migrants, as Dr. Shihab- a notable community leader among Bangladeshis in Japan- told:



Once somebody migrates to Japan, his family indirectly communicates the news in such manners as if it declares the intension to buy any land to be put on sale in the neighborhood, and to upgrade the housing buildings immediately. After buying land and rebuilding the house of the father, the same courses of action will follow for the son.

The dazzling financial success of the migrants and their families in Bangladesh also registered migration to Japan as a great success story: almost all the early migrants hailed from a poverty-stricken region near Dhaka, called Munsigonj (Mahmood, 1994; Higuchi, 2007). They were mainly from moderate rural background. However, in course of few years, they managed to upgrade the economic standing of their family and themselves by purchasing agricultural lands in the villages and residential plots in Dhaka city, establishing river-based transportation business, overtaking the wholesale cloth business in Old Dhaka city, and entering the used car business.

Bangladeshi migration to Japan started in the late-1980s, when the Japanese government introduced a visa-waiver program for Bangladeshis with few other nationals. The availability of employment with relatively high pay attracted Bangladeshis so much so that about 50,000 Bangladeshi migrants entered Japan in a very short period of two years between 1988 and 1989 (Mahmood, 1994). Japan granted Bangladeshi visitors a port-entry visa for 15–30 days. However, most visitors overstayed their visa, took employment in manufacturing factories and became undocumented migrants (Higuchi, 2007; Mahmood, 1994). As a response to growing anti-immigration public pressure, Japan rescinded the visa-waiver program in the Immigration Reform Act 1990 and began to deport undocumented migrants (Tsuda, 2001). Since then, the number of Bangladeshi migrants continued to decline. The availability of work and high income continues to attract Bangladeshi migrant to Japan. With the help of relatives and migration agents, most Bangladeshis now acquire student visas through Japanese

language and vocational schools in Tokyo (Mahmud, 2013). In addition, a few hundred Bangladeshi students come to Japan with the Monbusho scholarship from Japan Government. Regardless of their mode of entry and legal status in Japan, all these migrants send significant amounts of remittances to Bangladesh, which will be detailed in chapter four.

#### *2.4.2 Remittances to Bangladesh from the USA*

The United States is, perhaps, the most desired destination for Bangladeshi migrants nowadays. A recent opinion poll in Bangladesh found that 53% Bangladeshis had favorable views of the US despite its growing unpopularity across the Muslim countries in particular<sup>12</sup>. This is due to sustained strong bilateral relationships between Bangladesh and the US in the areas of diplomacy, economy and military cooperation. Cultural and media influences from the US also contribute to creating the favorable image of the US. The US as the most preferred migration destination for Bangladeshis is explicit in the number of applicants in the Diversity Visa lottery program- in 2012, Bangladeshis accounted for 7.7 million of the total 14.8 million applications and the elimination of Bangladesh from this program in the following year caused a 46% drop in the total number of applications (MPI, 2012)<sup>13</sup>.

The Encyclopedia of Immigration documents Bangladeshi migrants in the US since its independence in 1971. These migrants comprised mostly single men, well-educated professionals, fleeing the political turmoil of their country and frequently granted refugee status. As the encyclopedia notes, there were fewer than 5,000 foreign-born Bangladeshis in the US by 1980<sup>i</sup>. Bangladeshi immigration to the US accelerated since the inauguration of the Diversity

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<sup>12</sup> <http://www.pewglobal.org/database/indicator/1/country/19/>

<sup>13</sup> for reference- <http://www.migrationpolicy.org/article/green-card-holders-and-legal-immigration-united-states-0/>

Visa (DV) Lottery program in 1995. According to the US census, there were 147,300 Bangladeshi-Americans in 2010. Due to increasing number of Bangladeshis entering the US as legal permanent residents every year, the number of Bangladesh-Americans will continue to grow rapidly. Although these migrants leave Bangladesh and permanently settle in the US, they send large amounts of remittances. According to the Bangladesh Bank, remittances from the US to Bangladesh totaled \$1.5 billion in 2012, \$1.86 billion in 2013, and \$2.33 billion in 2014. Consequently, the US emerges as the 3<sup>rd</sup> largest source of remittance to Bangladesh after the KSA and the UAE. Yet, these figures are apparently under-stated. For these migrants carry a significant amount of remittances in cash during their visits in Bangladesh.

#### *2.4.3 Impacts of Remittances*

Migrants' remittance has been recognized as the most potent source of foreign exchanges in Bangladesh. It is now the second largest source of foreign exchange earning to the Ready-Made Garments (RMG) sector (\$20 billion). It has also superseded the foreign direct investment (FDI) and official development aid (ODA) to Bangladesh. The total amount of FDI and ODA Bangladesh received in 2012-13 was approximately \$2 billion and \$1.3 billion respectively. Compared to these conventional financial flows, migrants' remittance is seven times bigger than FID and 11times bigger than ODA. Moreover, both FDI and ODA exhibit a dwindling pattern, whereas remittance is consistently increasing. While females constitute the majority of workers in the garment sector, migration is dominated by males. Estimates indicate that around 10% of the male labor force is currently migrant, contributing more than 12% of GDP. Migration has thus become a major lifeblood of the country's economy. Moreover, with an increasing migration rate, remittances are expected to play an even more prominent role in the future.

Migrants' remittance has more significant positive impact at the community and household level in Bangladesh. In spite of a rapid decline in the fertility rate, Bangladesh is a country still with a high population growth rate (2.4%/year) and surplus labor, especially among young unskilled male workers. For them, migration offers a unique opportunity to escape unemployment and poverty. Most migrants are poor rural low-skilled workers who work on short-term contracts in the Persian Gulf. When successful, migration has been an avenue for poverty reduction for many rural households. Families with migrant workers gain from migration through significantly increased levels of income and expenditure. In a study, Afsar et al. (2003) estimated that 21 percent of migrant households were moderately poor prior to overseas migration. In the post-migration period, the percentage of poor among these migrant households was dramatically reduced to 7 percent. In a benefit-cost analysis of migration, the same study found a ratio of 2.9. Further work by Sharma et al. (2009) showed that overseas migration conveyed substantial benefits to families as measured by household consumption, use of modern agricultural inputs, and level of household savings. In the 2009 Bangladesh Household Remittances Survey (BHRS) conducted by the IOM, the most comprehensive source of information on Bangladeshi migrants so far, migrant households were found to be earning annually twice as much as the average resident household in Bangladesh. Since migration occurs through short-term contracts, there is a general concern that benefits accrued might only be temporary. However, evidence indicates that individuals who have successfully migrated once manage to re-migrate with relative ease (Das et. al., 2014). Migrants are, therefore, likely to reap benefits for extended periods of time. In BHRS, 88% of households with migrants reported enhanced educational opportunities for their children, resulting in permanent investments in human capital. In the same survey, 70% of the respondents expressed confidence in sustaining the increase in income in the post-migration period through the skills learned and assets acquired through the migration experience. Evidence, thus, seems to

indicate that migration leaves a lasting impact on the income and welfare of migrant households.

Although there are number of studies conducted on remittances in Bangladesh every year, there is a dearth of systematic investigation on how remittances are spent by households directly receiving remittances. Through a review of small-scale sample studies, de Bruyn and Kuddus (2005) compiled a list (presented in table-) of purposes the on which the remittance-receiving households spent the money.

**Table 2.5:** Remittance Utilization as Reported by the Receiving Families

<b>Purpose</b>	<b>Minimum Percentage of Received Remittance</b>	<b>Maximum Percentage of Received Remittance</b>
Food and Clothing	20	36
Purchase of Land	3	40
Home Construction and Repair	2	30
Loan Repayment	10	19
Marriage and Other Ceremonies	0	10
Education	0	5
Saving	3	7
Funding Other's Migration	0	7

Investing in Business	0	5
Health Care	0	4

Source: de Bruyn and Kuddus, 2005: 35

As the table shows, spending on food and clothing and home building and repair consumed more than half of the remittances, followed land purchase, which consumed another one-third. About one-fifth of the money was spent on repaying the loan incurred during migration and another small portion was spent on funding other family members' migration. Thus, little over one-fifth of the total remittances was left to spend on income generation through investing in business, education or savings. Spending on social ceremonies and health care constituted an insignificant portion of remittance utilization.

In a more recent study among Bangladeshi migrants in Hong Kong and Malaysia, Ahsanullah (2011) provides a comprehensive list of the purposes migrant households in Bangladesh utilized remittances. It is based on a questionnaire survey on 126 migrants (56 in Hong Kong and 70 in Malaysia) and 13 of their households in Bangladesh. The results are summarized in table- below:

**Table 2.6:** Remittance Utilization in Bangladesh

Purpose	Percentage of Total Amount of Remittances	
	Hong Kong	Malaysia
Consumption	38	41
Education	7	6
Medical Treatment	4	7

Agricultural Land Purchase	4	6
Taking Mortgagee of Land	2	7
Release Mortgage of Land	1	1
Homestead Land Purchase	1	-
Home Construction and Renovation	3	4
Repayment of Loan	2	3
Investment in Business	5	3
Savings/Fixed deposit	7	4
Social ceremonies	10	7
Gifts/Donation to Relatives	3	2
Send Relatives for Pilgrimage	3	2
Sending family Members Abroad	4	3
Furniture	2	1
Others	4	3

Source: Ahsanullah, 2011:1160

This study also recognizes consumption as the single most purpose on which migrant families in Bangladesh spent remittances (more than one-third), followed by spending on land purchase (about one-tenth). However, it observes a considerable amount of remittances (more than one-tenth) spent on development activities such as investing in business, savings, and agricultural

land purchase. Besides, it identifies significant spending on education and health care, which have developmental impact. The most comprehensive and systematic study on the impact of remittance in Bangladesh was the Bangladesh Household Remittances Survey (BHRS)-2009 conducted by the IOM. The major findings of this survey is presented in table- below. It confirms the findings of previous studies that the lion's share of remittances is spent on consumption. It also observes a substantial increase in access to education and healthcare facilities for the remitting receiving households. However, it reports that migrants' remittances increased the household income of only one-fifth of these families.

**Table 2.7:** Impact of Remittances on Migrant Households

<b>Impact</b>	<b>Improved/Enhanced (%)</b>	<b>Worsened (%)</b>
Household Income	19.6	80.4
Food Consumption	61.7	38.3
Access to Education	87.9	12.1
Access to Health Care	100	00

Source: BHSR, IOM, 2009

#### *2.4.4 Determinants of Migrants' Remittances*

Perhaps due to the salience of migrants for Bangladesh economy as well as for the migrant households, there is a growing interest among the scholars as well as policy-makers in migrants' remittances. Dozens of studies are published on migrants' remittances in Bangladesh every year. However, extremely few attention is paid to why migrants' send remittances.



Moreover, the available explanations regarding the determinants of migrants' remitting in Bangladesh adopt the dominant developmentalist approach, which identifies the migrants' altruism or self-interests as the determinants of remittances by looking at remittance utilization by the receiving household (Lucas and Stark, 1985). Most studies on remittance utilization in Bangladesh recognize household consumption claiming the largest portion of the income, which is defined in this approach as an indication of altruistic remittance. For, the migrants receive no economic benefit out of such spending. Therefore, scholars generally recognize Bangladeshi migrants' remittances primarily as altruistic remittances. For instance, an authoritative study conducted by the Policy Analysis Unit of the Bangladesh Bank explained remittances to Bangladesh over the period of 1993 to 2005 as altruistic remittances (Barua, Majumdar and Akhtaruzzaman, 2007). While some studies recognize a small portion of self-interested remittances by looking at the percentage of remittance spending on income generating activities, all studies remained inconclusive regarding what causes Bangladeshi migrants to send remittances. My dissertation aims to fill in this gap by providing a sociological answer to this question.

## CHAPTER THREE

### Methodology

#### 3.1 Introduction

Looking at the socio-economic and political changes that swept off the world (e.g., post-colonial world order, ICT revolution, globalization, economic restructuring, demographic shift, etc.), Massey and his colleagues wrote: “The classical approach (to migration studies) has now entered a state of crisis, challenged by new ideas, concepts and hypotheses” (1998:3). While this observation was made more than a decade ago, the situation is no better today as the special issue of the *Journal of Ethnic and Migration Studies* (Volume 36, No.10) illustrates- migration scholars are still struggling to find a solution to the problem of studying migration. This raises the question of which methodological strategy is capable of adequately studying migration? How does it engage with theories? Which ontological and epistemological assumptions underpin this strategy?

In this chapter, I describe the state-of-art in migration research with critical evaluation of different approaches and their relative strengths and limitations so that a better suited methodological strategy may be outlined. Thus, this chapter begins with an overview of current migration research methodologies, followed by ethnography’s potential in overcoming the shortcomings, and an assessment of ontological and epistemological assumptions to guide transformations in ethnographic methodological strategies suitable for migration research.

### 3.2 Migration Research: From quantitative to ethnographic methodology

In spite of the greater recognition of the inclination among migration scholars towards interdisciplinary approach (Bloemraad, 2007; Findley and Lee, 1999; Foner, Rumbout and Gold, 2000; Waters, 2000), economics is the single most dominating discipline influencing current research and theorizing about migration, which is characterized by methodological individualism, a utilitarian ontology of the self, and a uniform concept of the rationality (Boswell, 2008:552). This economic approach assumes that facts about society and social phenomena (e.g., migration) can be explained in terms of facts about individuals, who are seen as maximizing their utility by rational action. Hence, the burden of social explanation lies in individual preferences and behavior from which to derive knowledge about social structures by aggregating individual actions. The theory about the determinants of migrants' remittances (Lucas and Stark, 1985) epitomizes this approach: by assuming migrants as rational actors and utility maximizers, and adopting methodological individualism, this theory posits that migrants send remittance because of their motivation of either altruism or self-interest.

The mode of methodological individualism and empiricism in migration research inevitably leads to methodological choices towards highly sophisticated, variable-oriented, quantitative methods and modeling techniques (Iosifides, 2011). Because of this empiricist character, almost all studies on the determinants of migrants' remittances adopt quantitative methodology. These studies quantify migrant's motivation to remit by observing how remittances are spent in the origin communities (Adams, 2009: 94). However, empiricism tends to conflate ontology with epistemology by reducing reality to surface, 'sense data' and commits what critical realists call 'the epistemic fallacy' (Iosifides, 2011:33). This approach rejects the ontological depth and fails to study the powers and mechanisms operating at the level of social reality, which are often unobservable, and relies on regularity of certain discrete events (e.g., measured by correlations) to establish social causality. Since empirical studies of migrants'

remittances assume increase (or decrease) in the amounts remitted as caused by increasing (or declining) altruism, for instance, expressed in corresponding income changes in the origin family, these studies inevitably fail to reflect on what constitutes individual's motive of altruism in reality and how structure and culture of the contexts in which remitting takes place affect that motivation.

By referring to Taylor's (1985) notion of 'the hermeneutic circle'- that there is no way of explaining action without referring to shared rules, and that there is no possibility of couching explanation in terms of generalizable rules, understood from the outside- Boswell suggests migration scholars to replace quantitative methodology by "methods of enquiry more typical of ethnology or qualitative sociology (2008: 559)." She argues that this will allow for gaining insight into what migration means to particular communities or individuals, and that this can only be done through a more qualitative analysis of the cultural norms as well as structure of that group. McHugh (2000) identifies four areas in which ethnography can contribute to the exploration and advancement of our knowledge about migration: *first*, migration displaces people and puts them in motion with their attachments and connections to multiple places. It places migrants in constant comparison between the past they leave behind and the future they look forward. Such complexities make quantitative methodologies inadequate for migration research and necessitate an ethnographic approach. *Secondly*, migration is not only a matter of individual's choice and decision, but also of migrant culture that influences individuals, families and communities. Ethnography is recognized as particularly suitable for studying migrant culture. *Thirdly*, migration involves individual's contrasting subjective experiences concomitantly- such as feelings of excitement, challenge, freedom in one hand, and feelings of sadness, rootlessness, rapture, loss, etc. Ethnography can grasp the nuances of these ambivalent subjectivities. *Finally*, migration inevitably affects individual's identity as it is defined and limited by borders and boundaries in terms of individuality/collectivity, gender, race, ethnicity,

citizenship, age, style, etc. Besides, identity is tied closely with individual's feeling of belonging. These require openness to multiple epistemologies and perspectives, which can adequately be addressed by ethnography (McHugh, 2000:83-85).

Thus, qualitative enquiry, more specifically ethnography, is able to capture the breadth of structural and cultural features that interact with individual's motivations in affecting their migration decisions including remitting. Perhaps, this is why Fitzgerald writes: "Ethnography at its best is like a camera with a zoom lens that can both capture the wide context of structure and narrowly focus on agents in a way that shows their interactions with that structure" (2006: 9).

### *3.2.1 Current Use of Ethnography in Migration Research*

recently, increasing number of migration scholars- many of whom focusing on transnationalism- adopt ethnographic methodology in studying im/migration. These researchers focus on a range of concerns including transnational political participation (Smith, 2006), identity formation and adaptation (Waters, 1999), labor market participation (Waldinger and Lichter, 2002), political incorporation (Bloemrard, 2006), migrants' cosmopolitanism (Favell, 2008), economic transnationalism (Itzigson, 1995), cultural transnationalism (Levit, 2001), and the role of various factors in the process of migration, such as the role of social capital (Portes and Rumbout, 1996), social networks and migration industry (Hernandez-Leon, 2008), the home country (Rodriguez, 2010), the border control regime (Spenner, 2009), religion (Hagan, 2008), etc. Simultaneously, researchers identify limitations in quantitative approaches to migration research in that surveys based on nation-state units are not designed to capture migratory flows, linkages, or identities that cross other spatial units or the phenomena and dynamics within them (Pries, 2004). This is why Levitt and Jaworski (2007) argue that the goal of

migration research should aim at capturing “a thick and empirically rich mapping of how global, macro-level processes interact with local lived experiences” (2007: 143).

The growing acceptance of ethnographic methods (for instance, the multi-sited ethnography) in studying migration is due partly to the fact that these are well-matched to the de-territorialized conception of ethnographic ‘field’ (Gupta and Ferguson, 1997). There are at least four different trends of migration research involving multiple locations: *first*, there are studies that look at migrants from a single country of origin to a single destination country (Hernandez-Leon, 2008); *secondly*, there are studies that look at migrants from a single origin country in multiple destination countries (Rodriguez, 2010); *thirdly*, there are studies that look at migrants in a particular destination country who come from various countries of origin (Golash-Boza, 2011); *fourthly*, some studies compares migrants of different country of origin in different destination countries (Favell, 2008).

### 3.3 Ontology and Epistemology in Migration Research

migration scholars, particularly those focusing on transnationalism, recognize an epistemological problem in migration research, which Wimmer and Glick-Schiller call “methodological nationalism”- the assumption that “the nation/state/society is the natural social and political form of the modern world” (2002: 302). They demonstrate how methodological nationalism acts as an obstacle to develop migration theory by ignoring, naturalizing and territorially limiting migrants’ experiences, and also by essentially depicting migrants as political security risks, as culturally others, as socially marginal, and as an exception to the rule of territorial confinement. They argue that a “true” understanding of migrants’ experiences, thus, requires that we abandon preconceptions (e.g., cosmopolitanism) and taken-for-granted assumptions (e.g., fixed boundaries, fluid and interconnected spaces, etc.) (2002: 326).

Methodological nationalism uncovers two-dimensional problem in ontological assumptions about migration: spatial and temporal (Meeus, 2012). The spatial dimension involves the assumption that human mobility is, according to both common sense and scientific research, constructed as 'normal', internal (as if it occurs only within the nation state), or as 'exceptional', cross-border mobility since the society is equated with the nation-state. The temporal dimension involves the construction of migrants as ahistorical subjects by dividing them into permanent and semi-permanent migrants in which the former are assumed to integrate as quickly as possible, whereas the latter (e.g., 'guest-workers', foreign students, etc.) are supposed to go back after a certain period. These assumptions about human mobility inevitably affect the epistemological assumptions about migration research and the choice of methodological strategies (Iosifedes, 2011). Accordingly, rigorous quantitative methodologies are employed in migration research, for instance, in the US based primarily on census data, assembled each decade, and, if available, data from social security registration systems (Massey and Capoferro, 2004). By recognizing migration statistics as the products of national government ministries, administrations and statistical institutes, Singleton states: "the counting tools are limited, conceptually, linguistically and within the legal definitions applied by each national jurisdiction" (1999: 156).

After the Cold War, researchers identify a break in the conventional ontological assumption about territorially bounded conception of the field (Coleman and Collins, 2006; Gupta and Ferguson, 1997). The ethnographic field that used to be viewed as containing both space and time has transformed fundamentally so much so that neither space nor time can be found in territorially bounded field. Hence, the task of contemporary ethnographers is to study others "in *their* space and time" (Burawoy, 2000: 4; emphasis added). Accordingly, scholars have offered revised concepts for ethnography, such as "multisided ethnography" (Marcus,

1995), “extended case method” (Burawoy, 1998), and “global ethnography” (Burawoy, et. al., 2000: Gille and O’Riain 2002).

Marcus outlines multi-sited ethnographic research methodology that moves away from the “conventional single-site location, contextualized by macro-constructions of the large social order, such as the capitalist world system, to multiple sites of observation and participation that cut dichotomies such as the ‘local’ and the ‘global’, the ‘life-world’ and the ‘system’” (1995: 95). Thus, multi-sited ethnography explains how social phenomena take shape in, and across, multiple sites. What is distinctive about multi-sited ethnography is its conception of the field, which involves, in Hannerz’s words, “being there...and there...and there!” (Hannerz, 2003: 202). However, Hannerz warns against the potential misconception of the multi-sited field as a constellation of single sites by mentioning that the field is essentially translocal in that “the sites are connected with one another in such ways that the relationships between them are as important for this formulation as the relationships within them” (2003: 206). Thus, sites are conceived as constituting a worldwide community, connected through both local and long-distance ties.

While accommodating the fluidity and movement of globalization, the concept of multi-sited field “invokes a notion of migration as movement in an open and flat terrain that people may cross more or less untroubled by economic and political institutions” (Paerregaard, 2008: 6). In fact, migrants move transnationally through social networks and institutions that simultaneously include and exclude them, revealing how the field is conditioned by external forces. Thus, Burawoy reformulates multi-sited ethnography in his Extended Case Method (ECM) strategy “with a sensitivity to the question of power and reflexivity” (2000: 26). He conceives of ECM as consisting in four dimensions: *first*, the extension of the observer into the world of the participant, which, like most other participant observation, requires the ethnographer to leave his/her familiar academic world into the uncertain life in the field;



*secondly*, the extension of observations over space and time, which involves “following the subjects around, living their lives, learning their ways and wants”(2000: 27); *thirdly*, extending out from micro processes to macro forces, which involves moving out of local space-time rhythms to the expansive geographical and historical context of the field. It links the micro to the macro in that the part is viewed as shaped in relation to the whole, which represents itself through external forces (2000: 27); *fourthly*, the extension to theory, which refers to accommodating the observed anomalies into existing theory. This is founded on the claim that “we cannot see the field, however, without a lens, and we can only improve the lens by experimenting with it in the world” (2000: 28). The emphasis on reflexivity allows Burawoy to identify four faces of power in each of these four dimensions. Thus, he identifies domination, silencing, objectification and normalization respectively in the aforementioned dimensions, which require careful maneuvering of the study so that the researchers can make them explicit and subject them to critical examination.

Multi-sited ethnography does not require the researcher to get acculturated into the local culture. As such, the researchers do not need sustained interaction in the field, but instead place themselves in the translocal networks of relationships that bind all sites together (Hannerz, 2003: 209). Thus, these ethnographers may attempt to collect data by selectively adopting interviews, online correspondence (e.g., email, online interview, etc.), choosing data from different other sources, attending popular culture, reading newspapers and official documents, etc. (Hannerz, 2003: 212). The eclectic involvement in the field and data collection in multi-sited ethnography has been subject to serious criticism, which these researchers attempt to overcome by engaging with theory in choosing the field and tools for data collection and analysis (Burawoy, et. al., 2000; Hannerz, 2003; Marcus, 1995). However, the proponents of these styles of ethnography do not only see theory as useful in compensating for their limited involvement in the field, but as a fundamental requirement in doing any kind of ethnographic

research. For them, distinctive ethnography and powerful theory are complementary, not antithetical, and “the best strategy to strengthen the former is to bolster the latter” (Wacquant, 2002: 1524). There is a growing recognition among contemporary ethnographers of the application of theory in ethnographic research (Willis and Trondman, 2000; Willson and Chaddha, 2009). The question of the extent to which ethnographers should rely on theory depends on practical concerns, such as the location of the field (Abu-Lughod, 2000). Thus, those conducting in ethnography in global field (for instance, Hannerz, 2003; Burawoy, et. al., 2000) tend to enter the field with well-developed theoretical framework that guides their data collection and analysis, whereas those conducting ethnography in bounded field (for instance, Anderson, 1999) emphasize more on immersion in the field first, and then, engaging with theory either explicitly or implicitly.

Ethnographic study of migration, therefore, needs to begin with a theoretical framework. This is because migrants inhabit social fields, which essentially stretch over both time and space. For instance, in her ethnographic study of the Filipina migrants (i.e., entertainers) at Tokyo, Parrenas (2010) observed that the migrants continued to live a life attuned to that in the Philippines while they physically stayed in Japan. Therefore, a purely inductive approach that would delve into the individual’s lived experience at Tokyo was likely to risk many of the troubles, for instance, conflating between the experiences of permanent and temporary migrants, or placing entire explanatory power to structural factors. Thus, Parrenas engaged with the ‘transnational migrants’ literature to guide her fieldwork and data analysis, which resulted in recognizing the circular migrants as a distinct category.

### 3.4 Outlining an Ethnography of Migration

Building on transnationalism literature, Fitzgerald (2006) offers a theoretical ethnography of migration by selectively choosing insights from multi-sited ethnography, ECM and comparative historical methodology to deal with the problems of time-space dislocation of the field, theory building and generalization. The object this comparative ethnography, he claims, “is not only to follow people or things as they move, but also to understand the influences of different kinds of boundary crossings and ecologies on their experiences in multiple domain” (2006: 20).

Fitzgerald recognizes the advantage of multi-sited ethnography in entry to the field through “social networks with nodes in different sites” where “knowledge of local distinctions meaningful to members” significantly reduces the distance between the researchers and their subjects (p.5). He also finds it useful in overcoming the problems of methodological nationalism and highlighting the importance of political institutions in migration processes. Finally, he argues that it allows for restoring history by incorporating ‘revisits’, local archival works (e.g., county vital statistics, land registry, etc.) and oral histories along with more conventional methods of participant observation and intensive interviews.

In spite of the recognition of ethnography in grounding theoretical claims in empirical social world, this very strength is viewed as ethnography’s limitation when generalization is concerned. Thus, many migration researchers consider ethnography as complementary to rigorous quantitative methodologies. For instance, Portes (1997) recognizes ethnographies of migration as descriptive of specific instances revealing the empirical existence of something, which should be studied quantitatively. Drawing on Burawoy’s (1998) use of Lakatosian strategy of advancing theorization, Fitzgerald demonstrates how ethnography of migration is able to make theoretical claims by using critical case. However, Fitzgerald also recognizes that it fails to solve the problem of generalization from particular and proposes three ways of overcoming it:

first, by collaboration via contemporaneous or serial ethnographies; secondly, by using existing statistics to assess the degree of representativeness of a case; and finally, combining ethnographic and survey evidence gathered either one's own or in collaboration (2006:15-16).

While making several important theoretical and methodological progresses in conducting ethnographic migration research, Fitzgerald runs the risk of “combining different methods in an additive rather than integrative manner and without dealing with the contradictions caused by implicit or explicit ontological and epistemological assumptions of different methodological paradigms” (Iosifides, 2011: 229). For instance, Fitzgerald proposes a combination of contemporaneous ethnographies without considering their ontological and epistemological foundations. He also suggests combining ethnographic and survey evidences, which by convention, belong to two different paradigms with distinct ontological and epistemological assumptions. Besides, he relies on statistical evidence to determine representativeness of the case. But migration researchers (e.g., Favell, 2008; Parrenas, 2010; Waters, 1999) find that representative sampling based on available statistics in migration studies is highly unlikely given the absence of a complete sample frame. Besides, collecting quantitative data is extremely hard because of a significant proportion of migrant population remains undocumented, and also variations in documenting strategies of migrant populations in different countries (Favell, 2008; Singleton, 1999). Due to these unavoidable problems in using statistical data, Small (2009) suggests ethnographers to depend on “logical rather than statistical inference, on case- rather than sample-based logic, and on saturation rather than representation as the stated aims of research” (2009:28). This approach, Small argues, is able to generate more logically sensible hypotheses and more transparent type of empirical data.

### *3.4.1 Theorizing about Migration: A Critical Realist Ethnography*

So far, an ethnographic strategy has been illustrated, which will be able to grasp the insider's perspective as well as allow for generating empirically grounded, historically sensitive and reflexive theorizing about migrants and their worldview. Yet, success in theorizing about causality is unlikely without carefully considering ontological and epistemological assumptions, which guide methodological choices and styles of research practices, influence data analysis strategies and lead to certain modes of theorizing (Iosifides, 2011). For instance, Sana and Massey (2005) adopted both the New Economics of Labor Migration (NELM) and transnationalism perspectives in studying migrants' remittances. In spite their recognition that these two approaches belong to two different theoretical traditions (i.e., the neo-liberal economics and the world system perspectives respectively), they regard those as "not mutually exclusive", and thus, "potentially complement one another" (2005:512). However, the NELM and transnationalism are mutually irreconcilable because of their contradictory ontological and epistemological foundations: whereas the NELM perspective prioritizes the agency of the individual and household, the transnationalism (and the world system perspective from which it derives) perspective emphasizes structure. Therefore, mixing these two perspectives is to make contradictory claims about the role of agency and structure by simultaneously conceptualizing 'a sovereign self' and 'the deterministic structure' in the same study. Such an uncritical mixed-method approach, as Bakewell (2010:1692) illustrates, is capable only of generating 'post hoc' theories about migration.

Making powerful explanations beyond the surface of personal accounts, interpretations and meanings (attained through empiricism) requires a concept of agency characterized by reflexivity and the ability to interact with the cultural and structural elements of reality (Archer, 2002). This also requires a conception of social world as layered and differentiated within the domains of (a) the empirical and subjective, (b) the actual and (c) the real (Hartwig, 2007: 401).

The empirical and subjective domain consists in social actors' experiences of phenomena, events and social processes, and the conceptual and interpretive schemes by which to comprehend the experiential world; the domain of the actual refers to the events that occur in the social world whether experienced or not; and the domain of the real is the ontological depth and refers to the generative mechanisms of events and phenomena and to structural and causal power of entities and objects. These ontological assumptions about the individuals and social world lead to epistemological assumptions about explaining causal mechanisms by studying 'the empirical and subjective', and linking them to the actual and the real. Thus, critical realists adopt a mixed-method approach, which reverses the relative importance of qualitative methods including ethnography vis-à-vis quantitative methods in that ethnography receives more importance as the method to explain causal mechanism, the kernel in theoretical explanations (Boswell, 2010; Iosifides, 2011).

Bloemraad (2006) studied the process of Portuguese and Vietnamese immigrants' political incorporation in the US and Canada. In her methodological reflection, Bloemraad describes how she used quantitative methods to "set the stage" and "to eliminate hypotheses, such as the notion that US-Canada citizenship differences stem from immigrants' attributes rather than features of the receiving societies" (2007:43). Then, she adopted qualitative methods in finding causal mechanism, which allowed her to trace the process of "structured mobilization" by linking "micro-level dynamics with the larger structural argument about institutional differences" (2007:45). Similarly, Hernandez-Leon (2008) studied the causes and social organization of metropolitan emigration from Mexico to the US. Interviewing migrants living in the US allowed him to identify potential subjects of his study by locating "clusters of migrants coming from particular communities or regions" (p.204), whereas a household survey facilitated collection of basic demographic information, occupational experience, restructuring of

their entire careers and self-employment activities (pp.206-207). Finally, he used ethnography to understand the “strategies and conceptions of migrants” (p.207).

Both Bloemraad and Hernandez-Leon adopted a style of mixed-method approach that identifies the empirical existence of the phenomenon in question by quantitative methods and develops and explains the causal mechanism by qualitative methods. Their illustrations of the structural conditions and how those interact with individual’s agency to determine their actions resonate with a critical realist view that regards structures having “generative capacity” to modify the power of its constituents in fundamental ways and to exercise causal influences *sui generis* (Archer, 1995: 174). This strategy helps overcome the problem of structure/agency impasse by linking the micro with the macro within the same ontological and epistemological paradigm. Thus, an ethnographic approach that adopts a critical realist perspective offers great potential in advancing migration theories with adequate explanatory power.

Unlike the positive approach that conflates between regularities and causal mechanisms, and structuration perspective that assumes “hyperactivity of the agency” (Bakewell, 2010: 1700), a potential critical realist approach may begin with conceptualization of the ‘objects’ to be studied, followed by an attempt to identify if those concepts are part of emergent social structure with ‘generative mechanism’. This involves repeated re-conceptualizations of the concepts in the light of findings (i.e. the grounded theory strategy) and possibly abandons the notion in favor of a new concept, which can be associated with more robust generative mechanisms (i.e., Lakatosian style of theory building). This approach is inherently one of mixed-method strategies in which qualitative methods- ethnography, interview, observation, etc. - are used to explicate the causal mechanisms inaccessible by quantitative methods, which serves best in highlighting regularities and relations between social objects (Bakewell, 2010: 1704-05).

### 3.4.2 Methodological Strategies to Follow

Based on the discussion above, I have outlined a research strategy for an ethnography of migration. This includes the following steps:

#### Data Collection:

- Engaging with a well-developed theoretical framework that guides data collection and analysis,
- Selecting two sites connected to one another as constituting a worldwide community of migrants, connected through both local and long-distance ties,
- Collecting data by selective application of interviews, online correspondence (e.g., email, online interview, etc.), and choosing data from different secondary sources, attending to popular culture, reading newspapers and official documents, etc.
- Logical rather than statistical inference, on case- rather than sample-based logic, and on saturation rather than representation,
- Restoring history by incorporating 'revisits', local archival works (e.g., county vital statistics, land registry, etc.) and oral histories.

#### Data Analysis:

- Critical Realist analysis- differentiate among the empirical, actual, and real.
- Conceptualize the 'objects' to be studied,
- Identify if the concepts are part of emergent social structure with 'generative mechanism' by



- Repeated re-conceptualizations of the concepts in the light of findings (*i.e.*, the grounded theory strategy)
  - Possibly abandoning a concept in favor of a new concept, which can be associated with more robust generative mechanisms (*i.e.*, Lakatosian style of theory building).
- Emphasis on reflexivity to identify four faces of power- domination, silencing, objectification and normalization to make them explicit and subject them to critical examination.

### 3.5 Methodology of My Dissertation Research

My dissertation investigates what determines migrants' remitting practices. The theoretical perspective I present in the first chapter demonstrates that migrants' remitting is not necessarily determined by their considerations of personal and/or family's financial benefits, but rather by forces emanating from their social (family, community) as well as global (states) contexts on which they have little or no control. Accordingly, I outline an analytical framework that focuses on the migrants as individuals, as members of migrant families and both the origin and destination community. Besides, it examines migrants' remitting in the context of destination states. For such a study, I required data from both single migrants as well as those with family, temporary migrants and permanent settlers, low-skilled migrant workers and professionals, those with proper legal status and undocumented.

### 3.5.1 Selection of Study Field

For this study, I selected Bangladeshi migrants in Tokyo and Los Angeles. Currently, there are about 10,000 Bangladeshi migrants in Japan, majority of whom live in and around metro-Tokyo. In spite of their small number compared to Bangladeshis in other destination countries, these migrants offer at least three advantages in studying remitting practices: *first*, migration to Japan for these migrants is arranged by their families in Bangladesh driven by the economic motive alone whereby they are attracted to Japan for higher income opportunities (Mahmood, 1994; Mahmud, 2014). Thus, these migrants represent an example of the classic economic migrants in the current literature, who are sent abroad by their families for a short period and to earn and send money home. *Second*, these migrants live in an exclusionary society, which, in spite of some migrants' willingness and initiatives to stay longer and settle permanently, compels all migrants to move out of Japan to return to Bangladesh, or to re-migrate to another country (Oishi, 2012; Minami and Yamashita, 2007). Thus, they offer a uniquely suitable case to understand the role of migration context on remitting. *Third*, the beginning and subsequent ebbs and flows in this migration from Bangladesh to Japan were directly linked to changes in Japanese immigration policy (Mahmud, 2013). Thus, the types of Bangladeshi migrants and their experiences in everyday life including remitting practices are largely affected by the policy of the destination state. That is, this case allows for investigating how migrants' remitting is shaped by macro-level factors including migration policy and migration context at the destination.

In spite of their small number, Bangladeshi migrants in Japan occupy a distinct position in the remittance landscape in Bangladesh by means of the large amount of money they send home. While my sample includes migrants occupying different positions in Japanese

society, they all come from roughly similar social background in Bangladesh. Except for few early migrants, most of the Bangladeshis in Japan are from upper-middleclass families in rural areas or middleclass families in Dhaka city (Mahmood, 1994; Mahmud, 2014). Therefore, I expect that the variations in their remitting practice will allow us to understand the influence of their different social location in Japan.

Los Angeles is, perhaps, the 2nd largest destination of Bangladeshi immigrants in the US. According to the 2010 US census, there are about 6,000 Bangladeshis-Americans in Los Angeles County. But the Bangladeshi consul general in LA estimates that the total number of Bangladeshis falls somewhere between 20,000 and 30,000 in Los Angeles and some 80,000<sup>14</sup> in California, making the region the nation's second-largest home to Bangladeshis after New York. The Bangladeshi immigrants in Los Angeles are mostly concentrated in the neighborhood called 'Little Bangladesh' within Korea Town. The first Bangladeshi business- a restaurant-cum-ethnic store- was established in Korea Town in 1993. By now, there are six Bangladeshi restaurants and ethnic stores, two after school prep-centers, and two video stores in Little Bangladesh, and about three hundreds of liquor stores and gas stations owned by Bangladeshis all over in LA city.

There are all four types of Bangladeshi immigrants in Los Angeles in terms of their legal status- 'Diversity Visa (DV) Lottery' winners, family members of naturalized US citizens, professionals who migrated as students and undocumented immigrants who overstayed their nonimmigrant visa or crossed the border illegally. The DV lottery winners are granted a Green card, which is a multiple-entry visa for 10 years. This visa is convertible to citizenship after five years of stay in the US. The practice of converting it into US citizenship is so common among Bangladeshis that they consider it as a preceding step inevitably followed by naturalization. These immigrants are also entitled to most benefits available to the US citizens.

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<sup>14</sup> These numbers include both naturalized immigrants and legal permanent residents waiting to be naturalized.

The other group of Bangladeshi immigrants in Los Angeles is the family members of those who have already been naturalized as US citizens. The third category of Bangladeshi immigrants is the professional immigrants. They came to the US for higher studies in the universities. After graduation, they found employment in the US, brought their families and settled permanently. Unlike the previous two types, these immigrants tend to live outside of the city in middleclass residential areas in the Valleys. The final type is the undocumented immigrants. Most of these immigrants entered as tourists and turned undocumented by overstaying their visas. Few of them also entered by crossing the US-Mexico border with the help of professional brokers (*Coyotes*). Usually, these immigrants have their relatives and/or friends in Los Angeles, who help them find residence and a job. After sometime, they either apply for political asylum or simply overstay and turn undocumented.

### *3.5.2 Rationale for Field Selection*

This selection of these fields was based on my theoretical interest in understanding the determinants of migrants' remitting. While migrants in both places came from the same origin country with similar social and cultural backgrounds, the destination state and society in Tokyo and Los Angeles were noticeably different. Whereas Bangladeshi migrants in Tokyo found their stay in Japan temporary and their return inevitable, those in Los Angeles saw the US as their ultimate home for permanent settlement. This contrast was explicit in the continuous development and growth of the Bangladeshi immigrant community in Los Angeles. Beginning with few hundred Bangladeshis in Los Angeles in the 1980s, the community grew to over 50,000 immigrants by 2010. By contrast, the number of Bangladeshis in Japan continued to dwindle from over 50,000 in the early 1990s to less than 10,000 by 2013. These migrants were different in other respects, too: first, Bangladeshi migrants in Japan were embedded in dense

networks of coethnic migrants from few areas in Bangladesh, whereas those in the US hailed from all over Bangladesh and were often the first persons of their families and neighborhood to migrate to the US. Secondly, most Bangladeshis entered Japan as tourists and overstayed their visa, or entered under the pretext of college students and would engage in income earning activities illegally. By contrast, nearly all Bangladeshis entered the US as legal permanent resident legally eligible to work fulltime, or with proper intent to study, who found employment after graduating from universities. This caused majority of Bangladeshi migrants in Tokyo to work in unskilled and part-time jobs whereas Bangladeshis in Los Angeles were employed in both unskilled and professional jobs. Thirdly, all Bangladeshi migrated to Japan alone regardless of their marital status and would return to Bangladesh to raise family, whereas all Bangladeshis would bring their families in the US and settled permanently. The differences in the destination state's immigration policy affected migrant selectivity, their relationships to the family and community as well as the state, all of which shaped their life experiences including remitting. These two field sites included all kinds of migrants required in this study. Finally, Bangladeshi migrants in Tokyo offer a unique case to study South-South migration. While Japan is considered as a developed country, it demonstrates several features of South-South migration including strict state regulation on im/migration and marginalization of migrant population. Thus, a comparison between the cases of Bangladeshi migrants in Tokyo and Los Angeles allows for comparing both South-South and South-North migration and consequence remittance flows. In addition, there was a practical concern in choosing these two field sites: as a Bangladeshi graduate student in both Tokyo and Los Angeles, I had familiarity with these migrant communities through networks of friends and acquaintances. Sharing social and cultural background with my potential informants also influenced my decision of select these two field sites.

### 3.5.3 Data Collection

I adopted a mixed-method approach in data collection. In both Tokyo and Los Angeles, I begin with a small, purposive survey to get a general idea of about migrants remitting. This involved a structured questionnaire with 14 items on the migrants' social background, amount and frequency of remitting, and the remittance-recipients. Then, I conducted in-depth interviews and ethnographic field observations for several months both in Tokyo and Los Angeles.

My fieldwork in Tokyo involved 10 months of ethnographic fieldwork during two months in the summer of 2012 and eight months from October 2013 to May 2014. I also conducted 42 in depth-interviews. In the beginning of my field work, I conducted a questionnaire survey on a convenient sample of 120 migrants. In a mega-city of over 13 million people, Bangladeshis were nearly invisible due to their very small number. Yet, they occupied distinguishable presence in the small pockets of immigrant-niches in Tokyo. Bangladeshis owned a good number of Halal shops in Shin-Okubo (Korea Town), Ikebukuro, Akihabara, Akabane and few other areas with notable migrant populations. They were also visible in the mosques in Tokyo city and other areas. To find potential interviewees, I frequented these places. I also utilized my networks of friends and acquaintance I made during my MA studies in Tokyo to find potential informants. My interviewees included professional migrants, temporary migrant workers who entered Japan as language students, and long-term migrants who were visa overstayers and later acquired legal status through marrying Japanese women. Generally, I would introduce myself and my research to the migrants in the first meeting. Finding initial contact was difficult. However, once someone agreed to be interviewed, he would often suggest further interviewees. Thus, I also used snowball method to recruit my interviewees.

My fieldwork in Los Angeles involved approximately two years of ethnographic fieldwork between the summer of 2011 and mid-2013, 45 in-depth interviews and a sample survey

including 200 questionnaires. My fieldwork centered in the Bangladeshi neighborhood known as “Little Bangladesh” near the Down Town. I identified research participants at various locations in the community including four ethnic stores and two mosques. Besides, I contacted many at community gatherings and social occasions, for instance, the Bangladesh Day Parade, the Bangla New Year celebration, etc. I could not use snowball method, as these immigrants considered sharing about their financial matters too personal. So, I directly contacted my informants. Some of my friends and community leaders also introduced me to many people, who would often refuse to be interviewed because of their fear of being judged on the basis of their remitting practices. I recruited interviewees from all possible subgroups of immigrants. I selected interviewees from immigrants with professional careers and casual workers, single and those with families, documented and undocumented, those migrated recently and those long ago, those living in the ethnic neighborhood and those outside.

In addition to interviewing, I participated in various community events to build rapport as well as to know about the immigrants’ experiences including remitting practices. Thus, I spent several hours every weekend at the ethnic stores, particularly the one which operated as a money-transferring agent. The owner of the agency agreed to allow me sit there, and would deliberately ask people about the reasons of their remitting so that I might learn from their conversation. The informality of the setting did not allow me to record, or even take notes. Thus, I would write notes from my memory once I came home. I also came across anecdotal information about these immigrants’ remitting in informal gatherings at community events and the ethnic stores.

### 3.5.4 Data Analysis

Following a critical realist approach, my data analysis involved two main steps- abduction and retroduction. Abduction involved reconceptualization of phenomena and processes in novel ways- that is, placing them within certain theoretical framework. Thus, I conceived remitting practices as a social action in which individuals are constrained by the society through regulatory norms and values (Durkheim, 1979). This entailed theoretical re-description and re-interpretation of events, processes, or phenomena, and followed by abstraction- that is, the identification of internal and necessary relations between entities and separating them from the external and contingent. Retroduction involved 'moving' or 'going backwards'- that is, tracing 'transfactual conditions' making the events, processes or phenomena possible. It might be viewed as characterized by an experimental logic that involving the following:

- a) Counterfactual questions, i.e., 'Would this event be possible without the relations with X?', 'How would this be if not ...?', 'Could one imagine X without...?', 'Could one imagine X including this, without X then becoming something different?', etc.
- b) Studying 'pathological' circumstances. For instance, a case that demonstrates starkly different or unexpected behavioral patterns and that is generally considered as something to be corrected. In regard to migrants' remitting practices, an example would be a migrant who does not send money to the family at all apparently for no reason.
- c) Studying extreme cases, whereby somebody remits all saving abroad to the family in the origin country.
- d) Comparative case analysis; this may involve comparing remitting practices between two migrants from the same origin family and/or community in different destinations.

The retroductive thinking involve the conceptualization of the external and contingent conditions for which the events/processes/phenomena exist and appear as they do.



### 3.6 Reflection on Fieldwork

ECM with four dimensions: first, the ethnographer to leave his/her familiar academic world into the uncertain life in the field; Secondly, “following the subjects around, living their lives, learning their ways and wants” (Burawoy, 2000); thirdly, moving out of local space-time rhythms to the expansive geographical and historical context of the field; fourthly, accommodating the observed anomalies into existing theory.

#### 3.6.1 *Entry to the Field*

One of my practical concern in choosing the field sites was my expectation of easy entry to the field as a Bangladeshi student. I already had been living near ‘the Little Bangladesh’ neighborhood in Los Angeles before I started my dissertation research. I made couple of friends among Bangladeshi migrants through regular visits in the ethnic stores, mosques, and community events organized by various associations in the neighborhood. Many Bangladeshi also recognized me as one of the common faces in the neighborhood. As a consequence, I would be able to jump in impromptu conversations with strangers, and take side in political debates and discussions. The migrants would also ask me to join them in community events, sometimes in private dinner parties at someone’s house, etc. Thus, I thought I had acquired a considerable degree of insider status in the community. However, as soon as I started to plan asking questions regarding their remitting, I realized that I was no longer an insider. I recognized three types of response out of my initial encounters with the migrants: *first*, I frequently approached strangers with a brief introduction of myself and my research and would request them to participate in my study. Most would squarely refuse to talk about their remitting. Initially, I would be very surprised at this kind of disinterest. For I learned from Stevanovic-Fenn in her

study on remitting among Bangladeshi migrants in New York (2012) that they were very enthusiastic about her research and actively helped her recruit informants for her study. Once after the Friday prayer at the Bengali Mosque (a rented commercial space besides Swadesh restaurant), I entered Swadesh to find somebody to interview. I saw two middle-aged migrants sitting on a table and watching Bengali news on the flat-screen TV hanging on the wall. I said Salam to both and occupied a chair besides them. One of them replied to my Salam and started talking about religiosity in Bangladesh as the TV was showing a religious celebration in Bangladesh. We all three talked about various aspects in Bangladesh for couple of minutes. One of them went to the cash-counter as his order of food was ready to pick. Then, I pulled out my green file with few papers, the consent form for interviewees, and a notepad. I asked the person about my research. His spontaneity went off at once and he told that he was not interested. I quickly changed the subject of our conversation, continued talking to him for few minutes. I thanked him for the nice talk and retreated from the store. *Secondly*, I noticed that those I came to know through my regular visits in the ethnic stores, mosques, or community events began to avoid me and keep certain distance from me once I started carrying the green file and ask people about my research. If I encountered them, many would appear to be busy with something else, or would move out of the place after exchanging brief greetings. Later in my field work, one respondent told me that his roommate believed I was spying on behalf of the CIA about the migrants' remittances and would send reports based on my research, which would ultimately cause more restrictions on the immigrants. *Finally*, the few migrants I considered my friends were the ones who participated in my research enthusiastically. They would attentively listen to my research ideas, would ask questions about it, would recommend potential interviewees, and would also suggest about many field work techniques. Those were the migrants that invited me and my wife to dinner at their apartments, would take us to community picnic and other parties, would suggest about how to find ethnic food and other

items, etc. They accepted me so much so that they would sometimes ask me if I needed a part time job and earn little extra money.

To overcome the initial barriers to rapport building and recruiting interviewees, what I did first was to give up my confidence in pre-conceived familiarity to the community. I assumed my position among the migrants as an outsider. Thus, I would apply most of the conventional strategies to seek entry to the field including frequenting to common gathering places during particular times of the days and weeks so that I could meet more people, participating in casual conversations with strangers, offering them information whenever I found opportunities, and showing interest in the topics of their choice. Besides, I conducted a convenient survey on their remitting practices by requesting them to fill in a two-page anonymized questionnaire. These activities helped create my image as a researcher within few months. Gradually, I began to find some migrants interested in my research. They would ask me about why I wanted to know something as obvious as the reasons for sending money home. I would take that as an opportunity to get the person into my project by giving some purposefully vague answer and would show more interest about him. Most often this would result in several conversations to follow including in-depth interviews. I noticed that these strategies were relatively more effective on strangers than on those I already knew. However, I did not have to adopt any of these techniques to recruit my friends among the migrants. They would agree to participate in my research without my prodding.

The idea that a non-Bengali, white, female researcher (Stevanovic-Fenn) was warmly received by Bangladeshi immigrants on her study on remitting practices, whereas I- a native Bangladeshi- had to approach them as an outsider never left me during my fieldwork. Because of sharing the same origin, I was welcome in most ethnic stores, gatherings, community events, and even residences of many Bangladeshi migrants. However, I would feel a certain degree of outsidership once I started my research. Over time, I realized why I turned to become an

outsider in my fieldwork. My initial field notes were full of disappointment due to failed attempts to recruit informants in my study. Knowing about my frustration, a friend among the migrants told about how sensitive the issue of money and family relations was in our culture. In Bangladeshi culture, it was a social norm that the children, especially the grown up sons should take care of the parents and dependent siblings (Ballard, 1982). Sending money home became an informal mechanism to judge one as good or bad in the community- somebody who regularly sent money to home would be regarded as a good son whereas the one who would not remit would be regarded as bad. (Stevanovic-Fenn also found this in her study). I realized that my Bangladeshi identity was the main reason for many of the potential respondents to refuse cooperation. Perhaps, they would fear about being judged based on their remitting practices. Besides, they might thought that I would be able to detect any misinformation and embellishment they could use to give me a better perspective of them about how caring they were to the families. They might also not want to share their financial information with me as they considered it as too personal. However, Stevanovic-Fenn was a stranger with perceivably limited cultural knowledge about Bangladeshis that she did not pose the kind of threat I did as a native Bangladeshi. Her informants found it relatively easy to do face-saving, which would be difficult with me. This was supported by the fact that assuming an outsider identity helped me to recruit strangers for interviews far more than the migrants I already knew. As such, I found most migrants in Tokyo to open up relatively quickly than those in Los Angeles. This was perhaps because the migrants in Tokyo would not anticipate meeting me further, which would take away their hesitation to talk to me about their remitting whereas those in Los Angeles knew the possibility of face-to-face meeting with me making them cautious in opening up to me.

### *3.6.2 Immersing in the Field*

The Bangladeshi ethnic neighborhood called 'the Little Bangladesh' near the downtown Los Angeles is home to about 15,000 Bangladeshi immigrants, which attracts several hundred immigrants from the surrounding areas in each weekend. There are about 20 community organizations of Bangladeshi immigrants organized under an umbrella organization named 'The Bangladesh Unity Federation of Los Angeles (BUFLA)'. These organizations arrange community gatherings on various occasions all the year round. Besides, the ethnic stores, the mosques and the public parks in the neighborhood facilitate meeting and interacting with these immigrants on a daily basis. I frequented to all these community spaces to get in touch with my potential informants as well as to learn about their life by observing them. I was able to form close association with few store-owners and sales persons in these stores and some frequent visitors in the mosque and the parks. I would invite some of the immigrants to my apartment and would attend invitation to parties at their house. Thus, I was able to create a broad network of friends and acquaintances among these immigrants living in the Little Bangladesh as well as in the ethnoburbs in surrounding Valley areas. I utilized these networks to find my interviewees and to get access to the close circles of immigrants belonging to different classes and occupation groups.

I got a unique opportunity to observe the moments of sending money home at a Money Transferring Agency (MTA) in Los Angeles. With the consent of the owner of the MTA, I would spend hours observing the immigrants coming to the agent and asking for sending money to their families and relatives in Bangladesh. I would sometimes approach the remitters to know about their remitting. I found most of them willing to talk in brief conversations about why, when, to whom and how much remittances they sent home. The owner of the MTA also gave me several interviews and talked about patterns of these immigrants' remitting. This proved useful

in preparing my interview questions and identifying aspects to broach in the interview conversations.

While the in-depth interviews elicited important narratives about the immigrants' own remitting practices, I collected additional information about the social context by observation and participation in the community. I spent several hours every weekend in three ethnic stores, two mosques and two public parks in the neighborhood to observe and participate in the interactions with these immigrants over the course of my fieldwork. I actively sought opportunities to participate and took opportunities to volunteer for various community organizations including the BUFLA and the Bengali Writers' Forum. I would often provide information about free healthcare facilities to the immigrants, help them fill in legal forms and other official papers, offer information and consultation about their children's college and university admission, etc. These all allowed me to get to know the immigrants' desires, future plans, etc. To contact the professional immigrants, who lived outside of LA City, I primarily depended on socializing through family gatherings. It was common for those immigrants to throw parties at their houses in the weekends, where they would invite friends and relatives with their respective families. Some of these immigrants I met in the community gatherings, or in the mosque would invite me and my wife to their parties. Thus, I attended few dozens of these parties. In addition to facilitate recruiting interviewees, these parties provided crucial information about their lifestyles as well as their transnational engagement with Bangladesh including remitting.

Unlike their counterpart in Los Angeles, Bangladeshis in Tokyo could not develop ethnic neighborhood. Instead, they lived in dispersed areas in and around Tokyo city. Moreover, majority of these migrants were single and lived in shared apartments with other co-ethnic migrants in Tokyo. In addition, life in Tokyo was embedded in work schedule so much so that finding someone to meet on a weekday was extremely difficult. One would get up and rush to the nearby train-station in the early morning and would return home late in the evening.

Generally, I would find them congregating in few park and areas with Halal shops (Bangladeshi ethnic stores). Thus, I would frequent to the west park at Ikebukuro station, Shinjuku Station West gate, Shinokubo station, Akihabara station and Ooji station. Given the limited number of Bangladeshis in Tokyo, it was easy to notice the presence of Bangladeshi migrants in these areas. Usually, I would find them hanging with friends in nearby coffee shop, or simply gossiping in the parks. I would join them without hesitation and would often be warmly accepted. For, the kind of conversations were commonplace topics. I had opportunities to engage with them relatively better at community events organized all the year round at different meeting places. Besides, the halapshops also facilitated a common socializing place. These migrants usually visit one of the dozens of halalshops on their way from work to home. Since most migrants would do part-time jobs, their work would end anytime of the day, making it possible for them to visit the stores whole day. Thus, I would spend couple of hours at two halalshops at Shinokubo and two more at Ikebukuro and Akihabara stations.

## CHAPTER FOUR

### Bangladeshi Migrants in Tokyo

#### 4.1 Introduction

This chapter tells the stories of remitting practices among Bangladeshi migrants in Japan with particular emphasis on the migrants' social position and how it determines their remitting. Specifically, it is about how society causes individuals to engage in remitting practices. In doing so, it builds on the migrants' narratives focusing on to whom and how do these migrants send money in Bangladesh. Beginning in the late-1980s, these narratives encompass nearly 30 years since the bubble-economy in Japan, followed by several spans of economic recessions in Japan causing gradual decline in this course of Bangladeshi migration.

I begin this chapter by introducing three migrants, who represent three broad categories of Bangladeshi migrants in Japan- a permanent resident, who entered Japan under the visa-waiver program for Bangladeshis during 1988-89 and prolonged his stay by first turning undocumented, and later acquiring Japanese legal permanent residence (PR) by marrying a Japanese woman. I give him a pseudonym- 'Amin'- throughout this chapter. Amin represents the oldest cohort of Bangladeshi migrants in Japan. The second migrant entered Japan as a self-funded student in a Japanese Language school, later transferred to two vocational schools one after another, and finally, to a four-year undergraduate program in a private university. I call him by the pseudonym 'Rahman'. He represents the most recent and the largest segment of Bangladeshi migrants in Japan. The third migrants is a Bangladeshi with a Japanese passport, who came to Japan in 2000 as a student with the Monbusho scholarship from Japan Government. After graduating from his university, he took employment in a multinational organization in Tokyo and naturalized through his employer's sponsorship. I select 'Rafi' as his



pseudonym. He represents the small educated middleclass Bangladeshi expatriates in Japan. This group of migrants is qualitatively different than the previous two in terms of its position in the formal labor market in Japan, while the others typically toil in the secondary labor market (Piore, 1979). I present the narratives of these three migrants as ideal-types in Weberian sense. Certainly, all Bangladeshi migrants do not precisely fit in these categories, and many exhibit differences in various ways. Thus, while focusing on the narratives of these three migrants, I will intersperse with stories from others to fill in gaps when and where it deems necessary.

The narratives of these migrants give us a sense of how migrants' remitting practices are largely determined by their position in the destination society. At the same time, these narratives also tell us the impact of their origin society to which they maintain a sustained connection and which provides crucial normative standards to judge their actions even in Japan. The ways in which these migrants explain their remitting- all of which are embedded in classical sociological concerns about obligation, reciprocity, status, and economic behavior in family life- carry significant implications for understanding the social determination of individual migrant's remitting practices.

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Amin is a 46 years old Bangladeshi migrant in Tokyo. He came to Japan in 1988 just after finishing his high school (12th Grade) in at the age of 21. He is the 3rd child and 2nd son of his parents. His elder brother knew a broker, who assisted Amin to migrate to Japan as a tourist and also to find a job in a Japanese construction firm. Amin overstayed his visa and turned undocumented. He worked in the first job without any problem until 1990 when his employer asked him to leave due to the tightening of immigration law enforcement. Amin found a job in an electronic manufacturing company outside of Tokyo city to avoid police detection. However, he would feel insecure everyday due to increasingly stringent immigration law enforcement. As a

consequent, he began to look for a Japanese women willing to marry him so that he might get legal papers to stay in Japan. It is interesting to note that this demonstrated a pattern of international marriage in Japan different from the dominant patterns involving Japanese men and foreign women. With the help of few friends among the Bangladeshi migrants, Amin met a Japanese women older than him by seven year. After spending some time together for couple of days, Amin married the women in 1994 and acquired the legal papers as a spouse. Since then Amin and his wife have been living in an apartment in Saitama prefecture.

Amin came to Japan to earn money like all other Bangladeshi migrants at that time. Therefore, he would send money to his parents regularly from the very beginning. In his words:

I migrated in Japan as a bachelor. I left my parents and siblings in Bangladesh, who were my family. I thought that whatever happens to me in Japan, I must deliver my responsibility to my parents and the family. Therefore, I sent them money without thinking whether I needed to send or not. Besides, I used to think that I would return home someday. So, I purchased land and developed an apartment building on that land. All these I did by sending money from Japan.

While Amin mentions only about his sense of responsibility to the family in sending money, he overlooked the fact that he could not save his income in Japan for being undocumented. However, I know that his concealing of this fact is, by no means, deliberate. This is explicit in his continued remitting to his parents even after when he got legal papers through his marriage with the Japanese wife. It is a social norm in Bangladesh for any earning son to financially provide for the parents (citation), and I have not found any Bangladeshi migrant disrespecting this. Amin told that his wife never interfered with his money management. She did not even ask how much Amin earned and how much he spent both in Japan and in Bangladesh. She had a job in a

Japanese daycare center. Instead of questing about Amin's money, she helped Amin with her saving in constructing the apartment building Amin owns in Bangladesh now.

Although Amin had an elder brother, he assumed the main income-earning member of his family in Bangladesh after his migration to Japan. His brother was helping his father with family business. His two younger brothers were attending school. Therefore, Amin sent money to help his parent meet the family needs. Besides, he sent money to bear the costs of his younger brothers. Still, he would have a substantial amount to save. Amin saved all of his money in his father's Bank account until his death. This was because- as Amin told- he never thought of separating his personal interest from that of his father, and also because he could not do Banking transactions for being undocumented in Japan. After his father's death, Amin would use his mother's Bank account to save his money. By the time his mother passed away, Amin already acquired legal papers through his wife's sponsorship. So, he visited Bangladesh and opened his own Bank account in Bangladesh, in which he would send all of his saving directly thereafter.

As time passed by, both of Amin's parents were dead. All of his brothers and sisters were married and formed separate families of their own. So, Amin does not send money regularly to them. Instead, he sends money on the occasions of *Eid* and other social ceremonies. Moreover, he does not send money to his siblings, as they all are now grown up and have their respective careers with enough income and prestige. So, Amin sends money only to his nephews and nieces as gifts. He told:

I do not give money to my brothers and sisters anymore, as they have grown up. All but one of my brother is younger to me. So, I do not have any responsibility for my elder siblings. But I know that they all will be happy if I give money to their children. Therefore, I send money for all of my nephews and nieces during both *Eids*. I send the money to

one of my sisters and tell her how much to give to whom. I set a standard amount for each of them based on their grade in the school.

The dissolution of Amin's parents' family into separate families of his siblings in Bangladesh and his own family in Japan removed the necessity for Amin to send money to Bangladesh regularly. However, Amin and his wife have no children yet. He does not also expect to have any because of his wife's age and other physical problems. But he has properties in Bangladesh including an apartment building and a big saving in a bank account. Now that his wife is a Japanese and that he does not have any urgency to go to Bangladesh make Amin reluctant to put any serious thought about his savings. Yet, he emphasizes that he will certainly return to Bangladesh someday. But he does not know when that day will come.

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Rahman is a 34 years old migrants. He came to Japan as a self-funded language student in 2005 after completing his four years bachelor of English in a university in Bangladesh. He is the eldest son with a brother and three sisters in his family. With the help of his cousin in Japan, Rahman contacted a broker to help him get a student visa. He paid his broker \$1000.00 to initiate his admission to a Japanese language school and other formalities to apply for a student visa. Once he was issued a student visa, he paid the remaining amount according to the contract (about \$11,000.00), which included his tuition for the first year at the language school. After arriving in Japan, Rahman stayed with his cousin. His cousin helped him with the initial paper works at the Ward office and opening an account with the Japan Post. He also helped Rahman find his first part-time job at a Japanese restaurant. Rahman worked four days in that job while attending the language school as a full-time student. However, Rahman started another part-time job at another Japanese restaurant with longer working hours. In two jobs, he worked over 65 hours each week besides attending the school. Although the length of Rahman's work may

deem astonishing, this is almost the norm for the self-funded Bangladeshi students in Japanese language and vocational schools. This clearly shows that student visa is a mere pretext of maintaining legal status while these students work as much as fulltime workers, or even longer (Mahmud, 2014). Other scholars also observe this practice of using student visa as a way for migrant workers to enter Japan evading the closed border of Japan for less-skilled migrant workers (Liu-Farrer, 2009).

As soon as Rahman began to earn, he sends money to his parents every month.

Rahman told:

I send money to my parents. Because, the whole family is now dependent on me. My father had a business, which he left after I came to Japan. He rented out the store. Therefore, I regularly send money for family maintenance. Besides, I send extra money on special occasions. I believe it is my responsibility to spend for my parents. I saw my father to spend for my grand-parents and his siblings as much as he could. I guess I inherited that mentality from my father. I believe that if you do for your parents, your children will also do the same for you.

It is apparent from Rahman's statement that he migrated to Japan to work and earn money, but he entered Japan as a student. Most Bangladeshi migrants now-a-days come to Japan as students in Japanese language schools. This is because Japan only allows highly skilled migrants while keeping the door closed for less- and unskilled migrant workers (Okabe, 2010). However, the demand for the later migrants keeps growing with the expansion of service sectors in Japan. Besides, Japan initiated a program of internationalizing its education, which made Japanese immigration to be generous in issuing visa for international students. Thus, the labor demand in Japanese market and easy immigration processing for international students created a peculiar context in which less- and unskilled migrants could enter Japan with student

visa and stay legally as long as they hold student status. I demonstrate elsewhere how some early migrants among the Bangladeshis in Japan took this opportunity to bring Bangladeshi migrants commercially (Mahmud, 2013). In absence of any other viable way, migrating to Japan as self-funded student became the most popular way.

Ramhan sends money to Bangladesh every month. Initially, he would send all money to his father's Bank account. After spending for the family budget, there would be a large amount, which was saved in Rahman's father's account until buying a land with that money, or invested in something else. Rahman also spent on arranging marriages of his three sisters and education of his younger brother. Like many other Bangladeshi migrants, he purchased two pieces of land in Dhaka city, an apartment in his hometown, and deposited in a savings account in a bank in Bangladeshi. Finally, Rahman managed to bring his brother in Japan as a student like him.

Rahman has already spent the longest possible time in Japan on student visa- two years in the language school, four years in two vocational schools, and four years in a private university. Thus, he was suspecting that his visa renewal application would be denied when I talked to him. He also did not look for a permanent employment and converting his student visa into a worker's visa. In fact, most student/migrants like Rahman fail to find employment that may allow them to prolong their stay with worker's visa for several insurmountable barriers including lack of enough credential, absence of ethnic economy, and limited possibility of converting student visa into professional visa (Mahmud, 2014). Moreover, Rahman got married during his last visit to Bangladesh a year ago. Thus, when I met Rahman for the last time in this February, he was mainly sharing about his plan of returning to Bangladesh in few weeks.

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Rafi, a 31 years old Bangladeshi migrant, came to study in Japan with a Monbusho scholarship in 2000. He is the eldest child in his family with a younger brother and a younger sister. His

father passed away when he was in grade-11. After graduating from high school (grade 12), he got admitted into Bangladesh University of Engineering and Technology (BUET), the best university in Bangladesh. He also got selected for the Monbusho undergraduate scholarship through a very competitive screening. Many students in BUET do not consider entering in Japanese universities for undergraduate studies for several reasons including the high proportion of BUET graduates going to the US and other Western countries for higher studies. However, Rafi accepted the scholarship as he expected that it would allow him to financially contribute to his family.

Rafi sent money to his mother every month to support her financial struggle in maintaining the family. His mother depended on the left-over of his father's business, which was barely enough. Besides, Rafi's younger brother and sister were growing up and advancing in their school, which substantially increased their educational expenses. Consequently, Rafi began to save more money by taking a part-time job in Japan besides studying. Gradually, he became the main financial contributor of his family. In addition to sending money to maintain his family, Rafi sent money to one of his cousin, who was 'more than a brother' to him. Rafi sent a small amount to his cousin every month, which was about one-third of his cousin's monthly family budget. He also invested \$15,000.00 in a joint business with this cousin. Finally, he would occasionally sent money to his relatives for various purposes including educational expenses of one of his cousin's child, marriage ceremony of another cousin, a one-time allowance to the manager of his father's business, and a donation to the local religious school.

After graduating with a bachelor degree in Electrical engineering from a top Japanese university, Rafi took employment in an America-based multinational networking company at Tokyo in 2008. As his income increased with his highly-paid job, he increased the amount of his allowance to his mother. Rafi got married in 2011 with a Bangladeshi girl in Canada, who was also working there as an engineering. He told that he did not save anything for him and sent all

his money to his family in Bangladesh. Thus, he incurred a big loan during his own marriage, which he had to pay back with the bigger savings from his employment. Now, he was not able to send as much money to his family and relatives in Bangladesh as he was used to before his marriage. Besides, his younger brother graduated with an engineering degree from a Bangladeshi university and found a better-paid job. As such, his brother began to share family expenses.

Rafi did not save, nor invested in anything like purchasing land or business in Bangladesh. For, he did not think he would return to Bangladesh. In fact, Rafi shared with me his plans to move to Canada and settle there permanently. He told that he was trying to find any vacancy within his present company in Canada. The last time I met Rafi in this January, he told that he was already transferred to the Canadian branch of his company.

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Typical of Bangladeshi migrants in Japan, Amin, Rahman and Rafi all share similarities in many respect: they came to Japan in their early 20s primarily to earn money; even many of those students sponsored by Japanese government scholarship chose to come to Japan considering the financial gains over academic potentials. As unmarried sons, they identified with the parental family, shared financial responsibility of the family with their parents and regularly sent money home. Finally, they considered their stay in Japan as temporary and planned to move out of Japan someday. However, there are crucial differences among them, too. For instance, Amin married a Japanese women to regularize his stay in Japan by acquiring permanent residency, while Rahman married in Bangladesh and Rafi married a Bangladeshi girl in Canada. Again, both Amin and Rahman worked in casual and part-time jobs in Japanese factories and restaurants, whereas Rafi worked in a professional job in a multinational organization. Besides, they demonstrate varying patterns of remitting: although they all assumed the role of main



financial provider of their family in Bangladesh, Amin and Rahman invested large amounts in land purchase, developing apartment house and savings in Bank account, whereas Rafi neither invested nor saved anything in Bangladesh. This can be linked to their future plan- Amin and Rahman planned to ultimately return to Bangladesh and thus wanted to develop income sources for them. But Rafi did not need any income source in Bangladesh, as he wanted to migrate to Canada permanently. These differences are summarized in the table below:

**Table 4.1:** Bangladeshi Migrants in Japan

<b>Mode of Entry</b>		<b>Labor-market position</b>	<b>Remittance-recipients</b>	<b>Purpose of Remitting</b>	<b>Future Plan</b>
Undocumented		Secondary labor market	Family, siblings, and relatives.	Family support, investment, gifts, and savings	Return to Bangladesh
Student	Self-funded	Secondary labor market	Family, siblings, and relatives.	Family support, investment, gifts, and savings	Return to Bangladesh
	Scholarship	Primary labor market	Family, relatives	Family support, gifts, charity	Settle in Canada

**Source:** In-depth Interviews

In spite of hailing from the same origin country with similar motivation to earn money, Bangladeshi migrants in Japan exhibit varying patterns of remitting practices corresponding to their position in the labor market in Japan, a perception of their stay in Japan as temporary, and

their future destinations as well as their relationships to the family and relatives in Bangladesh. Details of their distinct narratives demonstrate how their distinct remitting practices are shaped by their respective position in society, which is elaborated in following sections.

#### 4.2 Japan as a Temporary Destination

From the interviews and my fieldwork, I recognize an ideology among Bangladeshi migrants whereby these migrants conceive Japan as an unfavorable, and hence, temporary destination. Historically, Japan never allowed unskilled foreign workers in spite of the increasing demand for such labor due to industrialization and expansion of its service sectors. While Japan tolerated the presence of undocumented foreign workers during few early years of its industrial growth in the 1980s, it quickly replaced them by inviting the Japanese descendents from South America (known as *Nikkeijin*) and the stranded Koreans in Japan during the WW-II period (Known as *Zainichi*). Shipper (2002) identifies a racial hierarchy in Japanese labor market for the foreigners in which the *Nikkeijin* and *Zainichi* foreigners occupy higher positions with better pay and other benefits whereas the South Asians are at the bottom with casual jobs, poor pay, and dangerous working environments. As South Asians, Bangladeshis occupy this marginal position in the labor market, which eventually put them in a marginal social space as well.

A notable fact about Bangladeshis in Japan is that most community gatherings are organized by a few early Bangladeshis in Tokyo. I observed the same leadership in political meetings, cultural celebrations and other social activities. Besides, all of these leaders are married with a Japanese wife, some now separated from their Japanese wives and remarried with a Bangladesh wife. Amin is one of these leaders: he holds a prominent post in the Japan branch of the ruling political party in Bangladesh, an organizer of the Bengali New Year celebration committee, a liaison between Bangladesh embassy at Tokyo and the expatriates,

and a common face in almost all gatherings of Bangladeshi migrants in Tokyo. I found Amin busy with these community activities in all weekends as I approached him for an interview.

Amin works in a Japanese electronic factory for about 14 years. He got wage increase steadily from 600 yen per hour at the beginning to the current wage of 1250 yen per hour. He also receives few other benefits including medical allowance, paid vacation and pension benefits. This was his third job after acquiring Japanese permanent residency (*ejuken*) through his Japanese wife. Amin's wife was an employee at a Day Care Center (*hoikoen*) until her health condition severely deteriorated last year. Thus, both Amin and his wife would set out for their respective works early in the morning every day and returned home at late evening. During the weekends, Amin would help his wife with some household chores until the lunch. Then, he would go out to join his friends among Bangladeshi expatriates and would spend the rest of the day in various activities. He would return home generally by the last train of that night. I found most Bangladeshis with Japanese wife in similar weekend schedules. Once returning from a Bangladeshi gathering, I met a group of four Bangladeshi migrants going to Ikebukuro station. It was already 10:30pm and they were planning to go to a café for *adda* (random gossiping, the most common form of leisurely activity among Bangladeshi males). They invited me to join them. Noticing my hesitation, one of them asked if I had a Bangladeshi wife at home. I told that I did. Then, he quickly suggested me to return home. With a smile, one of them commented that their Japanese wives would not mind returning late at night, but a Bangladeshi wife would definitely get upset. This is, perhaps, because these migrants generally live a marginal social life with limited interactions with their wives, in-laws and other Japanese relatives and friends. If not occupied with the children or in doing household chores, they generally hang out with other Bangladeshis during their leisurely hours and holydays. For example, I met about a dozen of Bangladeshis at a coffee shop at Ikebukuro station almost every Saturday evening over four months. These migrants were also the ones most generous about giving appointment for

interview after work on any day and would not mind staying long hours instead of returning home soon.

Amin is more involved with his relatives in Bangladesh than his in-laws in Japan. One of his sisters calls Amin every weekend. Besides, his other relatives and friends often call him. Thus, Amin told that he used to talk to someone in Bangladesh almost every other day. He recalled about attending a Christmas party at his parents-in-law's house, when he did not like the food, could not participate in the intricate cultural interactions with Japanese guests, and felt totally out of place. Since then he would try to avoid such gathering with his wife's relatives. His wife also would not insist Amin to joint her at Japanese parties. However, few migrants with Japanese wife reported to have more engagement with their Japanese relatives. For instance, Islam- a professional employee in a transportation agency- married his Japanese wife after having a love-affair for over a year. His wife introduced him with her parents before getting married. He lives with his wife and two children near his parent-in-laws. They all spend a day in weekends with the children at a nearby park or other children's play facilities and eat out. The other day, Islam likes to hang out with his Bangladeshi friends in a cafe at Ikebukuro station. Mehdi, a professional migrant- claims to have the most engaged relationship with his Japanese wife and her family and relatives. He came to Japan as a Monbusho Scholar and attended Japanese university, where he met his wife. He tells that his wife and he have a group of Japanese friends from their university as well as from the workplace. He spends most of his weekends with them. He also occasionally visits his parents-in-laws and other relatives living in Osaka. There is crucial difference between these migrants with the early migrants: whereas the early migrants married Japanese wife out of the necessity to regularize their legal status in Japan, the later were already legal migrants, and thus, their marriage involved love to varying degrees. However, Mehdi is rather an exception, as most migrants like him would go to Bangladesh to marry a Bangladeshi girl.

Bangladeshi migrants, who came to Japan with Monbusho scholarship, studied in reputed Japanese universities and entered professional careers have relatively better and stronger ties with Japanese society. They made several friends among Japanese students in their universities and workplaces. Some of them also dated and eventually married Japanese girls. Their native-level fluency in Japanese language and culture allow them to navigate in society with relative ease, as they continue to socialize with both Bangladeshis and Japanese. They also tend to acquire Japanese passport more than any other type of Bangladeshi migrants. Yet, many of these migrants talked about subtle forms of social distance in daily life. For instance, Ahmed- a former Monbusho scholar and now an engineer at a Japanese corporation- was excited about possibility to rent an apartment in a modern housing complex after getting his Japanese passport as the housing company required Japanese passport from all residents. After receiving his Japanese passport, Ahmed applied for an apartment, but was denied for not being 'real Japanese'. Yet, some of these migrants had no complain against Japanese society and shared their experiences of how comfortable their life was compared to that in Bangladesh or any other country in the world. As Mehdi told:

I have no complain about living in Japan. My employment is very good. I know Japanese language and culture. I have a Japanese wife and several friends. I have Japanese educational degrees. Therefore, I feel safe and comfortable in Japan. I am very much happy personally. In fact, who does not feel happy being treated as guest?

Interestingly, the treatment as a guest is one of the reasons for Mehdi to consider moving out of Japan. Mehdi experienced an identity crisis that encouraged him to leave Japan. He used an remarkable Bengali metaphor to explain this issue. He told:

I did not experience racism in Japan like my relatives and friends do in UK or Australia. Japan treats all foreigners as guests. In Bangladesh, we also treat guests with special

attention, as we know that they will leave soon. Therefore, the treatment as a guest involves an expectation of leaving, which actually creates a distance between them and me. Everyone admires the Japanese people for their hospitality. But you know, I have been living in Japan for about two decades, I have Japanese passport. Still, if I tell anyone that my country is Japan, s/he will definitely think that I am joking. In the US, a Chinese can claim to be an American, but that is not possible here. Here, one must look like Japanese. This is like being '*ghor-jamai*' in Bangladesh. That's why, I have collected permanent residency in both Australia and Canada.

In Bangladesh, the patrilocal family is the norm whereby a girl moves out of her family to join the family of her husband. However, some wealthy families do not have sons and ask their son-in-law to move with them after marriage; these males are called *ghar-jamai*- literally meaning a groom living with the parents-in-law. In line with the social custom of treating son-in-law as special guests, the *ghar-jamai* is treated specially. However, he has no voice in decision-making, which customarily regarded as a man's role in Bangladesh. Segregated from important decision-making role and any other responsibility to the family, a *ghar-jamai* always remains an outsider in the family and eventually becomes a target of ridicule. As a consequence, none wants to be a *ghar-jamai* in Bangladesh, and those in such a position always seek out to establish their own families independent of the in-laws' influence.

Concerns about the children is another aspect that encourages Bangladeshi migrants of all types to return to Bangladesh or re-migrate to other immigrant countries like Australia, Canada or the US. For instance, Amin shared his plan to return to Bangladesh, as he did not have any child, nor connections to anyone from his wife's side in Japan. All social bonding Amin had were in Bangladesh- his siblings and their children, his other relatives and friends. However, the situation is complicated for those with children. Their children naturally groom into their mother's Japanese language and culture and hardly have any connection to Bangladeshi

culture. This creates a dilemma for the migrants: they cannot abandon their children in Japan, nor can they forget their parents, relatives and friends in Bangladesh. Islam- married with a Japanese wife and have two children- explained this as follows:

We live in a rootless situation. We cannot settle permanently either in Japan or in Bangladesh. You know everyone feels the attraction of his motherland. It becomes stronger during the old ages. I know that I must also feel this way when my time comes. However, I also have responsibility to raise my children properly until they grow up and establish in their own career. Then, I will think of returning to Bangladesh. I will develop a rental apartment complex on the land I purchased in Dhaka, which will give me enough income as financial security in my old age. I think I will also return to Japan to visit my wife and children time to time.

Unlike those who become permanent resident or citizen of Japan, the Monbusho scholars expressed a clear idea about re-migration to another immigrant country like Australia, Canada or the US. I learned about many professional migrants, who migrated to these countries in recent years. Their higher education, professional work experience and proficiency in English all make them qualified enough for immigration in these countries. Baki- a former Monbusho scholars and now an Engineer in a mobile phone company- shared his intention to move out of Japan even after having his Japanese passport. He told that he would search out a professional job in Canada or Australia when his son would be 5/6 years old. This was because he wanted his son to go through English medium education so that he might not get stuck in Japan, but could move anywhere in the world. In fact, most Bangladeshi parents among the professional migrants worry about their children's future and try not to send their children to Japanese schools. The most common way solution these parents think of is to move out of Japan. For instance, Leemon graduated in IT from a Japanese university and was employed in an IT firm in Tokyo. He got Japanese passport through his employment, which allowed him greater flexibility

in his job and also made him eligible to buy an apartment in Japan. Yet, he was reluctant to do so. He explained his situation as follows:

The problem is- I must make a choice for my daughter. Either we settle here permanently, return to Bangladesh, or to re-migrate Australia/America. My daughter is growing up fast. She is now three and half years old and will go to school soon. If she enters Japanese school, her life will be destroyed. For, we will not be able to return to Bangladesh before she finishes her 12th grade. Even then, she will not be able to cope up in Bangladesh, because her Japanese knowledge will be totally useless. But if she attends an English medium school, she can easily get by in Bangladesh. Therefore, I am looking for a job in an English-speaking country now. Moreover, any child who goes to Japanese school up to the 10th grade will never go back to Bangladesh. We have seen this to happen in 99.99 percent cases. Children in Japan begin to separate from their parents after graduating from school and easily find part-time jobs to support themselves. Besides, they become closer to their friends. Thus, my daughter will eventually go away from us. Japanese law does not also allow any parents to take their child to Bangladesh against will.... I don't want to lose my daughter (smile).

While the recent amendments in Japanese immigration policy (adopted in 9 July, 2012 and June 12, 2014) has made it easy for professional migrants to acquire Japanese permanent residency and passport, the Bangladeshi migrants' worry about their children's grooming in Japanese culture through education in Japan push them to look for opportunities of re-migrating to an English-speaking country. Thus, the four professional migrants I interviewed in the summer of 2012- they were processing their Japanese passport- were all migrated to Australia and Canada by 2014. These migrants found such re-migration relatively easy as their education, work experience and competence in English all were accounted for in the point-based immigration system in those countries. The presence of vibrant Bangladeshi expatriate



communities there also attracted them to move. As a consequence, hardly any Bangladesh professional migrant permanently settles in Japan. Therefore, I may be argued that these migrants are marginalized in Japan not only because of exclusionary immigration regime, but also because of ethnocentrism in Japan. This makes the migrants in Japan as an appropriate case of economic migrants, who are widely recognized in the literature as individuals going abroad temporarily to earn money and send remittances home.

Of all Bangladeshi migrants, those entering as self-funded students are the most marginal with hardly any social bonding with Japanese society. Their daily life is organized around their multiple part-time jobs in Japanese restaurants and school attendance. Their social interactions with Japanese society involves only formal encounters at their workplaces. Instead of resting during the weekends and school holidays, these migrants work additional in hours and earning. Shahid shared his experience in Japan as follows:

I never feel at home in Japan. I know that life in Japan is far better and more comfortable than that in Bangladesh. Yet, I do not like the 'mentality' of people here. To tell you simply, there is no interaction. For example, I am having coffee with you now. This opportunity rarely comes here with Japanese people. Friendship with them is only possible when you happen to meet someone, have coffee and little talk. After that, you board on the train and your friendship ends there. This is true in 90 percent cases. Again you meet after 5/6 months and behave like friends. Then, again you are gone. This is normal for them, but I cannot take it.

While Shahid's frustration about not having friends in Japan is true, it is not because of the mentality of Japanese people, but the structural arrangements which keep these migrants totally secluded. Their only social interactions beyond work and class involves few minutes with co-ethnics during shopping at *Halal shops* and international phone calls to their family, relatives

and friends in Bangladesh. I have presented a detail discussion on these migrants and their marginal social life in Japan elsewhere (Mahmud, 2014). In addition to having no social bond in Japan and inability to convert their student visa into work visa, all of this type of migrants return to Bangladesh as soon as their studentship ends.

Therefore, Japanese immigration policy and the cultural differences push Bangladeshi migrants at the margin both in the labor market and the society. Even marriage with Japanese women can do little in overcoming these distances and gradually bringing these migrants in the mainstream. As a consequence, these migrants realize that moving out of Japan is inevitable, which encourages them to create income sources for themselves in their future destination. It also involves establishing family and raising children outside of Japan, which results in remitting to deliver social responsibility to the family.

#### 4.3 Money as Social Bond: remitting practices among Bangladeshis in Japan

Money is what drives Bangladeshis to Japan. Almost all Bangladeshi migrants to the United Kingdom and the United State are strongly motivated to settle in the destinations permanently regardless of whether they migrate as students, professional employees, unskilled workers, or political asylees. The bilateral agreements between the governments of Bangladesh and those in the Middle East and Malaysia as well as the religious affinity have resulted in sizable Bangladeshi expatriate communities in these countries. Thus, it is clear that many Bangladeshi migrants go to these countries not only for better economic opportunities, but also for permanently settling or having religious motivations. However, no Bangladeshi migrants in Japan expressed a desire to settle permanently. This is true about both the early Bangladeshi migrants and those who are coming now as self-funded students in Japanese language

schools. Even those coming with Monbusho scholarship also are motivated by money to a large extent. For instance, Kamal- a former Monbusho scholar- told:

Some guys in the educated class, they come to Japan with the aim of earning and sending large amounts of money. I'm telling that I also have mainly come to Japan for money, not education. When I won the Monbusho scholarship, I was already admitted in BUET [Bangladesh University of Engineering and Technology]. So, my father did not want me to come to Japan. But my mother supported me. I am from a village background [referring to his lower middleclass social background]. I heard that the scholarship would give me 135,000 yen each month, would pay for my air ticket, and also would give 25,000 yen right after I landed in Japan. *subarashi* (excellent) money. I was very excited. Education never entered in my thoughts. To those who are very close to me, I still admit that I did not come for education, but money.

Thus, it is not surprising to see that all Bangladeshi migrants engage in sending money to their families in Bangladesh, regardless of their mode of entry and social position in Japan. In this sense, Bangladeshi migrants in Japan epitomize the classic economic migrants in the New Economics of Labor Migration (NELM) approach, which conceptualizes international migrants as young and adult sons of migrant family, who are sent abroad for a short period to earn and send money home. However, the narratives these migrants shared about their remitting practices demonstrate complexities, especially in terms of the meaning of their remitting and how various social and cultural factors influenced their decision to remit. To understand the determinants of remitting, I particularly focus on the relationships between the migrants and the remittance-recipients and the socio-cultural context in which they engage in remitting. This allows me to differentiate among the following types of remitting practices:

#### 4.3.1 Conformist Remitting

Sending money home is the most regular practice in the life of Bangladeshi migrants in Japan. According to an agent in one of the busiest Money Transferring Agency (MTA) in Tokyo, these migrants regularly send money home on a particular day each month. With the permission of the branch manager, the agent provided me with official forms Bangladeshi migrants filled in while sending money (without the section with personal identifying information). Out of THE 200 remitters, 184 mentioned family maintenance as their reason for sending money. My interviews and fieldwork also recognized contributing to the family as a central concern of these migrants. The opening vignettes show how these migrants assumed the role of financial providers of their families after migrating to Japan. In fact, it is a social norm in Bangladesh that the sons- particularly the eldest son- take over family responsibility once they grow up and begin to earn. This is linked to the tradition that only sons have full rights of inheritance and so remain family members all their lives whereas the daughters leave their natal home at marriage and become members of their husbands' families (Ballard, 1982). The permanent inclusion of the son results in the expectation that he will carry on the family name and provide necessary support to the parents during their old age. All of my informants recognized their financial responsibility to the family. One thing is worth noting- while Bangladesh society places the biggest burden of family responsibility on the eldest son, migration modifies this to make the migrant son most responsible as Nayeem's story shows:

I'm the second son in our family. My elder brother is a medical doctor and Brigadier General in Bangladesh Army. As an honest officer, he faces difficulty in maintaining his own family with his limited income. Thus, he cannot give money to my parents and younger siblings regularly. He told me "You are working abroad, that's why 'I see hope'" [it is a Bengali phrase meaning that he expects the migrant brother to take care of the parents' family]. I understand his difficult situation. So, I do not accuse him of not sharing

family responsibility, and provide for the family as much as possible. In fact, the financial burden of the family ultimately comes upon those who live abroad. And no one refuses to take this financial responsibility of their parents, unless he is "an animal".

Thus, migration confers the role of primary financial provider of the family on the migrants, regardless of his birth order. This statement reveals how migration changes the traditional role of financial responsibility on the elder son in Bangladeshi family to any son who achieves financial capacity through migration. The influence of migration in transforming traditional social roles in the destination society has been recognized in other contexts, too. For instance, Thai (2012) observes that migration makes married daughters in Vietnam responsible for providing financial support to their aging parents. As opposed to the NELM conception that migrants engage in implicit contractual agreements with their families in sending remittances to maximize their own economic interests, I recognize a sense of responsibility to the family among these migrants that grows out of their upbringing in an intimate network of family relations. Jamil describes this as follows:

My brothers and sisters, we all are born out of the same womb of our mother. We grew up with the love of the same mother. Then, what makes us different? I do not see any difference. So, I am same as my siblings. I have been giving this love to my younger brothers and sisters. They also give me the respect I deserve. I cannot even think that they do not love me. If I tell them over phone that I've caught cold, they would be very worried. Such a feeling! But one has to create this type of relation. If you do not love me, will I love you? Never, I will not love you, or respect you.

This story shows how strongly Jamil associates with his siblings, which motivates him to send money to them in Bangladesh. In fact, these migrants shared an overwhelming sense of

identification with their parental family in Bangladesh, even though some of them have already married and formed their own nuclear families. As Jamil continued:

You see I have better earning, I am wearing branded cloths, I am living in a safe country, I am doing well. I think my father, mother and siblings also should have such a comfortable life. You see the feeling- I send them money because I have this feeling for them. Someone can only raise question about sending money if he does not have this feeling. Remitting is a way of expressing this love for them. It's a burden of social relations. Except one or two, all Bangladeshis have this feeling I think.

Thus, migrants' motivation to send money home comes from their love for the parents and siblings they left in Bangladesh and they express this love by being caring to the family through sending money. This feeling for family intensifies by the migrants' experience of social marginalization, which they expressed in terms of physical distance between them and their family. Amin explains this as follows:

I am now living abroad. I have left my parents and all relatives in Bangladesh. I feel living like an orphan. If I were in Bangladesh, I could see them on weekends or other vacations. But I cannot do that for living here. This distance increases my attraction to them. I miss them every moment. But I want them to feel that I'm with them. So, I send money. I cut off many luxuries- and even some necessary spending- to save and send them money. This remitting is actually a bridge between them and me.

Social marginalization in Japan combined with a longing for the family and relatives in Bangladesh make the norm of sharing family responsibility stronger among the migrants. As the migrants increasingly feel for their family in Bangladesh, remitting becomes one of their primary concerns. These migrants consider themselves as essentially members of their parental family in Bangladesh to which they feel a social obligation to provide financial assistance as well as an

urge to express their love for the family. Therefore, everybody sends money to their families to spend on the essential family expenses, healthcare for family members, education for the dependent siblings, and often renovating the household and augmenting the family's properties including land. This does not involve explicit consideration of the migrants' sacrificing personal economic assets for the family (altruism), or conscious attempts to augment personal economic benefits from the family (self-interest). They simply define this remitting as something they do as a member of the family. This is also apparent in the migrants' spontaneity in this type of remitting. Generally, the migrants send money to their parents without prodding. For instance, Mehdi's father was a retired middleclass professional in Bangladesh. He lost all of his savings in the stock market crash in Bangladesh. Thus, Mehdi would send money to his father every month. He told:

I did not send money to my father before. But now I send him a fixed amount every month to meet family expenses as he does not have any income. I am his only son, and I have a healthy income. This [remitting] is normal. My father does not ask for money. But I feel a pressure in myself to stand beside him. I always think about how my father will manage if I do not send him money. My father never asks me even if I forget to send the money for couple of days.

Thus, the migrants' voluntary taking over of parental family's financial responsibility in time of need reveals that importance of family membership in determining migrants' remitting. Since most of these migrants come from middleclass background in Bangladesh, their families generally need their financial support.

At the discursive level, most acts of remitting appear to involve the migrants' unquestioned submission to the norm of providing financial support to the family, which conceals the tensions and struggles involved in causing the migrants to remit. It supports the

NELM assumption that migrants' make remitting decisions by their own personal utility calculation. Beyond empirical level, however, investigation into social relations as well as social context of migrants' remitting reveals a tension between the migrants' agency and structure whereby some incidences of remitting practices demonstrate overpowering structures (social remitting) and some registering the freedom of agency (entrepreneurial remitting).

#### *4.3.2 Social Remitting*

Although most migrants reportedly send money to their parents at their own discretion, many of them do so under considerable social pressure. This is because migrant families are not essentially collections of individuals voluntarily joining the association and cooperating with each other due to their mutual love and affection. Rather, individuals find their respective roles in the family already defined by social norms, which they must carry on. While postmodern scholars recognize individuals' capacity to shape their relationship to the family through the individualization process (Bauman, 2001; Beck, 1992), the conventional structure of family remains somewhat stable whereby conjugal and parent-child relations provide the foundation of the family (Wall and Geuveia, 2014). Since intimacy characterizes these forms of relationships among family members, its essential character as a social fact in Durkheimian conception (that is, "external to and coercive of individuals") disappears from our attention. Family exhibits this coercive role by enforcing social norms on the individuals in critical moments, i.e., when an individual takes on new role, which needs to be enforced. Migrant's remitting vividly demonstrates this, as Amin explains:

There is a considerable family pressure for sending money, especially in my village. You know, lots of people from my area came to Japan. They all sent large amounts of money with which their families made their fortune. Therefore, the families do not only ask



money for them, but also want to see you successful. To them, success means having lots of money, houses and apartments in Bangladesh. If you do not send money, the family, relatives and neighbors would all talk like- "people made so much money, what did you do after living so long in Japan?"- It is hard to ignore such pressure. For some migrants, their parents would make repeated phone calls to ask for money, and would put emotional pressure if their son does not send them money.

Migration transforms the role of the individual as the primary financial contributor of the family, which is often enforced by the family and society. Amin's statement recognizes two informal mechanisms by which to elicit the migrants' compliance to the social norm - public shaming and exploiting his emotional bond to the parents. As the whole community joins the family in shaming the defaulter, it is particularly an effective mechanism in areas with a culture of migration. Migration scholars have already recognized how societies with a migration culture make the migrants send remittances by linking remitting to their status in the society. As long as the migrants derive their identity from the origin community, this continues to oblige them to send remittances. Moreover, the presence of parents enhances this pressure on these migrants to remit.

The role of financial provider for the parents' family, however, weakens as time goes on, the parents pass away and the siblings form their separate families with their spouse and children. Habib- a Bangladeshi in his late 40s- describes this as follows:

I have reached a stage when I have nobody to send money [for family maintenance] in Bangladesh. I also do not see this for any of my friends here because of our age. If I am now 50 years old, my youngest brother is 40. What does it mean?- He is established. Also, my sisters are either married, or are employed in a profession. So, no one is dependent on me. Had my parents been living, I would have not need to send them

money, too. For, I would already have sent enough money in last 25 years for them. For example, I have constructed an apartment complex, which provided them enough money as long as my parents lived. So, I sent money to my family as long as they were dependent on my. Now that my parents are dead and my siblings are established, I do not send money for them. However, I still send some money on social occasions. But this money is for my nephews and nieces as gifts from their uncle.

This statement shows the natural progression in the life-course of an individual and his parental family as well as the transformation of individual's role, and consequently, the meaning of remitting from a compulsory allowance on a regular basis to an optional gift on special occasions.

I also recognize social pressures emanating from the destination society. In a previous section, I have described how Japanese immigration constructs migration to Japan as temporary through various immigration laws and their implementation, which supports already recognized facts about the destination state's role in causing the temporary migrants to remit (Burawoy, 1975; Glytsos, 1997; Pinger, 2009). In addition, I recognize social-cultural factors in Japan that marginalize all migrants regardless of their legal status. It is important to note that the state-induced pressures on the migrants might weaken due to the possibility, although limited, of some migrants to acquire permanent residency and citizenship. However, the social marginalization would cause all migrants to look for moving out of Japan, making it their 'forever temporary' destination.

Regardless of the family's need and demands for money, these migrants engage in remitting as they see their migration as temporary at the end of which they will leave Japan. Amin explained this as follows:

After spending for the essentials, we sent all of our income to Bangladesh. This is because we knew that we would ultimately return to Bangladesh. None of us thought that we would settle here permanently. So, we focused on earning as much as possible and sending all savings to Bangladesh. We never thought of saving money here. This was because we knew that we could not stay here for long time. We must return to our origin. Due to our inability to settle here, we must purchase assets in Bangladesh. We would need an income source, an address [meaning own house] in Bangladesh. Therefore, we would send remittances to have these.

Here, Amin refers to his awareness about his inevitable return to Bangladesh as an important reason for remitting. He -and all other Bangladeshi migrants- came to Japan for earning money and have a better life. However, his future plan was centered not in Japan, but at their home in Bangladesh. Amin is compelled to make this choice because of his structural position in Japan as a foreigner. In fact, all these migrants hold a positive attitude towards Japan and experiential knowledge of a far better life in Japan vis-a-vis Bangladesh, which indicates that had these migrants been able to choose, they would settle in Japan instead of returning to Bangladesh.

The social pressures from the origin and destination societies mutually reinforce one another. Thus, the eventual weakening of the migrants' association with the parental family in Bangladesh due to establishing own family and dissolution of the parental family would be compensated by the continuous social pressure in the destination through temporariness and social-cultural marginalization. As a consequence, the migrants continue to undergo these social pressures and send remittances.

The early Bangladeshi migrants- who were almost all visa-overstayers- would always live under the fear of being arrested and deported. A typical undocumented migrant would live in or near the factory-premise of workplace and rarely go outside to the cities due the fear of

encountering the immigration police. Thus, he would spend only on food and other daily necessities, and on shared apartment rent. This would allow them to save nearly 80% of their monthly income as my interviewees among former undocumented migrants reported. Because of their inability to open a Bank account in Japan and a constant fear of deportation, they would send all of their savings to their families in Bangladesh through *hundi*- an informal money transfer system among the South Asians migrants widely used by those in the Middle-East and South-East Asian countries.

The illegality of stay in Japan not only made these early migrants powerless in Japan, but also in Bangladesh. For instance, my informants shared stories of how some of these migrants were cheated and reaped off of their money by the relatives in Bangladesh. Amin shared the experience of Belal, who came to Japan with Amin as tourist and stayed illegally for six years. Belal sent about BDT 1million (roughly \$120,000) to his family. His father purchased a land in the local town and developed a commercial complex with that money. The property was registered under the father's name, as Belal could not go to Bangladesh due to his illegal status. Once Belal was arrested by the immigration police in Japan and deported to Bangladesh. Meanwhile, his father passed away. Belal was not much worried about his deportation as he knew that his father developed a commercial complex for him in the town. However, after reaching home, Belal found that his brothers and sisters had already distributed the complex among themselves and left only two small and unattractive shops for him. To his question, Belal's elder brother told that he distributed the property among all brothers and sisters equally as the complex was their father's property. Belal quickly understood that he was cheated, but could do nothing and left the family forever. Similar storied about the early migrants abound among Bangladeshis in Japan. Therefore, Amin told:

In Bangladesh, money speaks for whoever receives it. If I invest in a joint business with someone, I certainly will not get that money back, even if the partner is my own brother.

To my knowledge, whoever invested in joint business with their brothers in last two decades, they ended up either working under their brothers as employees, or lost everything. Initially, the brothers were all in a joint family under their parents. The migrant sent his money to the family, but his brothers in Bangladesh established the business in their name. Later, they would get separate from the parental family with their own families. So, when the migrant returned from Japan, he would find everything owned by his brothers.

While none of my respondents reportedly had such experiences, they were aware about this. Yet, the fear of being cheated did not stop them send money to their families in Bangladesh. For, as Amin continued: "It was still a better strategy to send money to the family. Because, the most family and relatives are the trustworthy and reliable in Bangladesh. Moreover, while being cheated is a slim possibility, it is certain that we must return home today or tomorrow". - Thus, the illegal status in Japan and trust in family in Bangladesh triumphed over the fear of losing money, which made these migrant continue to dream of a better future in Bangladesh by their remittances.

It is apparent that their legality of stay in Japan does not reduce the pressure to remit under social pressures. Yet, it does improve the migrants' power vis-a-vis their families and relatives over the control on remittances. Now, the migrants can open bank account in Japan and also can visit Bangladesh to manage their own money. They would continue to help their parents' family as before, but would not rely on their families and relative for managing their money should they fear of being cheated. This is most explicit among the remitting of the self-funded migrants, as the opening vignette of Rahman shows. Rahman took the role of the main financial provider of his parents' family. But he also purchased a residential land and a store and manages his own savings account in Bangladesh. Rahman must send all of his saving to Bangladesh, as he worked over the legal work-limit and thus, could not save that money in

Japan due to the fear of being detected and deported. Yet, he could visit Bangladesh to manage his own money.

#### *4.3.3 Entrepreneurial Remitting*

Whereas the early undocumented migrants were completely powerless both in Japan and Bangladesh and had to send all of their savings to Bangladesh, those who acquired legal papers later and those who entered with student visa were in relatively better position due to their ability to move freely in Japan and between Japan and Bangladesh. These migrants could find works with better pay, open Bank accounts in Japan and visit Bangladesh whenever they needed. This eliminated their powerlessness both in Japan and in Bangladesh- they no more had the urgency to send their savings to Bangladesh like their undocumented counterparts, and they could visit Bangladesh to manage their money themselves. Although these migrants continued to send remittances due to the temporariness of the stay in Japan, they were now able to exercise greater control over the money they send home.

Higher income opportunities motivated families in Bangladesh to send their sons to Japan. However, the migratory context and experience inculcated in these migrants a new perception of their remittances as the only means to build their own future in Bangladesh. Their families could not ensure a middleclass social position and they must attain this by their own efforts (Mahmud, 2014). Hence, these migrants increasingly became self-interested, which influenced their subsequent remitting. While this finding supports the NELM perspective of conceiving migrants as self-interested, I find the migrants' self-interest as an outcome of their particular migratory context, not as their essential quality.

Given that the migrants now live in a less unfavorable context compared to the early, undocumented migrants, and that they hold a new perception of remittances as the only means

to acquire their own middleclass position on their return to Bangladesh, these migrants begin to engage in remitting practices motivated by their personal interests, often without consultation and consent of their parental family in Bangladesh. Besides supporting the parents, my informants shared about remitting to their own income generating projects. Of those, the most common projects involved purchasing housing plots and build apartment complex to rent out. Islam explains this as follows:

The only safe and reliable income source will be four/five storied apartment building. After returning to Bangladesh, I can keep two apartments for myself and rent out the remaining eight or ten apartments. The monthly rents will generate enough income to have a comfortable life. There is no other option. Because, I will not be able to do business. The society is changing so fast that I will be a total stranger there after few years. How can I do business then? This is why I always think I must have a big rental house in Bangladesh.

The lack of business opportunities encourage these migrants to invest on housing and land. This trend is so obvious that both the Government and private business in real estate sector in Bangladesh target the expatriates. The government of Bangladesh offered 30% housing plots to the expatriates in *Purbachal* Housing- the biggest real estate project in Bangladesh. The private real estate developers also regularly send their delegates abroad to attract customers and name housing projects after the destination countries to attract the expatriates, for example, the Japan Garden City.

The migrants' emphasis on lack of business opportunities is surprising given the fact that returnees from Japan occupy a significant position in certain businesses in Bangladesh including the business of used car and wholesale cloth market in Dhaka city and various other small businesses in Munsigonj- the region sending the largest number of migrants in Japan.

Instead of reflecting economic reality in Bangladesh, this registers the current migrants' lack of trust on their family and relatives in Bangladesh. Amin explains this as follows:

Those who are coming to Japan now are all self-centered. They save every yen and send all of their money to Bangladesh. But they do not trust their siblings like we [early migrants, who were mostly undocumented] did. Instead, they visit Bangladesh and manage everything by themselves. Nor do they spend for their siblings like we did. This is because people in Bangladesh are no more intimate like they used to be. Now people even do not know who lives in their next door, whereas we used to have regular interactions with everyone in the block. Now people do not know even if someone passes away next door. Society has changed a lot. Besides, these migrants know about how brothers in some families deprived their migrant-brothers, which makes them alert from the very beginning. We learned this through experiences, but they know it by observing us. Thus, they go to Bangladesh and open their own bank account, and purchase land and apartments on their own name.

Thus, Amin recognizes social change in Bangladesh and a consequent transformation in family relations whereby the migrants no longer contribute to everybody in the family, but are primarily concerns with their personal interests. However, I argue that this is not entirely because of the changes in Bangladesh, but also partly due to the current migrants' ability to frequently visit Bangladesh by means of their legality of stay in Japan. This is supported by the fact that most of the previously undocumented migrants transfer the properties- particularly, land and apartments- from their parents' name to their own on their first visit to Bangladesh after acquiring legal papers. Kawsar- an early migrant, who is now a permanent resident in Japan- told:



My mother distributed our family properties among us. My father build a four-storied apartment complex with the money I sent. Besides, he purchased a piece of land on his name. After my father passed away, my mother called all of my brothers and sisters and asked them to sign on a 'no claim' paper so that they might not cause any trouble later by claiming ownership of the land. My mother arranged for registering the land in my name when I visited home after nine years in Japan. She told that she thought my in-laws might try to take my land away in her absence.

This shows the importance of the migrants' legal status as well having the parental family intact in the origin. While legality of stay in Japan allowed the migrants to save money in Japan and visiting Bangladesh to manage money themselves, the presence of the parents provided them some security against the risk of being cheated by the siblings.

The success of early migrants in establishing business on return was partly due to the greater purchasing capacity of their remittances. The income of present migrants remain almost same as those of the early migrants in terms of yen, that is, roughly about 250,000 a month. However, whereas someone could buy an acre of agricultural land or a housing plot of 15 decimal in Dhaka city in early 1990s, now this much money can hardly purchase one-third acre of agricultural land, or- even worse- two decimal of residential land in the outskirts of Dhaka city. Moreover, the rapid growth of consumerism in Bangladesh and the state's gradual divestment from education and health since late-1990s have significantly increased the living cost in Bangladesh. Thus, much of the remittance to families are spent immediately on consumption than investment. This makes current migrants wary about their families' spending tendency and encourages to directly intervene in remittance spending. Haque- a Monbusho scholar and professional migrant- explains this as follows:

I am always alert about wasteful spending. Because I had a relative in Japan between 1987 and 1994. He sent more than \$100,000 to his family in Bangladesh. We saw his brothers and sisters spending money like "leaves of tree" [a Bengali metaphor referring to extravagant spending on luxuries]. I did not allow my brother and sister to do that. I also live a reasonable life. I make phone calls every week to motivate them. For example, my sister wanted to buy a mobile phone in 2006. I asked my mother- 'why does she need a mobile phone?' A phone was not necessary for her, as she lived at home.

Thus, the migrants leverage their increased power out of their legal status in Japan to control the spending of their remittances in Bangladesh and to pursue their own plans, sometimes even against the family's consent and/or concern. All but two of my informants among the self-funded student-migrants reported that they initiated the purchase of their land themselves and consulted their families in the final stage. Besides, all of them reported to have their own saving accounts in Bangladesh, some without informing their families. Some of them also shared remitting that they carefully keep secret. As Shafiq told:

I have invested \$18,000 in a joint business with one of my cousins few years ago. But the business is too small to generate enough income to support his family in Dhaka city. So, I send a small amount of money- about one-third of his monthly budget- to support his family in Dhaka city. I grew up with him and have a very intimate relation. I spend most of my time with him whenever I visit Bangladesh. This [remitting] is only between him and me, just we two brothers. No one else knows about it. I do not want to embarrass him by letting others know about it.

This anecdote shows that the migrants sometimes send money outside of their parental families when they are capable of making their own decisions. This, however, is not necessarily

motivated by the migrants' economic interest. To my further probing about if business interest motivated Shafiq in supporting his cousin's family budget, he told: "It is more than just business, it is also relation between us". This is similar to the conforming type of remitting whereby a migrant sends money to his family both to support family budget and to acquire material assets. Thus, the economic and social interests often inextricably blend together in determining migrants' remitting. As such, defining migrants' remitting simply in terms of altruism or self-interest like the NELM perspective misses the importance of pre-existing social relations that exert determining influence on migrants' remitting.

There are occasions where the migrants are motivated by pure altruism, too and the migrants are well aware about it. Islam explains this as follows:

Helping one's own family is normal, I must do it. When I send money to my parents and relatives, I consider them as my own. So, there is nothing to be proud of . But I also wish I could help someone outside of my family. In my last visit home, I gave money to one of my friend for his daughter's educational expenses. It was a good sum of money. I felt very happy about it. In fact, it always feels good if I help someone outside of my family. For, it is not my responsibility, but compassion. I have a plan that I will take the financial responsibilities of two or three poor children after I achieve little more financial stability.

This statement shows that the migrants are not necessarily motivated by self-interest or that of their families, but also by their own desires for helping non-relatives, registering the presence of true altruism in remitting. However, this depends on several contingencies including the financial stability of the migrant and capacity to make independent decisions about remittance spending. Yet, one thing remains constant- some kind of social relation. As Jamil told:

"Social relations are the precondition for remitting. There must be some sort of social relation between the remitter and the recipient, for sure. And that relation must be very reliable and intimate. Without such relations, no one will send money".

The examples of remitting from Shafiq and Islam support this assertion in that the recipients can be non-family members of the migrants including close friends and poor neighbors. My interviews and fieldwork recognize several other incidences of remitting to individuals outside of the migrants' families. These remitting practices are generally the migrants' own decisions, which they do not consult with their families in Bangladesh and also try to keep secret. As the discussion above shows, these remitting practices are motivated by the migrants' altruism, without clearly ruling out expectation of reciprocation, that is, self-interested. Thus, it demonstrates how inseparable altruism and self-interest are, supporting the original work of NELM perspective (Lucal and Stark, 1985).

Migrants' agency in deciding about their remitting is also explicit in their preferential remitting to particular members in their parental family. While the idea of remitting to the family offers an unproblematic scenario in which the migrant submits to the norm of supporting the family, the migrants exercise a greater role in differentiating among the beneficiaries of his remittances as Amin described:

Warmth in the relationship is important in remitting. I do not have equal feeling for all of my brothers and sisters. It is normal that I have more feeling for who calls me at least once a week. For example, my elder brother is very busy now. He calls me once in three months, or may be six months. I have not spoken to my youngest sister for long time. But my 2nd sister calls me every week in spite of her relatively worse economic condition than other sisters. Naturally, I am closer to her than any of my siblings. So, I

made her the nominee of my savings account. I also send her money more frequently than others, even though I know that it makes them jealous.

The patriarchal social customs in Bangladesh designate brothers as remaining in the same family of their parents even after their marriage and sisters as separated in the families of their husbands. However, this statement shows how relational quality changes this custom and brings a sister closer than any brother, which shows the capacity of the migrant to override social role.

While close relation facilitates remitting, ironically it often gets strained through remitting. Islam explains this as follows:

We generally believe that giving money improves relations. But this is not at all true. You may lend money to someone due to good relation, but it will sour when you ask for repayment. For example, I gave out about \$4,000 to my relatives and friends in last 25 years of migratory life. So far, no one repaid a single yen. I also did not ask for. When I visit Bangladesh, they invite me for lunch or dinner, and also give me some gifts. But they never talk about the money.

As a consequence, the existing relations become somewhat strained in that it places both the migrant and the recipient in an awkward situation of unmet expectations for the migrant and uneasiness of remaining indebted for the remittance-recipients. This eventually results in an unhappy ending of the relationships between relatives and friends.

Among the Bangladeshi migrants in Japan, the most prosperous and least constrained by social relations to remit are those who come with Monbusho scholarship, get higher education and establish themselves as professional expatriates. As genuinely bright students, they enjoy relative freedom compared to other migrants from bearing the financial responsibility to the family. Moreover, their families rarely depend on their remittances for subsistence. Still,

many of them send small amounts of money on various occasions. These migrants have a some savings from their monthly stipends due to their sparing lifestyle and avoiding alcohol and pork- the two most common elements of food in Japan. Besides, they often take a part-time job besides studies. As a result, they always have handsome savings at the end of each month. Some of them also save large amounts over years and purchase residential land in Bangladesh. Like all other migrants, they also feel the pressure to move out of Japan. However, they do not look towards Bangladesh, but instead again migrate to a English-speaking and traditional immigrant country such as Australia, Canada, or the USA. As such, they never worry about having their own income sources in Bangladesh, but instead focus on their migration to these developed countries. Consequently, a large portion of their savings goes towards preparing for their next migration in visiting the target countries, getting permanent residency, and networking with friends and co-ethnics in the targeted destination. Thus, proper legal status and socio-economic position allow some migrants to come out of social pressures both in the origin and destination societies, making remitting to Bangladesh optional for these migrants. That is, temporariness of migration alone cannot guarantee remitting to the origin country if the migrants do not see their return to the origin inevitable, making the NELM assumption of temporary migration determining remitting practices open to discussion.

#### *4.3.4 No Remitting*

No Bangladeshi migrants in Japan is reportedly averse to remitting. The social-cultural context makes all of them engage in some form of remitting, either voluntarily or under pressure. Yet, few respondents shared stories that are indicative of remittance decay and an eventual end of remitting in future. As Murshid- a long-term professional migrant- told:

I use to send all of my savings to Bangladesh before. But I do not feel any pressure to send money now, as my family lives with me in Japan. Besides, everybody in my family [parental family] in Bangladesh are well-established. So, my brothers and sisters do not depend on me. Now we [referring to his wife and children] want to live a better life in Japan. You know, you cannot save money to remit if you want to live up to Japanese standard of living. I purchased this apartment and completed paying off the mortgage. My son and daughter are going to Japanese schools. My plan is to retire in Japan. After 25 years of service, I will be eligible for social security benefit. So, I will not have to worry about income in the old ages. Therefore, I do not need to have assets in Bangladesh.

Now I occasionally send money to my mother. This is neither compulsory, nor regular. I send this out of the calling of my blood relation [*rokter tane*]. It makes my mother happy. She does not depend on this, but it allows her to spend on gifts and charity. Once she passes away, I guess I will have none to send money to Bangladesh.

Murshid's narrative shows the centrality of both social relations and the plan of returning to the country of origin in remitting practice. Like Murshid, several other informants shared how time reduced the pressure on them for sending money to Bangladesh as their parents pass away and siblings grow independent. However, they continue to remit to develop income sources on which to depend after returning to Bangladesh in their old age. Unlike them, Murshid does not want to return to Bangladesh. Therefore, he reduces his remitting and anticipates an end after his mother passes away.

While Murshid is an exception due to his plan for permanently settling in Japan, there are dozens- if not hundreds- of Bangladeshis in Japan who also anticipate an end of their remitting. These are the professional migrants, majority of whom came to Japan as Monbusho scholars, got higher education, and entered in highly salaried professional jobs. Over time,

these migrants also lose their family bonds in Bangladesh as their parents grow old and eventually pass away, and their siblings mature and become self-dependent. Like most migrants, moving out of Japan is also inevitable reality for these migrants. However, instead of returning to Bangladesh, these professional migrants seek opportunities to re-migrate in traditional immigrant-receiving countries. Thanks to their higher educational credentials, professional experience and competence in English language- all of which make them eligible for immigration, and often professional jobs- these migrants move to Australia, Canada, the UK, the USA, Scandinavian countries and few Asian countries including Malaysia and Singapore. Having planned their future out of Bangladesh in these countries, the professional Bangladeshi migrants shared how their remitting to Bangladesh would eventually end someday.

#### 4.4 Summary of Findings

This chapter identifies preexisting social relations between the migrant and the remittance-recipients as an essential foundation of migrants' remitting practice. Regardless of different individual and social characteristics, all migrants send money to their families and relatives. While few migrants reportedly sent money to individuals outside of their immediate family relations, they considered those recipients as equally important and intimate to them as their own family members. Unlike the NELM conception of rational individuals, who engage in remitting motivated by their maximizing economic interests or sacrificing it for altruistic purposes, this study identifies the migrants' social role as a financial contributor to the family in determining their remitting practices. Whereas traditional social norms in Bangladesh generally holds the elder son responsible for providing the aged parents and younger siblings, international migration introduces a transformation in this by bestowing this role on the migrants regardless of their birth order.



Much of these migrants remitting involve tension in remitting-decisions between their agency and the structural forces embedding them. Social membership to the parental family in Bangladesh as well as legal and social marginality in Japan are the sources of most structural forces that coerce the migrants in remitting. Contrary to the NELM assumption of personal economic interests, the combined social pressures coming from the attachment in origin and precarious status in the destination make the migrants remit regardless of their personal preferences. Even the risk of being cheated by relatives in Bangladesh cannot stop them from sending remittances. However, both the migrants' relationship to the destination and origin society as well as the family change over time, causing changes in the determinants of their remitting. This is reflected in their changing remitting practices. For instance, once the migrants acquire legal status, or enter with some kind of legality of stay, they become considerably empowered, which allows them to earn higher and save money in Japan, and also visit Bangladesh to manage their money themselves. Thus, legal status eliminates the migrants' powerlessness significantly. The migrants demonstrate this increased power in sending money to invest in income-generating activities, own savings, and discretionary charity, which involve elements of both their altruism and self-interest. Migrants' exercise of greater power is also facilitated by the development of what is known as migration industry by the Bangladesh government and private entrepreneurs facilitating personal economic initiatives for the migrants. Besides, the migrants do not only make remitting-decisions themselves, but also begin to intervene in how their family spends the money they send home. Migrants' agency is most powerful among those with higher legal, economic and social status, which enable them to move all over the world. While temporariness of stay in Japan continues to force these migrants like all other migrants, their ability to migrate to another traditionally immigrant country allows them complete freedom from social pressures to send money, making remitting to Bangladesh entirely voluntary for them.

Overall, migrants in Japan exhibit high propensity to remit due to the temporary nature of their migration to Japan. While the professional migrants and few others who married Japanese women acquired legal residency and citizenship, this did not reduce their remitting propensity because of their belief in Japan as a forever temporary destination. Thus, these migrants demonstrate a linear pattern of remitting which continues from the beginning to the end of their stay in Japan. This is depicted in the following figure:



**Figures 4.1:** Remitting Practices of Bangladeshi Migrants in Tokyo

The figure shows that Bangladeshi migrants tend to remit large amounts of their earnings to their families and relatives in Bangladesh. As time goes by, their relationships to the family in Bangladesh as well as to the destination society in Japan continue to change. For instance, many of the migrants establish their own families by separating from the parental family, some bring their wives and children to Japan, or move further to another immigrant country. Few migrants also marry Japanese women, acquire legal permanent residency and settle in Japan. Many of the professional migrants also acquire legal permanent residency and citizenship in Japan. Despite all these transformations in the migrants' social relationships to the family and destination society, they tend to continue to remit large sums of money home for various reasons elaborated above.

## CHAPTER FIVE

### Bangladeshi Migrants in Los Angeles

#### 5.1 Introduction

In this chapter, I present an analysis of remitting practices among Bangladeshi immigrants in Los Angeles, the US with particular emphasis on the immigrants' social position and how it determines their involvement in remitting practices. In doing so, it builds on the immigrants' narratives focusing on why and to whom they send money in Bangladesh. Beginning in the early-1980s, these narratives encompass nearly 40 years since the gradual development of bilateral relationships between the US and newly independent Bangladesh (formerly, East Pakistan), increasing flows of Bangladeshi students to the US and the inclusion of Bangladesh into the Diversity Visa (DV) Lottery program in the early 1990s, all of which continue to play major roles in Bangladeshi migration to the US.

I begin this chapter by introducing four immigrants, who represent four broad categories of Bangladeshis in the US- two immigrants entered the US by winning the DV lottery and naturalized as US citizens. One of them migrated as an unmarried single, while the other migrated with his family including the wife and children. Both worked in casual jobs as sales clerks to earn and support their families. I give the single person a pseudonym- 'Ahmed' and the person with family 'Mukul' throughout this chapter. They represent the new and the largest wave of Bangladeshi immigrants in the US. The third immigrant entered the US as a student in a university in Los Angeles in the late-1970s. After graduating in Business Studies, he worked for a Bank until he established his own financing company. I call him by the pseudonym 'Sharif'. Unlike the immigrants coming through the DV lottery program, who are generally from moderate rural background, Sharif hailed from an upper middle class urban background in Bangladesh.

He represents the oldest and most successful Bangladeshi in the US. The fourth person is an undocumented Bangladeshi immigrant, who entered the US by crossing the US-Mexico border with the help of a transnational network of middlemen. I give his pseudonym as 'Hasib'. He represents the few undocumented Bangladeshi immigrants in Los Angeles. Like the immigrants coming with DV visa, Hasib came from a moderate rural background in Bangladesh and worked in casual jobs in Los Angeles. However, his position in the labor market is significantly weaker than the former due to his lack of legal status. Hasib is also distinct from others by his connection to a network of migrants in several other countries and his prior experience of migration to the Middle-East. I present the narratives of these four immigrants as ideal-types in Weberian sense. Certainly, all Bangladeshi migrants did not precisely fit in these categories, and many exhibited differences in various ways. Thus, while focusing on the narratives of these immigrants, I will intersperse with stories from others to fill in gaps when and where it deems necessary.

The narratives of these immigrants give us a sense of how their remitting practices are largely determined by their position in the destination society. At the same time, these narratives also tell us the impact of their origin society to which they maintain a sustained connection and which provides crucial normative standards to judge their actions even in the US. The ways in which these immigrants explain their remitting- all of which are embedded in classical sociological concerns about obligation, reciprocity, status, and economic behavior in family life- carry significant implications for understanding the social determination of individual immigrant's remitting practices.

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Ahmed

Ahmed is a 40 year old Bangladeshi immigrant in Los Angeles. He migrated to the US in 2007 by winning the Diversity Visa (DV) lottery. He is the 2<sup>nd</sup> son of this parents with the elder brother living in the Middle East and three sisters living with their husbands and children in Bangladesh. Before migration, he would manage a Dental clinic in Dhaka city, the major earning source of the family. Being a Business graduate, he also invested in the stock market in Dhaka to earn extra income.

As a legal permanent resident of the US, Ahmed was eligible to work on arrival. He took a sales job in a liquor store in South LA owned by one of his cousins, who migrated three decades earlier. Working for about 70 hours a week, Ahmed would earn approximately \$2,500 a month. He lived with three other Bangladeshi single immigrants in a one-bed room apartment. He would share expenses on rent, food and utilities with others, which was \$340 per month. Thus, he would have about \$2,000 per month to save and send to his family in Bangladesh. Ahmed told:

My family [parents and a widowed sister with her two children] depends on my income. So, I send them money every month. My father has been severely ill and on bed-rest. I need to send a big amount for his treatment. After I came to America, I brought my widowed sister at our house to look after my parents. She also helps in managing our clinic. I send money for my nephews' education in an English-medium school. My brother sends money from Saudi [Kingdom of Saudi Arabia], too; but that is small and irregular. So, basically it is my responsibility to maintain our family now. In addition, I am doing stock market business in Bangladesh as the return is very high. I've already invested about \$20,000 there, and will invest more. We have a three-storied house in Dhaka. So, I do not intend to buy apartments or housing plots like many others. Instead,

I invest money in stock market, which I can easily bring to America whenever I want to. I will build my career in America. So, why should I invest in Bangladesh?

Typical of any Bangladeshi immigrant in Los Angeles, Ahmed's narrative depicts a scenario whereby the immigrant son assumes the role of the main bread-winner for the parental family. This is especially true if the migrant is an unmarried son. He provides for the family budget, medical care, education, and other necessary expenses of the family members. However, Ahmed emphasized his difference from other co-ethnic immigrants by telling that he would not send money to buy apartment or residential plots in Dhaka city, but invested in Dhaka stock market. This was because he was already familiar with stock business and he found it more profitable. What is worth noting in this narrative is Ahmed's awareness of settling in the US permanently instead of envisioning a return to Bangladesh. This was, perhaps, why he was less interested in investing on land or house in Bangladesh. This was also apparent in Ahmed's future plans: he shared his plan to moving out from working in the liquor store to a semi-professional or business career. Thus, he completed a tax-preparer's course with the HR Block and earned the license from IRS to begin working as a Tax-preparer in 2013. Besides, he enrolled in an online course on doing stock business in the US. He hoped to begin stock business in the US immediately after his marriage, which was scheduled in the winter of 2013. He planned to establish a consulting firm jointly with his wife on tax preparation services and brokering on insurance, travel ticketing and real estate.

Ahmed arrived in the US with his dream of making America his permanent home. This played the most vital role in his future plan centering on his life in the US. Yet, he continued to send substantial amounts of money every month to support his family in Bangladesh. This was because Ahmed assumed the financial responsibilities of the family in spite of having an elder brother. Moreover, he took the responsibility of his widowed sister and her two children. He

shared that he would sponsor his sister's immigration to the US after he got his US passport. He told:

I will get my passport [US passport] in March 2014. Then, I will apply for all of my three sisters' immigration. I can bring my parents immediately after getting my passport. But they are too old- my father already has lost his ability to walk. My mother's health also will not allow her for long-distance air travel. I wish I could live with them [sigh]! In this situation, I must keep sending them money so that they enjoy a better life in Bangladesh. I will do so as long as they are alive.

Ahmed's statement about his future plan after naturalizing hinted to what was imminent in the course of his remitting practices. As a practicing Dental surgeon in KSA, his brother was not interested in migrating to the US for the risk of ending his career. Thus, he might live in the parental house and take over the dental clinic after returning from KSA. Ahmed's sisters' families would happily migrate to the US as they did not have much to leave in Bangladesh. So, once Ahmed's parents pass away, he would have no responsibility to send money to Bangladesh. Besides, he would begin his own career and business in the US stock market. So, he would rather bring his money back from Dhaka stock market to the US. Thus, Ahmed anticipated an eventual end of his remitting to Bangladesh once he would establish his own family and brought his relatives in the US.

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Mukul

Mukul is a 44 years old Bangladeshi immigrant in Los Angeles. He came to the US with his wife and two daughters in 1998 by winning the DV lottery. He is the eldest son of his parents with two more brothers and four sisters. Before migrating to America, Mukul was a teacher in a local college (equivalent to middle school in American standard). There, he lived with his wife, old

parents and the youngest brother. The rest of the siblings were married and lived in their separate families. Besides teaching, Mukul would look after the family's agricultural lands and a pond with fisheries.

Mukul came to Los Angeles because he knew a family from his village, who migrated few years earlier. When he left Bangladesh for the US, he brought only about \$4,000. So, he needed to earn to support his family immediately. Like most new immigrants from Bangladesh, he found a job at a gas-station with the help of another Bangladeshi immigrant. He would work about 60 hours a week and earned around \$2,200 a month. This was just enough. He rented a one-bed room apartment in the neighborhood named 'Little Bangladesh' at \$750 per month. He would spend about \$300 on groceries, \$100 on utilities, \$200 on his car and \$200 on miscellaneous items. Thus, he would have only few hundreds of dollars at the end of the month to save and send to Bangladesh. He told:

As the eldest child, it was my responsibility to send money for my parents. Just as I took care of them in Bangladesh, I continued to do so after coming to America. In fact, the demand for money increased after my migration, as people thought that I earn 'big' money here. However, I also have a family to take care in America. You see, it is not easy to maintain a family here. You cannot live 'cheap' like those without a family. So, I could not send large amounts to Bangladesh. Yet, I would send \$100 every month for my parents. This was more than enough for them, you know. For, they had the earnings from agriculture. So, I did not worry much about them. Besides, I sent about \$400 for my younger brother at the beginning of the year, as he was still studying in a college in Rajshahi [the nearby city]. Other than this, I did not have anyone to regularly send money. In addition, I sent money to my parents on special occasions like *Eids* [religious festivals of the Muslims], or some relative's marriage, etc.



This narrative vividly shows how migrating with the family reduced Bangladeshi immigrants' ability to save and remit money. As legal permanent residents, both the single immigrants and those with family were eligible to work in the US. They found employments in certain low-wage jobs relatively easily with the help of co-ethnic networks. While their work and earning were similar, the smaller living costs allowed the single immigrants to save almost three-fourth of their monthly income, whereas those with family had nearly nothing left after spending on their family needs in Los Angeles.

In spite of Mukul's limited saving capacity, he did not forget his parents and dependent siblings due to his continued sense of belonging to the parents' family. As such, he would suspend luxuries and even some necessities to save and send small amounts of money to Bangladesh. One source of extra fund for Mukul was the tax-returns. At the beginning of every year, Mukul and his wife would plan for spending the extra money for purchasing new cloths, furniture, household utensils, etc. in Los Angeles and offering gifts, or charity in Bangladesh. Besides, both Mukul and his wife began to go to language classes in the local community college and received a considerable stipend money to supplement their meager family income.

After four years of his migration, Mukul's father passed away in Bangladesh. His younger brother also graduated from the college and took an employment. So, Mukul brought his mother to live with them in Los Angeles. One of his daughters entered in University of California and supported herself by part-time jobs and the stipend she received from the government. His wife also took a part-time job at a nearby grocery store, while Mukul continued to work in a gas stations. As his family income grew and financial responsibilities declined, now Mukul could save few hundred dollars each month. So, he started sending installments to purchase an apartment in Dhaka city. He also purchased a mango-orchard in his village. He told:

Saving money in America brings nothing. You know, the banks give you almost no interest on savings. I also cannot save thousands of dollars to purchase a house. So, I bought an apartment in Dhaka by sending only a few hundred dollars each month. I also bought a mango-orchard in my village. Both are valuable assets. I get 'big' incomes from the mango orchard every year. My apartment in Dhaka is already over \$100,000 worth now and will continue to grow in value. My wife and I are planning to purchase another apartment in Dhaka.

In this statement, Mukul elaborated his remitting even after the dissolution of his parental family in Bangladesh. This remitting was, however, not driven by his responsibility to the parental family, but by an economic calculation of maximizing income. The elimination of family responsibility in Bangladesh and extra earnings from various sources in the US enabled Mukul to save some money. But this was too small to purchase a house in Los Angeles. He also learned that he would not get an attractive interest rate on his savings in banks in the US. Yet, his saving was big enough to purchase expensive apartments in Dhaka city or other valuable assets in Bangladesh, which would generate much bigger income. Mukul shared his future plan that he would return to Bangladesh with his wife in the old ages. By that time, his daughters would get employed, married and formed their own families in the US. He and his wife would live in their apartment in one of the posh areas in Dhaka city with the income from their landed properties in Bangladesh and social security benefits in the US.

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Sharif

Sharif is a 52 years old Bangladeshi immigrant in Los Angeles. He is the 3<sup>rd</sup> son of his parents. He came to the US as a student in 1978 immediately after graduating from high school. His upper-middle class parents were financially capable of sending Sharif for university education in

Los Angeles. However, the money they would send him every third month was not enough. So, Sharif had to earn extra money by doing part-time works. He told:

It was an extremely tough life. I lived with six other Bangladeshi students in a two bedroom apartment. We cooked together, as we did not like American food. Cooking was also cheaper. To supplement the money we received from our parents, we often worked in any part-time jobs. I even worked in painting a building wall! [He emphasized that this was unimaginable for a Bangladeshi of his social background]. Most often we would work at a gas station owned by an Iranian Jew living next to our apartment. However, my focus was only on graduating as quickly as possible so that I might find an employment. After earning my bachelor's degree in management, and then an MBA, I began my career as a professional Banker. I sent a \$50 bill from my first pay check to my mother in Bangladesh. That was the first time I sent money home. My parents never depended on my allowances. Moreover, my eldest brother was already an engineer working in the Middle East, who would send enough money to my parents. Still, I would send few hundred dollars to my mother from my pay check every other month until I visited Bangladesh for the first time after eight years. My parents arranged my marriage. I was surprised to find that my mother spent all the money I sent her to purchase golden jewelries for my wife!

In this narrative, Sharif described the initial struggles of the early Bangladeshi immigrants in the US. In late 1970s, only few hundreds of Bangladeshi could afford to come to America. This was because higher education was the only way for them to enter the US, which was limited to the economically solvent families. Moreover, educational facilities were concentrated in the capital city- Dhaka- and few other big cities and towns. Finally, the initial costs involved in getting admission into a US university and the bank balance necessary for getting visa further restricted this opportunity to only those from upper- and upper-middleclass families with enough income

and savings. The financial solvency of the family freed Sharif- and other Bangladesh immigrants like him- from sending money to Bangladesh. Moreover, Sharif's eldest brother would send money to the parents. Thus, Sharif never had the need to send money home.

After joining Sharif in Los Angeles, his wife also began to work part-time in a fast food restaurant. Sharif took a new job in a corporate Bank. Their income was big enough to allow them buy a house in a newly developing area in San Fernando Valley. In few years, Sharif left the job and started his own financing business, which employed three other persons. His wife left her job to look after their daughter and son. In the meantime, Sharif's another brother migrated to Los Angeles. His only sister also migrated to New York with her immigrant husband. In spite of his insisting, Sharif's parents refused to leave Bangladesh. They lived in their original house in Dhaka city with several relatives. Sharif and his siblings would visit their parents in Bangladesh every year until they died.

Sharif would send about \$4,000 every year to Bangladesh as *Jakat* [compulsory charity on rich Muslims]. Other than this, he did not send money to purchase land or save in Bank accounts. Instead, he invested all his money in his business in Los Angeles, which grew considerably with a total of 12 employees now. Moreover, he purchased two more houses in Los Angeles and rented out. Besides, he sent his son to an expensive MBA program in a private university. His daughter also graduated from a renowned US university, found employment and got married to an IT engineer in the Silicon Valley. Having the children well-established in the US, Sharif began to think about retiring. He told:

God has given me everything. I have a good business. I won my house. My children are already in professional jobs. What else can I ask for? Now, it's time to retire. I think I will go back to Bangladesh. I feel that I still belong to where I was born- Bangladesh. Im not alone in thinking like this. I have friends from my elementary schools living in both USA

and Canada. They also told me about returning home. So, we opened a facebook group among our childhood friends both in Bangladesh and abroad. They are all very rich and powerful persons. We have purchased a beautiful area near the *Sundarban* [the biggest mangrove forest in the World in Southern Bangladesh, a UNECSO world heritage] to develop retirement houses for each of us. One of our friends is a prominent real estate developer, who oversees the whole project.

In this statement, Sharif expressed his satisfaction in his accomplishments. Having achieved his American Dream, Sharif was planning for retirement. However, he envisioned returning to Bangladesh to spend his last days with close friends from his childhood. Therefore, he would send substantial amounts of money to develop the retirement home and also to spend for his living in Bangladesh.

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Hasib

Hasib is a 38 old Bangladeshi immigrant in Los Angeles. He is the 4<sup>th</sup> child of his parents with three brothers and two sisters in Bangladesh. He is married, but he came to the US alone in 2008 leaving both his wife and son in Bangladesh. Unlike the other immigrant above, Hasib entered the US without legal papers, and thus, is one of the few undocumented Bangladeshi immigrants. Before coming to the US, he spent four years as a migrant worker in Dubai. He began to plan for the US once his brother-in-law won the DV lottery and migrated to Los Angeles. With his help, Hasib contacted a broker, who helped him arrive in Los Angeles through several Latin American countries. It cost him about \$26,000 in cash and about five months of travel across countries. His brother-in-law arranged his accommodation with three other Bangladeshi single immigrants in an apartment. He also helped Hasib find a job at a seven-eleven store. Hasib worked there until 2012, when the employer asked all of his employees to

provide valid social security number. Having no legal papers, Hasib had to leave the job and find another job in a gas station nearby.

From the very beginning, Hasib felt a tremendous pressure to send money to Bangladesh. This was primarily because of the huge money he spent on arranging his migration without legal papers. He spent all the savings he earned in Dubai. In addition, he leased out portion of his parents' agricultural land and borrowed from a money lender. Although he worked seven days each week, his work shifts were shorter and pay was less than the minimum legal wage. Thus, he would work 48 hours in seven days and earned about \$1,400 a month. He sent home at least \$1,000 every month after receiving his pay checks. Thus, he was able to pay off the loans and to take back the land from lease agreement by the end of his first year in Los Angeles. Since then, Hasib sent money to his own savings account and purchased assets in addition to supporting the family. He told:

I'm far better off here in the US than I was in Dubai. Now I earn three times as much I earned in Dubai and can send more money. After spending on rent and other necessities, I have more than \$1,000 to send home. With this money, I support my family in Bangladesh including my parents, wife and son. Besides, I have purchased one acre of agricultural land in our village and a store in the nearby town. Now, I'm sending installments to buy an apartment in Dhaka. I do not keep any savings with me here, but immediately send it to Bangladesh.

This narrative separates Hasib from all other Bangladeshi immigrants in that he sends all of his savings to Bangladesh. While Hasib did not mention the reason, it can be linked to his undocumented status: as an undocumented immigrant, Hasib could not open a Bank account in the US. Although very few stories about police arrest and deportation were there among

Bangladesh immigrants, Hasib shared a persistent feeling of apprehension. Yet, this could not stop him dream of permanently settling in the US, as he elaborated:

My brother-in-law has applied for immigration of all his siblings including my wife. So, after six years from now, my wife will get the US Green Card and come here. Then, I will get legal papers through her as spouse. I think I will be able to stay here until she comes. Because, the US is not like Dubai. Anyone can stay here.

In spite of his unfavorable work schedule and lower pay as well as the fear of being arrested and deported, Hasib was satisfied in his position in the US because of higher income compared to that in Dubai. He also anticipated naturalizing through his wife's immigration sponsorship in future. He sent all of his savings to Bangladesh due to both his undocumented status in the US and the presence of his family in Bangladesh.

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A unique characteristic of all the four Bangladeshi immigrants above is their expectation of settling permanently in the US. Regardless of their social position in both the US and Bangladesh, these immigrants pursue a dream of making the US their permanent home. Yet, their social position in the US, determined primarily by the selectivity of US immigration policy, plays a central role in shaping both their life courses and remitting practices. Thus, those entering the US through the DV Lottery program like Ahmed and Mukul see their migration as a lucky opportunity to enter the land of American Dream despite their moderate social background in Bangladesh. They begin their life in America from the bottom of the labor market. Taking the financial responsibilities of their families, parents and siblings both in Bangladesh and the US,

these immigrants regularly send money home. Some of them are able to move forward from casual worker to semi-professionals by acquiring educational credentials. Therefore, they are less likely to look towards Bangladesh for economic gains through investing. However, majority of these immigrants fail to acquire any useful credential in the US and continue to toil in precarious works in the secondary labor market. They remit from their small savings to buy properties and invest in other income generating assets in Bangladesh to realize economic success. Those migrated as students hail from higher social background in Bangladesh and are able to enter the primary labor market by finding professional career after their university graduation. These immigrants, like Sharif, are least likely to remit as their families in Bangladesh do not depend on their money and also as they easily establish themselves in the US both socially and economically. Yet, they send money home due to religious causes as well as on various social occasions. Finally, the undocumented immigrants occupy the most marginal social position in the US. Like the unskilled workers among Bangladeshi legal immigrants, they work in the secondary labor market. Yet, their position is much insecure due to their lack of legal status. As such, they can neither save nor invest in the US and have to send all of their income to Bangladesh. Their remittances are spent on family support as well as investing in income generating assets in Bangladesh like many other immigrants coming from similar social background. The difference among these immigrants in terms of their social position in the US and their remitting practices are summarized in the table-1 below:



**Table 5.1:** Remitting among Bangladeshi immigrants in Los Angeles

<b>Mode of Entry</b>		<b>Labor Market Position</b>	<b>Remittance Recipients</b>	<b>Purpose of Remitting</b>	<b>Future Plan</b>
DV Lottery	Single	Secondary Labor Market	Parents, siblings	Family support, investment	Permanently settle in the US
	With Family	Secondary Labor Market	Parents, siblings	Family support, investment	Permanently settle in the US
Education		Primary Labor Market	Parents, siblings, neighbors	Symbolic, religious charity	Permanently settle in the US
Undocumented		Secondary Labor Market	Family, parents, siblings	Family support, investment.	Permanently settle in the US

*Source:* In-depth interviews

At the discursive level, all Bangladeshi migrants exhibit in similar kinds of remitting practices involving sending money to the parents and siblings for family support and investment with the exception of the middle-class professionals who also send money to relatives and neighbors for symbolic purpose. However, a closer examination reveals qualitative differences in their remitting practices based on the kind of relationships between the immigrants and the remittance-recipients as well as the external and contingent factors affecting these monetary transactions. While preexisting social relations appeared to be a necessary condition for these

immigrants to engage in remitting, their social position in Bangladesh, their labor market position in the US, a perception of their permanent settlement in the US, and their relationships to the family and relatives in Bangladesh are found to influence their involvement in qualitatively distinct types of remitting practices. Details of their narratives demonstrate how their distinct remitting practices are shaped by their respective position in both the origin and destination society, which is explained in following sections.

## 5.2 Chasing the American Dream: Permanently Settling in the US

The US attracts Bangladeshis from all social background as a migration destination. Regardless of their education, occupation and social status, almost all Bangladeshis look forward to opportunities to migrate to America. This trend has grown further by a combination of easy access to information about life in America through internet and the Hollywood movie industry. The active encouragement of the US government by including Bangladesh in the DV lottery program since early 1990s played the most crucial role in Bangladeshi migration to the US. The urge to migrate to America grew so high that Bangladeshis outnumbered any country in the World in terms of the number of applications in the DV lottery program. The general image of America in Bangladesh is a country of unlimited wealth and prosperity. In colloquial Bengali, what people would say about America translates as 'the country where dollars fly in the air'. So, they believe that whoever enters America is able to achieve economic success. Due to widespread poverty, rampant corruption and structural barriers towards upward mobility for most people in Bangladesh, an opportunity to migrate to the US comes as a blessing. Thus, most of my informants among the DV lottery winners shared stories about how their relatives and neighbors would come to see them after they received the lottery winning letters, and celebrations in their families after getting the visa and preparing for departure.

Permanent settlement defines Bangladeshi migration to the US. From the very beginning of their migration to the US, everyone knows that he or she is going to leave Bangladesh to permanently settle in the US. The ability to bring the parents, spouse and children to America is one of the most obvious difference between Bangladeshi migrants in Japan and US- while most Bangladeshis cannot bring their spouse in Japan due to both immigration restriction and social closure, those in the US are allowed to bring their spouse and children with them and settle permanently in the US. The US immigration policy to encourage family unification and the social encouragement in Bangladesh together result in migration of the entire family to the US. Thus, Bangladeshi immigrant neighborhoods have already emerged in most big cities in the US including New York, Los Angeles, Detroit, Atlanta, Dallas, Huston, Boston, Indianapolis, Chicago, etc. By contrast, there is no visible Bangladeshi ethnic neighborhood in Japan.

Recently, the Bangladeshi neighborhood in Los Angeles has been officially named as 'Little Bangladesh'- a four-block stretch on the 3rd Street between Alexandria and New Hampshire avenues, two miles west of the Downtown LA. On any given day, women in brightly colored traditional dresses can be seen walking the tree-lined residential streets, often pushing strollers or accompanied by small children. On the weekends, they are joined by men. In the midst of many Latinos and Korean residents and businesses in the neighborhood, their presence is registered by six restaurants and ethnic stores, two video stores, two liquor stores, a recycle store, a 99-cent store, a mosque and a community center hosting two after-school prep centers. Although Bangladeshi immigrants began to arrive in this area since the early 1980s, they formed a visibly distinct ethnic group after the introduction of the DV lottery program in early 1990s. The first ethnic store and restaurant was established in 1993, followed by two more in 1995. In addition to purchasing groceries and other necessary ethnic goods, these stores serve as gathering places for almost all Bangladeshi immigrants. They frequent these stores before going to their works and return after finishing their shift. They come to watch

Bangla news on the big flat-screen TV hanging on the wall, or read Bangla newspapers available for free. These apply especially to the single immigrants, for whom these stores facilitate having interactions that they used to have in an extended family and friendship circles in Bangladesh. I met Ahmed in one of these stores in an evening.

It was in the summer of 2011, four years since Ahmed landed in Los Angeles through the DV lottery program. He came to LA as one of his cousins settled here earlier with his family and established business. Ahmed took job in a liquor store owned by his cousin. He shared a rented apartment with three more Bangladeshi immigrants working in liquor stores and gas stations. Like other single immigrants, Ahmed's life in Los Angeles revolved around his apartment, workplace and the ethnic restaurant: on any given day, he gets up early in the morning to go to his work by a one-hour bus ride and open the store at 9:00am. He would finish at 4:00pm when the other employee checked in. Ahmed would take another bus to return to the restaurant. There, he would get refreshed, take light snacks and tea while watching Bangla TV or reading Bangla newspapers. Meanwhile, some of his friends would appear as they did almost every day. Ahmed would spend few hours with them until the dinner at around 9:00pm in the restaurant and then would retreat in his apartment. This schedule would slightly change on the two days Ahmed attended an ESL class in a nearby community college. On the weekend, he would spend longer in the restaurant with his friends besides doing cleaning and other household chores, watching movies, etc. Thus, the restaurants occupied a central place in the life of Ahmed and other Bangladeshi immigrants like him in Los Angeles.

The restaurants symbolizes the ease with which Bangladeshis settle in the US permanently by creating their own social spaces. The front glass-wall of the restaurant is decorated with hand-painted picture of a landscape in Bangladesh depicting a sailing boat, a green rice field, and few cattle grazing on the bank of the river. The sign board on the front door is written in bold Bangla followed by smaller English letters. Strong spicy smell of chocked food

blows out of the open door to attract the passerby's appetite for authentic Bangladeshi cuisine. Once one enters the door, a smiling sales person greets in few Bangla words. Together with the ethnic stuffs all over on display, the constant presence of a few Bangladeshi customers inside and the ongoing Bangla programs on the TV transform the restaurant in a unique and exquisite Bangladeshi social space. It is so ethnic that the Bangladeshis feel at home in this place whereas a non-Bangladeshi immediately feels out of place. For instance, a non-Bangladeshi recently commented on Yelp about one of these restaurants: "As soon as I walked in, I swear I was in Bangladesh, lol. There's raw meat, flies, and Bangladeshi people....The food was pretty good. I had the curry goat. I can definitely assure it tastes very ethnic."<sup>15</sup> The ambience in these ethnic stores and restaurants is so homely that they attract all kinds of Bangladeshi immigrants. Thus, those living with their families also visit these places on evenings and weekends. Mukul and his family lived few blocks away from these ethnic businesses on the 3rd street. He would often walk in the restaurants with his wife and daughters to taste ethnic snacks and sweets that his wife could not prepare at home. He would also bring his wife to the stores so that she purchased specific kinds of spices and other ethnic goods that she accused Mukul for not noticing. Moreover, they often met friends from surrounding cities who would visit these restaurants and stores for groceries on weekends.

Both Ahmed and Mukul as well as immigrants like them accommodated themselves in their new destination in the US thanks to the US immigration policy that allowed them to enter as legal permanent residents and the ethnic community that offered a lifestyle akin to what they were used to in Bangladesh. While their legal status made them eligible to engage in paid jobs, the networks of coethnics in certain low-end jobs in Los Angeles helped them find their jobs relatively easily. Besides, the ethnic stores and restaurants offered them places to socialize among coethnics. Unlike Japan, which employs various direct and indirect measures to

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<sup>15</sup> Downloaded from <http://www.yelp.com/biz/swadesh-los-angeles?osq=Bangladeshi+Restaurant> (accessed on 5 July 2014).

discourage unskilled migration and permanent settlement, the US offers several facilities for the immigrants to settle permanently. For instance, most of my informants reportedly attended ESL (English as Second Language) courses for multiple years in LA Community College and few other institutions run by public fund. The government stipend for low-income immigrants and their families to attend ESL courses was also another incentive for these immigrants. As a result, many of them could improve their knowledge of English language, which helped them find semi-professional jobs with relatively better pay. For instance, Ahmed arrived in LA with extremely limited verbal capacity in English like most of these immigrants. By attending an ESL course for three years, he improved his English substantially and took advance-level courses including a certificate course on Tax-preparation and another on stock business in the US. Compared to the single immigrants, those with family received greater support from the US government in the form of subsidized housing for low-income families, Tax-rebate, free medical treatment for the wife, children and infants, and financial supports for the education of their children. Even, few of these families received food stamps during extreme economic crisis due to their joblessness or critical health problems. Thus, my informants shared a strongly positive impression of the US government and would often compare with the dismal government support available in Bangladesh.

The ethnic community also plays a vital role for Bangladeshi immigrants to get settled in Los Angeles. Almost all of these immigrants found their residence and jobs through the networks of relatives, friends and acquaintances. For instance, Ahmed depended on his cousin to find his apartment and job whereas Mukul had a neighbor from his village in Bangladesh. During my fieldwork, I met several dozens of new immigrants at the ethnic stores and restaurants looking for information about jobs, or a cheaper housing. I also saw advertisements of vacant apartments- both for families and for individuals- and jobs written in Bangla posted on the walls in front of the restaurants and the mosque. The role of the ethnic community further

enhanced after the introduction of 'little Bangladesh'- many new immigrants and students now come directly to this neighborhood after arriving at LAX international airport. Thus, a community leader reportedly helped over 200 new students from Bangladesh to find other Bangladeshi residents near their universities in central California in the summer of 2013.

In addition, there are over 20 community organizations that act as bridges between these immigrants and the mainstream America. Due to their limited knowledge of English and marginal presence in the job market, majority of Bangladeshi immigrants remain stuck in their own community. In this circumstances, those with greater education and contacts with the mainstream step forward as the leaders in various community organizations. For instance, Sharif had been the president of a Bangladeshi cultural organization in the Valley area and would present a Bangladeshi stall in the annual multicultural festival in Pasadena for last six years. The owner of one of the restaurants was a prominent community leader, who gathered mobilized Bangladeshi immigrants in support of the current LA city Mayor in the 2013 election. This resulted in the Mayor's first visit to the neighborhood and the recruitment of few Bangladeshis in his office. A dentist- a leader of a Bangladeshi hometown association- would often invite community leaders from both the Koreans and Latin immigrants to Bangladeshi programs. An information booth of the South Asian Network (SAN), the largest NGO among the immigrants from South Asia in California, was a common feature in all community events offering information and consultation on legal matters. Thus, the community organizations facilitated not only a smooth beginning, but also upward mobility for some of these immigrants through their programs in connecting the ethnic community to the mainstream.

Although the highly educated and professional immigrants were less depended on the ethnic community for residence or jobs, they would also find it important when it came to the concerns regarding their children. Like many other Asian immigrants in the US, Bangladeshi ethnic community played an important role in shaping the life of the 2nd generation. Regardless

of their own social position in the US, the immigrant parents placed incredible emphasis on education of their children. The after-schools and home-teaching among Bangladeshi families offered additional preparation for their children so that they might succeed in their schools and entered competitive universities. Besides, the informal conversations among the parents in social gatherings bolstered the emphasis on education by linking children's educational success to the parents' achieving of the American Dream. Perhaps, this was why Sharif brought out two letters of admission of his niece from Harvard and UCLA medical schools when I interviewed him. I also saw immigrant parents proudly talking about their children's admission to Ivy League schools, or graduating from prestigious University of California. While most Bangladeshi immigrants of first generation would struggle in their jobs and fail to get education in the US, they would try every possible way out there to send their children to better universities. For instance, Mukul- a sales clerk in a gas station- sent his elder daughter to UC-Berkley and the younger daughter to USC.

In sum, Bangladeshi immigrants experienced both economic and social security after migrating to the US. They found adequate opportunities for upward mobility not only for them, but also for their next generation, which they did not have in Bangladesh. They had been able to establish their own ethnic neighborhood, which provided them with homely public spaces in the foreign land. In spite of their limited ability to connect to the mainstream, these immigrants were not left aside as their community acted as the bridge between them and the mainstream. While the low-paid jobs enabled the first generation to survive, their emphasis on higher education of the children facilitated quick improvement in the social status for many in the 2nd generation, as substantiated by numerous instances of highly educated Bangladeshi youth coming out of working class families. As a consequence, these immigrants would consider the US as their permanent new home. The ease with which they got settled in this new home was smooth enough so much so that even an undocumented immigrant like Hasib would see his future in



the US. These immigrants did not only settle permanently with their respective families, but also sponsored immigration of their parents and siblings: all of my respondents among the low-income families and most among the professional immigrants reportedly applied for the immigration of their parents and siblings as soon as they naturalized and got US passport. Permanently settling and sponsoring the immigration of close relatives in the US became so common that it would shape almost all aspects of their life after migration including their remitting practices.

### 5.3 Remitting Practices

Permanent settlement in the US seemed to shape the overall practice of remitting among Bangladeshi immigrants from the very beginning of their migration to the US. Unlike economic migrants, who go abroad for a short period to earn money and return home like the Bangladeshi migrants in Japan and the Middle East, those migrated to the US would look toward settling permanently, bring their families, and raise children in the US. This would keep them focused on their life in the US instead of looking back to their homeland. Choudhury- one of the early immigrant and a restaurant owner in the Little Bangladesh- told me:

After independence, some of the young sons of middle- and lower-middle class families in Dhaka began to migrate to the US, mainly as students. They considered America as a gateway out of Bangladesh. For example, I studied general history in Dhaka University (the Flagship University in Bangladesh). I thought- what would I do with my bachelor's degree other than working in a museum or entering the bureaucracy? I did not see my future in those jobs. Neither did I think of pursuing higher education further. So, I came to America and wanted to earn some education so that I could get a decent job and settle here. There were few among us, who did not take education seriously; they were

satisfied with earning money in whatever jobs or business they found as long as they could stay here. So, sending money was never our first priority, although we sent money to our families occasionally. That is, we did not have the mentality (referring to motivation) to send money home.

Here, Choudhury recognized the early wave of Bangladeshi migration to the US from the middleclass in Dhaka city, who would come to America in search of a better future. Their disenchantment with prospects in Bangladesh and perceived opportunities to earn and stay in the US permanently shaped their motivation primarily to settle in the US. As such, they were less likely to remit money. However, the dynamics of Bangladeshi migration to the US changed with the introduction of the OP-1 visa program, followed by the DV lottery program in the early 1990s, which allowed virtually anybody from any social background in Bangladesh to come to the US. Choudhury went on describing this as follows:

During the OP-1 and DV-1 programs, anybody in Bangladesh could migrate to the US. These people came with the plan to earn and send money to Bangladesh, to purchase whatever they found on sale in their villages that they were not able to purchase before-land, house, business, cattle, what not? They would take jobs in gas stations, seven-eleven, liquor stores, etc. They saw migration to America as an opportunity to earn money and realize whatever dreams they had in Bangladesh.

In this statement, Choudhury alluded to migrant selectivity through the US immigration policy that allowed Bangladeshi migration from diverse social background in Bangladesh with implications for their motivations to remit. While Bangladeshis saw their migration to the US as an avenue to access higher income and upward socio-economic mobility through permanent settlement and economic stability, Choudhury succinctly explained how their different social background in Bangladesh shaped their different motivations to remit. This contradicts the

NELM approach's premise that individuals go abroad in search of economic opportunities and send money home to maximize economic interests in the home country. Although some migrants exhibit remitting practices that confirm this proposition, their actual remitting practices and their motivations behind those practices are too complex to grasp in such simplistic propositions. The migrants' narratives about their own remitting practices reveal multiplicity of meaning of their remitting, indicating how various social and cultural factors influenced their decisions to remit. To understand the determinants of their remitting, thus, I adopt a realist approach, which focuses on the relationships between the migrants and the remittance-recipients and the socio-cultural context in which the migrants engage in remitting. This allows to differentiate among the following types of remitting practices:

### *5.3.1 Conformist Remitting*

Unlike Bangladeshi migrants in other countries such as Japan, Malaysia and the Middle East, those in the US are less engaged in sending money home. Still, a large segment of them, especially those coming from lower social background in Bangladesh, regularly send money to their families in Bangladesh like Ahmed, Mukul and Hasib in the opening vignettes. A Money Transferring Agency (MTA) in Los Angeles reported that majority of the immigrants, especially those with little education and low-income, regularly send money to the support their families in Bangladesh. This is due to the culture in Bangladesh whereby the sons are expected to share responsibility to their family once they grow up and begin to earn (Arther and McNicoll, 1978; Indra and Buchignani, 1996; Kabir, Szebehely and Tishelman, 2002). When Bangladeshis migrate to various countries abroad including the US, they bring this culture of sharing family responsibility with them. As Mukul told me:

Ninety nine percent (meaning, almost all) Bangladeshis earn and send money to their families. This is because they come from financially struggling families. They grew up in poverty. They want to help their family to have a better life. This is particularly true about all from lower and lower middle class families in Bangladeshis.

HM: Do they consider their self-interest in this remitting?

-No, it is our responsibility. We think that we come to America and earn money. So, we will send money. There is no other consideration. This sense comes from one's inside. This is because we are brought up in this way, this is our culture, nothing else.”

Here, Mukul pointed to his knowledge about the families' financial needs and remitting as his deliverance of the responsibility to the family. He identified sharing responsibility to the family as a cultural practice in Bangladesh society. Unlike the NELM perspective that assumes a contractual agreement between the household and the migrant, this statement reveals an absence of self-interest of the immigrants in deciding about sending money. This is also supported by Sharif's explanation about Bangladeshi immigrants' remitting:

Sending money to home is primarily motivated by our cultural upbringing. You saw your father helping your uncles and also taking help from them. Thus, you have become used to helping relatives with your extra money. When one comes abroad, he helps his old parents and younger siblings by sending money and feels happy about it. All of us, who have come here from Bangladesh, have this experience of sharing resources. This has a lasting impact on our sub-conscious mind. Asking for monetary help may be a serious issue to those who are in America. If you ask for a dollar, one would tell 'what the hell I'm to give a dollar!' But we will never ask why I should give. Instead, we will think how much I should give.

Both of these informants identified the role of the financial provider of the family in Bangladesh as a determining factor in their remitting. The mechanisms through which this cultural precept is enacted involve the immigrants' emotional attachment to the family. For example, Ahmed explained his remitting in terms of his bonding to his family. He told me:

I send money to my family primarily due to feelings for them (parents, a widowed sister and her children) in my heart (*atmar tan*). I feel unhappy if they are in hardship. It comes out of a sense of duty to the family. There is no legal obligation and nothing will happen if I do not send them money. But my heart will suffer and my mouth will not swallow food (for not sending money). There is no meaning of life if one's family lives in hardship.

Here, Ahmed claimed to remit out of his strong emotional attachment to the family in Bangladesh. Despite his knowledge about the absence of legal orders or any other coercive mechanisms to make him send money, Ahmed felt an emotional urge to do so. It was so strong that he found life meaningless without helping his family in time of need.

The emotional bonding to and identification with the family originate in the individual's experience of living together with the parents and siblings. By convention, the unmarried sons and daughters live with their parents in Bangladesh. Mukul told to:

You see, even two animals of different species feel love for one another after a period of living together. We are siblings, relatives by blood connections, which we can never undo. When someone comes to America, his blood remains there (in Bangladesh). So, if my brothers or sisters ask for help, it becomes my first priority. This is due to love, no other reason.

This account construed having emotional attachment towards the family members as a natural outcome of the individual's kin relations and experience of living together in the family. Consequently, the individual sees family as an inseparable part of his/her self. This rejects the

NELM proposition that migrants' enter into a contractual agreement with the family and conform to it out of their self-interest. Instead, the immigrants prioritize social relations that bind them with their families in Bangladesh.

In addition to recognizing their responsibility to share financial burden of their origin family in Bangladesh, my informants also talked about a sense of reciprocity. They would explain their remitting as a response to the family's efforts in helping them develop their career through higher education, employment, and even, migration. As Bipu told:

I left Bangladesh when my father was in hospital. So, I began to send money since I received my first paycheck...\$500, \$1,000 and even \$1,500 a month. My family was in a great financial need for his treatment. Let me tell you first, whenever I sent money, I realized that it was my responsibility. I realized it more after coming here. I saw that all of my American colleagues had student loan. But my father provided me more than enough money to attend the university. Even before university, he spent lot of extra money on my education. Moreover, I did not have to contribute to family-fund when I first got employed in Bangladesh. So, I did not feel any responsibility to the family at all. But when I came to America, I started realizing what my father contributed to me to come to this position today. Looking at my colleagues' student loans, I put an equation that I did not have any loan just because my father gave money every month. They (parents) did everything they could for me. Now it's my turn that whatever I can, I do for them.

In this account, Bipu's cultural motivation to share financial responsibility with the family was strengthened by an added motive of reciprocation. Bipu's case suggests that the sons are not obligated to financially contribute to the family as long as the father is capable of earning enough. Therefore, Bipu did not feel his responsibility to the family while he was living with his parents in Bangladesh. It was only when he migrated to the US and interacted with his

American colleagues that Bipu realized the extent of his family's contribution to his upbringing and career, which made him grateful to the family and more willing to send money. This is why Bipu and immigrants like him feel a moral obligation to reciprocate and pay their families back through remitting money.

Remitting to financially support the family in Bangladesh as a cultural practice is further supported by the fact that those coming from economically well-off families in Bangladesh did not remit money for family support as Sharif's story in the opening vignettes indicates. Rahman, an architect in Los Angeles, also supported it. After graduating in architecture from a Canadian university, Rahman worked 11 years in Canada before migrating to the US. Here, Rahman established his own architectural firm in Los Angeles. He never sent money home for his family, as he was from a politically influential and very rich family in Bangladesh. Similarly, few other professionals and businessmen among my respondents reported that they did not send money for family support.

The idea that immigrants have responsibility to financially help their families is almost universal among Bangladeshi immigrants. They relate this responsibility to one's moral standing and judge individuals based on his/her deliverance of this responsibility through remitting. Thus, someone is regarded as a bad person if he does not send money to his family in Bangladesh and loses reputation in the community, which acts as an informal mechanism to enforce this cultural norm of sharing family responsibility (Stevanovic-Fenn, 2012). As long as the immigrants are financially capable of supporting their families in Bangladesh, they comply with the cultural practice through remitting. Therefore, most acts of remitting appear to involve the migrants' unquestioned submission to the norm of providing financial support to the family at the discursive level. However, family demands often continue to increase in Bangladesh, or the immigrant's income may fluctuate in the US, causing strain on their remitting capacity. In this circumstances, the immigrants feel the pressure of social responsibility, which they must deliver

even against their will. Thus, the society exerts its power over the individuals in determining their course of action, exposing the migrant family as what Durkheim called social fact.

### *5.3.2 Social Remitting*

Although most studies on migrants' remitting conceptualize the individuals' own motivations as the determinants, I recognize considerable social pressures that make migrants in Los Angeles to remit money to their families. Bangladeshi immigrants generally describe their relationships to the family in Bangladesh in terms of love and affection. Yet, the family is essentially a social unit formed under specific cultural norms and values. The individuals find their respective roles in the family already defined by social norms, which they must carry on. Since intimacy characterizes the relationships among family members, the family's essential character as a social fact in Durkheimian conception (that is, "external to and coercive of individuals") disappears from our attention. Family exhibits this coercive role by enforcing social norms on the individuals.

In absence of formal laws requiring the immigrants to send money to their families as a responsibility, there are several informal social mechanisms to elicit individual's compliance to the norm. Anthropologists have recognized shaming, ridicule, and ostracism as the mechanisms to informally enforce social norm. For instance, Weissner (2005) recognizes four categories of punishment against norm violation among the Bushman: first, put-downs through pantomime, joking, or mocking; second, mild criticism and complaint; third, harsh criticism or complaints; and fourth, criticism plus violent acts. She also observes that the degree of punishment depends on the capacity of the community to closely monitor norm enforcement. Given the relatively low social cohesion among Bangladeshis compared to the Bushman, the most common punishment applied is that of the first category. For example, Stevanovic-Fenn



(2012) observes that Bangladeshi immigrants in New York and their home communities in Bangladesh punish those immigrants who violate the norm of taking financial responsibility to the family and do not send remittances by labelling them as '*ku putra*' (meaning bad son), or '*ku santan*' (bad child), with negative consequences on their reputation in the community.

Contrary to Bangladeshi migrants in Japan, who were subject to structural pressure emanating from their precarious status in the destination, Bangladeshi immigrants in Los Angeles were relatively empowered because of their legal status and ability to sponsor family immigration to the US. Thus, my informants in Los Angeles rarely talked about social pressure for remitting as much as their counterparts in Tokyo. Therefore, while social norm of providing financial support for the family in Bangladesh would require these immigrants to remit money, their structural position in Los Angeles would balance out this pressure considerably. Sharif told me:

I never sent money to my family (to support subsistence). My family is financially solvent. So, my parents never asked me for money. Rather, they encouraged me to finish education, build career and get settled here. I was also determined to stay here. For all these reasons, I did not send them money.

Whereas Sharif's family did not ask for money because of its economic self-sufficiency, most Bangladeshi immigrants come from middle- and lower-middle class families with financial needs. Moreover, migration abroad often increases family's expectation from the migrants. Thus, several informants reported about the increased expectations of their families and relatives once they migrated to the US. For example, Karim (25 years in Los Angeles, with wife and two children) told me:

I saw a demand for money on my parents' faces while preparing to come to America. Therefore, I sent them \$200 after I received my first paycheck of \$600. Since then I had

been sending them a certain portion of my income every month so that they could live more comfortably. In addition, I sent money for higher education of my two brothers and a sister.

In compliance with the family expectation for money, Karim would send one-third of his income to his parents in Bangladesh. This compliance was not necessarily always voluntary. In many cases, the immigrants undergo severe social pressure to send money. For instance, Fazal was reportedly sending money to his family under pressure. He migrated to the US as a single, worked in a gas station and attended a community college. However, his younger brother refused to study near their home village to study in an expensive private university in Dhaka after Fazal's migration. Since this would require Fazal to send more than half of his income, he would eventually have to leave his own study and work extra hours to support his brother's educational expenses. Therefore, Fazal tried to negotiate with his family about not to send his brother to Dhaka. However, his mother insisted Fazal, which caused him to begin working extra hours and drop out from study. Fazal complained about how his younger brother exploiting Fazal's emotional bond with his mother to get additional money now and then. Similar stories abound among Bangladeshi immigrants in Los Angeles whereby the mother or someone in the family to whom the immigrant is emotionally close would ask for money. Given limited income, this would place burden on the immigrants, but they would manage to send the money by working extra hours and sometimes borrowing.

I recognized a generalized idea among these immigrants about the family in Bangladesh as too demanding for money. This was especially true among the low-income immigrants and those coming from moderate family background in Bangladesh. The greater tendency among the migrants in Los Angeles compared to those in Tokyo to criticize family in Bangladesh for demanding money itself proves the greater power of the migrants in Los Angeles vis-a-viz their families in Bangladesh. Whereas those in Tokyo had to rely on their families and relatives as

they would eventually return, the migrants in Los Angeles could settle permanently in the US. Moreover, these migrants could also sponsor immigration of the non-migrant family members. Therefore, the families in the origin would see it their best interest not to ask for money and allow their migrant son and/or daughter to get established in the and sponsor family migration.

### *5.3.3 Entrepreneurial Remitting*

Bangladeshi immigrants in Los Angeles legally enter the US, permanently settle through family unification, and raise their children in the US. Therefore, they do not experience social pressures from the destination (due to marginalization) to remit as their counterpart in Japan do. Moreover, those in the US are capable of sponsoring migration of their parents and siblings in Bangladesh. As a result, Bangladesh immigrants in Los Angeles experience limited social pressure from the destination to send money home. This limited social pressure, however, does not imply that these immigrants do not send money. Instead, they reported to engage in remitting much like Bangladesh migrants in Japan and other countries. What distinguishes their remitting from other migrants is the greater control they exercise over their own remitting.

My informants shared their remitting for investment in Bangladesh, which was qualitatively different than remitting for family subsistence. Out of 45 interviews, 38 immigrants told that they purchased housing plots in Dhaka city or agricultural lands in their villages jointly with their siblings. Generally, this remitting involved expectations of financial gains as well as increased family status and influence. While everyone in the joint family would enjoy the increased family status from newly acquired wealth, sharing its financial gains would inevitably hurts some members' economic interest. Thus, immigrants would be enthusiastic about remitting to invest in joint projects with the brothers and sisters and take pride as it increases family status initially. But relationships among the siblings would deteriorate on the question of

distributing financial gains out of the projects. As Taleb (29 years in Los Angeles, with wife, two children and three grand-children) told me:

Sending money to the family cannot guarantee you maintaining good relations. Because, immigrants initially send money to the family to invest in this and that without a clear idea about who would be the owner of the land or the store. Thus, all properties are registered with the father's name by tradition. However, brothers have equal share in the father's property. This often causes chaos among the brothers in the long run, which may even turn violent. The father cannot favor the immigrant son for his greater contribution anticipating the non-immigrant sons' disputes. Since the father lives with the non-immigrant sons in Bangladesh, he is compelled to take side with them depriving the immigrant.

Contrary to the assumption that remitting always brings positive consequences for the receiving family, this account shows how joint investments with brothers and sisters might result strain in relationships. This was also supported by Anis's experience. Anis (21 years in Los Angeles, with wife and three children) sent money to his family for 14 years with which his family bought agricultural land in the village, housing plots in Dhaka and renovated the household. He returned to get married and take his share as his two younger brothers grew up and formed their own families separately. Anis found that the homestead and agricultural lands were already given to his brothers and only the housing plot in Dhaka was there to be distributed among three brothers. His father told that he assumed Anis would not need the properties in the village due to permanently settling in America and that Anis would not mind sharing the housing plot in Dhaka. Anis was thoroughly disappointed. Failing to do anything about it, Anis simply stopped talking to his family (that is, the parental family) for couple of years until his mother mediated between him and his father. Thus, concern for personal self-interest can lead the immigrants to severing relationship with the parents and siblings as Anis did with his brothers. An interviewee

commented: “all people in Bangladesh are cheaters, even the parents!” Majority of my informants (29 out of 45) shared their knowledge and experience of negative consequences of remitting in joint investment with relatives.

Although unpleasant experiences made the immigrants averse to joint investment with relatives, the sheer economic profit would encourage them to continue investing in Bangladesh, but individually instead of jointly with the family. These included purchasing land, depositing in savings account, investing in share market, lending on high interest, and so forth. The most common individual investment projects were purchasing residential plots and apartments in Dhaka city, followed by purchasing agricultural land in the village, and savings in one’s own bank account. A growing migration industry through collective initiatives of Bangladesh government and private entrepreneurs to attract migrants' remittances facilitated various investment opportunities for these migrants. The primary motivation to purchasing land or saving in bank was personal economic benefit: whereas the immigrants could not afford purchasing real estate in Los Angeles due to their small income, they could save small amounts every month to pay for purchasing land in installments in Bangladesh. Moreover, the price of land tended to increase very fast in Bangladesh- it grew almost double in five to eight years. Again, interest on savings in the banks in America was nearly zero, whereas Banks in Bangladesh would pay more than 10 percent interest on savings. Therefore, the immigrants, especially those from lower and middle class families, would make these types of investment in Bangladesh. All of my informants of this category invested in land and several of them deposited money in their own savings accounts in Bangladesh.

In the previous section, I demonstrated how these immigrants' structural position in Los Angeles empowered against potential social pressures to remit. However, their position in the US would make them remit once these immigrants settled here and encountered structural

barriers to desired upward mobility in the US. Bahadur (22 years in the US, with wife and two daughters) told me:

I will not stay here. The main reason behind my plan to return to Bangladesh is that I will never be able to retire here and enjoy leisure. None will provide my maintenance unless I work. If I have a monthly income of two lakhs or more (approximately \$3,000) in Bangladesh, I will return. I have already built an apartment complex from which I currently earn two lakhs (approx. \$2,500) in rents. I can easily have a lavish life with that money. So, why should I stay here? If I work my whole life, when will I get the vacation to enjoy? Therefore, I've told my wife that we will return in 2017.

Here, Bahadur described his plan to return to Bangladesh in order to retire from work in the US and to enjoy a relaxed life. He even had a definite time line to return. Those few who were from wealthy families did not worry about establishing income sources before returning, as they inherited enough from their parents. It was those from lower and middle class families, who did not inherit sufficient properties from their parents, would purchase land and housing apartments, or save in the bank in Bangladesh. However, most informants admitted that they could hardly return, no matter how well they planned for the return.

Although most of my informant reported their knowledge of limited possibility to return to Bangladesh, they stressed the need to send money to purchase assets in Bangladesh, especially housing plots and apartments in Dhaka city. This, as they reported, is a symbol of their economic success and significant upward social mobility. As Masud (11 years in Los Angeles, with wife, three children and parents) told:

I have purchased two apartments in Dhaka, one on my name and the other on my wife's. We both are from rural areas outside of Dhaka. There are people from our villages, who migrated Italy long before we came here. Their families made their fortune by purchasing

land and business in the village and nearby towns. So, I always felt a need to buy house in Dhaka so that I might realize that I achieved something by coming to America. My wife is also very happy to have a house in Dhaka.

This statement refers to a culture of migration in the origin community wherein migrants' social position is linked to their material possessions, especially those acquired through remittances. Except few immigrants, who come from upper-class social background in Bangladesh, most of these immigrants would invest significant amounts of money in purchasing assets to demonstrate their upward mobility. This became especially common among those, who were unable to own a house, or business in the US. Most of these immigrants toil in the lowest level of job market in Los Angeles and earned paltry income. After spending on necessities, they would have small amounts of saving inadequate to purchase any asset or initiating a business in the US. However, a few hundred dollars each month would allow them to purchase home, apartment or housing plot in Dhaka. Hence, almost all of my informant shared about their home-ownership in Dhaka, or future plan for making such purchase. Unsurprisingly, the agents of real estate business in Dhaka would frequently visit 'Little Bangladesh' and would target the low-income immigrants as their primary clientele. During a 'housing fare' inside *Deshi* restaurant, an agent of a renowned real estate company told me that over 80% of their customers were low-income immigrants, who would make small monthly installments of \$300 to \$400 towards their home purchase. The importance of home-ownership among these migrants was also apparent in their practice of referring their home-ownership in casual conversations whenever possible.

I also recognized a desire for cultural affinity as a motivation to invest in Bangladesh in preparation to return. Shams (23 years in Los Angeles, with wife, two sons and a granddaughter) told me:

Actually, no one can leave America due to steady income, cheaper life and good weather. Still, we have a strong a desire to return to Bangladesh. This is because we are born and brought up in Bangladesh. Standard of living is one thing and *living a life* is another (emphasis added). Living standard in America is undoubtedly high. But the culture is different- gossiping, prayer and such other things- you cannot do these here like you do in Bangladesh.

This account registers the immigrants' desire to return to Bangladesh and mentions their longing for Bangladeshi culture as its main cause. I found this longing for the origin culture very strong among all first generation immigrants. The following field note also supports this proposition:

I stepped in a group of four taxi-drivers in front of *Deshi* (Bangladeshi restaurant-cum-grocery store). They were debating about some political issues in Bangladesh. I asked them- "why do you talk so much about Bangladeshi politics? You have got US passport, and you are not going back, do you?"- They all stopped, and then, spoke at a time that they would certainly return to Bangladesh. I asked- "people from all over the world are coming to America, but why don't you want to stay here?"- One of them explained- "America is the heaven for immigrants. Everyone perseveres and enjoys their earnings here. But it is not our country. We always miss our childhood, our adolescence. No matter how worse the situation is in Bangladesh, we like that.

This excerpt demonstrates how the immigrants' desire to return to Bangladesh is rooted in their nostalgia and longing for Bangladeshi culture. Yet, they also recognized that returning was difficult, if not impossible. Regardless of the class, occupation and income, all of my respondents expressed their loneliness in the US and a desire to return to Bangladesh. What was most striking was that these immigrants saw Bangladesh as their final destination because



of their root. Even having all of the brothers and sisters in the US, they would claim Bangladesh to be their ultimate home! Irshad (18 years in Los Angeles, with wife and two sons) told me:

I have my parents and many relatives- in fact, all from my side and my wife's side- in Los Angeles and the valley. So, I have enough social connections. Still, I cannot help remembering Bangladesh, my days of childhood, in school, in the university. I have allowed my children to grow up like Americans with the condition that they maintain high GPA and be respectful to the elders. But I will take them to their roots in Bangladesh one day.

Here, Irshad noted how the presence of his own family and those of his brothers, sisters and in-laws could not stop him from thinking of Bangladesh. The idea of having the root was not confined within their respective families, but in their experiences of growing up in Bangladesh.

The children's grooming in American culture of individualism would further reinforce the immigrants' feeling of distance from their origin culture. All of the immigrants with grown up children shared how they felt detached from America observing their children becoming individualistic and moving away from the family without much concern for the parents. Sheikh (35 years in Los Angeles, with wife and two daughters) told me:

We considered our parents as my own family. If my children eat, my parents will also eat. If my parents need medical care, I will certainly provide it. All of my siblings treated our parents in this way. Once my mother was severely ill and the doctor suggested taking her to a nursing home. But I could not think of having her away from me for a single night. So, I provided whatever nursing she needed by myself at home. This is simply love. I saw my mother did it for my grandparents. It's our cultural tradition in Bangladesh. But my children do not have that feeling. My daughter says she will marry and leave us. It hurts me. But what can I do? It's a different society.

People in Bangladesh generally depend on their children in old ages. This tradition in Bangladesh society is enforced through the primacy of the family over individual. But the immigrants cannot do the same in America, as their children grow up with American values of individualism. They grow up, find employment, and move out of the family to wherever their jobs take them. They visit their parents only occasionally instead of living with them. This, together with their nostalgia, generated the immigrants' sense of disconnection with American society and would encourage them to return to Bangladesh to find companions among the relatives, neighbors and friends. For instance, Sheikh told that he started to visit Bangladesh every year and to send *Jakat* (religiously obligatory charity on reach Muslims) to his neighborhood mosque. Besides, he sent money to fund six children at a religious school in the neighboring village. Thus, the more an immigrant felt detached from American society, the stronger his feeling of having roots in Bangladesh. A remittance-transferring service provider also supported this assumption by commenting that long-terms immigrants would engage more in this type of remitting than for family subsistence and investment. A community leader, who organized collective charitable funds to send to Bangladesh, told that the older and professional immigrants were more willing to involve and donate to the charitable funds.

#### *5.3.4 No Relation, No Remitting*

As born into Bangladeshi culture where sharing financial responsibility with the parents is a norm, Bangladeshi immigrants in Los Angeles shared about their commitment to remitting for family support in Bangladesh. However, this commitment to the family would change once the immigrants got married and formed their own families in the US. Consequently, their remitting to the parents' family would dwindle. Ahmed explained this as follows:

Migrants' remitting naturally decreases after marriage. Someone who used to send \$500 a month, for an example, would now send \$200, then \$100, \$50, and at a point would stop remitting to the family in Bangladesh. This is because he becomes self-centered. Besides, his siblings no longer need his financial support- brothers begin to earn and sister get married. It is like nurturing babies whereby the mother keeps the baby on her lap until it starts walking. Likewise, immigrants help their families (parental family) stand up. Once the families become solvent and the siblings are self-reliant, they do not need the immigrants' help. As a result, the immigrants' remitting decline.

This account presents an ideal situation whereby immigrants' remitting helps the origin family to get better economic standing, the siblings to become self-reliant and eventually to get separated happily. However, practical situations are often more complicated. For instance, immigrants would complain that the families' (*i.e.*, the parental family) demand for money never ended. Whereas the immigrants were more willing to send money to the parental family, they were not interested to do the same once it dissolved into the siblings' separate families. Rajnish told me:

After marriage, I do not send money as often as I did before. Now I only send regularly to my savings account. My brother also realizes it (having Rajnish's own family) and does not ask for money like before. Moreover, my parents live here with me. So, I do not need to send money (for family subsistence).

This statement shows how the siblings would accept their eventual separation from the parental family, which would reduce remitting to the parental family. It also indicated that the parents were important consideration in this remitting. As Rajnish pointed, immigrants would continue remitting to their parents if they remained in Bangladesh.

Thus, the immigrants' deliverance of family responsibility would change with the splitting of their parental family into separate families of their siblings. While the immigrants' commitment

towards their parents would remain unaffected, that toward the grown-up siblings would be replaced by one's own spouse and children. If an immigrant had his parents as well as the spouse and children in Bangladesh, he would send money regularly for their subsistence. But this would be divided if his commitment was divided between the parents in Bangladesh and own family in the US, which would reduce his remitting accordingly. Moreover, if someone had both his own family and parents with him in the US, he would not need to send money for helping family subsistence in Bangladesh at all.

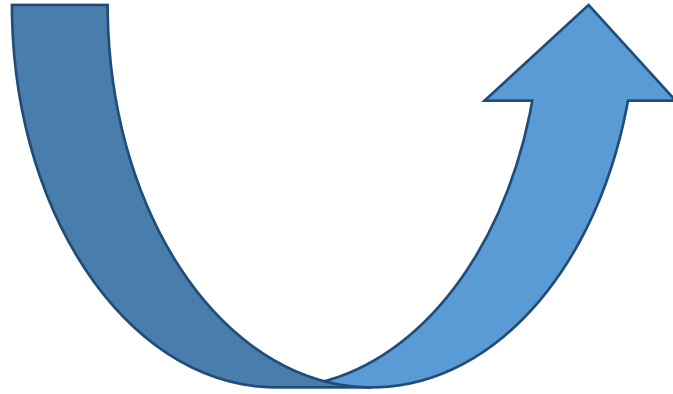
In addition to the desolating of the parental family into separate families of the siblings, family unification policy in the US immigration also contributed to the decline and eventual drying up of remitting to Bangladesh. All of my respondents reportedly sponsored their siblings and in-laws' immigration to the US. While the early immigrants had already had their close relatives in the US, others were waiting for their relatives to arrive in America someday. In absence of the family and close relative in Bangladesh, these immigrants would eventually stop sending money to support families in Bangladesh.

#### 5.4 Summary of Findings

This chapter recognizes preexisting social relations between the immigrant and the remittance-recipients as an essential foundation of immigrants' remitting practices. Much like migrants in Tokyo, those in Los Angeles send money to Bangladesh for several factors including delivering their social role as the financial provider of the family, conforming to the social norms under social pressures, and circumventing structural barriers toward upward mobility in the US. Regardless of the different individual and social characteristics, all immigrants would send money to financially support their families and relatives. Unlike the NELM conception of rational individuals, who engage in remitting motivated by economic interests or sacrificing it for altruistic

purposes, this chapter shows the immigrants' social role as a financial contributor to the family as central in determining their remitting practices. This role is enacted by a range of factors including deep emotional bonds between the immigrant and their parents and siblings, and a sense of reciprocity. Within these immigrants, those coming from lower social background in Bangladesh tend to remit more than those from upper-class in Bangladesh. Again, those in low-income groups in the US are more likely to send bigger amounts of remittances to Bangladesh in expectation of economic gains whereas economically well-off immigrants send smaller amounts of remittance as a symbolic reconnection to their roots.

All of these immigrants settle in the US permanently, raise their family and also invite their close relatives to migrate to America. Thus, the relocation of the immediate family and relatives to the US eventually eroded the need to provide financial support to the family, causing decline and decay in conformist remitting. The weak and waning social pressures to send social remitting seems to end remitting among these immigrants altogether. However, this does not cause a permanent walk away from remitting as the entrepreneurial remitting shows. In spite of their legal status and permanent settlement, most of these immigrants experience blockade towards upward social mobility in the US, and alienation during their old ages. This causes these immigrants to look towards Bangladesh for their economic prosperity, social recognition, and reconnecting to the origin community through remitting. Those in professional careers and business and are economically well-established in the US also turn to Bangladesh due to nostalgia and a desire to return to the roots. Thus, the general trends of remitting practices among these immigrants follow a U-shaped curve with larger and frequent remitting in the initial years on migration, followed by declining remitting after permanent settlement, and finally resurgence in remitting towards the immigrants' old ages. This is shown in the following figure:



**Figure 5.1:** Remitting Practices of Bangladeshi Migrants in Los Angeles

This figure shows that the general trends in migrants' remitting practices follow a similar trend in the relationships between the migrants and their families in Bangladesh as well as to the destination society in The US. The description above shows how the ups and downs in remitting practices among these migrants correspond to their relationships to the family and relatives as well as to the origin and destination communities, and also changes in these relationships.

## CHAPTER SIX

### Social Determinants of Migrants' Remitting Practices

#### 6.1 Social Relations in Determining Remitting Practices

The central question in this study was why the migrants send remittances. This dissertation recognizes the currently popular approach based on the altruism/self-interest dichotomy in studying the determinants of migrants' remitting as both theoretically and methodologically unsatisfactory. As opposed to the NELM conception of migrants' remitting a rational economic act of individuals, this dissertation conceptualizes remitting as a collective social act adopting insights from various social science discourses. It then develops an alternative analytical approach based on Durkheim's perspective on how society determines individual's action. According to this perspective, individuals are essential constituents of social relations, which determine what kind of action individuals engage in.

This study recognizes that migrants' remitting underlies intimate social relations, as nearly all remitting involve migrants and their families, which supports the NELM premise about the family as central in migrants' remitting. This is linked to the tradition in Bangladesh whereby the sons have full rights of inheritance and so remain family members all their lives whereas the daughters leave their natal home at marriage and become members of their husbands' families (Ballard, 1982). The permanent inclusion of the son results in the gendered expectation that he will carry on the family name and provide necessary support to the parents during their old age, while the daughter is exempt due to her eventual exclusion from the family at marriage (Sultana and Zulkefli, 2012; Vera-Sanso, 2004). This study recognizes that major portion of remitting among Bangladeshi migrants is determined by the migrants' adherence to the social norm of financially supporting their families in Bangladesh. As the conformist remitting shows, migrants'

willingness to follow this norm originates out of their intimate emotional bonding to their parents and siblings, socialization into the origin culture and a sense of reciprocity towards the family. It finds that as long as the family needs the migrants' financial support, they remit. However, these migrants are also subject to influences from outside of their family relations, as well as changing family relations, all of which are explicit in cases of social remitting and entrepreneurial remitting.

The comparison of Bangladeshi migrants' remitting practices in two qualitatively distinct destinations- Tokyo, a forever temporary home and Los Angeles, a default permanent home- allows for understanding the role destinations have on migrants' remitting practices. This reveals the mechanisms of how social context exerts determining influence on individual's action. In addition the norm of financially providing for the family in Bangladesh, for instance, the migrants in Japan remit because of their marginalized position in Tokyo. The exclusionary immigration regime in Japan plays the most obvious role in causing these migrants to remit: those undocumented (visa overstayers) and marginally illegal (students) migrants in Tokyo find remitting urgent and necessary. In addition to immigration policies, the social-cultural factors participate in constructing and maintaining this marginality of the migrants as demonstrated by the professional and naturalized migrants' perspective of Japan as forever temporary home. Thus, the temporariness of migration to Japan acts as a push factor for these migrants to engage in social remitting whereby the migrants send money under considerable social pressure. At the same time, there is also a pull factor emanating from 'a culture of migration' in the origin communities of these migrants in Bangladesh, which subjects them to adhere to the existing social norms.

Since migration is characterized by permanent settlement for Bangladeshi immigrants in Los Angeles, their conformist remitting tends to decrease over time as both their families and close relatives join them in the US. These migrants engage in social remitting as long as their

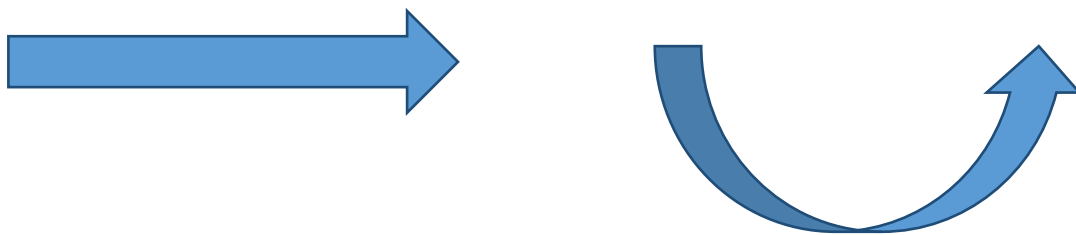


spouse, parents and siblings stay in Bangladesh. The ability of these immigrants to settle in the US permanently and to sponsor immigration of the family and relatives would empower them considerably against the social pressures on them to send social remitting. Yet, they would face social pressures emanating from their destinations once they settle down, which cause them engage in entrepreneurial remitting. Those who enter the US as the winners of the Diversity Visa lottery begin from the low-paying, casual jobs. While their small saving do not allow them to purchase home or establish business in the US, they can purchase land, apartments, and small business in Bangladesh after few years of working in the US. Thus, these immigrants tend to remit considerable amounts of money during the mid-stage of their migratory life. The main motivation behind this remitting is economic return generally inaccessible for these immigrants in the US. Many of them continue to remit for economic gains as they contemplate returning to Bangladesh after their retirement. Besides, those in professional, middle-class positions experience social alienation in the US, which encourages them to turn back to Bangladesh and remit. Once these middle-class migrants approach old ages, they lose their friends after retirement and their children after growing up and moving away. These cause them to feel alienated in the US, making them nostalgic for their childhood friends and distant relatives they left in Bangladesh. Consequently, they begin to remit to reconnect to their childhood friends and distant relatives in the origin community in Bangladesh. Thus, much like the low class immigrants, the middleclass immigrants also exhibit an up-turn in their remitting practice towards the end of their migratory life in the US.

**Table 6.1:** General Patterns of Remitting

Type of Remitting	Tokyo	Los Angeles
Conformist	High	High, but gradually declining
Social	High	Low
Entrepreneurial	High	Moderate, but gradually increasing

The role of social context including both internal relations (those between the migrants and their families and relatives) and external relations (those between the migrants and their destination and origin communities) in determining migrants' remitting practices is explicit in the general patterns of remitting among Bangladeshi migrants in Tokyo and Los Angeles. Both group of migrants hail from Bangladesh whereby they are subject to similar social-cultural norms, values and practices. Therefore, the differences in their remitting practices can be attributed to the differences in their migration trajectories and experiences in the destinations. The following figures show the different patterns of remitting practices among Bangladesh migrants in Tokyo and Los Angeles:



**Figures:** Remitting Practices in Tokyo and Los Angeles

In the figures above, Bangladesh migrants in Tokyo demonstrate a linear pattern indicating continuous flow of remittances from the beginning to the end of their stay in Japan. Contrarily, Bangladeshi immigrants in Los Angeles demonstrate a U-shaped pattern of remitting indicating a decline from the initial high level of remitting in the middle of their migratory life to an eventual

increase towards the end. These changes can be explained in terms of the relative strength of social pressures and the migrants' agency in determining remitting practices. The migrants in Japan were always under social pressures both from their destination that marginalized them and their families in Bangladesh that demanded financial support. Additionally, they would need to save and invest on their future income in Bangladesh. Therefore, they would continue to remit throughout their stay in Japan. However, the immigrants in Los Angeles had different experiences due to the differences in their relationship to the destination: these immigrants were allowed to bring their families and close relatives to the US and settle permanently. Therefore, while they would send remittances in big amounts at the beginning like their counterparts in Tokyo, their remitting tended to decline once their families and relatives joined them in the US after few years. Yet, these immigrants would experience barriers to upward mobility and social alienation once they got settled and raised families in the US. This would cause them to look back to their origin in Bangladesh. Hence, an upward turn in their overall remitting patterns.

## 6.2 Significance of the Findings

This study begins with the observation that the currently prevalent explanation of the determinants of migrants' remitting in terms of their altruism or self-interest is unsatisfactory due to its emphasis on the individual's economic motivations overlooking social and cultural factors. Adopting a realist approach, this study finds that the internal relations between migrants and the remittance-recipients together with the external social factors determine the propensity of migrants' remitting. That is, individual migrants decide about remitting essentially within the structure of family relations and migratory social contexts. Thus, it reveals the role of society in shaping individuals' action, which confirms the cultural perspective in identifying coercion by the social-cultural factors in making migrants' remit. However, this goes beyond making the

individuals entirely subjugated by structural forces. Instead, it recognizes considerable agency of the migrants in determining their remitting practices. For instance, migrants experience social exclusion in Japan due to restriction on their permanent settlement, and dependence on the family for financial management in Bangladesh both of which limit their upward social mobility. Consequently, the migrants adopt creative strategies to navigate the immigration restriction in Japan by transferring their money to Bangladesh and reduce their dependence of family by themselves intervening in financial management in Bangladesh. Similarly, experiencing structural barriers towards upward economic mobility in the US, the immigrants turn to Bangladesh for their own economic gains and old-age social support. Thus, this study demonstrates how individual's agency responds to structural limits in determining action, thereby demonstrate how to incorporate both agency and structure in explaining the determinants of migrants remitting. This offers an important alternative to overcome the problem of structure/agency dualism in migration studies in particular, and sociology in general.

Methodologically, this study is one of the few that recognize the determinants of remitting by looking at how the actors (*i.e.*, migrants) define their action (*i.e.*, remitting). This is different than most empirical studies on migrants' remitting based on survey among the remittance-recipients that focus on how remittance money is utilized in the origin. Understanding the determinants of action from the actor's perspective is more reliable than deriving causal explanation indirectly from the impact of the act, especially when the actors are absent in the study. The realist approach also allows to equally consider the empirical, the actual, and the real causes of migrants remitting, and thereby, avoiding what is known as 'epistemic fallacy' found in many empirical migration studies. This approach also offers another methodological advantage over the NELM approaches to migrants' remittances with regard to its expansive scope: instead of assuming that the migrants temporarily go abroad for the economic motive of earning money, it focuses on range of internal social relations within the family as well as external relations with

the community and state in both the origin and destination. Thus, it applies to explaining remitting among all kinds of migrants without compromising.

### 6.3 Policy Implications of the Findings

This study has important implications for development policy formulation in the sources countries of international migration. Migrants' remittance has become a well-known topic for research largely because of the development policy experts, who recognize remittance as an alternative source of development fund for poor countries in the Third World. Because of the dominance of the NELM perspective in migration and development discourses, however, policy experts depend on inadequate analysis of the determinants of migrants' remitting. Consequently, much of the policy recommendations for development based on migrants' remittances tend to fall short in achieving the expected development outcomes. By providing knowledge of the real determinants of migrants' remitting, this study will facilitate formulating suitable development policies based on utilization of remittance money. Like several states in migrants' origins such as Mexico, India, Pakistan, the Philippines, Morocco, Egypt, and Turkey, Bangladesh government also takes initiatives to attract migrants' remittance to Bangladesh. The findings of my study will be able to assist in making development policies with better understanding of different types of migrants and their remitting practices. Similarly, these findings will also offer important insights for community organizations in the migrants' origin that try to attract remittances for local-level development initiatives.

#### 6.4 Limitations and Future Directions

To offering a satisfactory analytical model of understanding the determinants of migrants' remitting practices, this dissertation adopts a re-conceptualization of remitting as collective social act and a realist approach focusing both internal and external social relations to find causal factors. Compared to the conventional approaches to study migrants' remittances, especially those adopting the NELM perspective, this dissertation appears as too complex to offer straightforward answers. Thus, it is likely to lose appeal to migration scholars, especially those concerned with development policies based on migrants' remittances. For this study does not generate simple answers to what determines migrants' remitting, but instead emphasizes multiple factors as various levels of social reality. With extensive use of quantitative data to lay out general patterns of remitting, classifying those according to the proposed analytical model, and systematic analysis of the determinants of each types, this approach can be of greater use for both theorists and policy experts, especially in the areas of migration and development.

Another potential limitation of this study is its selection of cases. It compares remitting practices among permanent settlers and temporary migrants. Choosing migrants in Japan as temporary migrants appears to be problematic as Japan does not officially accept temporary migrant workers. Moreover, the declining number of these migrants in Japan raise question about the continuation of such migration, whereas temporary migration to most countries in the world is on rise. A closer analysis, however, demonstrates that these migrants embody all the attributes of temporary migration. To overcome this shortcoming, the study can be extended to include a more renowned destination of temporary migration, such as the Middle East, or Malaysia. This will ultimately enhance the generalizability of the findings of this study.

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<sup>6</sup> Source: <http://immigration-online.org/30-bangladeshi-immigration.html>.