Transnational Family Money: Remittances, Gifts and Inheritance
Supriya Singh, Shanthi Robertson and Anuja Cabraal

Biographical Notes
Professor Supriya Singh’s research on money and the Indian diaspora builds on her previous work on money, marriage and banking in Australia (Marriage Money: The Social Shaping of Money in Marriage and Banking, published by Allen & Unwin, 1997). At RMIT University in Melbourne, Supriya heads the Community Sustainability Program of the Global Cities Institute and is a senior project leader in the Smart Services Cooperative Research Centre at RMIT Business.

Dr Shanthi Robertson is a sociologist. She is currently lecturing in the International Studies program at RMIT University. Her research centres on skilled migrants and their transnational practices.

Anuja Cabraal is an anthropologist and sociologist. Her PhD was on microfinance in Australia at RMIT University.

Abstract
In this paper we use the case study of professional Indian migrants in Australia to explore how family remittances function as a special kind of transnational family money. We draw on qualitative research to examine how gender significantly shapes remittances and gifts as well as inheritance in the transnational family. Transnational family money is continuous with family money in India in that money flows both ways between parents and children. Remittances and gifts differ from family money in two significant ways. First, geographic distance creates a disjuncture in the perceptions of the value and ease of earning money between remitters and the recipients. Second, money and gifts sent are seen as a medium of caring, but the money and gifts received are seen as less valuable when weighed against the physical care that is being delivered by others in the family in the home country. Our study places remittances, gifts and other forms of transnational financial negotiations within frameworks of the sociology of money and care, contributing to the cross-cultural study of money and care in the transnational family.

Keywords: migration, transnational family, remittances, Indian diaspora, sociology of money, care.

Correspondence
Prof Supriya Singh
Graduate School of Business and Law
RMIT University
GPO Box 2476 V
Melbourne 3001
Australia
Tel: 61 3 9925 1327
Fax: 61 3 9925 0147
Supriya.singh@rmit.edu.au
International remittances connect the personal and domestic experiences of globalisation with macro financial flows. Remittances have historically been a constant accompaniment of free emigration (see for example, Foner 2001; Singh 1984). The new wave of voluntary movement and migration since the 1960s particularly to high-income countries, and the new information and communication technologies have led to an increase in the scale and frequency of remittances. Remittances that go through formal money transfer channels in 2012 to developing countries are expected to reach $US 374 billion (Mohapatra et al. 2010). This is more than double official foreign aid and in some countries remittances are greater than foreign direct investment. India received the highest amount of recorded remittances in 2010 estimated at $US 55 billion (Ratha et al. 2011). Remittances to India currently flow mainly from the United States, Saudi Arabia and the United Arab Emirates. While informal remittances are estimated to be at least 50 per cent of recorded remittances (Development Prospects Group 2007), in Asia, they could be anywhere between 15 and 80 per cent of the true value of remittances (Buencamino and Gorbunov 2002).

Family remittances comprise a large part of overall remittances. They include regular amounts of money that are important for the family budget; occasional amounts sent for emergencies; and repayment of family debt. Family remittances blur with gift money for celebrations and life events. Money is also sent for personal and family
investment like the purchase of land or the building of a house. It is important to recognise that remittances can also flow from the country of origin to the migrant.

Community remittances or diaspora philanthropy occupies a middle space between family remittances and foreign direct investment. Community remittances most often involve gifts to religious institutions, villages of origin and clans or support wider education, health, sports, infrastructure projects and disaster relief. The motives behind community remittances are complex, ranging from religious ideas about giving and service, a competition over honour and status in the home community, a desire to give back to the community and help the needy, patriotism, to self interest (Dusenbery 2009; Zang et al. 2009; Sidel 2004, Young and Shih 2004; Yin and Lan 2004; Viswanath and Dadrawala 2004). There is a connection with foreign direct investment (FDI) where the diaspora has differing levels of involvement. Chinese in neighbouring economies dominate China’s FDI, while India’s diaspora is known to contribute on average less than 14 per cent of India’s FDI (Tsai 2009).

Governments and international development organisations value remittances because of their potential contribution to economic development and poverty alleviation. They are a stable source of foreign exchange and can be securitised (World Bank 2006). Much of the economics literature on family remittances is focused on the economic impact of remittances in receiving communities, the local area and regional economy (Helweg 1983; Oberai and Singh 1980; Kuptsch and Martin 2004). The link between family remittances and development remains indirect, since family remittances are personal transactions between the migrant and his or her transnational family. While most
remittances are used for everyday expenditure, they also contribute to social capital because of their expenditure on health and education (Goldring 2004).

In this paper we focus on the senders of remittances in the context of the transnational family. We use the term ‘transnational family’ broadly, to include the family members who have migrated and those who have been left behind (Baldassar et al. 2007). It refers to any situation in which people have to negotiate and maintain family relationships across geographic boundaries, particularly the boundaries of nation-states (Skrbiš 2008). Though these transnational families are separated by distance and national borders, as Bryceson and Vuorela (2002: 3) note they ‘hold together and create something that can be seen as a feeling of collective welfare and unity, namely “familyhood”, even across national borders’.

Qualitative literature on remittances, care and the transnational family, bridges the economic literature on remittances and more sociological approaches to migrant transnationalism. Australia, despite being a major migrant receiving nation and a key node in Asia Pacific circuits of migration and remittances, remains under-researched. A great deal of research focuses on the rural to urban movement of working class migrants from sites in South America and the Caribbean to the cities of North America (see, for example, Goldring 2004; Sana 2005; Schmalzbauer 2008). There is also at present an extensive literature around remittances and caring in the transnational family in the United States, United Kingdom and the Philippines (Zelizer 2005; Grimes 1998; Georges 1990; Mahler 2001; Parrenas 2006; Tacoli 1999; Ryan 2004).

Since the 1990s there has also been important work on migration, gender and remittances covering the perspectives of women from Kerala, Sri Lanka, the Philippines,
Albania and Ghana (Gallo 2005; Gamburd 1998, 2000, 2002, 2004; Parrenas 2006), and also those of women receiving money from their husbands (Gulati 1993; Palriwala 1996; Kurien 2002). These studies begin to show the transformations that happen to the senders and their families, as well as to the management and control of money in the recipient family. The focus here is still largely on working class migrant families, and often exclusively on ‘split households’ in which the nuclear family is split transnationally, usually as one or both parents seek work overseas.

There has been a focus on economic and skilled migrants’ transnational families, particularly from Asian source countries (Ong 1999; Chen 2000; Waters 2005, 2006; Yeoh et al. 2005). Work by Baldassar (2007) and Baldassar, Baldock and Wilding (2007) has brought frameworks of care to the forefront of the study of the transnational family. In addition, Voigt-Graf (2003, 2004a, 2004b, 2005) has clearly established the propensity for transnational behaviours amongst Indian communities in Australia. In these studies, however, money and remittances are peripheral, rather than central to the analysis. This paper focuses on money within the transnational family with a focus on senders’ perspectives. These senders include professional migrants who moved with their nuclear families. We place the study of remittances, gifts and inheritance within the context of the sociology of money, building on three central insights. First, money shapes and is shaped by social relations and cultural values. Money and intimate relationships are connected rather than belonging to hostile worlds (Zelizer 2005). Second, there are many kinds of ‘special monies’. Money is not just a matter of quantity, as these different kinds of money are qualitatively distinct (Zelizer 1979, 1985, 1989, 1994, 1998). The third point is that
money is not necessarily a measure of calculation, but one of cultural interpretation (Maurer 2007; Zaloom 2003; Guyer 2004; Singh 2008).

We build on the literature on remittances and caring in the transnational family, arguing that family remittances are a special kind of transnational family money and often intersect in complex ways with other negotiations around gifts and inheritance. Transnational family money has continuities with the way money is gendered and shared in the family in the Indian cultural context, but it also has important differences. This argument draws on our qualitative study of familial, professional and multiple migrants from India and the Indian diaspora to Australia. We outline how our methodological approach along with the sample shapes our data. We then establish the cultural context of family money in India, and show how transnational negotiations around remittances, gifts and inheritance in our sample point to continuities of filial obligation, care and gendered norms of family money. We then analyse some of the tensions arising from these negotiations. Cultural and physical distance leads to a different valuation of remittances vis-à-vis family money in India. Money as a medium of care is pitted against physical caregiving. These tensions are at times reflected in inheritance which leads to questions of belonging to the transnational family. We conclude with reflections on how this research contributes to the study of the money and care in the transnational family.

**Methodological Approach**

A qualitative study of 86 persons from the Indian diaspora in Melbourne, Australia was conducted between May 2005 and March 2010. It involved open ended interviews with 18 first generation migrants identifying with the Indian diaspora, 20 second generation
migrants, 35 Indian students or student migrants who came to Australia in 2005 or later and 13 community leaders and representatives. This paper focuses on the first generation migrants. It also draws on two of the second generation interviews, when they spoke of their parents’ experiences.

This is a grounded study, in that it does not move from hypotheses to verification, but emphasises the fit between data and theory (Strauss and Corbin 1990; Charmaz 2000). The study is of urban, middle-income professionals who migrated to Australia from the late 1960s. All the participants, except one from the first generation, came to Australia with their nuclear families or their nuclear families joined them shortly after. In some cases, members of their natal families have followed. Hence, the story is that of remittances from children to parents, siblings and extended families, rather than from spouses to partners and children.

Our study privileges the perspectives of the migrants in Australia, rather than family members who have remained behind in the home countries or moved to third countries. We are also conscious that this paper focuses on sending money home, on the traditional direction of remittances from the country of settlement to the country of origin. The story of the Indian students and student migrants, on the other hand, is initially of remittances from India to Australia.

Our study of first generation Indian migrants is partial for we are studying a transnational phenomenon from the fixed point of Australia, rather than through multi-sited ethnography (see Hendry 2003; Hine 2007; Marcus 1999; Hage 2005; Baldassar et al. 2007). The study is important however, for the study of money and care in the transnational family in Australia; an under-researched area. Moreover, it adds to the scant literature on
the senders of remittances and gifts, rather than the recipients. The experience of the transnational family in our sample is also different from other studies where only one member of the family migrates, leaving a spouse, children and natal family behind. Our sample also differs from people who migrate alone for a specific period, planning to return.

As our sample is that of professional migrants, the study reports different experiences compared to those of unskilled migrants and unauthorised migrants. Our sample was also not one where the families left behind were in dire need, as was the case in Akuei’s studies of refugees (2005). All but one of our sample migrated to Australia to further their own prospects, rather than as a deliberate investment strategy labelled the ‘transnational corporation of kin’ (Connell and Brown 2005).

Our study covers families where migration was initiated by the male and the male was the main earner. It therefore differs from studies where the women have migrated to work in caregiving professions overseas, leaving their children behind to be cared for by their husbands or natal families (Tacoli 1999; Parrenas 2006, 2005; Mahler and Pessar 2006; Gulati 1993; Gamburd 1998; Gallo 2005).

We had a mix of religions with our first generation sample - six Hindus, seven Sikhs, one Muslim, and four Christians. We interviewed nine women and nine men. It was also a varied sample in terms of age. One was between 25 and 34, four were between 45 and 54, three were 55–64, eight were over 65 years and two did not say. Thus, 14 of the 18 were over 45 years of age. The time since arrival in Australia was similarly diverse ranging from eight to 29 years. Annual household incomes differed from under $25,000 to above $100,000 – three under $25,000, five $50,000 to $74,999, five over $100,000, and five did not want to say or were not directly asked because it was seen as inappropriate.¹
The sample was gained through personal and professional contacts, Indian cultural associations and advertisements in ethnic media. Six of the 18 participants were multiple migrants, that is, families who had migrated multiple times, either within one generation or between generations. In this study, the ‘twice migrants’ (Bhachu 1999) had variously lived in Fiji, Singapore, or the UK before migrating to Australia. For six of the 18 persons, there was a further dispersal of family.

The open-ended interviews usually took an hour and a half. Thirteen of the 18 interviews were conducted in the participant’s home. In 10 of the 18 cases, the interviews with family groups or individuals went for nearly half a day, interspersed by a meal or elaborate teas. The interviews were conducted in English, Hindi and Punjabi. Only pseudonyms have been used, and all the interviews were recorded. The long interviews that went on for half a day and those in Hindi and Punjabi were selectively transcribed. We analysed the interviews with the use of Nvivo7, a computer program for the analysis of qualitative data. The data were coded broadly, linked to memos to catch the theoretical and methodological reflections, and then checked for negative cases.

**Continuities between Transnational Family Money and Family Money within India**

In this section, we detail two intersecting continuities between transnational family money and family money in India. The first point is the importance of family money in India and many other cultures in Asia and Africa (Fleming et al. 1997; Stivens 1987; Singh 1997). The family, variously defined is the domestic financial unit. These cultural conceptions of money differ significantly from those in middle-income Anglo Celtic families in Australia, where the married couple is the primary domestic financial unit (Singh 1997).
The family is the pertinent boundary of everyday domestic money in India. The money flows in both directions from parents to adult children and also from adult children to parents. This bi-directional flow of money happens irrespective of whether parents and adult children stay in the same nuclear or joint household. Adult working children, even when not living at home, contribute to the household money (Sharma 1986).

The second continuity is that in the Indian patrilineal family, money is mainly male. This is reflected in the male control of money in the household (Bhandari 2004; Ramu 1989; Sekaran 1992; Sharma 1986). The gendered norms about money, gifts in kind and inheritance in the family are reproduced in the migrant setting. We are building on recent work on gender, migration and remittances (Mahler and Pessar 2006; Wong 2006; King and Vullnetari 2009, Piper 2005, Ghosh 2009). In patrilineal societies, sons are expected to send money home to their families. Piper (2005: 13) suggests that ‘once migrant women marry, their remittances shift from their own families to that of their husbands’ in patriarchal societies’. Among the matrilineal women migrants from Ghana to Canada studied by Wong, there is greater pressure on the women to send money home to fulfil gendered family obligations in Ghana. This pressure is felt even though women have experienced downward occupational mobility in Canada and are often in low paid unskilled jobs.

**Male Pattern of Remittances**

Regular or occasional remittances in our sample of first generational professional migrants from India and the diaspora are most often sent by men to their parents.
For our participants, the nuclear family was in Australia, so the regular and occasional money sent home went most often to parents. In two cases the money also went to brothers and sisters and in one case to nieces who had been orphaned. For our sample, remittances are an expression of filial duty and a symbolic expression of care. Financial support is an important part of being ‘a good son’.

These remittances are mediated by the capacity of migrants to send money, the financial needs of the family in the home country and the support of their spouses. Remittances in the Indian diaspora go not only to India but also from one node of the diaspora to another. For three of the seven multiple migrants, money and money gifts were received in Australia from Singapore and Canada.

In our sample, remittances stop when the parents die or when they come to Australia to stay. The support then moves to an in-kind financial and emotional support. The parents either live with their children or are set up in houses their children have bought for them.

Remittances may be regular, occasional or triggered by a crisis such as the illness of a parent. Life events such as a birth and marriage within the family also lead to significant gifts of money. Money sent for land investment was an important part of the story of three participants whose families had moved from India to Malaysia or Singapore and then to Australia. Another multiple migrant sent money home to Malaysia for the repayment of debts.

The migrants either sent money through the bank or took it with them when they visited. One woman had an arrangement with her brother to take money for her mother-in-law. None of the participants told us about money sent by informal sources such as the
hawala, a popular way of sending money through a network of trusted agents in the home and host countries. Either they did not use this route or they were reluctant to mention informal channels, because after 9/11, these channels have been seen by Australian policymakers as possible conduits for money laundering and support for terrorism (McCusker 2005).

Our focus in this study of first generation migrants was on the transnational family. We did not ask about community remittances. But it is important to note that in our extended conversations, the subject of diaspora philanthropy did not come up. The most usual form of diaspora philanthropy is gifts to religious institutions. Our professional sample may have felt it was uncouth to publicise these private gifts or their giving went through religious institutions in Australia. Rodney, over 65, spoke at length about his rewards in substantially contributing to setting up a church in Melbourne. He spoke about giving, saying ‘You get it back somehow, somewhere else. The blessings come in different ways’. Our participants did not talk of using diaspora philanthropy to build up individual or family honour (izzat) or establish themselves as community leaders in India (sardari), as Dusenbery and Tatla (2009) found in their study of community remittances in Punjab.

We speculate that the absence of diaspora philanthropy in our discussions is partly because our participants did not come from villages and so lacked one of the immediate contexts of community remittances. Most of the direct migrants from India came from cities such as Delhi, Mumbai, Chennai, Kochi (Cochin) and Amritsar. The ‘twice migrants’ related to villages in India, but they migrated from towns and cities in Malaysia, Fiji and the United Kingdom, or from Singapore.
There is a blurring between sending money home and gifts. In India as in Malaysia and China, money, suitably wrapped, is at times the preferred medium of gifts marking life stage events (Singh 2007). Women have a central role in organising the gift giving in money and in kind. The amount of money gifted reflects the closeness of relationship with the family, the financial condition of the household, and is in tune with money gifts previously received.

Women most often sent or took gifts in kind when they visited. The most common gifts given by women were clothing, watches, jewellery, and chocolates. As Cliggett (2005: 35) wrote of gifting in Zambia, the gifts in kind do not have to be substantial in value, for the gifts ‘symbolically and literally maintain kin ties over time and space’. There is an expectation of some symbolic reciprocity in kind so that the migrants also feel valued. As none of the participants plan to retire in India, the importance of remittances and gifts is in the continued belonging to family, kin and community, rather than an investment in a possible return.

Ambika describes the intricacies of women’s gift giving in her family over different life stages. Ambika, over 65, was born in India and then migrated to Malaysia after the Second World War, to Singapore after marriage and then to Australia in 1989. Her maternal and paternal grandparents remained in India. Her paternal grandparents would only accept money and gifts from her father. Her maternal grandparents would not accept money from Ambika or Ambika’s mother. ‘Only the very poor families would accept money from a daughter’ Ambika explains. Ambika’s mother used to send her father suit cloth, and
‘dupattas’ for her mother and sisters. Ambika remembers she would send her grandfather a bottle of coffee. He would send her ‘rewaris’ (sweets made of dil and eaten for the winter festival of Lori), and Punjabi suits. When Ambika married in Singapore and visited her husband’s kin in India in 1974, each of them took 100 kilograms of gifts home – ‘Plus some hand baggage’, she says. These gifts included shirts and suits for everybody in the extended family. She says they felt obliged to take something for everybody. The focus for gifts was wider than remittances.

Women Cede their Inheritance

Women in India seldom own property, even though legally women have substantial rights of inheritance. These rights are often not enforced due to the fear that enforcing property rights will lead to the loss of relationship with the brother(s). When women do own and control property – most often as widows – this ownership gives them some power (Basu 2005b, 2005a; Kishwar 2005; Agarwal 1994; Panda and Agarwal 2005; Misra and Thukral 2005; Palriwala and Uberoi 2005). This gendered nature of inheritance continues to be adhered to across transnational families. All the women in our sample, where both parents have died, ceded their rights to ancestral property in favour of their brothers. The pattern is consistent with claims that women in the Indian diaspora remain conservative in matters relating to the family (Safran et al. 2008).

There was no overt feeling that it was because of migration that the women ceded their rights. The women who were professionals in India before they migrated, said they recognised it was their brothers who looked after their parents, and so their brothers inherited the family home which was usually the major part of the property. Daya who has
a son that was to be married soon after our interview, says she and her sisters signed their rights to their brothers. She says, ‘We daughters did not claim our inheritance. We would rather have our relationship strong. Even the girls in India refused...There was no pressure from the brothers’ side’. It was important for her that she was part of the inheritance. She adds, ‘I feel fully part of my parents’ family. My brothers and sisters still respect me. They wait for me for their celebrations. I go to nearly all the celebrations’.

Charan, 65, said her parents lived with her brother, and he had also built the house on their land. All the sisters signed ceding their inheritance in his favour. She says, ‘When my mother was alive, he looked after her. When we go to India, he looks after all our expenses. Why does he do it? Because he is our brother. He feels that he is in our father’s place’. Gurjeet, 55–64, says,

We sisters did not take our share. It depends on you if you want it or don't.
In Punjab now the land is very limited. Even the brothers get a little. So what is the need for the sisters to get it? They will get it through their in-laws. It is better to take it from one side.

Rita, over 65 from Cochin, inherited property from her father when he died without a will. It meant that the children and the mother got one share each. Rita says all the sisters signed over their share to their mother. Her mother is now suffers indifferent health and stays with her son. Preeta, 45–54, who migrated from Fiji in 1988 did not inherit her parents’ freehold land, for her parents left all of it to their sons. She says, ‘I only got a little bit of jewellery and a little bit of money, and the same thing for my sister’. She also did not
inherit from her husband’s side as his parents only had leasehold land which in Fiji at the
time was not worth much.

In our sample, the pattern of male inheritance continues particularly with land. Bhagwan, over 65 and a migrant from Singapore, is not intending to give his daughter a share in the Indian land he inherited from his father. His wife Banta, also over 65, agrees. She adds, ‘Other properties we will divide into four,’ she says, including her daughter.

Nonetheless, there are gradual changes to the traditional expectation that parents would always want to be looked after by their sons, and also that inheritance would favour the sons. Charan says she will divide her property equally between her daughter and son. ‘I am not going to do the ‘gender’ thing…If I don’t leave (my daughter) anything, she’s not going to like it. She wants her equal right’.

The Discontinuities of Transnational Family Money

Remittances and other transnational financial negotiations are ‘special’ kinds of family money – they are transnational family money. Transnational family money is transformed by family negotiations and meanings over cultural and physical distance across national borders. As with other ‘special monies’, remittances then become a qualitatively different kind of family money.

Transnational family money differs from family money in two ways. The first is the senders’ perception that people at home idealise the ease with which money can be earned overseas. This confirms the findings of earlier studies into remittances, that receivers often undervalue the sacrifice made by senders who are facing their own costs of settlement (Lindley 2009; Akuei 2005; Baldassar et al. 2007; Wong 2006; Schmalzbauer 2008). Our
research reveals that this discontinuity is also apparent for professional middle income migrants, whose nuclear and transnational families are not in dire need. The second difference derives from tensions that result from pitting money as a medium of care against the physical caregiving by others in the home country, usually siblings in the home country. As Baldassar et al. (2007) point out, in some cases, these tensions flow into issues of inheritance, one of the most significant expressions of belonging in the family.

*Differing Values of the Money Sent and Received*

In our sample, there was a perception that the dollar sent is not the dollar received. As an Australian dollar can be worth 30 to 40 Indian rupees, this overshadows the costs of settlement and the tax regime. The family in the home country does not sufficiently value the kinds of negotiations that have to take place in balancing the interests of the nuclear family in Australia and the natal family in the home country. This sense of not being valued is heightened if there is an uneven reciprocity in terms of communication and gift relationships, for it signals a lack of ‘caring about’ the migrant offshoot of the transnational family. This gap in the valuation of transnational money can make for resentment in the remitters’ nuclear family.

Ishaan, 25–34, who migrated to Australia with his parents from Kenya when he was six months old, tells the story of his father sending money home. Ishaan’s father is the eldest of five brothers and three sisters and the first to receive a university education. His father regularly sent money home for he thought ‘it was his duty’. He saw himself as having financial opportunities that the rest of his family did not have. Ishaan’s father sent money to his parents, brothers and cousins. He helped educate his brothers, and also helped
one of his younger brothers start a business. Later in life, his father also sponsored his younger brother to move to Australia. Sometimes, he had to get into debt to honour these obligations. He would take gifts and money for his family when he visited India. The finances were so tight that the family could not visit India together. At times, Ishaan says, his father tried to hide some of the money he sent home, though Ishaan’s mother would find out. This was a source of tension between Ishaan’s parents. Ishaan says,

Obviously Mum was the one who’d … get the budget for the week and have to make the ends meet … Dad was sort of cutting out a huge proportion of the family budget to send back. … If that does not appear to be as widely recognised or appreciated then I guess she found that frustrating as well.

Remittances, Inheritance and Care

The second difference between family money and transnational family money lies in different interpretations of care. We draw on Fischer and Tronto’s (Fisher and Tronto, 1990) distinction between ‘caring about’, ‘taking care’, ‘caregiving’ and care-receiving’. They say:

Caring about involves paying attention to our world in such a way that we focus on continuity, maintenance, and repair. Taking care of involves responding to these aspects - taking responsibility for activities that keep our world going. Caregiving involves the concrete tasks, the hands-on work of maintenance and repair. Care-receiving involves the responses to the caring process of those toward whom caring is directed (p. 40).
Fisher and Tronto claim these four stages constitute a process, but one that is not always orderly. Moreover each phase of caring involves time, material resources, knowledge and skill. As they say ‘Even at its best…conflict will always be part of caring’ (p. 56).

Migrants see money as a medium for ‘caring about’ and ‘taking care’ of their families in the home country. It is also a means of negotiating an honoured place in the family. This negotiation is threatened, for the recipients of this money are seen to weigh this money against the day-to-day ‘caregiving’ provided by other family members, usually siblings in the home country. Physical care contributed by the son or daughter who stayed at home, against the one who left and sends money home, is often at the centre of the division of property at inheritance (Olwig 2002).

When a transfer of control of assets is involved, the different valuations between remittances and physical caring often spill into the legal arena (Zelizer 2005); the conflict is not only ‘over who gets what but also over structure and meaning’ (2005: 225). The conflict goes to the heart of inclusion in the transnational family and its consequent rights and responsibilities.

This conflict is avoided when there is nothing to inherit. Murali, 45-54, who migrated from Malaysia to Singapore to Australia only inherited debts. Niranjan, 91, is a direct migrant from India. His family home is already given to his eldest son, for Niranjan and his wife invited him to come and look after them when they were still in India. In one case, as with Charan’s ex-husband, an intermediate solution was reached. He and his siblings agreed that the family home go to the unmarried sister who had looked after the parents. She in turn has willed it to them and their children.
Inheritance is an emotional issue for it signifies whether a person was seen as belonging to the family and a person’s valuation in relation to his or her siblings. Even when the women have ceded their claims in favour of their brothers – as in India - it is important to them that they had been left property. Hema, 45-54, a direct migrant from India, laughed off the issue of inheritance after talking of the conflicts within her family in India over property. The focus was so much on resolving those conflicts that she says ‘I am not even in the picture’. It is not the money that matters, she says for ‘there is not much I want, but it hurts emotionally in some ways when I am not taken into consideration, when things are happening there I am completely outside’. Her son Hemat says ‘It definitely is a touchy issue’ and has led to a family rift.

This feeling of not being included in the transnational family gets further heightened if there is a perceived imbalance in gifts and visits. Hema says ‘…every time I need to communicate I have to go and approach them, because I feel the need and they don’t really feel it’. She then relates how nobody in her family came to attend her son’s wedding even though she sent them three tickets.

Where it is not clear whether a person has been included in the inheritance, there are silences around inheritance, for confronting the issue can evoke feelings of betrayal and a lack of belonging. Daya, who migrated from India in the early 1980s with her husband, was silent when asked about her husband’s inheritance, though she spoke openly of her decision to renounce her claim in favour of her brother. It was often difficult for a person to talk of inheritance if the issues were raw.

Ishaan’s father for instance did not inherit. It is not clear whether it was offered, or whether he on his own withdrew any claims he may have had. Ishaan says, ‘I think my
Dad was largely ambivalent to an inheritance’. He states one reason as being that his father was not able to attend the funeral of his father in time, but also that ‘I think that he always felt, from a financial point of view, that he was not really expecting anything because he was the strongest at the time’.

Even when the men have inherited agricultural land in India, as with Bhagwan and Ambika’s late husband, there are difficulties keeping the land (Singh et al., 2010). Bhagwan, over 65 and a multiple migrant from India to Singapore and then to Australia, realises his three sons are not interested in the land. There is also increased pressure from relatives in India for him to sell at a preferential price. Bhagwan can see that an important part of family history and belonging are going to disappear. ‘On the deeds, there is my great grandfather’s name, my grandfather’s name, my father’s name. It is family history’.

**Conclusion: Transnational Money, Gender and Family**

In this paper we draw on a study of the senders of remittances, rather than the recipients; professionals who have migrated as a family for permanent settlement, rather than semi-skilled or unskilled single migrants who have migrated for defined periods of time. Our group of migrants most often sends money home primarily as a way of caring rather than meeting basic survival needs for the family left behind.

We have argued that transnational family money - including cash remittances, gifts, and inheritance - have both continuities and differences with traditional family money in India. The negotiations of transnational kinship obligations at times reproduce gendered norms around money and family. In other cases, the meanings and weightings of money, gifts and inheritance change because of distance across national borders.
Transnational family money is gendered in similar ways as family money in India. Like family money, remittances are male in that it is the man who primarily sends money to his parents and sometimes to other members of the nuclear and extended family. Money is routinely gifted. Women send money occasionally as a gift, but most often they take or send gifts in kind to sustain relationships. As in India, women often cede their inheritance rights to property in India in favour of their brothers.

Despite the continuities, ‘transnational family money’ is a ‘special money’ in that remittances, gifts and inheritance are the medium of care and belonging across the physical and cultural distance of national borders. Firstly, the dollar sent is not valued the same as the dollar received. The culturally different contexts in which the money is earned and spent make it difficult for the receivers to evaluate whether this money represents the same kind of sacrifice and hardship it would mean in the home country. Secondly, remittances, gifts, and inheritance are weighed against physical ‘caregiving’ that migrants cannot routinely provide, rather than the emotional and financial ‘caring about’ and ‘caring for’ aspects of caring. This can impact on how property inheritance is negotiated within the transnational family, with physical presence often valued over the remittances as care-at-a-distance.

By considering remittances and other forms of transnational giving and receiving, such as gifts and inheritance negotiations as special kinds of money, we show how transnational money is a currency of care. At the same time transnational money can be a crystallizing point for tensions around contributions and belonging to the transnational family.
It will be interesting to compare the continuities and discontinuities of family money and transnational family money, when the money is coming from India to Australia. It also involves a different life stage, where the students are mainly single, and face an uncertain future in Australia in terms of migrant status, financial independence and occupational status. Family formation and family reunion still lie ahead for the majority of the single male Indian students who have arrived in the last five years. Money sent from India to Australia is family money, in the sense that it is money sent from parents to adult children living away from home. The students we interviewed see this as family money in terms of family obligations. It is not seen in contractual terms as an investment that needs to be repaid. Some students we interviewed are already sending money home to repay loans, and support the family in India. Some of the differences that are already emerging is the value students are placing on self reliance and their questioning of their previous financial dependence on their parents. However, belonging to the transnational family remains one of the sureties of their lives in the first five years, when much around them is increasingly uncertain.

Acknowledgments

We would like to gratefully acknowledge the support of the Global Cities Research Institute, RMIT University, for this research.

Works Cited


St. Leonards, NSW: Allen & Unwin.


1 All dollar values in the qualitative study refer to Australian dollars. On 3 July 2008, one Australian dollar equalled 96 US cents.