

The Drivers and Impacts of Family Obligations and Overseas Remittances Practices: A Case Study of Pakistani-Origin Individuals in the UK

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This article draws on detailed case studies of Pakistani-origin individuals in the UK to explore the complex and extraordinary financial and practical support they provide to family members within their neighbourhood and to family abroad in Pakistan. The article investigates the practice of remitting and the impact on those remitting funds abroad in the context of the struggles and multiple obligations they face on a daily basis in making ends meet. It is set against the political backdrop of the Conservative Party's 'Big Society' and 'Broken Britain' agenda, which points to the disintegration of values and duty and obligation in contemporary Britain. Contrary to the standards of 'selfishness and individualism', the article argues that religious and cultural values compel individuals to provide unrequited support, which often creates very difficult financial and practical situations, resulting in the need to compromise individuals' own needs and opportunities.

Keywords: Obligation, support, 'Big Society', remittances.

Introduction

The Conservative Party leader, David Cameron, highlighted his flagship 'Big Society' policy idea in his election manifesto in 2010 (Conservative Party, 2010), and since forming a coalition government with the Liberal Democrats, he has implemented a programme to realise his vision to create a 'Big Society': a society where there is less dependence on the state and more personal and social responsibility and action. He advocates a move away from what he considers a selfish and individualistic society, to a responsible one, where individuals, families and communities are empowered to support each other.

This article, however, argues that this aspect of Cameron's vision has long been realised, and indeed presents a harsh reality for many individuals and their families not only serving the communities they belong to in the UK, but also supporting family left behind in their countries of origin. Individuals are playing an active role in their communities, only it is not through volunteerism, but obligation. Types of volunteering behaviour may be influenced and motivated by elements of obligation; however, obligation is a particularly strong dimension of remittances practices.

Whilst the government views kinship-based networks of support within Pakistani communities with a degree of suspicion, particularly for their practices which are perceived as oppressive (Ballard, 2008), this article highlights that government policies on 'looking after their own' continue to perpetuate division and 'parallel lives', by repressing the personal freedom and opportunity of individuals doing unpaid support work to do the

type of volunteering which speaks to the formal 'Big Society' agenda. It does, however, illuminate a type of 'social action' occurring, arguably due to a lack of suitable publicly funded support services in the neighbourhood, to alleviate the relentless, financial, physical and emotional pressure, which has serious consequences for individuals in financial and practical terms, often to the detriment of their own circumstances and opportunities, further compounded by transnational obligations to family abroad.

Large numbers of people of Pakistani origin have been migrating to the UK in search of prosperity since the mid-twentieth century. Inevitably, some have made financial gains, but the costs of migration have also been reflected in the personal sacrifices made and the financial pressures carried in order to support family in the UK and abroad (Shaw, 2000; Mand, 2006; Ballard, 2008).

Remittances, the transfer of financial resources to family members overseas, have occurred since the first wave of Pakistani immigration to the UK, and remain an important method for fulfilling the responsibilities to others beyond individuals' current neighbourhood and country of residence. Macroeconomic determinants of remittances include the volume of labour, inflation, political instability, wage rates, the economic activity of host/home country, exchange and interest rates (Hagan-Zanker and Siegel, 2007), whereas microeconomic determinants are concerned with the individual characteristics of migrants, such as migrant age and levels of education, and household income/wealth (Agarwal and Horowitz, 2002). Studies on motivations for remitting (theoretical and empirical) mainly highlight: altruism (Lucas and Stark, 1985), personal investment/inheritance and familial indebtedness, for example loan repayments for migration costs (Hudson, 2008; Ballard, 2009). Most relevant to this article, remittances for altruistic reasons are to meet pressing subsistence needs, whereas non-altruistic remittances are sent to set up businesses (Datta *et al.*, 2007).

These motives are influenced by religion, which locates charity at the cornerstone of family values (Zarabozo, 2007). Bolognani (2007) highlights how one of the five pillars of Islam, 'zakat' (charity), represents an obligation to remit funds abroad for the social and economic benefit of those in poverty, including kin (Gardner, 1995). Thus, for Muslims, the expectation to remit funds abroad is largely rooted in religious compulsion, a factor which is largely under-researched (Lindley, 2009).

Evidence points to the economic benefits gained by family abroad receiving the remittances, for example through improved quality of housing and better standards of living more generally (Gardner, 1993; Ballard, 2002). However, there has been less investigation into the impact on those sending funds abroad, and little is known about the struggles and often multiple obligations they face on a daily basis in making ends meet at a localised level in the UK (Lindley, 2009). This article seeks to explore the religious and cultural imperatives to remit funds and fulfil localised responsibilities to family, and to identify the financial and other pressures accrued by members of some Pakistani-origin families bound by kinship ties with relatives in Pakistan.

The article draws upon data generated by two waves of interviews, conducted between 2008 and 2009, with predominantly Pakistani origin individuals in the Wensley Fold neighbourhood in the town of Blackburn, Lancashire. The data were analysed to examine the different layers and types of support and remittances provided, and the drivers and imperatives underpinning these practices. In addition, the study explored the costs to the provider and how these costs are rationalised and reconciled by individuals and other family members.

Family ties and remittances

Researchers have examined the social and cultural continuities between Pakistan and the UK for Pakistani origin immigrants, arising from strong kinship ties and associated obligations and dynamics of those belonging to the extended family (Werbner, 1999; Shaw, 2000; Bolognani, 2007; Ballard, 2008). Shaw's (2000) anthropological study in Pakistan provides a comprehensive insight into the socio-cultural practices, values and obligations of Pakistani families, which through customs, occasions and return trips to Pakistan, serve to maintain continuity between Pakistan and migrants' lives in the UK.

Ballard's work has contributed extensive knowledge on the practices and experience of South Asian immigrants, including exploration into kinship formation, dynamics and networks of Pakistani origin immigrants. He describes clusters of kin forming in particular places, as a result of cousin and close kin marriages, which he refers to as 'ethnic colonies' (2008: 44). Such patterns of settlement reproduce and perpetuate communal ties of interdependency, support and a consequential sense of obligation to assist family members. Similarly, this study reveals that family life is not simply played out in the context of individuals supporting immediate family (spouse and offspring); beyond this they practically and financially support the extended families of which they are members, in the UK and abroad, consisting of in-laws (including brothers and/or sisters-in-law), parents, siblings, cousins, etc.

To date, little has been presented about the internal dynamics of the family units formed in the UK, and the conflicting financial expectations that arise from remitting funds abroad. Burholt's (2004) study explores the intercontinental contacts of South Asian migrants with relatives abroad, the differences between ethnic groups in sending remittances and what they are used to fund, but does not examine the financial impact on those remitting funds abroad. Datta *et al.* (2007) recognise the costs of remitting in their empirical investigation of low-paid migrant workers in London; the exploitative conditions under which they work, as well as the personal sacrifices they make. Whilst their research is not explicitly concerned with the experience of established, settled migrants in the UK, their findings strongly resonate with the themes in this article.

Hudson (2008) argues that whilst remittances assist poverty reduction, they are not cost-free and should not be relied on to fund development, as this perpetuates the international community's abdication of responsibility to address gaps in funding. He highlights that the challenging social conditions that make remitting possible are ignored, which are also the fundamental findings of this article.

Lindley (2009) provides a comprehensive account of the motivations for, and repercussions of, migrants remitting funds abroad, recognising that there is inadequate evidence of the hardship faced by migrants sending remittances. These may include: having to work long hours in several jobs; the lost opportunities for professional development; undesirable career choices due to the desperation to be in and stay in work; and the dire situation of those relying on state benefits who remit proportions of their income overseas. Significantly, she found that 'poverty may be reinforced by remitting' (Lindley, 2009: 1326).

This article now turns to examining these drivers and impacts for a small sample of Pakistani-origin individuals living in a neighbourhood in the north of England, and the complex relationships of inter-dependency that are interwoven in individuals' experiences of getting by in the UK and abroad.

Methodology

The data presented in this article are drawn from semi-structured qualitative interviews conducted as part of a wider national study¹ examining the dynamics of poverty and place in six neighbourhoods in Britain. The interviews were conducted with residents of the Wensley Fold neighbourhood in Blackburn, a former industrial town in northern England with a relatively high proportion of residents from a Black and Minority Ethnic background, predominantly South Asian. The Wensley Fold ward, which includes areas of Blackburn town centre, is among the most deprived 10 per cent of wards in England according to the 2007 Index of Multiple Deprivation (Office for National Statistics, 2008). The 2001 Census indicates that approximately 50 per cent of the ward's population are Asian/Asian British and approximately 50 per cent are White British/Irish. The majority of the Wensley Fold population classified themselves as being of Christian faith (55.3 per cent) and a quarter of the population (25.5 per cent) reported being of Muslim faith.

A sample of thirty people was interviewed in 2008, with eighteen of these individuals also being re-interviewed twelve months later in 2009. Although the sample was ethnically diverse, it was not intended to be representative of the population of Wensley Fold. This article draws upon more detailed case studies based on eight of the participants' individual accounts, four males and four females, who were interviewed by the author in 2008 and 2009. A close interpretive reading of the transcripts of the interviews, identifying key words, concepts and themes, revealed that only Muslim participants discussed complex systems of support, including remittances, and all but one of them were of Pakistani origin. Therefore, within the confines of the focus of this article, all the participants will be referred to as people of Pakistani origin. However, this article does not seek to generalise the findings to be wholly representative of the practices and principles of people of Pakistani origin, and/or Muslims, as there are differences in schools of thought, languages/dialects, and socio-cultural values and experiences amongst them.

The author's gender and ethnicity aided access to some female interviewees, particularly as some women are from gender segregated communities, whereby religious and cultural boundaries restrict contact with males outside their immediate families to a minimum. Several interviews were conducted in the interviewees' native languages of Punjabi, Urdu and the Mirpuri dialect, in an attempt to address some of the methodological challenges arising from language barriers and interpretation processes (Fontana and Frey, 1998: 58). Pseudonyms have been used to ensure research participants' anonymity.

In contrast to large national quantitative studies (Giuliano and Ruiz-Arranz, 2009) on remittances abroad, where the focus has usually been on the economic impact on the receiving countries, in-depth analysis of the qualitative data revealed complex dynamics at a micro household level.

Forms of remittances and support

The interviews revealed the diverse nature of support provided in and beyond individuals' neighbourhood of residence. In one example, Mrs Hussain had been providing practical support to family members within the neighbourhood for approximately five years, including taking care of her widowed father and disabled brother. Her primary duty has been to cook meals for her father's household on a daily basis.

Her own immediate household comprised her husband and her four children, and she had considerable responsibilities involved in the daily routine of preparing various meals, dropping off and picking up her children, and making time to cook for her father's household. However, as a family unit, responsibilities were not confined to the neighbourhood but were far-reaching and bound by kinship ties abroad. Frequent visits were made to Pakistan to partake in family weddings and enjoy time with extended family. However, these transnational links also necessitated an obligation 'to help out with the family'. This 'helping out' primarily involved remitting funds abroad to pay for Mr Hussain's parents' medical bills, and financing large events such as siblings' weddings.

The intensity of linkages with family near and far was evident in the follow up interview with Mrs Hussain. Her husband had continued paying his parents' ongoing medical bills and it emerged that he had also provided a lump sum to finance his brothers to start up a business in Pakistan.

In a second example, Mrs Ahmed reported that her family unit offered practical support to her husband's family abroad. Rather than sending regular remittances, they had supplied their family members residing in a rural area of India with the necessary tools, including a tractor, to make a living. Her primary concern was to provide the means for her husband's family to support themselves.

Several interviewees also demonstrated their commitment to kinship ties abroad through their efforts to bring parents, siblings and spouses to the UK, either on a temporary or permanent basis. Although these actions perpetuated kinship ties, they also had significant financial consequences for those funding the visits. Waseem had migrated to the UK five years ago as a result of marriage, although he had subsequently separated from his wife. He had two jobs, in a garage during week days and in a pizza restaurant at the weekend, and was, therefore, working seven days a week. Waseem not only aimed to meet his own costs of living, but felt that his financial responsibility extended to family members living in Pakistan, so he occasionally remitted funds abroad as well as assuming responsibility for funding his father's visa for the UK.

One of the interviewees, Qamar, had migrated to the UK with his brother Khalid five years ago after they had married two sisters in Blackburn. They had both lost jobs that they had held in a local bakery for three years, and their financial situations began to deteriorate, particularly as Khalid was not eligible for state benefits due to his failure to obtain a visa. Consequently, Qamar was faced with the additional pressure of supporting his older brother and his brother's household of four people:

Interviewer So you have to be a bit more careful with how you spend your money?
So what sort of things do you buy on a weekly basis?

Qamar Food for the house, I buy food not just for my own family but for my brother's too, two families cook and eat together in one home.

These interviews have shown how support has multifaceted dimensions within the context of Pakistani-origin families' experiences, ranging from remitting funds to family abroad to attempting to get by in the UK and in some cases simultaneously providing practical support to family members within the neighbourhood as well as in Pakistan.

Drivers of support and remittances

The article now turns to look at the influence of key factors on providing financial and practical support, religion and familial obligation, and the financial status/crisis of family members, and the extent of reciprocity within exchanges of support.

Religious duty and familial obligation

It was evident that individuals' responsibilities were primarily based on a moral directive embedded in Islamic principles. Although tensions surfaced in relation to responsibilities, particularly where female interviewees felt that obligations to remit abroad or financially support extended family members in the neighbourhood was detrimental to their own households, this was often reconciled by the fulfilment of religious duties.

Mrs Saddique's husband had been remitting a fixed amount to his elderly parents in Pakistan, on a monthly basis since his migration to the UK in 1994. Mrs Saddique was not aggrieved by this contribution because she conceived this as her husband's rightful duty. Initial remittances of £50 monthly had doubled to £100 monthly, but, despite her recognition of the increase, the practice remained justified by religious obligation:

Now it comes to about £100 a month which is quite a bit but we're ok with that cos with religion coming in, you should be helping your parents.

In another example, Jamal's financial situation appeared to be precarious. When asked if he could replace something worth £200 he stated that he would struggle. However, he did not conceive his economic support of his sister or his nieces, whose marriages he had assumed responsibility for funding, were in any way a burden. Rather, Jamal located his responsibility in cultural and religious principles and prioritised his duties towards his family over and above his own personal aspirations and needs, the pursuit of which he conveyed as almost selfish:

Due to my upbringing and my religion . . . I was a responsible person, I put my responsibilities before my aspirations and my needs.

The financial status of family members

Parents were the main beneficiaries of remittances overseas, and also received considerable practical support in the neighbourhood. They were often elderly and had health problems. Mrs Hussain described her in-laws' circumstances in Pakistan and the role her husband plays in alleviating their hardship:

He still helps out with his parents cos they're both ill, diabetic, asthmatic and the mother gets ill quite a lot so he helps with the medical bills in Pakistan, it's very expensive now and again.

Mrs Hussain does not resent this help as it is seen as her husband's duty, particularly as his parents are from an agricultural background with little income and numerous responsibilities to the children they have in Pakistan. Similarly, Jamal regularly contributed to his sister's household costs because 'she has no other means of supporting herself'.

Mrs Ahmed likewise recognised the weak financial status of her husband's family members in India arising from their dependence on agriculture for their income. Qamar, despite his own difficult financial circumstances, had aspirations to support his brother and parents to migrate to the UK, recognising that they would not be able to fund this themselves given their incomes in Pakistan.

Reciprocity

A focus on the benefits of 'extended families' and notions of 'looking after their own' within South Asian communities renders invisible the complex dynamics within communities and family units, and the potentially oppressive framework within which these exchanges take place. These include the responsibility of performing care duties and obligations and limited opportunities arising from the pressures to remain within tight-knit neighbourhoods close to family.

Some incoming family members undoubtedly benefit from the support existing in Wensley Fold, but sometimes to the detriment of those within the family networks holding the resources necessary to provide social, practical and/or financial support. Mrs Ahmed offered a wealth of support to her newly arrived brother and sister-in-law, ranging from helping out with school runs to interpreting for them and cooking for them during difficult times.

In addition to maintaining her own family unit (five persons), Mrs Ahmed provided regular domestic help to her father and siblings within Wensley Fold. To some extent the support was reciprocated by her family; she could ask her brother for lifts to go shopping and could rely on her father for childcare. Mrs Ahmed did emphasise that by helping her husband's brother to migrate to the UK they expected some return by him taking over the responsibilities to family in India from her husband, and alleviating the burden he had carried.

When Mrs Ahmed was re-interviewed in 2009, it was clear that, in practice, her expectation had played out very differently when her brother-in-law arrived from India. Suddenly, she and her husband were supporting an additional family unit and finding they had even 'more responsibilities':

Interviewer: What does he pay for them?

Mrs Ahmed: He pays their rent; he helps them pay the bills and that because he's just literally come into the country. He's not going to get anything from government or anything.

In another example, Qamar's brother Khalid reciprocates the support he receives by driving Qamar's family to the supermarket and allowing them to use the household's washing machine and cooker, as his brother's financial situation is so poor.

This element of reciprocity replaced the previous one-sided burden on Qamar, which occurred before Khalid became eligible to receive state benefits. In other cases, there was no element of reciprocity. For example, where Mr Hussain provided a lump sum to finance the start up of his brother's business in Pakistan:

Interviewer: Is he going to pay the money back?

Mrs Hussain: No it's not likely to happen.

The reasons for support and remittances are located in religious and moral compulsion to provide for family, which is broadly defined within the Pakistani context. Ties abroad with family facing relative poverty, provide reason to remit funds, with little or no expectation of reciprocation or return and this also applies to support provided locally in the Wensley Fold neighbourhood.

The impacts of remittances and obligations

The interviews demonstrated a range of impacts arising from the provision of financial and practical support to family in and beyond the confines of the Wensley Fold neighbourhood, including individuals' time, their financial situations and individuals' personal opportunities.

Time

For a number of interviewees the increased demands upon them limited their resources of time. For example, Mrs Ahmed had to provide practical support, such as picking up her sister-in-law's child from school, accompanying her sister-in-law to the doctors to interpret on her behalf and participating in negotiations to resolve the marital problems of the newly arrived couple. These accumulative responsibilities for individuals within the neighbourhood created severe pressures on their time and daily management of their routines. In some cases this reduced the time available to spend with members of their own households, including their children, and reduced opportunities for personal development or engagement in recreational activities or relaxation.

Financial

Waseem provided a stark example of the financial impacts of meeting his obligations. His life outside of his work was strictly confined to the home as he stayed in and watched movies because he could not afford to go out.

A key pressure facing the interviewees was the new arrival of extended family members who were not eligible to claim most benefits, tax credits or housing assistance provided by the state. In Qamar's case, the lengthy process of his brother Khalid acquiring a visa necessitated three years of responsibility to provide financial support to Khalid's family.

Mrs Ahmed's family was also taking responsibility for paying her newly arrived brother-in-law's rent and bills because 'he's not going to get anything from government'. The financial implications of British citizens bringing spouses from overseas into the UK were also discussed. Ghazala, a British citizen, conveyed her reluctance to draw state funds due to the fear that her case to call her Pakistani husband to join her in England might be rejected on the basis of her not being able to financially support herself, and therefore, him:

Interviewer: Where's your husband?

Ghazala: He's in Pakistan, so in that case you can't apply for family, public funds so I didn't want to destroy the case so I didn't apply for them then I find a job again.

Qamar's case highlighted the extent of financial responsibilities and their significant impacts. He had extended his support to Khalid's family in the UK, but had also remitted funds abroad to his parents, on a monthly basis. The scale of the support provided, from such little available financial means, had presented him with a financially debilitating scenario. These contributions were sourced through the state benefits he was receiving and had continued to be made during a period of economic decline, which had seen food prices and utility bills increase considerably. He therefore had to meet these costs and maintain his obligations by cutting back in other areas by, for example, buying fewer clothes for the household.

Lost or delayed personal opportunities

The remittance of funds could also impact on aspirations and future economic opportunities. For example, Mrs Saddique explains how her husband's personal aspirations to establish an upholstering business, which would liberate him from a job he disliked, were thwarted by money being diverted to family abroad:

He was an upholsterer for a good ten years, that was a good job, and he became quite a professional, he was saying 'if I had a bit of money I'd do my own little business' but cos family's, putting his own family . . . has limited him to go further in anything.

Similarly the support that Waseem provides to his family abroad had reduced his ability to save and finance his own aspirations. Even though he qualified as a mechanic in Pakistan, he was caught up in a cycle of poverty, which involved having to request extra hours at work to manage his financial situation. This stringent balancing of local and overseas costs limited his opportunity to invest in his own professional development:

I'm a mechanic but I can't buy my own garage cos I have no money.

The interviews revealed the considerable impacts on individuals' time and financial resources of providing practical support to the immediate family unit coupled with obligations to newly arrived family members, existing wider family living in the neighbourhood or remittances to Pakistan. These obligations further limited the pursuit of economic and personal development opportunities.

Conclusions

This article has examined the multiple obligations to family and kin of a small sample of Pakistani-origin individuals. These obligations and commitments transcend national boundaries and have to be fulfilled alongside individual's strategies of getting by, often on very low incomes (Lindley, 2009). Support is not always reciprocated by family members due to their difficult financial or personal circumstances, and there is little expectation of reciprocation because the support that is provided is unconditional and reconciled in the context of Islamic duty to provide for family.

This article has revealed that individuals perform care duties for elderly parents and siblings on a daily basis, help with childcare, and in some cases provide a range of support for newly migrated family members. Clearly, there are repercussions for those providing

material and practical support to new migrants whilst simultaneously continuing to support other family members in the neighbourhood as well as their own immediate family.

Whilst a growing number of studies (Shaw, 2000; Molyneux, 2002; Burholt, 2004) indicate that in practice such support can be one-sided or fall more heavily on certain members of an extended family, particularly women, and although this study is concerned with support practices, which can in some cases deny personal freedom, the intention is not to 'pathologise' these cultural practices. Indeed, the wide-ranging benefits of perpetuating kinship ties are acknowledged: a positive sense of collective responsibility, strong familial solidarity and mutuality and co-operation (Ballard, 2008), notably also characteristics of the 'Big Society' agenda.

Fundamentally, this article raises questions about the contradictory expectations of Pakistani settlers against a backdrop of community care policy assumptions about South Asian people 'looking after their own' (Katbamna *et al.*, 2004), and opposing policies and practices which promote individual freedom, and, more recently, the Coalition government's drive for individuals to take collective responsibility within the wider communities they constitute.

Assumptions about South Asian people 'looking after their own' have informed policies which have led to the under-provision of appropriate support services (Atkin and Ali, 2004), and although there is a strong compulsion for Pakistani-origin individuals to provide support to family out of cultural and religious obligation, it is questionable as to how much choice both parties concerned have, those providing and those receiving the support, in arrangements such as personal care or interpreting. By absolving the responsibility to provide appropriate services, the state essentially inhibits opportunity.

The extent of support being provided in transjurisdictionally extended Pakistani families restricts the ability of citizens to participate in the 'Big Society' and, arguably, plans to further cut back public services and encourage families/communities to take even more responsibility for each other will exacerbate the situation. The capacity to help is based on having available time, energy and the right family circumstances, etc. (Coote, 2010). Those with little capacity will, contrary to Cameron's assertion, be 'left behind', further marginalised and accused of 'parallel' preferences and lack of community aspirations, particularly people who have less control over their time due to family responsibilities, or working long hours to make ends meet, as revealed in the accounts in this article. Even those who are unemployed use their state benefits and live off stringent budgets to support wider family, and employ various coping strategies, such as interdependence and compromising their own needs, just to get by. Fundamentally, such factors undermine the key premises on which the 'Big Society' vision is based.

Within their own family networks, a type of social 'collective' action is occurring, and what sets Pakistani-origin individuals' experiences apart from most of their White British counterparts is that concepts of responsibility extend across transnational boundaries and are inextricably entwined with religious principles.

The responsibility to remit funds abroad generates a double pressure for new migrants, faced with securing a job and meeting their costs of living in the UK, as well as contributing to the cost of living for family abroad. Further, there is little evidence (Lindley, 2009) to suggest that responsibility ends or diminishes considerably over time for new or established migrants. Although diminishing responsibility is an expectation of a few residents, in reality a range of variables prevent this, including demands to increase payments to reflect increasing prices in the receiving countries, the nature of dependency

changing and/or being replaced by a different type of need, and requests for one-off payments for particular events or unforeseen circumstances such as sudden illness.

This article underlines the significance of configuring costs of remittances and wider financial and practical support when exploring factors influencing familial obligation and duty. The practice of remitting, in particular, as a contributory factor has remained largely invisible in mainstream research and policy. There is a need for longitudinal research which provides key insights into migrants' (of various generations) perspectives and experience which reveals how 'someone – somewhere – pays' through the practice of remitting (Lindley, 2009: 1330), and further empirical research which examines the wide-reaching implications of social networks and commitments that span international boundaries and have a bearing on the local neighbourhood context of immigrants' lives and economic circumstances which restrict individuals from pursuing and/or taking up opportunities for personal benefit or for the benefit of the diverse communities, beyond their families (and extended) networks which constitute their neighbourhood and wider society.

Note

¹ Living Through Change in Challenging Neighbourhoods, <http://research.shu.ac.uk/cesr/living-through-change/index.html>.

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