

Remittances, Assimilation Problems and some other Aspects of Punjabi Immigrants in the UK

– A Case Study

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Emigration is not a recent phenomenon in India. During the nineteenth and the early twentieth centuries, the British used to recruit people with a low qualification background to work in other colonies like South Africa, Singapore, Malaysia and Mauritius. After the outbreak of the First World War, emigration dropped significantly. Thereafter, emigration continued on a much smaller scale till the period of the Great Depression when it touched its bottom trough. There was intensive emigration during the brief spell of the Second World War period. The process of emigration almost came to its end with the end of British rule in the late 1940s.¹⁾

The revival of emigration began, in the post-independent period, during the late 1950s and reached its peak during the early 1960s (when the threat of British immigration restrictions encouraged parents and relatives to make a hasty move) and continued on a smaller scale until the 1980s when it became minimal.

The matter of emigrants' remittances sent home, and the ways in which they are used is becoming increasingly significant for labour exporting countries like India. Emigrants' remittances not only provide foreign exchange but also additional capital which is desperately needed by capital-scarce economies like India. Keeping in view the

importance of foreign remittances for the Indian economy, the Indian government at all levels – national, state and local – is developing programmes to encourage investment by people of Indian origin living abroad.²⁾

Subjects and Methods

First of all, with the help of travel agencies located in different tehsils/towns of three districts of Doaba region, namely Jalandhar, Kapurthala and Hoshiarpur, all the villages – from where the majority of the people emigrated to the UK – were listed. Then one village from each of the four tehsils of every three districts and thereafter, fifty male emigrants from each of the twelve chosen villages were selected. Thus a representative sample of 600 male emigrants (above the age of 18) to the UK were selected by using the multi-stage random sampling technique. Due to non-availability or changes of addresses, sixty immigrants could not be contacted. Thus information was obtained from a sample of 540 persons.

Preliminary interviews were held with some immigrants before drafting the questionnaire in the final form. Then people living in different parts of UK were contacted through personal visits.

For space reasons, some tables are omitted. However, the readers may obtain them from the author. Various tables have been compiled from the vast data generated through the questionnaire.

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Causes of emigration to the UK

A number of given reasons for emigration are listed in Table 1. Respondents have been asked to rank causes of emigration. The first three reasons ranked by the respondents are considered in tabulation. Assuming that the first three ranks have the same weight, the totals in the last column show that the most dominating cause of emigration from Punjab is the small scale land holdings and thus the weak economic position. In Doaba region most of the uppercaste Jat Sikh families have small parcels of land. It is revealed in the survey that a large number of small farmers came to the UK either to enlarge the size of their land holdings or to release mortgage on their land. The second important reason was the desire to join their families living in the UK. Thirdly, people also decided to emigrate to take advantage of great opportunities in the UK as revealed by the visible prosperity of returning migrants.

Job status of Punjabi immigrants in UK

Forty-three percents of Punjabi immigrants are doing unskilled manual work in factories, foundries, warehouses, airports, construction premises etc. Only fifteen percents are doing skilled jobs, e.g. welders, fitters, plumbers, painters, technicians, carpenters, laboratory technicians and drivers. A very small minority

are doing professional jobs like doctors, engineers, chartered accountants and senior managers. About one-fifth of the immigrants are running their own businesses. A large number of them are running corner shops or wholesale business, post offices small workshops, travel agencies, restaurants etc.

Immediately after the arrival in UK a majority of them started doing unskilled jobs. A large number of immigrants got employment in dying industries which were facing tough competition from their counterparts in foreign countries. These industries attracted immigrant workers by giving them low wages but plenty of guaranteed overtime. However, with closure or fear of shut down of some of these firms, they started looking for their own business. This clearly shows that Punjabi immigrants were good and quick in adapting to new opportunities. This corroborates to the fact that immigrants are the people who are always more entrepreneurial and adventurous.

Remittances sent home by immigrants

Immigrants' remittances are of considerable importance in the sense that they provide additional capital and are a source of foreign exchange earnings. Figures relating to foreign remittance are available at the national level but not at the regional level. This study makes an attempt in this direction (Table 2).

Table 1. Reasons for emigrating to the UK (N = 540)	Rank 1	Rank 2	Rank 3	Total
Small land-holdings	144	138	131	413
To join families/relatives/friends in the UK	93	85	98	276
To get married to the spouse settled in the UK	25	27	21	73
Unemployment	38	34	41	113
Allurement of living abroad	20	24	26	70
Heard about opportunities for prosperity	87	90	84	261
To provide a more secure future for the family	17	16	20	53
Low income in India	56	52	57	165

Table 2. Percentage distribution of Punjabi immigrants in the UK according to range of foreign remittances sent home

Range of foreign remittances sent home	Number	%
No remittances/amount of remittance reported	33	6,11
Below 0.25 Lakths	11	2,03
0.25 to 0.50 Lakths	23	4,26
0.50 to 0.75 Lakths	37	6,85
0.75 to 1.00 Lakths	53	9,81
1.00 to 1.25 Lakths	75	13,89
1.25 to 1.50 Lakths	89	16,48
1.50 to 1.75 Lakths	61	11,3
1.75 to 2.00 Lakths	42	7,78
2.00 to 2.25 Lakths	36	6,67
2.25 to 2.50 Lakths	28	5,19
2.50 to 2.75 Lakths	21	3,89
2.75 to 3.00 Lakths	18	3,33
above 3 Lakths	13	2,41

•Average remittance by immigrant 1.396 (Lakths/Rs)

•Average remittance by reporting immigrant 1.487 (Lakths/Rs)

•Total remittance in Lakths/Rs 753.8.
One Lakth = 100,000

Note: Remittances figures relate to the total remittances sent home by immigrants since their arrival in the UK to the present time, ie. year 1990. Source: Primary Data

By Indian standards, the amount of remittances sent home by Punjabi immigrants is quite high. It must be added that there appears to be an underestimation of the remittance figures because many respondents were hesitant to reveal the true amount of remittances sent home.

Decadewise percentage distribution of remittances was 1951-1960 11%, 1961-1970 40%, 1971-1980 30% and 1981-1990 16%.

The low percentage of total remittances sent home during the 1950s can be explained by the fact that only one-tenth of sampled immigrants came to the UK during this period. It is revealed by the immigrants that out of total remittances sent during the 1960s and 1970s, a large amount was sent for building pucca houses, purchasing land and making agricultural improvements. It is disheartening to note the sharp decline in remittances sent home during the 1980s. It is revealed in the survey that out of the total remittances during this period, a very small amount was sent for above mentioned purposes, and a fairly large amount was sent for purposes like marriage and religious ceremonies, for making deposits in Indian banks and setting up cooperative/private buses and loan companies.

A vast majority of sampled immigrants revealed that they initially had the intention of going back home for good after staying a few years in the UK. It is claimed by them that since they no longer want to return home for settlement, there is no point in sending money home for building houses/purchasing land. Instead they should and they are actually using the money for making their lives more easy and comfortable in the UK.

Purposes/Utilization of remittances sent home

It seems worthwhile to know whether remittances have been used for productive/consumptive purposes. Percentage distribution of remittances is compiled in table 3. One-fifth of total remittances have been sent/used for buying tractors, farm machinery and installing tubewells/electric pumpsets or other agricultural improvements in Punjab, while it is uncommon for emigrants from Gurajat and Karala to invest in agriculture. The difference can be explained by the fact that because of good soil conditions and easy accessibility of water in almost the whole of Punjab, investment in agricultural activities bring high

return, whereas these other regions may have less fertile land.

Remittances were also sent for purchasing land in order to in this way increase the prestige of the family. Respondents mentioned that in the village culture of Punjab, the bigger the size of land holdings, the higher the honour of the family. Remittances used for purchasing land cannot be considered productive because it involves transfer of land from one person to another. If land is transferred from less efficient cultivators to more efficient ones, then it can be considered productive as it will result in higher production.

Since initially the immigrants, after staying a few years in the UK, wanted to return to Punjab, they sent money to build large houses on the outskirts of their villages, where they could live an easy and comfortable life. In the majority of these houses, none of their close family members are living. Thus many well-designed large houses are lying idle, and money spent on these houses is unproductive as it does not give any return on investment. It is revealed that a large number of these houses were built during the late 1960s and early 1970s. In some cases, money was sent for repairs and for making extensions of one or two rooms to their existing houses.

Some immigrants revealed that even after bringing their families into the UK they had the intention of going back home for settlement after a few years. They were fully intended to bring their families into the UK. The fear of restrictive immigration barriers created mad rush for bringing their families into the UK at the earliest. Thus Punjabi immigrants attitude in this regard is different from those of Morocco immigrants in France where they never thought of bringing their wives and children.

It is seen that fifteen percent of remittances were sent for marriages (of their sister/brother/daughter/son, for ex.), religious and social ceremonies. Religious ceremonies (like Akhand Path/Kirtan) are done (when

Table 3. Purposes/utilization for which foreign remittances were sent home	%
Family maintenance	8
Marriages, religious seremonies etc.	15
Costruction/repair of houses	17
Purchase of land	14
Agricultural improvements	20
Business investment	6
Bank deposits	9
Public works for willage	5
Others	6
Total	100

immigrants return home for short visits) partly to demonstrate gratitude to God for good fortune and partly to enhance family prestige. Remittances were also sent for giving death feasts to relatives and friends at the time of people's death.

Eight percent of total remittances were sent for family maintenance. Since immigrants did not initially bring their families to the UK, money was sent to support wife, children and needy parents.

Some money was sent for public works like constructing temples (gurdawara), public buildings for village weddings and public celebrations, paving village roads, building rooms and the purchase of furniture for primary and middle schools. A part of foreign remittance was sent for making investment in small scale industries and setting up co-operative buses and finance/loan companies.

About one-tenth of the remittances was sent for making deposits in Indian banks. A large number of immigrants have opened Non-Resident External Accounts which give them a higher interest rate as compared to the interest rate given on internal accounts. Many immigrants have kept their money in both fixed and current account deposits.

Obviously, foreign remittance sent for purposes such as agricultural improvements,

small scale business investment and bank deposits (which is 35 percent) are productive in the sense that they bring return on investment. With the help of foreign remittances, cultivators in Punjab have been able to install tubewells, buy chemical fertilizers and new seeds. Thus remittances sent for agricultural improvements have helped generate agricultural capital in Punjab.

It may not be out of place here to mention that pattern and uses of internal migrants remittances are the same as those of foreign remittances. People working in Military and those who have migrated from poor states to rich ones, and from rural areas to big cities to work have also sent money for the same purposes.

Immigrants' awareness regarding various schemes for attracting foreign remittances

The need to attract more foreign investment is well recognised both by the state and central government as they are developing programmes to encourage Indians living abroad to send more capital home. The Indian Government has developed various schemes – such as priority in allotment of cement, scooters at controlled prices, offering a higher interest rate to Indians living abroad on their deposits in Non-Resident External Accounts, and loan facilities for making investment in India.

Recently, the Indian Government has issued a policy of India Development Bonds (IDBs)³ for attracting larger inflow of foreign capital and technology. IDBs are US\$ dominated, fully repatriable instruments maturing after 5 years from the date of allotment. They are issued exclusively for non-resident Indians (NRIs). IDBs offer attractive returns, full repatriation benefits, freedom from tax liabilities in India and complete flexibility. In order to know whether Punjabis living abroad are aware of these schemes, this question was put to Punjabi immigrants. Only

forty-one percent of the Punjabi respondents in the UK stated they were fully aware of various incentives and programmes regarding remittances. Thus there is a desperate need for giving adequate information about such schemes. Such information could be given by placing advertisements in the middle of Indian films and programmes shown on British television and through local radio stations.

It must be added here that immigrants who hold British passports/British citizenship should be allowed to buy property in India. Furthermore, IDBs scheme which is, at present, reserved for non-residential Indians, should be extended to cover all foreigners.

Housing status of Punjabi immigrants

To own a house with no mortgage or easily payable mortgage is a good indication of the financial worth of a person. The survey reveals that fifty-eight percent of immigrants have either no mortgage or less than L15,000 of a mortgage to pay. Only eight percent of the people have more than a L45,000 to pay, and almost all of these house-owners came to UK after the mid-seventies and bought their houses during the eighties. Eighty-four percent of immigrants own their houses and only sixteen percent are living either in rented (council or private) accommodation or are living with their friends or relatives.

Standard of living and assimilation problems

Having spent quite a few years in the UK, it is interesting to identify assimilation problems being faced by Punjabi immigrants and their rating of various aspects of life there. Various aspects of life in the UK have been listed in the questionnaire and the respondents have been asked to rate these aspects.

It is revealed that 60.2 % of respondents rate monetary advantage as good. Only 6.5 % consider monetary advantage as poor. As

regards communication and transportation facilities, clean and healthy environment, access to education, a large majority of the respondents rated these aspects as either excellent or good. In striking contrast, a large number of the respondents viewed fair treatment at work, social adjustment of self and family as either satisfactory or poor. 63.3 % and 22.8 % respondents rate the standard of living in the UK as good and satisfactory respectively.

A number of possible problems of assimilation have been listed and respondents have been asked to rank the problems. The first three problems are considered in the analysis. It is obvious from the analysis that the most important assimilation problem relates to cultural reasons/cultural incongruence. Other problems, in order of importance, are: treated as second class citizens (feeling of discrimination in terms of employment, promotion in job, etc.); difficulties to develop meaningful relations with English people; and language problems.

Perhaps it is worth mentioning that even British born young Punjabis are facing discrimination. British Government should immediately take concrete steps to stop discrimination. This would enable younger generation to integrate fully into British society and thus they would make a full contribution to the growth of the British economy.

Immigrants' decision to return or not return home

When immigrants were asked about returning home for settlement, twenty-four percent stated that they wanted to go home. The most important reason for the desire to return is strong kin and family ties in India. Other important reasons are (i) fear of children going astray; (ii) negative experiences encountered in the UK (such as racial discrimination); and (iii) cultural reasons.

Initially, the majority of the immigrants had the intention to return home. After

having spent a number of years in the UK, 76 % do not want to return home for settlement. These immigrants have been asked to rank reasons for not wanting to return. The most dominating reason is comfortable living standards in the UK. Other reasons, in order to importance, (i) their children do not want to go to India for settlement; (ii) unsafe, uncongenial, risky environment in India, particularly in Punjabi; (iii) corrupt, unresponsive and bureaucratic administration in India.

For the immigrants' children the most dominant reason for not going to India for settlement is more familiarity with the British way of life. Other important reasons are related to questions of living standard, environment, and that they would not be able to get the right job in India.

It can be seen that 56 % of children have given up education after passing their GCSE examinations. Nine percent have done apprenticeship courses like electrical, mechanical and civil engineering. Thus, altogether 24 % of immigrants have been successful in their mission to give higher education to their children.

Retainment of Indian cultural values by immigrants' children

It is interesting to know whether immigrants' children (born in UK or who came to the UK when they were under five years of age) are maintaining Indian cultural values in the UK. Since the majority of women in Indian Punjab do not drink alcohol, do not smoke, do not eat meat (especially beef), do not have boyfriends, do not wear skirts, and they go to the temple, do household chores, wear salwar/kameeze, one should study the behaviour of young girls in the UK in relation to these things.

A majority of young Punjabi girls in the UK stated that they are maintaining the value of ethnic culture in the UK. It needs to be mentioned here that since about one-third of

young girls wear skirts, go to disco parties and have boyfriends openly or secretly, these girls are breaking Indian traditions in these matters. So it seems likely that in the future young girls may not maintain the values of ethnic culture.

Arranged marriage

Already some research on arranged marriage amongst Sikhs in the UK has been carried out by people like Ballard, R. and Ballard, C. (1977), and Hulweg, A. W. (1979) ⁴⁾ As arranged marriage is not uncommon in Indian Punjab, it is interesting to know the views of immigrants' children about it.

Of a sample of four hundred young girls and boys, a vast majority (90 %) are expecting to have an arranged marriage. Only five percent of the respondents said that they were determined to have a love marriage even if it destroyed their relations with their parents.

A typical quote of those who are in favour of arranged marriage is:

"Arranged marriage are successful and divorces are very rare. But love marriages are a failure. In a majority of cases, divorces happen after a few years. Arranged marriage is better because parents, being experienced in worldly matters, help in choosing the right match. All the arranged marriages in our family circle have been successful. So we are looking forward to it"

It needs to be mentioned here that although 90 % of the respondents are expecting to have an arranged marriage, 35 % of them, nevertheless no longer support the idea. The following quote illustrates this point:

"I think love marriages are best because you love the person with whom you are going to marry, but my parents would not allow this. So I would not go for a love marriage because its consequences are too great. Everybody in the family and close friends circle can be hurt and I would destroy my relations with my parents and consequently would lose

my parents' love which I do not want. Also nobody would want to marry my sister".

Thus it is obvious that British born young Punjabis' perceptions regarding arranged marriage have changed because the majority of them wishes to have love marriage. But they are not going for love marriage because of the family constraints. So it appears that love marriage on a large scale will start taking place after some years because changes in value precede changes in behaviour.

Summary

Amongst causes of emigration, the most dominant reason for Punjabis was the weak economic position and the desire for the unification of the family members and close relatives.

A majority of Punjabi immigrants are either doing unskilled manual jobs or running small businesses. Only 15 % are doing skilled jobs and 5 % professional jobs.

Remittances sent home by immigrants since their arrival in the UK are around 1.5 lakhs rupees per immigrant. About 50 % of the immigrants sent remittances in the range of 0.75 to 1.75 lakhs rupees. By Indian standards, the amount of remittances sent home is quite high. The decadewise percentage distribution of foreign remittances was 11 % during the 1950s, 40 % in the 1960s, 33 % in the 1970s, and 16 % in the 1980s.

A majority of immigrants (55 %) are not fully aware of the schemes and incentives introduced by the Indian Government to attract higher foreign remittances.

84 % of immigrants live in their own houses and 58 % out of them have either no mortgage to pay or less than L 15,000 left of their mortgage to pay.

A majority of the immigrants rated monetary advantage, communication and transportation facilities, clean and healthy environment, access to education, as good, while a large number of respondents stated that fair

treatment at work, social adjustment of self and family, as either satisfactory or poor.

The most important assimilation problem relates to cultural reasons/incongruence. Other assimilation problems are: a) be treated as second class citizens, b) difficult to develop meaningful relations with English people, and c) language problem.

The most dominating reason for not to return home for settlement is the comfortable living standards in the UK. Other reasons are: a) their children do not want to move to India, b) unsafe, uncongenial, risky environment in India, particularly in Punjab, and c) corrupt, unresponsive and bureaucratic administration in India.

For those who want to return, important reasons are: a) strong kin and family ties in India, b) fear of children going astray, c) negative experiences encountered in the UK, and d) cultural reasons.

56 % of immigrants' children have given up education after passing their GCSE examinations. Only 24 % have attained education up to and above advanced level.

Although a majority (90 %) of second generation young girls and boys in the UK expect to have arranged marriages, 35 % of them no longer support it.

Abstract

This is an empirical study of a sample of 540 Punjabi immigrants in the UK. These represent the vast majority of 600 migrants who were identified by sampling in twelve villages in three districts in Indian Punjab. It studies the causes of emigration, total and decedewise remittances sent home, utilization

of remittances, assimilation problems and job status of immigrants, reasons for the desire of immigrants to return or not to return home for settlement, level of education attained by immigrants' children in the UK, maintenance /non maintenance of Indian Cultural values by British-born young Punjabis. The study illustrates the complexity of decision-making, and how perceptions and attitudes change over time and between generations.

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