

**ORIGINAL ARTICLE**

# 'Implicit' remittances in family relationships: The case of Bangladeshis in Italy and beyond

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**Abstract**

In this article – based on 100 in-depth interviews with divided and reunited Bangladeshi families in Italy, Bangladesh, and London – we discuss how remittances are influenced by gender relations within the family, what social meanings they assume, what family memberships they reinforce, how the intertwining between migration and family cycle affects them. By adopting an intersectional approach, we show how economic transfers are normally sent to the family of the first-migrant man, although they may assist the emigration of the wife's male relatives: a phenomenon that we call 'implicit remittances'. A second set of results concerns changes over time in remittances and two events of the family cycle are decisive: the family reunification in Italy and the demise of parents in the country of origin. In both cases, remittances are reduced, cease, or are limited to gifts in particular circumstances.

**KEYWORDS**

Bangladeshi diaspora, family reunification, gender, implicit remittances, moral economy, remittances, transnationalism, migrant family

**INTRODUCTION**

Migrant remittances are a strategic field of research to deepen several aspects of migrants' life, aspirations, and social bonds. In this article, remittances will be studied as a means of highlighting family obligations, gender relations, transnational ties, and their evolution with the cycle of family life. They constitute the pillar of the 'moral economy', connecting emigrants with their families in the homeland. Furthermore, according to a wide research, several aspects

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of remittances will be distinguished: not only financial, but also social remittances, reverse remittances, and – as we will show – ‘*implicit remittances*’.

The remittances sent by migrants constitute a multifaceted and complex phenomenon and, without doubt, the most immediate and tangible expression of the solicitude of emigrants towards left-behind family members (Goldring, 2004; Paerregaard, 2015). On the one hand, remittances obviously have implications of a strictly economic nature: they are financial transactions that resist market fluctuations. They play a fundamental role, even in times of crisis and recession, in responding to social needs such as medical care, education, and ageing in countries where these forms of public protection are often almost non-existent (Housen et al., 2012; Sørensen et al., 2003). However, at the same time, the ‘micro-social’ dimension of remittances sent by individuals to family members at home has cumulative effects, so they are a key element of the debate on migration and development. On the other hand, remittances are not merely an economic phenomenon but are replete with social and relational implications (Carling, 2014; Levitt, 1998; Yeoh et al., 2013) which, once again, see transnational families in a crucial position (Cai, 2003) as they maintain the links between countries of origin and countries of destination and make more complex the symbolic goods market between the two poles of migration, that is the country of origin and that of destination. Here, we refer to the concept of the ‘moral economy’ of migrant remittances to grasp the interplay between the social obligation to remit, the expectation to receive, and the hierarchy of family members entitled to receive. This moral economy is not static, but it is shaped in relation to the family life cycle and the social biography of families involved at both sides of migration.

In what follows, we seek to illustrate in particular how the transnational transactions implied in the moral economy of migrant remittances are influenced by gender relations within the family and by social stratification; what social meanings they assume and what family memberships they reinforce; and how the intertwining between the migration cycle and the family cycle affects the extent, timing, and forms of sending remittances. That is, our intention is to discuss (i) who are the subjects who send different types of remittances and who are those who receive them; and who are those excluded from the duty to send as well as from the right to receive them: in other terms, how the moral economy of migrant remittances works; (ii) how gender and social class enter into such decisions; (iii) how the intensity, frequency, and continuity of sending remittances change according to biographical changes and family structures in the two poles of migration.

For this purpose, the immigration into Italy of divided and reunited Bangladeshi families will be taken as a case study. That is, Bangladeshi families who completed the family reunification in Italy: the husband and father breadwinner was the first member of the family who left Bangladesh and moved to Italy (‘first migrant’)<sup>1</sup> and, after several years of life and work in Italy, while his wife and children were living in Bangladesh, achieved the requirements for family reunification imposed by Italian migration policies (basically residence permit, housing, and a sufficient income from work), reuniting them with him (Della Puppa, 2018). After more than 15 (and sometimes 20) years spent in Italy and having acquired the Italian citizenship and a European passport, these families relocated – or were going to relocate – to London. Often, even this further migration was inaugurated by the father and husband who, immediately afterwards, was joined by his wife and children (Della Puppa & King, 2019).

## FAMILY TIES, GENDER ROLES, AND MORAL ECONOMIES IN THE CIRCULATION OF REMITTANCES

In the literature, remittances have been framed as *compensation* and part of an exchange between the parties; as a *right to receive* and an obligation to send, assuming a hierarchical and power-based relationship between the parties; as a *gift*, the result of a lasting relationship of subordination, arbitrariness, and emotional ties (Cligget, 2005; Zelizer, 1996). However, to understand the symbolic and social meanings of remittances, it should be borne in mind that these exchanges do not correspond only and exclusively to financial transactions. Alongside the regular sending of

<sup>1</sup> We use the term ‘first migrant’ to identify the family member who migrated first, opening the family ‘migration chain’ and coinciding with that who achieved the family reunification in Italy.

money – which, however, is in itself a social and care transaction (Carling, 2014; Singh et al., 2010) – we can count money sent on the occasion of anniversaries and family celebrations. Other remittances are gifts brought by emigrants on the occasion of home visits or occasional consignments made in critical situations affecting the transnational family (Cligget, 2005; Singh et al., 2010).

Carling (2014) defines some remittances in terms of *compensation*. This is the case of the expenses for care of children or the maintenance of the properties that the emigrants have delegated to the left-behind family members. Other remittances are framed in terms of *refunds*, with reference, for example, to the resources lent to finance the emigration, but also to *implicit* contracts that take the form of *moral obligations* that emigrants feel they have towards their parents (King et al., 2013).

Finally, remittances can constitute *dedicated investments*, when emigrants send money to family members delegating to them a specific individual or collective task – for example, the purchase of land or property or the start-up of a business –, aimed at the activation of upward social mobility. However, along with this economic-material reinforcement, account should be taken of the social changes driven by remittances and by emigrants on the occasion of their periodic returns to the country of origin: introducing a greater individualization of attitudes, favouring the escape from isolation of rural and peripheral areas, fluidizing the promotion of a more cosmopolitan personality, facilitating the opportunities for advancement in the local social hierarchies of those who had experienced mobility and migration (Grabowska et al., 2017; Yeoh et al., 2013). These are what Levitt (1998) has efficaciously called 'social remittances'.

Carling (2014) has rightly added that also economic remittances have social implications: 'The money that is transferred by migrants is merely the most visible and quantifiable element in a multifaceted transaction' (Carling, 2014, p. 228). Remittances can improve the social status of emigrants' families left behind (Gardner, 1995 for Bangladesh; Porst & Sakdapolrak, 2020), introduce new consumption practices (Yeoh et al., 2013), lifestyles, and political views (Solari, 2018), modify gender roles and education patterns (Levitt, 1998; Singh, 2018; Yeoh et al., 2013). In fact, as anticipated, the family is the central subject around which the moral economy of migrant remittances is modeled in the multiplicity of its social declinations. The transmission patterns of the various types of resources are shaped by intrafamily relationships and kinship structures, intergenerational and gender relations (Cai, 2003; King et al., 2013; Porst & Sakdapolrak, 2020; Ramirez et al., 2005; Singh, 2018), and, in their turn, they act on the latter, redesigning them.

Hence, gender is a key element in these processes, but only recently has it started to receive adequate attention from scholars as they overcome the 'gender-blindness' of the 'Global Remittance Trend' (Kunz, 2008). Gender matters significantly with regard to four aspects: (i) the sending process, (ii) the receipt process, (iii) the use and control of remittances, and (iv) the implications for migrant households (Rahman, 2013; Singh, 2018). On discussing transnational migrations and gender, Pessar and Mahler (2003) introduced the concept of 'gendered geographies of power' in order to explain how gender intertwines with migration in transnational social fields. Remittances are of key importance for investigating gender relations and their transformations through transnational migrations (Singh, 2018). In this regard, studies have identified two main patterns. On the one hand, women emigrating abroad as workers become producers of remittances, and often the main economic providers to their families: they remit a larger share of their earnings than their male counterparts (Petrozziello, 2011; Tacoli & Mabala, 2010); they show greater interest in savings; and tend to finalize their remittances towards human capital investments (Rahman, 2013). In addition, they remit to a broader array of family members and send over longer periods of time, whereas remittances by men diminish (Perez Orozco et al., 2010). Kunz (2008), however, has challenged these assumptions, and especially their generalization, calling them stereotypes, and emphasizing the importance of contexts, and differences among migrant flows (van Naerssen et al., 2015). On the other hand, studies have investigated the social constraints which limit women's freedom of choice concerning the destination and use of remittances, that is, 'the gendered power relations linked to the remittance process' (Kunz, 2008, p. 1400). To sum up, the moral economy of migrant remittances is shaped by gender differences and inequalities, and at the same time it can become a site of negotiation and revision of family norms.

Another strand of the literature highlights that remittances are loaded with emotional and affective meanings: 'mothers maintain intimate relations across borders by sending remittances to their families at least once a month'

(Parreñas, 2005, p. 323). Thus, Parreñas (2005) argues for Filipino women who have emigrated abroad, emphasizing that 'not just a cash transaction, remittances are a means by which migrant mothers establish intimacy across borders' (Parreñas, 2005, p. 324). This becomes more challenging when women's emigration occurs under harsher circumstances: domestic violence, divorce, or abandonment by their spouse, which leave them as the sole provider for their children (Petrozziello, 2011). Other young women instead emigrate 'to establish themselves independently from their families' (Petrozziello, 2011, p. 57). At the same time, 'the sending of remittances to the parental household has contributed greatly to making young women's migration socially acceptable' (Tacoli & Mabala, 2010, p. 392). Furthermore, recent studies have highlighted how gender intersects with other axes of social differentiation, such as age, generational relations, ethnicity, position in the life cycle, education, and especially social class (Singh, 2018). Porst and Sakdapolrak (2020), in particular, have shown how these aspects shape remittance practices and their effects on social resilience both for families left behind and for the migrants themselves. Typically, 'if the socio-economic status of a household allows, both migrating sons and daughters face less strict expectations in terms of remittance-based support to the family' (Porst & Sakdapolrak, 2020, p. 9). By contrast, if families struggle to survive, especially unmarried daughters are expected to support parents and siblings, even at the price of sacrificing their own consumption and social activities. Moreover, remittances, like other social practices, are contextualized: they occur in particular places and at particular times (Page & Mercer, 2012, p. 9). Hence, intersectionality (Anthias, 2013a; Lutz, 2015) and translocality (Anthias, 2013b; Brickell & Datta, 2011) have become paramount frames in the study of migrations, remittances, gender, and family relations.

The dimension of time is also crucial for understanding the evolution of remittance practices in connection with family relations. With time, as families reunify abroad, or new family units are formed in receiving countries, or parents in the homeland die, links with families of origin tend to weaken and remittances tend to decrease (Ambrosini, 2014; King et al., 2006; Paerregaard, 2015). The family life cycle is therefore a key element in framing decisions about the frequency, amount, purpose, and beneficiaries of remittances.

The lens of 'moral economy' is again crucial to grasp the reasons for migrants' practices in the sending of remittances. It highlights, as already seen, the moral obligations, unwritten norms, and gender and generational arrangements (and inequalities) that shape the behaviours and expectations of senders and receivers on both sides of migrants' journeys (Garbin, 2019; Katigbag, 2015; Paerregaard, 2014; Simoni & Voirol, 2020; Solari, 2018): what Carling (2008, p. 1459) calls 'the exchange and accumulation of moral currency'. In this vein, Katigbag (2015) investigates the intersection among morality, economic transfers, and emotions in her study of a Filipino village named 'Little Italy' because of a huge migratory flow to that country. She emphasizes 'emotional remittances' in which emotions and economy are combined to form the pillar of the continuation of transnational familyhood; they 'convey morality' through 'the faithful subscription to the social contract that is familyhood' (Katigbag, 2015, p. 522). In other words, the sending of remittances is subject to a social code which greatly rewards people who comply with a moral norm, namely the fulfilment of family obligations.

Solari (2018), in her study on Ukrainian women emigrating to Italy, has developed the concept of 'transnational moral economies': these are not fixed or derived from sending countries' social norms; rather, they consist 'in the process of being produced through interactions between migrants and non-migrants in transnational families' (Solari, 2018, p. 3). Through money and gifts, they convey social and cultural practices and meanings, in this case regarding lifestyles and aspirations. Thus, two contrasting transnational moral economies arise: a 'TME of poverty', as opposed to a 'TME of European aspirations'.

Also Simoni and Voirol (2020), on studying Cuban emigrants, emphasize the moral dimension of remittances: 'money can work as a sign of care, love, and intimacy that becomes indispensable to maintain and reproduce kin relations' (Simoni & Voirol, 2020, p. 6). Echoing many other studies, they show how emigrants, even when they are in economic difficulties, feel obliged to continue to send money to their relatives. When pondering on whether to return to their homeland, most of them ultimately decide against it, considering that their 'sacrifice' has enabled them to send at least a bit of money, thus fulfilling family expectations.

In sum, our study will analyse remittances by intersecting gender, social class, and family status. It will pay attention to the change of remittance behaviours along the family life-cycle, and consider how moral economies shared by

senders and receivers shape obligations to remit and their evolution. Our approach is intersectional because it takes into account the interaction between the gender of migrants, their social class in the homeland, and social differences between spouses' families. Even though our interviews were directed only to male migrants, as the crucial actors in sending remittances, they have questioned their positioning in relation to gender and family norms.

Concerning the social class, the first generation of migrants from Bangladesh to Italy is largely composed of subjects belonging to the middle classes of Bangladeshi society. It should be also stressed that the reasons behind their migratory drive are manifold and diverse. There are those who emigrated to reactivate the upward social mobility denied by political and social developments after the country's independence; those who left Bangladesh to escape the political repression resulting from clientelism, embedded in the harsh alternation between the two main government parties; those who have seen emigration as an opportunity to make new experiences in a cosmopolitan reality, a harbinger of self-training possibilities (Della Puppa, 2014). Indeed, to take into consideration the class position of migrants in their country of origin and the downward social mobility that their South-North geographical mobility entails is fundamental to understand their social biography and analyse the moral economy of their remittances. Furthermore, our approach is translocal because the study has been conducted in three different locations: Italy, with migrants residing there; Bangladesh, with family members who receive and do not receive remittances; and the United Kingdom, with Bangladeshi migrants who spent some years in Italy and moved again, enacting onward immigration.

## METHODS

The empirical material on which this paper is based consists of the results of two multi-situated research studies on Bangladeshi migration in Italy and Europe. The first research study, carried out between 2010 and 2012, entailed fieldwork within some Bangladesh communities in the North-East of Italy and Bangladesh, and the overall collection of 60 in-depth interviews equally distributed between both poles of migration. In Italy, interviews were conducted with first-migrant married men, who reunited their wives and sometimes their children; in Bangladesh, interviews were conducted with male family members of respondents in Italy. The second research study, carried out between 2015 and 2016, involved the collection of 40 in-depth interviews with Italian-Bangladeshi migrants who, in possession of Italian citizenship, had made or intended to make a second migration from Italy to the United Kingdom and, specifically, to London. Among the interviewees, 20 were interviewed in London, having already completed the new migration, and 20 were interviewed in the Italian North-East and were actively planning to move to the United Kingdom.

The fieldwork was carried out by the first author of the article, first in Italy, then in Bangladesh and, finally, in the United Kingdom. The choice to carry out multi-site fieldwork allowed us to reconstruct the changes in the intensity, frequency, and continuity of sending remittances in the course of the biographical, family, and migratory trajectories of migrants. In Italy, the interviews were conducted in English and Italian. Given the good knowledge of English of most younger, urban-educated Bangladeshis, and their many years of residence in Italy to learn Italian (often to a very high level of fluency), these two languages functioned effectively for the interviews. In Bangladesh, the interviews were conducted in English or Bangla, with the support of a Bangladeshi professional interpreter (Edwards, 1998) according to the interviewees' inclination. The interviews lasted from 60 to 120 min and were collected in public establishments (bars or cafes), outdoors (parks or squares), or in the interviewee's home according to the interviewee's preference.

All interviews were carried out with male heads of nuclear households, as we made a reflexive effort to take into account our own gender positioning in the field. We focused on male respondents and their narrated experiences also because we wanted to analyse the changes of sending remittances according to biographical, migration, and family changes and, within Bangladeshi migrant families, the first migrant to arrive in Italy and start the migration experience and sending remittances has always been a man. We recognise that adopting this gender perspective may have limitations: this may imply that we collected only the representations of the experiences lived by men and that some of these narratives could be affected, for example, by the conscious or unconscious will of the respondent to save his face and preserve his image and his male honour within his family, in front of the researcher and himself. However, this does not imply gender-blindness (no more than focusing only on women would), and we remain sensitive to gender dynamics

in the ensuing analysis, albeit based on male participants' direct voices. Furthermore, these are gendered experiences, which tell the gendered aspects of remittances from one of the possible gendered points of view and, especially, that, within the families of the interviewees, the breadwinner – who also earns the economic resources destined for remittances – is the first-migrant husband and father.

The interviewees in Europe belong to the first generation of Bangladeshi migrants, who arrived in Italy between the early 1990s and the mid-2000s, whose social profile will be briefly outlined in the following paragraph. They were accessed mainly by the 'snowball' method, starting from a variety of initial approaches in order to maximize participant heterogeneity. Some respondents were contacted via key informants and the networks of various Italo-Bangladeshi associations both in Italy and London. Interviewees in Bangladesh were accessed through their emigrant family members, previously interviewed in Italy. The regional origin in Bangladesh was not chosen as a criterion of selection, rather than their residence in the North-East of Italy and in the United Kingdom, the main destination of their European onward migration, for those interviewees who moved there after the acquisition of Italian citizenship.

After a full transcript of the interviews, the material collected was analysed, starting from their integral reading, followed by a codification of the different thematic segments and their horizontal comparison. The comparison led to the identification of interpretative categories. The interview quotes were selected for their thematic representativeness and explanatory capacity. The names of the interviewees are fictitious, while the family relationships reported beneath the interview extracts refer to the first-migrant in Italy.

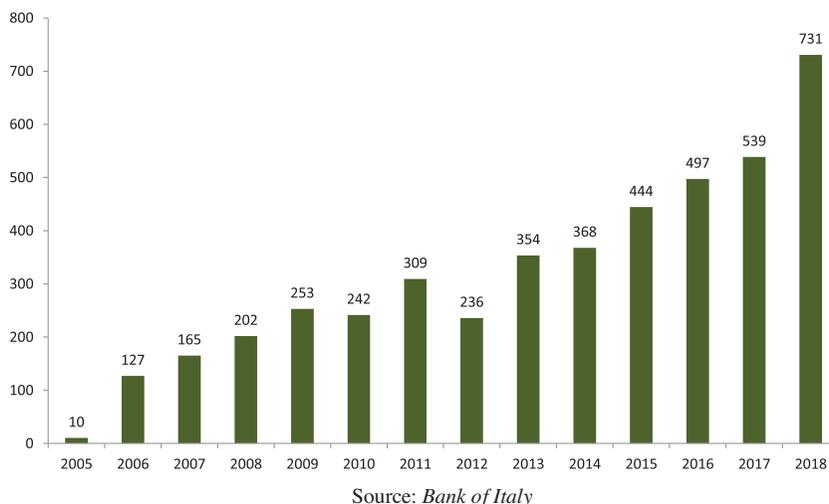
## A SOCIALLY DYNAMIC AND ECONOMICALLY ACTIVE COMMUNITY

London's Bangladeshi community has a long history, started in the late 19th century, when Bengali seamen began settling in East London's dockyard areas. The community expanded further in the early postwar decades, due to the 1948 Nationality Act, and in the 1960s, when most Bangladeshis in the United Kingdom pursued a strategy of marriage migration and/or family reunification (Gardner, 1995). According to the 2011 British census, the Bangladeshi-origin community in the United Kingdom numbered 447,200, half of which resident in London (Zeitlyn, 2016).

It is since the 1980s that many Bangladeshis have arrived in Italy, also due to the closure of the borders of other European nations (Della Puppa, 2014); but it is the 1990s that qualify Italy as an important destination (Knights, 1998). Today, the Bangladeshi population is the seventh non-EU nationality, counting over 120,000 units (Centro Studi e Ricerche IDOS, 2019). Until the late 1990s, over 90 per cent of Bangladeshis in Italy were concentrated in Rome (Knights, 1998). They were members of the middle class of the society of origin: men, often unmarried, sons of landowners, traders, entrepreneurs, or government employees, with good cultural capital, who invested their resources in migration – often as a means to achieve upward social mobility or a strategy to deal with economic problems.

As the first generation of Bangladeshi migrants in Italy consisted almost entirely of men, the family reunifications that characterized this first phase of Bangladeshi immigration into Italy, therefore, are configured exclusively as 'male' ones (Della Puppa, 2018). Indeed, Bangladeshi migration to the world and its destinations are socially stratified: the United States and Australia are goals that can only be reached by the elite of Bangladeshi society; the United Kingdom is a destination for the upper middle classes; Mediterranean Europe and Italy were the main destinations of the middle classes, often with a fair amount of cultural and economic capital; finally, the oil countries of the Middle East and the economically developed countries of Southeast Asia are goals that can be reached even by the humblest classes (Della Puppa, 2014). If the social and cultural constructions relating to gender and family relationships, which characterize the middle and upper-middle classes, impose that the first migrant must always be a man, women are exempted from this task, seen as dishonourable; in the lower classes, it is accepted that women can also migrate as first migrant to work. For this reason, many Bangladeshi female domestic workers in the Middle East send remittances to Bangladesh,<sup>2</sup>

<sup>2</sup> Also highly skilled female migrants in the United Kingdom may send remittances to Bangladesh, but mainly, they are not migrant workers, rather migrants for study, who have continued living in the United Kingdom after university, or second or third generation persons born and grown up in the United Kingdom.



**FIGURE 1** Remittances sent from Italy to Bangladesh, in millions of euros, 2005–2018. Source: Bank of Italy

while Bangladeshi first-migrant women who send remittances from Italy are very rare – at least among the first generation of Bangladeshi migrants in Italy.

According to data provided by the Bank of Italy, remittances sent by Bangladeshi migrants in 2018 increased above the average (+ 35.7 per cent). If we consider the historical series of remittances sent from Italy to Bangladesh (Figure 1), it is possible to draw an almost linear growth trend. The increase was very rapid from 2005 to 2011 when the volume exceeded 300 million. After a decline in 2012, the growth trend recovered to the current level.

## A MORAL OBLIGATION ALONG GENDER LINES

If what has just been described gives an idea of the economic significance of remittances from Bangladeshi migrants to the country of origin, this section outlines the social meanings, family memberships, and emotional and relational implications of these transactions. Specifically, it will be shown that the sending of remittances follows a regular pattern according to family and gender positions. This entails that the person assigned to their sending is the first migrant (and applicant for family reunification) and that the subject entitled to receive them is his family of origin left behind. This recalls what has already been observed in the literature for other nationalities of migrants (King et al., 2006; Porst & Sakdapolrak, 2020). But we will also examine how remittances of a nature different from immediately economic ones work. These are remittances that pass along the male axis, mentioned above, feature the first-migrant man in favour of the family of his reunited wife, but without involving shame and the stigma that would derive from their definition as purely economic remittances and without questioning the ‘geography of power’ based on gender.

### Remittances as vehicles of care and affection

Strong economic growth in Bangladesh – according to the World Bank,<sup>3</sup> the GDP has grown by about six percentage points per year in the last 10 years, to reach a growth rate of 8 per cent in 2019 – has not translated into a generalized

<sup>3</sup> See: <https://data.worldbank.org/indicator/NY.GDP.MKTP.CD?locations=BD>

improvement of the living conditions of the population. Rather, profound inequalities and a growing social polarization persist in the country: alongside a small elite connected to the circuits of the global economy, a mass of people survive in absolutely precarious conditions, among them being 30 million people (over 20 per cent of the total population) who live below the poverty line (European Asylum Support Office, 2017). Between these two poles, there is an anxious middle class that resists, with difficulty, the erosion of its socio-economic position.

In a country like Bangladesh, where public welfare is almost non-existent or inadequate, families cope with social needs such as medical care, education, ageing, also through the indispensable support of remittances from emigrant family members. This is the case of Mujibur, who financed his younger brothers' studies from Italy, or Reevu who paid for his seriously ill father's dialysis, the costs of which are not covered by Bangladeshi public health system. Finally, this is also the case of Rahaman who, confirming the centrality of the family in the migratory projects of individuals, shows how the remittances he sends constitute the main economic support of the elderly father at the end of his working career: a sort of complementary informal and transnational pension system. In his words:

I always send money to my father, if I don't, I feel guilty, I feel unwell. If I set aside €100 every month, it is €1,200 in one year, €12,000 in ten years. Nothing changes for me, but 100 euros a month, for my father, in Bangladesh, that's a lot, it makes the difference. It's his pension. In our country, there is no pension system and a welfare state like in Italy. My father's pension is me. (Rahaman)

The interviews with Reevu and Rahman highlight that remittances are a sort of moral obligation that they feel towards their parents: an emotional, potentially endless, debt for the parental care they have enjoyed. Now, in the biographical transition from children to adult breadwinners (Della Puppa, 2014), they believe they have to pay this moral debt through transnational care that is expressed (also) through the economic dimension (Singh et al., 2010, 2012). However, this moral obligation falls only on male emigrated sons (King et al., 2006, 2013; Porst & Sakdapolrak, 2020): the daughters are exempted from this duty. Consequently, as the words of Jahan and Malik show, the recipient family of the remittances is the family of origin of the first-migrant husband – who 'acquires' through marriage a new female member, as will be shown below – and *not* that of the reunited wife:

No, not to my wife's family, because two of her brothers are living in America and they send money to their parents, that is, my wife's parents. [...] It's a male business. The sons are those who send money to the family, not the daughters. Usually, they don't want money from the daughters. (Jahan)

Sure, I'm sending money to my mom, but not to my mother-in-law. I never send anything to my mother-in-law, there is her son who thinks about this – my wife's brother. (Malik)

These interviewees also illuminate the dynamic whereby, in Bangladeshi society, the union sanctioned by marriage is made within the rules of virilocality – often still in force in many (mainly rural) areas of Bangladesh. Here, therefore, consistently, in the context of migration and the transnational family, the sending of remittances is what the interviewee called a 'male business'. Similarly, Rintu, who, from Bangladesh, talks about his sister reunited in Europe by her husband, confirms the male assumption of the responsibility for economic maintenance – which in the migratory and transnational dimension comes about through the sending of remittances. In his words:

We don't ask her for anything because we have enough money, I want her happiness. So, we don't expect money from Sharmina. We are economically self-sufficient. [...] This is our idea. I'm the son, and in Bangladesh every family expects it from the son, not from the daughter. It's a form of respect. (Rintu, brother-in-law)

## How social class intersects with gender in shaping the duty to remit

To fully understand this characterization along the gender axis (King et al., 2013), the class dimension must also be taken into account and, therefore, with it, the gap in the social positioning that often characterizes the transnational marriages of Bangladeshi couples. These are arranged marriages that follow a homogamous logic from the point of view of social affiliation. However, in the 'matching' process of the spouses, as well as in the bargaining phase between families, a mechanism of mutual compensation can be triggered whereby the absence (or scarcity) of given assets or goods can be off-set with the abundance of another requirement. In this compensatory mechanism, the husband's successful emigrant condition can compensate for the shortage of other resources. Thus, it can make up for his social position lower than that of the reunited wife (Della Puppa, 2014). This aspect is also evident from the words of Munir who, interviewed in Italy, underlined the higher-class position of his wife's family of origin and the 'gender declination' that guides the sending of remittances:

I am sending money to my family, but not to my wife's family. At most I send them a gift. For example, here you celebrate Christmas. We are Muslims and our 'Christmas' is Eid and for Eid I send some money to buy a new dress, some gifts... but it is not a regular transfer, like the one for my family. They, however, are doing well economically, they are a middle-class family, even more affluent than my family... (Munir)

Therefore, the family of origin of many reunited women not only need the economic contribution from Europe, but may even perceive it as a humiliation, as emerges from the words of Khandaker and Azeez, both fathers of women reunited with their husbands in Italy and interviewed in Bangladesh:

Of course, my son-in-law takes care of my daughter and he also sends money to his family, but I don't want to intervene in their family life, they're living their life and I don't need their money. I don't even want to know how much money they send from Italy to his family; I don't know and I don't want to know. (Khandaker, father-in-law)

When some festivals take place, they may send some gifts, but only gifts, no money. I don't know if he sends money to his family or not, but we don't need money from them: I don't want money from Italy and they don't send us money. (Azeez, father-in-law)

Azeez's words also show the different social meaning that the sending of symbolic objects, like gifts, (Cligget, 2005; Zelizer, 1996) and that of money assume. If in the former case it is tangible evidence of an affective relationship that cannot be weakened by distance and separation, in the latter it would be a form of humiliation (Carling, 2014). Therefore, if we read Azeez's words from an intersectional and translocal perspective, it is possible to observe how remittances constitute a practice contextualized in time, space (Paerregaard, 2015), within gender relations and the family cycle (Porst & Sakdapolrak, 2020) and how this positioning shapes their meanings and values (Page & Mercer, 2012). In fact, the hierarchy of class characterizing the family of origin of the first-migrant husband and that of the reunited wife would transform the arranged marriage of the daughter with a successful emigrant into an act explicitly calculated to obtain social recognition and economic advantage (Åkesson, 2011) – which, in any case, the family would not need materially.

The literature has already grasped the difference between remittances sent in regular ways, as a moral obligation, restitution, or compensation to family members, and gifts sent in particular circumstances (Carling, 2014; Singh et al., 2010). We add here another element: gifts confirm family bonds, but they do not involve alteration of social hierarchies and dependence. The position of in-laws could be endangered, in case of acceptance of regular remittances by sons-in-law, usually belonging to inferior social classes: here the social meaning of money fully displays its relevance

(Zelizer, 1996). The moral economy prevents sending and accepting (explicit) remittances from sons-in-law to parents-in-law and other in-laws.

## Implicit remittances

As we have seen, a 'gender differentiation' of the circulation of financial remittances is the rule: the sending of sums of money is solely enacted by first-migrant men and it is addressed solely to their families, thus excluding the female component of the migrant family. Nonetheless, other types of remittance can be detected: those not identifiable with the sending of financial resources, but which, however, may translate into economic and material benefits for the family of origin of the reunited wife, thus avoiding the stigma that would derive from their definition as remittances (King et al., 2006, 2013). This is a phenomenon that we call '*implicit remittances*'. Among these, to be mentioned in particular is the support that first-migrant men offer to any members of their wives' family – in this case, as will be shown, to the brothers-in-law – in order to favour their entry and residence in Italy. Obviously, this is primarily economic and material support, which can take various forms, but it is also 'bureaucratic and administrative' support. The already established migrant can anticipate any sums of money necessary for the immigration of the brother-in-law, acting informally as a 'sponsor'. He can also provide the necessary information regarding the opening of possibilities of regular entry to the brother-in-law (e.g., through specific 'Flow Decrees', that is, Italian laws that grant legal entry to TCN migrants in some periods), or other methods of 'administrative regularization' (such as 'amnesty laws'), acting as an intermediary (Ambrosini, 2017). Also he can introduce him to other fellow country-men or other potential employers. This support can later go on, as the first migrant can host his brother-in-law at home in the period immediately following his entry into Italy, pending his stabilization; he can become his formal employer, hiring him as a 'domestic worker', often with a fictitious contract, to favour regularization. This is the case of Saif who favoured the entry and stabilization of Rovel, the younger brother of his wife, providing him with the information necessary for entry into Italy, dealing with the bureaucratic procedure, but, above all, hosting him in the first months after his arrival. If, therefore, Saif did not directly send remittances, in the form of money, to the address of his wife's family members, he still contributed to improving their quality of life – since they will eventually receive remittances from Rovel by virtue of his status as a successful migrant. Roton was the protagonist of a similar experience, having facilitated the entry into Italy of his brother-in-law, formally hired as a domestic worker at the home of a migrant of Moroccan origin – implying, also in this case, an economic exchange in favour of the latter. Therefore, purely material aid emerges from the narratives of the interviewees, even if it does not take the form of financial remittances, but rather of bureaucratic-administrative support that can be considered an accessory category of remittances. Although today in Italy, unlike what happened in the past or still happens in other countries, forms of sponsorship are not formally envisaged to support the entry of new migrants, the migrants already present can informally favour the arrival of relatives through a regulatory and economic support (providing bureaucratic information, anticipating loans, and advances...), which can be read as a form of remittances. This is the case of the aid that a migrant in Italy can provide to facilitate the arrival of his wife's relatives from Bangladesh. The migration project was thus configured as a family investment enacted within the extended family, aimed at improving the collective and individual conditions of the subjects variously involved. At the same time, this increases the honour of the first-migrant and his family and activates a system of obligations and bonds among the members of the different groups that compose it (Åkesson, 2011). Therefore, it is possible to speak of a new configuration of remittances that takes the form of *sponsorship*: this encompasses economic support, and also a support in navigating legal norms and bureaucratic procedures, and possibly finding other social contacts who can help in satisfying the requirements for the entrance of the brother-in-law. In this sense, sponsorship can be framed as a different and sophisticated form of remittance.

The migration event that involved the two families included in the same extended circle, and the consequent sharing of remittances helped to strengthen the bonds and alliances both horizontally and vertically (Cligget, 2005). The

investments within these relationship systems entered a moral economy of reciprocity, as emerges from the words of Farhad himself, alluding to the relations between the family of Sayed (and Shamim) and that of his wife Runa (and his brother-in-law Ahmed): 'So the relation is developing'. These few words show how the moral economy of remittances works and how remittances not only challenge existing family bonds, but also create new ones, as well as how the biography of one remittance chain is linked to the biography of another remittance chain. Finally, this is also the case of Jahan, a Bangladeshi migrant who, after acquiring Italian citizenship, moved to London, where he resides permanently with his wife and children. In fact, Jahan, using a 'legislative window', made possible the arrival and regularization of Raul, his wife's younger brother, also through his hiring as a manager of a stall for the sale of souvenirs in Venice: an entrepreneurial activity in which Jahan himself invested before leaving for the British capital.

## REMITTANCES IN THE INTERSECTION BETWEEN MIGRATION CYCLE AND FAMILY CYCLE

In the previous section, we analysed the influence of intra-family, gender, and class placements on economic transactions towards the country of origin of the reunited families, their only indirectly economic nature – in the sense that there is not always an explicit sending or passing of money –, and the dynamics that characterize the remittances sent to the families of the reunited wives. This section will focus on the intertwining between migration cycle and family cycle, specifying how it conditions the extent, timing and forms of these transactions. Put otherwise, we will consider how the timing, frequency, and continuity of sending remittances change over the course of family biographies and on the basis of the evolution of family structures in both poles of migration.

### The 'watershed' of family reunification

In the years immediately following their arrival in Italy, first-migrant men, often still unmarried, have found the solution to their housing needs in a flat shared with fellow country-men. At the same time, they have responded to the need for economic savings intended to maximize the sending of remittances to the family of origin in Bangladesh, pending a return home for marriage and the subsequent family reunification (Della Puppa, 2014). The reunification with the wife entails a new biographical passage for the first migrant, activating new processes of reflexivity, imposing a redefinition of identity, and involving new family responsibilities: from status of emigrant 'alone' and son, responsible for himself and the sending of remittances to the family of origin, through applicant husband, to breadwinner for the reunited family in Italy. Understandably, this biographical-family transition has implications concerning the extent and frequency of economic resources sent to the country of origin, which thus become less substantial and more sporadic due to new material needs and economic commitments which the first migrant must now await (Ambrosini, 2014; King et al., 2006). This would be a dynamic expected and accepted also by the members of the family of origin of the emigrants, as Shafiur stated:

My brother used to send money for the maintenance of the family, but, obviously, after his family reunification in Italy, the amount of money has been reduced. Now the family doesn't get money from him. Because he now has his own family. He has to satisfy the needs of his family, so he cannot pay for other people in Bangladesh as he used to do. (Shafiur, brother)

In addition to reunification and even more than marriage, the birth of children in the society of destination and the consequent investment in the new generations, especially through education, affects the sending of remittances.

The aim becomes that of acquiring an upward social mobility which, of course, is especially played along the inter-generational axis of the family. In the words of Sumon, first-migrant father interviewed in Italy:

Before, I sent remittances, now I do not. Now I cannot because I live with my wife and children. Just for rent I pay 800 euros, then there are the costs of condominium, insurance, children, school, books...  
Now my family here is more numerous. (Sumon)

However, the reduction of the amount and the greater sporadic nature of the remittances, connected to the processes of family construction through reunification and the birth of a new generation, must not be read in mechanistic and linear terms, as a process free of contradictions and ambivalences. Rather, it must be included in the wider and multifaceted picture of the social status of the family of origin of the emigrants and the pushes for their emigration. However, in other cases, the emigrant leaves his country by collecting a family mandate and remains conditioned by moral obligations towards the family of origin. The latter, for example, can invest in the emigration of the individual to face social downgrading and certain critical issues (e.g., the sudden death of the main breadwinner or the impossibility of finding adequate employment at home) which threaten the living standards of his household (Della Puppa, 2014). Therefore, those who emigrated to fulfill themselves individually or to acquire social mobility can afford to reduce the amount or frequency of sending remittances – or, at most, limit gifts or presents to the occasion of family or religious anniversaries. On the contrary, for those whose migration is the result of a family strategy to deal with critical issues, remittances are a lasting duty which they cannot avoid and, for their relatives in Bangladesh, an indispensable source of economic support, as reported by Malek and Tahmin, interviewed in both poles of migration:

I have always helped my brother's family, my sister's, my parents, as well as mine. I looked after four families, I think. I've always sent money to Bangladesh, even now. My older sister, for example, has four children, three boys and one girl, and her husband is dead. How does she do it alone? So every month I send her fifty or one hundred euros. (Malek)

Principally he has to send money because of my mother: my mother has been a cardiac patient for a long time. She needs money – around one thousand or two thousand takas – every month for her medicines. So, he is sending money as he had been doing before getting married. Things haven't changed, everything is the same as before. (Tahmin, brother)

Sometimes, the economic commitment made to the family of origin with migration and the need to guarantee transnational financial support is so important and necessary to the point that it may influence the marriage trajectories of emigrants. In fact, as Shantu said, what could be called the 'double family duty' of the migrant (Della Puppa, 2014), which takes shape in the maintenance of the family of choice in Italy and in the support of the ascendants in Bangladesh, can be fully understood and accepted solely by a woman from the same socio-cultural context. This would partially explain the reproduction of matrimonial endogamy in migration, as underlined by Shantu:

A Bangladeshi man has to think about his family in Bangladesh. The money he earns here, one part of it he must send to his family in his country. This is sometimes a problem because an Italian girl wants economic freedom. But a Bangladeshi man can't think about his own family here, but also about the economic situation of his family in Bangladesh. (Shantu)

This highlights, at least partially, how the issue of remittances was prominent, contested, and disputed in respondents' lives, and how it shaped their biographies and even family memberships and marriage choices. Moreover, we observe a cleavage between families who can focus on their pursuit of well-being and social mobility in Italy and families who remain burdened by moral obligations that require the sending of money for the needs of the family in the country of origin.

## When remittances persist

As has been just said, family reunification in the country of destination involves a reduction in the amount and frequency of remittances – often even their cessation – or, in any case, constitutes a ‘watershed’ which profoundly modifies the transnational economic practices of migrants. The event that, almost definitively, influences them is the death of the closest family members and, in particular, that of the parents. The moral economy of migrant remittances adapts to the evolution of the family life cycle. In fact, with the death of the ascendants, the biographical passage of the migrants who, from the condition of celibate son, through that of son with his own family, have completely ‘transited’ to the exclusive condition of husband and father (Della Puppa, 2014). Therefore, with this, also end the moral obligations, the debt of gratitude and the ‘double family duty’ of the migrants who are, now, rationally and emotionally concentrated on their family reunited in Italy, as well described by Abul:

I used to send, but now my parents are gone. My brothers are there, but they don't need money. Before, my heart and head were in Bangladesh. Now that my dad is dead, my heart and head are here [in Italy]. I always sent money there to help my dad, but now my family is only here. (Abul)

In fact, it should be once again remembered that the so-called first generation of Bangladeshi migrants in Italy, to which almost all the interviewees belonged, comes from the middle class of the country of origin. Consistently with this, for about 50 of the migrants interviewed, remittances never represented a necessary material support, being instead configured as means to strengthen or improve their social position, often already privileged. On the other hand, for just under 10 of them, remittances from abroad constituted an indispensable economic contribution. Over the years, with the evolution of the family life cycle and, often, also due to remittances previously sent, the collateral relatives of the migrants had managed to emancipate themselves from this financial support, and the migrants themselves were free from the duty of sharing in the costs of parental care. As Ziaur, interviewed in Bangladesh, said:

Nowadays, he doesn't need to send money for us. When there were our father and mother, he used to send money, but now we don't need it anymore. OK, he sends some gifts... I earn enough, I don't need money, so we tell him: ‘You have to earn money for yourself and for your future, be happy and everybody will be happy’. This is the thing. (Ziaur)

The residual practices of sending goods to relatives at home take on more symbolic and celebratory features. Gifts, in this case, are again imbued of social and moral meanings, as a confirmation of family belonging, but they are made free of an economic significance. This aspect is also confirmed by Rahaman:

I was sending, but, as my father died last year, actually I don't need to send money anymore, so now I just send something, sometimes, for some gifts to my brothers and sisters: in our religion, there're two big ceremonies: Eid – you know, at the end and after Ramadan. In these times, I send something to them as a gift. (Rahaman)

If the ‘fronds’ of the reunited family are turned to the future of the children, especially through investment in their education even outside Italy (Della Puppa & King, 2019), the roots of the family of origin are fed by remittances of a not strictly financial nature, such as gifts. They confirm the emigrants' membership of a family group and leave open the possibility – or the illusion – of return (Boccagni, 2011). In the perspective of many emigrants, even if the return is not enacted in practice, the illusion of the possibility of keeping this option alive is an element of reassurance and personal consistency. They can say: ‘I do not think I will return; but in the worst-case scenario, I could go back to my homeland and find someone who will welcome me’ (see also Boccagni, 2017).

## CONCLUSIONS

The article has contributed to the debate on the social meanings of remittances by examining their relationships with family ties in Bangladeshi transnational families. It has shown how in this case regular economic remittances are

normally sent to the family of the first-migrant man. This occurs both because, according to the rules of virilocality, with marriage the young bride is acquired by the family of her husband and because, often, wives can boast a class position higher than that of their husbands. For their families of origin, receiving money from abroad would be a form of humiliation and symbolic downgrading. Gender, class, position in the migratory process, and cultural traditions intersect in explaining this pattern of remittance flows. Because, generally, remittances can generate feelings of gratitude, they can sometimes generate shame, depending on the relationships that are maintained with the recipients and their social positioning. Here, we have added some new insights to the long-standing debate on the meaning and consequences of gifts in social and family relations.

Furthermore, the intersectional and translocal lens we adopted has shed new light on remittance behaviours and perceptions: the moral economy of migrant remittances assigns precise roles to (male) emigrants, their wives, and the related families in the homeland. Remittance flows in the Bangladeshi case are mainly aimed at confirming familiar relations and social hierarchies, letting little room for transgression and innovation.

However, in other ways, in the form of occasional or celebratory gifts some remittances also reach the female side of the ascribed family. Even more important are the remittances that can be defined as sponsorship, or aid to emigration, addressed to the male relatives of the wife. In direct and material forms, as well as through the activation of formal procedures, the first-migrant favours the arrival of acquired brothers-in-law and nephews, thus promoting growth of the social status of the wife's family of origin. We have unprecedentedly called such forms of support 'implicit remittances' to wives' family networks. The money sent is thus only the most visible and quantifiable element of a socially multifaceted transaction replete with implications on the family level and on the parental groups.

A third set of results concerns changes over time in the procedures for sending remittances, namely in the functioning of the moral economy of migrant remittances. Here two events of the family cycle are decisive. The first is the reunification and especially the birth of children in receiving countries, which move the fulcrum of the concerns of the migrants towards the country of destination and the well-being of the new generations. Remittances to the motherland are reduced, sometimes they cease; at other times they are limited to gifts sent in particular circumstances. Those migrants who have to take care of particular needs of the families of origin, on the contrary, remain bound to these gifts: here the moral economy translates into a double family obligation, towards the acquired family and towards the one remaining in the country of origin. The second event consists of the demise of parents or other relatives who needed remittances in the country of origin: this also contributes to the reduction of transfers and the concentration of investments on family well-being in the receiving country. On the other hand, other relatives, such as brothers, sisters, brothers-in-law, grandchildren, still receive gifts in which the symbolic meanings are accentuated: the gift as a means of presence of the absentee and confirmation of family ties. For some aspects, our analysis on this issue confirms Paerrgaard's (2015) findings on Peruvian migrants' remittances, but our study has widened the focus, paying more attention to larger family bonds: adult siblings and in-laws in the homeland, and children born in migrant families abroad.

To conclude, our study contributes to the scholarship on transnationalism, remittances, family obligations in three ways. First, by developing the concept of 'implicit remittances' in order to focus on non-explicit transfers of money to married women's parental groups. Second, by analysing how the intersection among gender, social class, and cultural norms influences the circulation of remittances. Third, by highlighting the importance of the family life-cycle, and its changes, for choices related to the act of sending remittances and the beneficiaries of them.

## CONFLICT OF INTEREST

The authors declare no conflict of interest.

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