



Fiji Country Study

A part of the report on Informal Remittance Systems in Africa, Caribbean and Pacific (ACP) countries (Ref: RO2CS008)

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Table of contents

1. Introduction	2
2. Migration from Fiji	2
3. Migration and remittances in the South Pacific Islands	4
4. Informal (unrecorded) remittances	5
5. Remittances and Development	7
6. Fiji: Background Information	8
7. Fiji: history and society	9
8. Indigenous Fijian and Indo-Fijian emigration	10
9. The migrants	11
<i>Indo-Fijian migrants</i>	12
<i>Indigenous Fijian migrants</i>	14
10. Conclusion	16
Bibliography	18

1. Introduction

Although there has been emigration from the Fiji islands on a large scale since the late 1980s, there is little data available on remitting in general, let alone informal (unrecorded) remitting. Some of the literature on other major sources of migration from the South Pacific (especially Tonga and Samoa) has been reviewed to help clarify the distinctive features of the Fiji case, and to provide some indications of the kind of study of remitting that could be made for Fiji.

In addition to reviewing the academic literature, interviews and email correspondence was conducted with a number of informants in Sydney and Fiji, including indigenous Fijians and Indo-Fijians settled in Sydney, and research scholars in Sydney and Fiji. The interviews and correspondence yielded additional information on informal remitting, but this is obviously an important field still to be comprehensively researched. One of the informants, Professor John Connell of the Department of Geography at the University of Sydney, is currently planning to initiate such a project in Australian cities and in Fiji in 2005 with colleagues, pending funding.

2. Migration from Fiji

Fiji has been a major source of migrants from the islands of the South Pacific to high-income countries of the Pacific Rim over the last 40 years, and the volume of migration has increased dramatically during the last 17 years. Successful settlement in the host countries (Australia, Canada, USA and New Zealand) has been facilitated particularly by good English-language competence and, mainly for the Fiji Indian migrants (the vast majority of emigrants), possession of specialized occupational skills and/or financial capital.

The migration has been encouraged primarily by the stresses and uncertainties created by the *coups d'état* of 1987 and 2000 carried out by indigenous Fijians against governments that had been elected predominantly by Indian voters (no such governments had been elected before 1987). The emigration of Indians (Indo-Fijians) has contributed substantially to a reduction of their numbers in Fiji from 51 per cent of the population in 1970 (the year British colonial rule ended) to 44 per cent today. An outline of Fiji history, society and politics is given later in this report.

The character and impact of most of the emigration from Fiji has differed markedly from the features of migration from the other major source countries: Samoa (formerly Western Samoa), Tonga, American Samoa and the Cook Islands.

In the latter cases, the migrants constitute very large proportions of the islands populations (in some cases more than half), and the migration has had great net positive impacts in raising living standards (via remitted money and goods), if not contributing to sustainable development in the source countries which have very limited economic and employment opportunities (e.g. Ahlburg 1991; Bertram 1999; Bertram and Watters 1985; Macpherson 1985, 1992; Poirine 1998; Shankman 1976). These migrants have typically not possessed specialized skills, and as individuals their wages in the host cities have been relatively low. Migrant household incomes, however, are sometimes quite high, with multiple members working long hours to ensure sufficient funds for remitting to meet a variety of needs of close kin in the islands (from food and school fees to house-building and vehicles).

Whatever their initial intentions, the majority of these emigrants have been settling permanently in the host countries. As yet, however, there are no strong indications that the volume of remitting is declining with length of residence away from the home islands, although many relocated more than 30 years ago. The future commitment to remitting by the offspring of these migrants is very much in question (e.g. Lee 2004).

In the case of Fiji, although the emigrants have been a much smaller proportion of the total population, the net impact of emigration has so far been severely negative in a country that before the *coups d'état* of 1987 and 2000 was experiencing relatively good material standards of living for the majority of citizens. The problem has been a severe and escalating brain drain and flight of financial capital (Buchignani 1979; Chandra 1997; Chandra and Chetty 1998; Chetty and Prasad 1993; Connell 1987; Gani 2000; Jones 1976; Mohanty 2001).

The vast majority of the emigrants from Fiji have been Indians (sometimes referred to as Indo-Fijians), many having trade or professional skills and/or substantial financial wealth. They have been leaving Fiji in large numbers, especially in response to the strengthening indigenous Fijian dominance, and to economic problems resulting from the coups. From 1987 to the present, probably close to 100,000 Indo-Fijians have migrated – the total Indian population in Fiji today is about 330,000.

The “push” factors for emigration from Fiji have included increased violent crime, difficulties in securing or renewing leases of land for farming or business owned by indigenous-Fijians, declining employment and investment opportunities, discrimination in appointments and promotions in the civil service and in scholarship support for tertiary education. In respect to “push” factors for emigration associated with ethnic conflict, Fiji compares closely to such Caribbean countries as Surinam, Guyana and Trinidad. It would scarcely be an exaggeration to assert that the vast majority of Indian families now residing in Fiji would emigrate if they could. Certainly most families remaining in Fiji are seeking to establish links overseas, commonly through organizing marriages with Indo-Fijians already well established in the USA, Canada, New Zealand, Australia.

There is no doubt that the Indian emigration has been devastating to the well-being of the citizens of Fiji. The scale and speed of the loss of skilled workers has been seriously undermining the ability of the state to provide basic social services (especially health and education) and to facilitate development (Satendra Prasad in Naidu, Vasta and Hawksley 2001). The large-scale loss of a wide range of skilled Indo-Fijian workers (doctors and nurses, teachers, engineers, IT workers, accountants, mechanics and so on) has not been compensated by strong return flows of remittances – in contrast to the emigration from Tonga and Samoa. In fact, until very recently, private money transfers appeared in Fiji's balance of payments statements as large negative amounts, averaging a F\$27million loss per year from 1991 to 2000.¹

Indigenous Fijians are also emigrating in increasing numbers, or being recruited for jobs abroad for varying periods. But for them securing overseas residence visas has tended to be more difficult because most have lacked specialized skills and/or finance capital (Mohanty 2001). These emigrants are from 10–14 per cent of the total number of emigrants, and

¹ Data from Reserve Bank of Fiji, [http:// www.reservebank.gov.fj/](http://www.reservebank.gov.fj/) and Fiji Islands Bureau of Statistics: <http://www.spc.int/prism/country/fj/stats>.

represent only a tiny proportion of the indigenous Fijian population. Nevertheless, as for the other migrant-supplying countries (e.g. Samoa and Tonga), the net impact on the living standards in their families and local communities in Fiji has been positive (via remittances in money and kind).

In the last three years, formal private money remittances have suddenly become a major component of Fiji's national income. The sources of these flows have not yet been well documented (some details are given later in this report). However, there are grounds for suggesting that a significant proportion of the remittances is now coming from indigenous Fijians working abroad. In addition to remittances in money and goods from mainly unskilled Fijian emigrants, there are substantial money transfers from Fijians employed in various capacities in the British army and the UN peace-keeping enterprise in the Middle East (UNIFIL); in 2002 almost 1,500 native Fijians were serving overseas in the British army (*Pacific Islands Report* website, 24/9/02). Remittances totalling more than F\$6 million have recently come to Fiji from Fijians working in security in Iraq.

A detailed discussion of the migration from Fiji, and the question of remitting, comparing the Indo-Fijian and native Fijian emigrants is presented below.

3. Migration and remittances in the South Pacific Islands

The significance of migration and remittances in the South Pacific must be considered in relation to the very small demographic and geographic scale, and very limited economic resources, of most of the home countries. The total population of the islands countries, excluding Hawaii (a state of the USA with a mainly Asian population) and New Zealand (with a predominantly European population), was in 2002 a little over 8 million. Nearly 80 per cent of these people live in Papua New Guinea (5.5 million), Solomon Islands (440,000), New Caledonia (220,000), and Vanuatu (206,000). There has been very little labour migration from these countries. The Fiji Islands contain nearly 830,000 (10 per cent) of the total Pacific Islands population above. Samoa (formerly Western Samoa), American Samoa, Tonga and the Cook Islands include about 367,000 (5 per cent of the total). Flows of migration and remitting have affected the lives of not many more than 1.2 million people living in the islands. To date, probably substantially less half of these have enjoyed much benefit from the emigration.

The majority of the emigrants over the last 40 years have been from Samoa, American Samoa, the Kingdom of Tonga and the Cook Islands. These migrants have numbered roughly 200,000. In some cases their numbers exceed the population remaining in the islands. Researchers have commonly stressed the "safety-valve" function of the emigration for those islands with very limited resources in arable land and employment or business opportunities. Despite high natural rates of increase, the populations of Samoa and Tonga, for example, have remained constant for many years (Connell and Brown 2004).

Today, recorded (i.e. "formal" or officially recorded) money remittances to Tonga and Samoa amount to half of the national income. The impact of remittances on raising material standards in the islands has been enormous, mainly by funding the importing of a wide range of commodities from tinned foods and cloth to building materials and vehicles, and subsidizing children's education in the islands and overseas. Private money transfers have for several decades been the most important source of foreign exchange in Tonga and Samoa

(formerly Western Samoa). Indeed, few if any other countries in the world have been more heavily dependent on migrant or temporary overseas-worker remittances.

Of growing importance is a wide range of goods (mainly purchased second-hand) shipped by the container load or carried by air travellers, for personal use by the recipients or for local sale by them. Some of the money and goods remitted is being used in support of a variety of commercial enterprises (from village or town shops and taxis, to cash cropping) (e.g. Brown and Connell 1993), although most is used to support everyday living costs.

4. Informal (unrecorded) remittances

“Informal remitting” is taken in this report to mean any method by which emigrants and temporary overseas workers send wealth to individuals or groups in their home countries, other than through the formal bureaucratic financial structures of banks, post office, or such organizations as Western Union, or that by-pass as “personal effects” the levy of customs charges.

In the South Pacific, informal remitting includes primarily travellers carrying money and goods to present to family members on return visits, the sending of goods to family members by air or sea and the presentation of money and goods to family members visiting the emigrants. Foreign currency is now often exchanged for local currency outside the formal financial system, to gain better rates and avoid fees. For example, Ahlburg reported that “in both Tonga and Western Samoa [now Samoa] there are foreign exchange agents who operate openly and merchants accept payment in foreign currency” (1991: 28). Interviews have confirmed the importance of these practices in Fiji.

Systems of remitting money through business networks, comparable to the *hawala* system in the Middle East and South Asia, do not appear to have yet become very common in the South Pacific, with no mention of such methods having been seen in the published literature. However, inquiries for this report indicate that such systems might now be “catching on”, as the following advice suggests.

I was told by a prominent Samoan community leader who has lived in Sydney for 35 years that most Samoans in Sydney are now remitting money to kin in Samoa via the services of commercial or professional entrepreneurs, who in turn use relatives or business partners to make the payments in Samoa. My informant described the method as “mushrooming” in Sydney and said that those arranging the remitting advertise their services at their premises and on the Samoan language radio programs. He said that a stiff competition for clients has driven down the charge for remitting to around A\$15 per transaction, regardless of the amount remitted. My informant told me that for nearly ten years the Samoan migrants have been turning to this informal method for its cheapness and speed, compared to the banks and Western Union. Banks currently charge around A\$35 per electronic transfer, while Western Union charges at the very least A\$30, the price increasing with the amount remitted. (I am advised by Western Union that a A\$5000 remittance to Fiji would currently cost A\$225, and A\$10,000 would cost A\$435.)

Voigt-Graf, who began research on remittances in Tonga this year, has found evidence of this informal method of remitting. She cited, as an example of a growing trend, the case of a nascent family business in remitting: a man residing in Tonga who makes payments to

Tongans as instructed by his wife residing in New Zealand when she receives monies from their migrant relatives – a “commission” is charged (personal communication).

My interviews with Fiji Indians have yielded contradictory opinions on the importance of such methods of remitting. But it would be surprising if they are not in operation, for there are numerous small Indo-Fijian owned businesses and professional practices in Sydney and other Australian cities, many having regular business dealings with partners in Fiji (e.g. in exporting and importing). I will return to this question later.

Remittances in the form of goods have become increasingly important in the South Pacific, mainly because a very wide range of good-quality commodities for everyday use or sale is cheaply available in the cities of North America, Australia and New Zealand. This aspect of remitting is discussed at several later points in the report.

Studies conducted over the last 30 years have argued that official figures on money transfers greatly understate the value of remitted money and goods in the South Pacific. The studies have addressed the issue of informal or unrecorded remittances by presenting detailed information on the kinds of goods sent back to the islands, and the different modes of remitting both money and goods (Ahlburg 1991; Appleyard and Stahl 1995; Besnier 2004; Brown 1995; Brown and Connell 1993; Loomis 1990; Shankman 1976; Stanwix and Connell 1995).

However, there have rarely been attempts to quantify the value of unrecorded remittances, nor to describe the process of remitting. The most useful study on these questions is Brown’s survey of the cases of Samoa and Tonga, conducted with Connell in 1993 for the ILO. This survey is worth reporting in detail as it would seem to offer useful guidelines for future surveys of informal remitting to Fiji.

Several hundred households in the home islands and several hundred in Brisbane Australia were interviewed and/or surveyed with questionnaires (modelled on guidelines in Bilsborrow, Oberai and Standing, *Migration Surveys in Low-Income Countries* 1984). It was at the time “the largest survey of international remittances undertaken in the South Pacific region” (Brown 1995). The study is particularly valuable in helping to fill a gap in research between studies dealing only with official macroeconomic estimates, and small sample studies of particular localities.

A careful attempt was made to gauge the volume of several kinds of unrecorded flows of wealth: (1) money posted or carried; (2) goods sent or carried; (3) payments met by the migrant on behalf of a family member; and (4) gifts in the form of airfares and “board and lodging” for overseas visits.

It was estimated that recorded money transfers constituted less than half the total remittances received by households in the islands. Sums formally transferred in the year of the study amounted to US\$1,351 per receiving household.

The average amount of *money* received by “informal” means (sent or carried by migrants on visits) was US\$428 per receiving household. The average value of *goods* received was US\$564 for Tongan and US\$874 for Western Samoan remittance receiving households. For

the combined sample of 500 households in Tonga and Western Samoa, the average total value of unrecorded transfers in cash and kind was US\$947 per receiving household.

Brown explains that in addition to these remittances, there were unrecorded gifts that did not actually enter the country — particularly airfares and other travel expenses paid by migrants on behalf of a member of the receiving household. For the whole sample, these amounts came to an average of US\$483 per benefiting household.

The grand average total *unrecorded* flow per sampled household was US\$1,430 for the entire sample (i.e. including non remittance-receiving as well as remittance-receiving households). *Recorded* (i.e. official) transfers were estimated to be US\$1,083 per household for the entire sample. *Unrecorded remittances* were estimated to represent 57 per cent of the total remittances of a private (i.e. family-to-family) nature.

Brown found that money transfers by organizations such as churches, sport clubs, and ex-students' groups were usually being sent through *formal* channels. He estimated that if such remittances are added to the private remittances, the proportion of *informal* or unrecorded remittances out of the total would reduce to about 41 per cent.

If the estimates of unrecorded remittances are added to the official recorded transfers, the totals would be around US\$47 million for Tonga and US\$68 million for Samoa – in each case approximately 50 per cent of GDP. (Official recorded transfers were US\$27.2 million (20 per cent of GDP) and US\$43.4 million (30 per cent of GDP) respectively.)

Several other studies of the Tonga, Samoa and the Cook Islands cases have also emphasized the large volume of informal remittances. Fairbairn (1993) judged, on the basis of interviews in Tonga, that remittances in goods might be as high as one-third of the value of recorded money transfers. This compares with Loomis's earlier finding for the Cook Islands that in the mid-1980s, the value of remittances in kind must be about 30 per cent of the total of money remittances. Ahlburg (1991: 26–29) asserted that “in the Pacific remittances in kind are at least 30 per cent of official cash remittances” and that “it also seems probable that a sizeable quantity of trade occurs among family members and that these transactions are undervalued” (i.e. at points of exit and entry).

5. Remittances and Development

There are two ways in which remittances have commonly been seen to stimulate productive enterprise in the South Pacific islands:

(1) Funding of such enterprises as cash cropping and fishing (funds for tools, fencing, fertilizer, wages for labour assistance, leasing of land, vehicles, boats).

(2) Encouraging production of food crops for export to kin abroad for their domestic use or for sale in diaspora markets. Such “export production” is encouraged partly to reciprocate (and hence sustain) remittance flows (Brown and Connell 1993; Fraenkel 2004; James 1991; O'Meara 1993).

Migrant fund-raising projects also help to finance infrastructural projects in the islands. Computers for schools, bedding and medical supplies for rural hospitals, the construction or

repair of church or community halls, the purchase or maintenance of inter-island passenger and cargo vessels have often been funded partly by remittances from abroad (Stanwix 1994; interviews in Sydney 2004).

Groups engaged in such fundraising and remitting include especially church congregations, village or province-based groups, and ex-students groups and sports groups (Tongamoa 1987 on the Tongans; Stanwix 1995, and Stanwix and Connell 1995 on the indigenous Fijians). Amounts ranging from a few thousand to 20,000 Australian dollars or more are not unusual (e.g. the annual projects of the Uniting Church in Sydney in support of the Methodist Church in Fiji). It is not uncommon for substantial sums of money (up to US\$2,000) to be carried by travellers back to the islands and presented in ceremonial style, although larger amounts are usually remitted through formal channels.

6. Fiji: Background Information

The numerous islands of the Fiji archipelago have a total land area of just over 18,000 sq km, straddling the border between the ethnological regions of Melanesia and Polynesia. Native Fijians in the western region of the archipelago have historical cultural links with Vanuatu and New Caledonia, while those in the eastern parts (over 60 per cent of the Fijians) have closer historical ties with the islands of Tonga and Samoa. Eastern chiefs dominated the administration of Fijians in colonial times, and retained their pre-eminence in post-colonial government until very recently.

The population is now close to 830,000 (density: 45 per sq km). Approximately 441,000 (51 per cent) are native Fijians, and 328,000 (44 per cent) are descendants of people who migrated from India between 1879 and the 1940s, most as indentured workers arriving before 1917. The remainder of the population includes Chinese, Europeans, Part-Europeans and islanders from other parts of the South Pacific. At the time of independence from British colonial rule in 1970, the Indo-Fijians comprised 51 per cent and the native Fijians 44 per cent of the population. Emigration of Indians, especially since 1987, largely accounts for the reversal of these proportions.

In 2002, Fiji's GDP totalled US\$1.8 billion (per capita: US\$2088). The major sources of national income are now, in order of value: tourism, garments, sugar, private money transfers, gold, and copra.

It is only in the last three years that remittances from migrants or temporary workers abroad have amounted to a significant component of national income. In the 13 years after the 1987 army coups there were always substantial net losses of wealth through private transfers each year (sometimes over F\$30 million).² At present, however, the net gain to Fiji from private money transfers exceeds F\$200 million, not far behind the income from sugar exports.

Table I: Fiji – Private money transfers, 1997-2001 (US\$ millions)

	Receipts	Payments	Net
1997	55.3	66.7	-11

² At present F\$1 = US\$0.56.

1998	45.3	52.3	-7
1999	43.9	54.6	-11
2000	58.4	70.7	-12
2001	98.6	57.9	41

Source: IMF, *Fiji: Selected issues and statistical appendix*
IMF Country Report No. 03/9, January 2003

A Reserve Bank economist advises that the total foreign exchange receipts of F\$243 million recorded for 2003 include the following types of transfer:

- gifts, maintenance and donations to individuals, including remittances from emigrants and temporary overseas workers: F\$101 million;
- gifts, donations by foreign governments and international agencies to Fiji missions, religious and voluntary organizations, regional bodies or their equivalent counterparts F\$11 million;
- migrant transfers, including legacies F\$1 million;
- personal receipts, salaries and allowances of expatriates on work permit, and pensions for retirees F\$130 million.³

7. Fiji: history and society

Fiji developed as a profoundly bifurcated society under British colonial rule. Economically and culturally it has been far more deeply split by ethnic differences than Guyana, Trinidad and Mauritius, other countries with large immigrant Indian populations with which Fiji is often compared.

The islands were given to the British Crown by a Deed of Cession signed in 1874 by the leading chiefs, in expectation of protection and development as the islands were drawn into the modern economy. The early governors recruited labour from India to support the development of plantations owned by European settlers or companies (Lal 1992). A majority of these workers chose to settle permanently in Fiji. The native Fijians were governed as subsistence village farmers by hereditary chiefs holding bureaucratic office. Eighty-three per cent of the land was decreed inalienable, to be left in the hands of Fijian clans for their own use or for leasing to non-Fijians, and so it still remains.

For many decades, while the Indians were acquiring skills for survival (and sometimes great success) in the capitalist market economy, most Fijians were not permitted to leave their villages to work for wages on plantations or in the towns. This confinement under paternalistic authority kept the Fijians well behind the Indians in acquiring competence in the money economy. Although a Fijian middle class comprising government officials, church officials, teachers, medical officers and other white-collar workers developed, there are still very few successful Fijians in business enterprises or the independent professions, and only

³ Resina Katafano, personal communication 20 August 2004.

few prosperous Fijian cash croppers (75 per cent of the sugar-cane growers are still Indo-Fijian).

On the other hand, indigenous Fijians have long predominated in the army and the police, and their leading chiefs enjoyed a privileged position in the colonial state – justified, most Fijians maintain, by their entitlement to political “paramountcy” as the indigenous people of the land. Fijians make a cultural and moral virtue of the very qualities that have set them back in the capitalist economy. They contrast the communal sharing and social security of their “way of life in the manner of the land” (*bula vakavanua*) with “life in the way of money” (*bula vaka i lavo*) of Indians and other non-Fijians.

Ratu Mara (a prominent Fijian chief) and his fellow leaders of the Alliance Party supported mainly by indigenous Fijians governed Fiji from 1970 (the year of Independence) to 1987. In 1987, a coalition of the Labour Party and the National Federation Party, based mainly on Indian voters, won government, a victory enabled partly by a weakening of Mara’s Fijian support by the inroads of a hard-line nationalist Fijian party (Lal 1992; Lawson 1991; Norton 1990), followed shortly afterwards by a military coup that restored indigenous rule.

After a brief period of liberal reform in the mid-1990s, another elected government, again mainly based on Indian voters, was overthrown by a second coup in May 2000. Although electoral democracy has since been restored under the salvaged 1997 constitution, government remains overwhelmingly Fijian-dominated and is pursuing policies biased to promoting the economic advancement of Fijians.

8. Indigenous Fijian and Indo-Fijian emigration

In the 1960s, with the assistance of the colonial government, indigenous Fijians began to seek short-term wage employment in New Zealand (typically just a few months at a time). There was almost no long term Fijian emigration. Around the same time Indo-Fijians began to emigrate in substantial numbers, mainly to Canada and the USA. The “pull factor” of employment opportunities and a more prosperous life was reinforced by the “push factor” of a growing feeling of uncertainty and insecurity in Fiji as colonial rule drew to a close in an atmosphere of ethnic tension.

By 1967, the volume of Indian emigration so alarmed Governor Jakeway that he tried to persuade his superiors in London to pressurize the Canadian government into setting a quota on immigrants from Fiji in order to stem the loss of professional and other skilled workers from the colony; the governor also mentioned that a trend toward emigration to the USA was also “causing us some disquiet”, proposing legislation to curb the flow to North America. The London officials resolved that it would be wrong to attempt such coercion and that they could not tell Canada what to do.⁴

⁴ Public Record Office files at Kew, FCO32/55. By 1969, at least 1,590 migrants had settled in Canada and in 1971 a research economist confirmed the Governor’s fears by predicting serious skills shortages soon for Fiji, partly as a result of the level of Indian emigration (Ward 1971). A further 8,764 people migrated between 1970 and 1977, most of them Indo-Fijians (Buchignani 1979; Connell 1987). It must be stressed that these and later official figures are almost certainly substantial underestimates, because people leaving Fiji do not always state their intention to migrate, and some negotiate resident visas after arriving in the host country. In more recent years this has been

By the 1980s, the destinations of emigrants had diversified. In 1981 there were over 9,000 Fiji-born residents in Australia, 83 per cent among them Indians (Connell 1987: 22). After a brief lull in 1979–80, the migrant outflow strengthened unabated, increasingly to the USA, Australia and New Zealand. As the emigrant population grew, it became easier for relatives back in Fiji to move abroad, assisted by strong social networks to secure visas and find accommodation and employment. The success of the emigrants also helped raise aspirations in Fiji for achieving “the good life” of modernity, and hence helped to inflate Fiji’s expenditure on imported goods.

In addition to skills, emigration removed much money from Fiji at a time when the government was not attempting to impose currency controls on emigrants. Although tight restrictions were imposed for a while soon after the 1987 coups, these subsequently have been greatly relaxed. Today, an emigrating family is permitted to take F\$250,000 and individual travellers F\$10,000. Up to F\$50,000 from sale of Fiji assets may be transferred to the external accounts of non-residents.⁵

According to official records, from 1962 to 1987 a total of nearly 75,000 people emigrated; at least 20,000 of these were living in Vancouver (*Pacific Islands Monthly* September 1984: 54). Within two years, Bedford suggests (1989: 142), the figure had risen to over 100,000. From 1987 to 1993 it has been conservatively estimated that at least a further 50,000 Indians emigrated. The movement has continued strongly since 1993, compelled (*The Review*, May 1996: 25). One informed estimate puts the total Indian emigration from Fiji from Independence in 1970 to 2002 at a minimum of 150,000 (*Daily Post*, 27 July 2002). According to Chandra and Chetty (1998) 34 per cent of Fiji migrants live in Australia, 24 per cent in the USA, 22 per cent in Canada, 16 per cent in New Zealand and 4 per cent elsewhere.

9. The migrants

The social and cultural differences between the indigenous Fijians and the Indo-Fijians, outlined above, have strongly influenced their behaviour as migrants. There are heavy social pressures on emigrant indigenous Fijians, as individual households and as communal groups, to regularly remit wealth in money and goods. Indo-Fijians are not subject to comparable

especially true of native Fijians seeking to earn income abroad: many have travelled on visitor visas and later become over-stayers, often for many years. Some research evidence suggests that Fijian over-stayers tend to remit considerably more of their earnings than legal migrant residents (Stanwix 1995; Stanwix and Connell 1995).

⁵ The amounts of money migrants have been allowed to remit from Fiji have varied widely since 1987. From 1987–1995, commercial banks were not permitted to transfer funds without Reserve Bank approval, which could be given for up to F\$125,000 per family, F\$75,000 for a single applicant and F\$25,000 six-monthly thereafter. The maximum amount allowable by the Reserve Bank rose to F\$200–250,000 in 1996–97. For several years after that, there was no specified limit (amount considered on application). Today, commercial banks can transfer up to F\$150,000 per year per applicant emigrating family *without* Reserve Bank approval, and there is no specified limit on amounts that can be approved by the Reserve Bank (considered on application). Individuals travelling out of Fiji are permitted to take F\$10,000. Proceeds from sale of property up to F\$50,000 can be transferred. For the transfers allowable to emigrants, required documentation includes passports, tax clearance certificates, and airline tickets (Reserve Bank of Fiji, personal communication; see also <http://www.rbf.gov.fj>).

communal and familial pressures. Although documentation on this difference is very thin, it appears from the very few studies available, and from informal conversations conducted for the present report that, especially relative to income, native Fijians tend to remit on a substantially larger scale than Indian migrants.

Indo-Fijian migrants

A leading Fiji Indian academic, historian Brij Lal, stresses that Indo-Fijian emigrants maintain strong ties, social and economic, with families and community in Fiji, concluding that “[t]he level of financial support is considerable, though its exact magnitude is unknown” (Lal 2003).

Lal’s claims about remitting cannot be substantiated in any detail from surveys so far available. Buchignani for instance claims that it is “quite rare for a family to send relatives more than \$500 per year” (Buchignani 1979: 274). The only more recent information on the remitting behaviour of Fiji emigrants available to me for this report is contained in studies conducted in Sydney, together with data from several interviews I had with Fijians and Indo-Fijians in Sydney.

By 2001, there were, according to official records, over 40,000 Fiji-born residents in Australia, at least 80 per cent of them Indo-Fijians (16,500 in Sydney). More than 70 per cent had become citizens (Voigt-Graf 2002: 229).

The only estimate of the number of indigenous Fijians in Australia is that based on census data on language stated to be spoken at home: The 2001 Census reports that Fijian-language speakers totalled 4,894 (3,663 in the state of New South Wales, and most of these living in Sydney).

The Fiji Indians settled in Australian cities are among the most materially successful of the country’s immigrants, enjoying average levels of income above the Australian mean. Their average age in the 1990s was under 35; the gender ratio was almost even. Their skills levels have been generally higher than those of the earlier migrants to Canada of whom Buchignani reported in 1979 that “even by Canadian standards [they] commanded considerable education and skills” (quoted in Connell 1987: 22). Many of the migrants settled in Sydney have established businesses in retail trade and in exporting and importing (often involving dealings with businesses in Fiji, especially in food goods and artefacts), in real estate, travel agencies, as lawyers, doctors, dentists, accountants and so on.

Raj’s study of Fiji Indians in Sydney, three years after the army coups of 1987, lends support to the suggestion in Buchignani’s survey that emigrant Indo-Fijians’ remitting is fairly low in volume without, however, giving much further detail (Raj 1991). Geographer Voigt-Graf’s study of twenty households in Sydney and forty households in Fiji, conducted over ten years later (2002, 2003), gives some details on remitting. She agrees with Raj that the volume is small, but emphasizes the frequency with which the emigrants affirm ties with kin in Fiji, especially by visits at least once every two or three years, often for weddings or funerals, and Fiji kin are often sent air tickets to visit Sydney. There is frequent exchange of gifts, although not usually at great monetary expense – at most, Sydney people might bring household appliances or electronic goods. Voigt-Graf found that networks of material support, by remitting and assisting with migration, centre on siblings and parents of established migrants and rarely extend beyond uncles, aunts and first cousins (2002: 209).

Only seven of the twenty Sydney households Voigt-Graf interviewed said that they sometimes send money to assist family members in Fiji or elsewhere, and only three claimed to send regular remittances for everyday household needs. However, most appeared “generously” to support Fiji kin at weddings and funerals with non-monetary as well as money gifts. Of the forty households Voigt-Graf surveyed in Fiji itself, only seven appeared to receive remittances. She concluded that remittance flows are much more significant as affirmation of family solidarity, than in assisting with economic survival (Voigt-Graf 2002: 219–223). In general, according to Voigt-Graf, there is very little remitting unless for special requests (personal communication). There are, however, many business connections between Australian cities and Fiji involved in export and import for retail trade.

Another geographer currently conducting PhD research on both Fijian and Indo-Fijian migrants in Sydney, Annie Sutton (herself an Indo-Fijian), believes the volume of Indo-Fijian remitting is now considerably greater than during the early 1990s (if indeed it really was as low then as Raj maintained). She claims to be finding evidence that remitting by Indo-Fijians is now quite substantial, mainly family-to-family – e.g. assisting siblings in Fiji to care for elderly parents (including the payment of medical expenses), helping finance the education of nephews or nieces, contributing gifts in goods and money for life-cycle events, meeting the travel expenses of visiting relatives and sending clothes and school books. Money is usually remitted by formal channels. But on visits to Fiji, for weddings or funerals for example, amounts ranging from a few hundred to two or three thousand dollars might be carried. There is also occasional remitting of goods by container for use by kin in Fiji. There are several businesses in Sydney that regularly arrange this freighting – three cubic metres of goods can currently be shipped to Fiji for approximately A\$400, including pick-up, paperwork and container transport.

Sutton has not yet tried to collect quantitative data on remitting. However, she believes that Raj’s claim that little remitting occurred, no longer holds true, and perhaps reflects the fact that Raj had conducted her survey in the first few years of substantial Indo-Fijian settlement in Sydney when the struggle to become “established” was intense (Raj 1991). Today, many immigrants have paid off their mortgages and have seen their children complete their education, and so are more disposed to remit money and goods – especially at a time of increasing economic difficulties for relatives in Fiji (Sutton, personal communication).

One well-established Fiji Indian businessman in Sydney supported Sutton’s claim that much remitting is now occurring, citing in discussion with me numerous examples drawn from his observations during regular travel between Fiji and Australia. He maintained that much money is now being invested in town lands and houses in Fiji by emigrants and that this is helping relatives who have been displaced from Fijian-owned farm land to get a foothold in the towns.

This account is supported by a prominent Indo-Fijian community leader of several decades residence in Sydney. He maintains that remitting money has become very common among Indian migrants, particularly to assist relatives experiencing economic difficulties in Fiji (e.g. as a result of loss of farms, as leases of Fijian land expire). He adds that remitting with the assistance of businessmen or professional practitioners (such as doctors) has become the most common method, for reasons of speed and relative cheapness (compared to banks and Western Union). He said that often the remitting agent profits from the transaction by

manipulating exchange rates below the rates applied by the banks. His account, in its details and emphasis, resembled that given by the Samoan informant mentioned earlier in this report. Both stated most emphatically that the majority of remitters now use informal methods. Interestingly, the Indo-Fijian businessman mentioned in the preceding paragraph maintained that little informal money remitting of this kind is occurring, and that most people still use the banks. I suspect that the issue might be a rather “sensitive” one for some informants and that only a carefully planned and very patiently conducted interview survey involving many businesses and households would yield reliable information.

It should also be mentioned that there are in Australia several organizations based on cultural and religious identities, and with parent bodies in Fiji. The strongest of these is the TISI Sangam whose members are the descendants of Hindus who migrated to Fiji as indentured workers from southern India (in fact a minority of the Fiji Indians). The Sangam, which also has branches in North America and New Zealand, organizes annual festivals, which include cultural and sports activities – sometimes in Sydney and sometimes in Fiji. There have been occasional fundraising projects, such as the drive in the 1990s to contribute money for the building of the largest Hindu temple in Fiji. The activities of such organizations directed at fundraising for remitting to Fiji are yet to be surveyed.

Indigenous Fijian migrants

According to the 1991 census, Fiji-born native Fijians made up nearly 14 per cent of the total Fiji-born population residing in Australia. The measure was based on answers to a question about languages spoken at home other than English.

Indo-Fijian migrants mostly view their migration as permanent. This circumstance has been a disincentive to a strong commitment to remitting. But probably a more important limit on remitting has been the often relatively affluent circumstances of close kin in Fiji – most can be described as urban middle-class.

By contrast, most native Fijian emigrants to Australia, New Zealand and North America have come from poor village or urban backgrounds, comparable to their counterparts from Samoa and Tonga. In the host cities, the Indian emigrants are typically engaged in middle-class Western lifestyles, including the quest for home ownership and the advancement of children’s education (Raj 1991; Voigt-Graf 2003). Native Fijian emigrants, by contrast, typically channel substantial amounts of money into remittances, whether privately to close kin, or publicly as contributions to frequent church or provincial fundraising. The pressures to maintain this commitment of money and time are often decried by some Fijians as obstructing the improvement of living standards in Sydney, and the advance of the education of the children – much the same criticism often made of these pressures in Fiji itself.

The indigenous Fijian migrants typically do not view the home country in negative terms, and many expect to return with savings to fund a comfortable life there, although given the relative recency of native Fijian migration overseas, it remains to be seen if such intentions will very often be realized (Stanwix 1995; Stanwix and Connell 1995). Relatively few Fijians expect to be able to purchase homes in Sydney, and the freedom from mortgage commitments favours remitting and contributing to fund-raising projects for Fiji, as does a readiness to economize on furniture, appliances, rent and vehicles. As with the Indo-Fijians, some remitting to family members is in response to specific requests – to assist in paying for

children's schooling for example, and on the occasions of funerals and other life-cycle events.

Maintaining a sense of worth and security as members of Fijian communities (especially centring on church and province) is generally viewed as more important than saving to finance affluent nuclear-family living. Moreover, the relative poverty of close kin in Fiji is a pressure for remitting in both money and goods. One community leader remarked to me recently that people back home believe their relatives are living in a paradise. It is felt as shameful not to respond to requests for help, or to visit family in Fiji without generous gifts, often at considerable cost for ongoing life in Sydney.

As in Samoa and Tonga, remitting to close kin in Fiji is intended largely to help finance everyday expenses (from household requirements and school fees, to weddings and funerals). The sending or use of remittances for purposes of developing business enterprises or commercial farming appears to be unusual.

Stanwix's study of thirty Fijian households in Sydney in 1994–5 is the only published study that examines in detail the question of remitting by emigrants from Fiji (Stanwix 1995; Stanwix and Connell 1995). She reports that Fijian province-based groups raise amounts from A\$5,000 to A\$40,000 to build or repair local churches in Fiji, for schools and hospitals (purchase of computers and bedding and medical supplies) and to assist in the purchase of ocean vessels to improve links with the main island. Such amounts and uses of remittances were confirmed by my interviews with Fijian community/church leaders in Sydney. Other examples of collective fundraising and remitting include womens' groups and ex-students groups.

In respect to private family to family remitting, Stanwix estimated that almost two-thirds of the households sent A\$1,000 or more in one year (approximately 6.4 per cent of household income).

None of Stanwix's survey households said that they expected remittances to be used for investment in agriculture or business enterprises. Money remittances were thought to be used primarily for the purchase of food and clothes (24 per cent), for funding ceremonies and other social obligations (20 per cent) and some to help finance overseas visits and educational expenses.

Stanwix estimated that about 46 per cent of all remitting is by direct money transfer, using banks or Western Union. Money carried by travellers represented only 4 per cent, and the payment of travel costs of visiting kin 19 per cent. The remaining 31 per cent of remitting was in the form of goods carried or shipped. Of goods remitted, 47 per cent were second-hand clothes, 7 per cent new clothes, 7 per cent housing materials and 30 per cent food.

Sixty-five per cent of money remittances were sent by bank transfer, 12 per cent by money order, 19 per cent were carried by travellers and 4 per cent were posted. Fifty-six per cent of the goods sent to Fiji were carried by travellers, 39 per cent were air-freighted but only 6 per cent shipped.

It is very likely that in the ten years since Stanwix's study, the volume of goods remitted by ship has greatly increased. The hiring of containers (at around A\$2000 – \$3000) to

transport goods for relatives' use, or for sale by them at "flea markets" has become commonplace in Pacific Islander migrant communities (the costs of shipment can sometimes pale beside the returns from sales). Brown and Connell (1993) and Besnier (2004) give great detail on the kinds and value of such goods remitted to Tonga, and on what is done with them. In Sydney, common procedures are for several households to cooperate to fund container hire, and for church groups to hire containers (e.g. the Uniting Church delegation to the annual church conference in Fiji sometimes ships goods for bazaar sale as well as taking cash donations). A few Fijians have even established businesses concerned with arranging container shipment. However, there is no detail available on volumes of such informal remitting comparable to the information on Tonga, nor is there detail on the remittance process or system.

The remitting of goods to Fiji by ship container is obviously an important field for future empirical research on the details of its organization as well as the value and uses of the remittances. The work by Brown and Connell and by Besnier on the Tonga case offers helpful guidelines for this.

10. Conclusion

Fiji has long been a major source of emigrants from the South Pacific islands to cities in North America, Australia and New Zealand, and the number of Fiji-born people now residing permanently overseas is probably equal to at least 15 per cent of Fiji's population of 830,000. The migrants have been predominantly Indo-Fijian (descendants of original migrants from India to Fiji), although the numbers of native Fijian emigrants and temporary overseas workers are now increasing.

Unlike the two other major "people exporting" countries in Oceania (Tonga and Samoa), the Fiji economy has not become dependent on migrants' remittances. In fact, until very recently money taken from Fiji by emigrating families has greatly exceeded any private remittances coming in (see Appendices 4 & 5). Moreover, loss of valuable professional and technical skills has severely compromised social services and economic development in Fiji. These negative impacts have been in striking contrast to the experience of Tonga and Samoa. They reflect the much greater importance of "push factors" in the migration from Fiji, arising from insecurity and fear created by native Fijian nationalism.

There has been a pronounced ethnic difference in remitting behaviour. Indo-Fijians have, at least until recently, apparently remitted little in the form of money and goods, partly because most have come from relatively well-off families in Fiji. Native Fijian migrants, by contrast, have typically come from relatively poor families, and this has been one motivation to remit. Equally important have been cultural values prescribing sharing and exchange at the level of extended family and clan, and at the level of church-centred communities. Apart from the culturally encouraged sentiment of generosity, the act of giving is traditionally very important for maintaining and enhancing social status. By contrast, Indo-Fijian social values emphasize an individual competitiveness and household autonomy.

Recent preliminary interviewing suggests that remitting by Indo-Fijians is on the increase, at least partly in response to greater needs of kin in Fiji who are facing economic hardship resulting from the 2000 *coup d'état* and loss of farms after the expiration of leases of native Fijian lands, which are only rarely renewed.

Highly reliable data on informal remitting are not available for any cohort of emigrants from the South Pacific islands (Brown 1995 stands out as the major contribution). While much is known about the varied forms that remittances take (the kinds of goods and general modes of their remittance, and the modes of remitting money), estimates of amounts of wealth remitted informally are scarce and speculative (sometimes based on very small survey samples). Nor are there any detailed accounts of the process of informal remitting.

Indo-Fijian and native-Fijian migrants remit money and goods to close relatives in Fiji, mainly to parents and siblings, occasionally to uncles, aunts and first cousins. Native Fijian migrants also commonly contribute to collective remitting – by groups based on church, province of allegiance in Fiji, sports and old school connections; collective remitting by Indo-Fijians is far less common.

Methods of remitting money include formal transfers via banks and Western Union, carrying cash or cheques/drafts when visiting relatives in Fiji, presenting cash to relatives on visits from Fiji and the use of remitting agents who operate businesses or professional practices and offer speedy transfer of funds at cheaper cost in fees and exchange rates than those applied by Western Union and the banks. It should be noted that transfers via the banks now include the use of ATMs in Fiji to access deposits made to shared accounts based overseas.

Informal remitting also includes the taking or sending of goods, mainly second-hand (especially clothing and household goods). The goods are valued because they can be acquired much more cheaply at shops and markets in the host countries than comparable goods in Fiji. Most migrants who visit Fiji take cartons of such goods, as well as occasionally arranging their shipment as personal effects, often avoiding customs charges. Relatives visiting from Fiji are also often helped to accumulate goods for the return trip. Several families or the members of a Fijian church congregation will occasionally pool funds to hire containers for the shipment of goods. Goods delivered to Fiji in this way are sometimes sold in town flea markets or at church bazaars.

Taking money and goods on visits back to Fiji is not simply a matter of giving economic support to kin. Also important is the wish to maintain and build status, and avoid the shame of disappointing the expectations held of relatives believed to be now living in a land of abundance.

Producing this report has been hampered by the striking lack of literature specifically on Fiji, in contrast to the many published accounts of migration and remitting for the cases of Tonga and Samoa. In his latest review of the literature on South Pacific migration, Connell stresses this gap, having included in his bibliography of 154 items, only two studies of migration from and remittances to Fiji (Connell 2004). In a major collection of papers on contemporary Fiji published in 2000 at Australian National University, the question of emigration and its impacts in Fiji receives hardly a mention (Akram-Lodhi 2000).

Detailed studies based on interviews using samples of migrant households have been rare and offer only very tentative indications. Yet there has recently been a recent rapid increase in the volume of recorded remittances (net private money transfers) to Fiji, to the extent that they are now rated by the Reserve Bank of Fiji as a major contribution to national

income. This new trend prompts the thought that perhaps unrecorded remitting is on the rise as well.

As noted, several of my interviews with Indo-Fijians suggest that, perhaps in contrast to the situation in the 1990s, Indo-Fijian migrants are now sending substantial amounts of money to assist relatives experiencing new economic difficulties. There is disagreement among these informants regarding the significance of informal remitting through businessmen or professionals. I could find no account of such informal remitting systems in the existing literature on migration from the South Pacific. However, I am convinced that this method has become important.

There is clearly the potential for fruitful research in the host cities on these and other informal remitting practices. Professor John Connell and colleagues at the University of Sydney and Dr Richard Brown at the University of Queensland are currently planning such surveys of the Fijian migrants in Sydney and Brisbane, and of remittance recipients in Fiji.

Most of the literature on remitting in the South Pacific suggests that relatively little is being invested in business enterprises, whether rural or urban, and anecdotal evidence suggests this also is true of Fiji. However, it is clear from discussions with several Fijian community leaders in Sydney that collective remitting organized by church groups or other groups is commonly directed at infrastructure and human development. Research is obviously needed in Fiji to follow up on the uses of remitted money and goods.

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