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## Remittances transferred from Asian Americans to the origin country: a case study among Cambodian Americans

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Southeast Asians were some of the first refugees arriving in the United States of America with federal refugee assistance after the passage of the Refugee Act of 1980. A large population from Cambodia entered the United States in the 1980s as a result of one of the greatest tragedies of the twentieth century. In this paper, I investigate the scope and motives for remittances from the United States that are transferred to Cambodia, the country of origin of the refugees. This will be done by taking a closer look at trends in remittances between 1992 and 2013, factors that contribute to the decisions to send remittances, and the characteristics of remittance recipients. The study found out that: (1) around half of the total remittances in the world transferred to Cambodia were derived from the United States, while amounts from each individual sender depended upon the economic condition of Cambodian Americans and the financial needs of their target recipient; (2) factors influencing decision-making in sending remittances included regular communication, age, amount of time for arrival to the receiving country, and closer association to Cambodian communities in the United States; and (3) remittances were primarily transferred to senior and younger family members for use in daily expenditures, health care and educational support.

**Keywords:** immigration; refugee; remittance; Cambodian-American and Asian-American

### 1. Introduction

To immigrants of all ages and cultures, the United States is the Promised Land, which offers them with a pluralistic and diverse community, dreams and opportunities, peace, tranquility and a prosperous life. Migrants are attracted to countries with higher levels of development (Kandemir, 2012) and motivated by economic reasons (Mihi-Ramirez & Kumpikaite, 2014). The number of international migrants reached 232 million in 2013 (UN, 2013) and it is expected to rise to 405 million in 2050, across the world (International Organization for Migration [IOM], 2010). With such rapid growth in the movement of people, Castles, Miller, and Ammendola (2009) called the twenty-first century 'the age of migration'. In general, international migration is considered to have been a major contributor to development of the less developed countries in the 1950s and 1960s due to remittances (de Haas, 2006). Examples of their impact should be noted. Remittances are a key source of economic development in Africa (Nyamongo, Misati, Kipyegon, & Ndirangu, 2012) and social transformation and development in Asian countries, in particular the Philippines and India (Agbola & Acupan, 2010; Bhagat,

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Keshri, & Ali, 2013; Jha, Sugiyarto, & Vargas-Silva, 2010; Tumba, 2012). As a small land-locked economy, Nepal is one of the highest recipients of international remittances in term of Gross Domestic Product (GDP) in the world (Sapkota, 2012).

For recipient countries, remittances reduce the level and severity of poverty (Adams & Page, 2005; Cuenca, 2013), decrease the need for external finance (Anzoategui, Demirgüç-Kunt, & Martínez Peria, 2014), mitigate shock and stress due to natural disasters (Combes & Ebeke, 2011), decrease financial crises (Cuenca, 2013) and invest in both human and physical capital (Cuenca, 2010). On the other hand, a study by Brown and Jimenez (2010) found that the impacts of remittances on poverty alleviation and income distribution remain complex. Tentatively, there is no causal relationship between remittances and economic growth in India (Siddique, Selvanathan, & Selvanathan, 2012); while remittances do impact growth in sub-Saharan Africa through capital accumulation (Lartey, 2011).

Since 1965 the rapid growth of Asian immigrants has contributed to tremendous diversity in the racial and ethnic composition of the American population. They arrive to obtain education, employment, family reunification, and as refugees and fleeing conflict and political persecution (Chen, Gee, Spencer, Danziger, & Takeuchi, 2009; Yang, Wang, & Anderson, 2010). In 2010, the number of immigrants from Asia alone reached 17.3 million and accounted for 5.6% of the total American population (US Census Bureau, 2010). After the passage of the Refugee Act of 1980, those of Southeast Asian origin became some of the first refugees to enter the United States with federal refugee assistance through the social welfare system (Kennedy, 1981). The arrival of a large Cambodian population in the 1980s followed one of the greatest tragedies of the twentieth century (Quintiliani, 2009). Almost two million Cambodians were killed by Khmer Rouge policies as a result of starvation, disease, and murder between 1975 and 1979 (Fawthrop & Jarvis, 2005).

In 2010, there were 276,669 people of Cambodian descent living in the United States (US Census Bureau, 2010). They work in many sectors across the country. Since 1975, approximately 145,000 Cambodian refugees immigrated to the United States of America, and it is one of the largest groups ever admitted for resettlement (Niedzwiecki & Duong, 2004). Cambodian people were forced to seek resettlement in some selected countries such as the United States of America and European countries as a result of the turbulence of civil war (1970–1975), Khmer Rouge autocracy (1975–1979) and Vietnamese intervention (1979–1989). During those time periods, many Cambodians escaped to Thailand as refugees, and then later emigrated predominantly to the United States, France, or Australia (Chan, 2004; Kinzie, Boehnlein, & Sack, 1998). Many Cambodians arrived in the United States of America as refugees and they faced socioeconomic difficulties and language challenges (Srinivasan & Guillermo, 2000).

The extant research and academic publications regarding Cambodian migration and refugees in the United States have largely touched upon health issues (Choe, Koepsell, Heagerty, & Taylor, 2009; Hsu, Davies, & Hansen, 2004; Palinkas & Pickwell, 1995; Richman & Dixon, 1985; Salant & Lauderdale, 2003; Taylor et al., 2012) and youth education (Chang, 2013; Chang & Le, 2005; Cohen, Zach, & Chiswick, 1997; Tang & Keo, 2012). Some other studies have examined aging issues (Becker, 1999), physical violence (Chang, Shen, & Takeuchi, 2009; Lai, 2008), welfare reforms (Quintiliani, 2009), and social adaptation (Wijers, 2013). As Asian immigrants to the United States grow in number and achieve economic success, a growing proportion is also transferring remittances to their countries of origin. A study about remittances sent by Cambodian Americans is, therefore, an important and new area of research for academia and policy

makers, as most of the money received people in the origin country has been utilized for daily expenditure, health care and education purposes. This paper investigates the degree of remittances and the motivations for the transfer of funds by Cambodian Americans back to Cambodia. This survey takes a closer look at the trends related to remittances sent to Cambodia between 1992 and 2013, factors that influence decisions in transferring remittances, and characteristics of people who receive remittances.

## 2. Research locations and methods

The research design includes a survey for quantitative data and participatory approaches (i.e. key informants, group discussions) for qualitative data. The fieldwork and data collection was conducted in three US states: Washington, Massachusetts and California between April and July 2014 (see Figure 1). Out of 56, Cambodian Americans live in 52 States and other areas belong to the United States; California (102,317), Massachusetts (28,424) and Washington state (22,934) were the most populated, respectively (US Census Bureau, 2010). The largest concentration of Cambodian population outside of Cambodia, known as ‘Cambodia Town’, is situated in Long Beach, California, located in the southern part of the Los Angeles metropolitan area (Adebiyi et al., 2013). Lowell, Massachusetts has the second biggest Cambodian-American population, but has the highest density Cambodian population in the United States, as well as the highest proportion of Cambodian-Americans relative to overall city population. In Washington State, the city of White Center, adjacent to Seattle, is a gathering place for special events for Cambodian-Americans such as Khmer New Year. As such, in each state included in the study, Cambodian Americans have populated specific cities where business, cultural and religious practices are centered. The sample surveyed consisted of 382 households: California (140), Massachusetts (123) and Washington (119). This is in line with Yamane’s (1967) calculations. The states selected provided an opportunity to compare the differences and similarities of remittances transferred from the three areas.

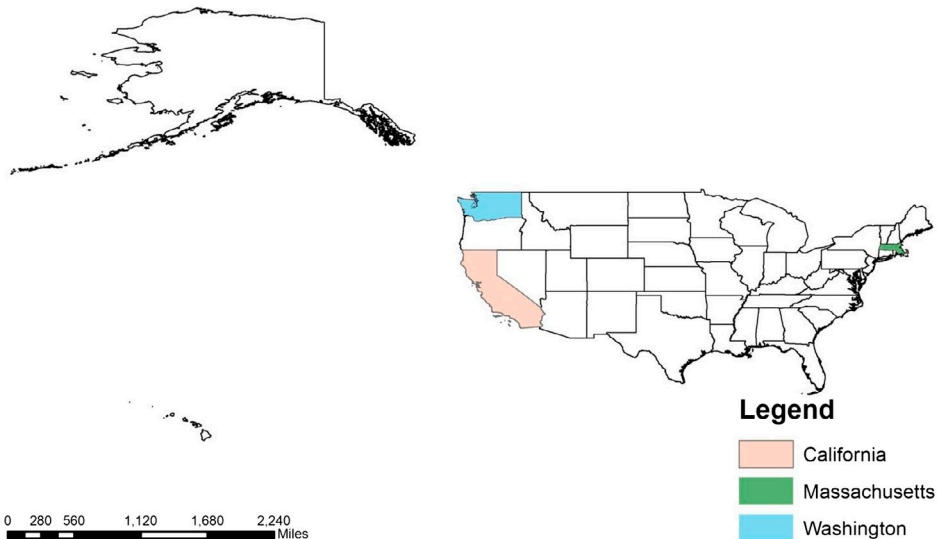


Figure 1. Map of the United States of America highlighting study areas.

In addition, organized group discussions were conducted among students at the University of Massachusetts at Lowell as well as among Cambodian Americans in Washington and California. Moreover, key informant interviews occurred with non-governmental organizations (NGOs) and successful individuals, including Cambodian Mutual Assistance Association of Greater Lowell (CMAA), Cambodian Association of America (CAA) and United Cambodian Community (UCC), medical doctors, college instructors and retirees. Ethnographic study of special events organized by Cambodia Women Health Organization (CWHO) and Seattle-Sihanoukville Sister City Association (Sea-Sih) was carried out in order to study the involvement of Cambodian Americans in humanitarian activities entailing the transfer of remittances back to Cambodia. In relation to quantitative analysis, the Logistic Regression was used to assess the variables significantly contributing to the transfer of remittances. For qualitative analysis, academic journals and other published documents constituted the main sources of secondary information. Data regarding trends in remittance transfers between 1992 and 2013 was derived from a United Nations source.

### 3. Results and findings

#### 3.1. *Transferring remittances back to Cambodia*

After a peace accord facilitated by the French government in 1993 Cambodia opened up to the world. As a result, more and more human and financial resources have flowed from the international community into Cambodia for rehabilitation, poverty alleviation and economic growth. At the same time, many Cambodians that resettled in the Western countries as refugees during the Cambodian civil war (in locations such as the United States, France, Australia, Canada), returned to seek out relatives and friends. Family reunions have resulted in links to those Western countries, regular communication and generous remittances. Cambodians have a strong culture of sharing sadness and happiness among relatives, friends, and even acquaintances. Prolonged civil war between the 1970s and 1980s has made Cambodian people, both inside and outside the country, more nationalistic and more committed to care taking for their families and friends. In these recent years, remittances have emerged as one of the most important financial resources transferred by those who fled the war and settled in other countries like the United States. During my interviews in the three states included in this study, it became apparent that Cambodian-Americans have a strong commitment to improve living conditions of their families and friends in Cambodia.

Figure 2 illustrates remittances transferred back to Cambodia from around the world between 1992 and 2013. Approximately half of the total remittances flowed from the United States. Overall, more than half (52.6%) of Cambodian-Americans regularly transferred remittances back to their relatives or friends, independent of visitation to their homeland. More remittances were transferred by those in Washington State (63.0%), while transfers from those in the Massachusetts (49.6%) and the California (47.9%) occurred in similar proportion. A programmer at Microsoft Redmond Campus, who left Cambodia in order to obtain a Masters in Information Technology (IT) in the United States, was now working and living in Washington following graduation. Every month, he transferred approximately USD 300 to his parents in Phnom Penh through Western Union (A resident, Washington State, pers. comm., April 2014). Some people did not send remittances because all family members of the families were killed or separated during the Khmer Rouge regime (A resident, California State, pers. comm., May 2014).

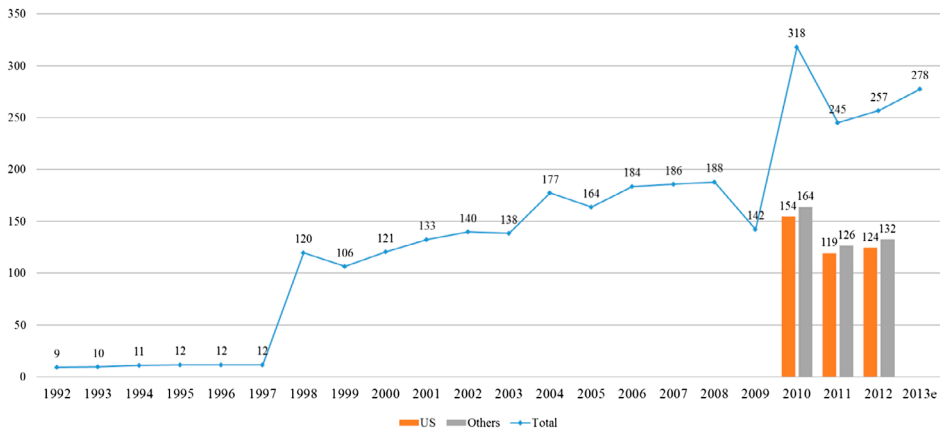


Figure 2. Trends in remittance transfers to Cambodia from around the world between 1992 and 2013 (in million USD). Source: United Nations (2014).

As a result, in Long Beach City, California State and Lowell, Massachusetts there are various money transfer services.

Cambodian-Americans initially started to transfer remittances to Cambodia in the 1980s, however accurate data records only began in 1992 by the United Nations. Overall, trends in remittances transferred to Cambodia from around the world show fluctuations between 1992 and 2013, and peaked in 2010. On average, between 2010 and 2012, USD 273 million was transferred from around the world to Cambodia as remittances. Almost half (USD 132 million) was derived from the United States (see Figure 2). When Cambodian refugees first arrived in the United States in the 1980s, they started to transfer remittances to their relatives and friends. Most remittances were transferred to those located in refugee camps in Thailand as Cambodia was closed from the world during the 1980s. During this period, few Cambodian Americans visited Cambodia bringing remittances with them. Some senders hid their remittances in kind by sending in jewelry, often hidden inside soap or other types of souvenirs to avoid being lost (A resident, Washington State, pers. comm., April 2014).

Cambodian-Americans transferred their remittances to Cambodia mostly by three means: (1) banking systems and financial services, (2) visitors from Cambodia, and (3) visits to Cambodia by relatives or friends. During a group discussion in Massachusetts, money transfers through banking services tended to be more frequent, regular or urgent. Transferring remittances with banking services such as Western Union requires paying for fee. The amount which was sent by banking services in a single transfer was likely to be more than USD 1000. The recipients were close relative such as spouse, children, or/and parents. Some people preferred to transfer their remittances through visitors from Cambodia, and/or relatives and friends visiting Cambodia. Senior Cambodian-Americans preferred to transfer by this way because they could transfer in cash or valuables. However, such transfers were less frequent, and it is likely they did not require paying a service fee (A resident, Washington State, pers. comm., April 2012). Senders felt equally as safe as when transferring their remittances by banking services because they trust those involved in the transfer network. The Cambodian-Americans interviewed seemed to be close to one another and shared all key information about their travels to Cambodia.

### 3.2. Factors that influence decisions in transferring remittances

Although Cambodian-Americans worked hard to pay many bills for their living in the United States, they consistently allocated a part of their incomes for remittances to Cambodia (A resident, Washington State, pers. comm., April 2014). When interviewed, a college teacher in Lowell indicated that all of his friends frequently send remittances to their relatives, ranging from small to large sums (A resident, Massachusetts State, pers. comm., June 2014). The results of Logistic Regression involving a combination of variables, allows for an estimate of factors that influence decisions in transferring remittances,  $R^2 = .33$ ;  $F(8, 532) = 33.410$ ;  $p < .0$  with 4 out of 14 proposed attributes contributing to all the predictions. Table 1 suggests that amount of communication to Cambodia, seniority of age, length of time since arrival to US and closeness in the relationship to Cambodian communities in US, respectively contributed to decisions on transferring remittances. Another ten attributes had no significant influence on the decisions in transferring remittances. These were gender, household member, annual incomes, annual expenditures, house ownership, house rental, living condition, involvement in development projects, work in US that contributes development in Cambodia and plan to return to Cambodia.

The estimate confirms that wealth (i.e. annual incomes, annual expenditures, house ownership, house rental and living condition) were unlikely to influence the decisions of Cambodian Americans to transfer remittances. Even if they rent houses, had low annual income and paid high expenditures, or had tough living conditions, they shared some money with their relatives in Cambodia (A Resident, California State, pers. comm., May 2014). Regarding demographic variables, the decisions of remittance senders were not significantly driven by gender and number of household members. In this sense, remittances were transferred to Cambodia whether senders were male or female, and

Table 1. Attributes contributing to sending remittances back to Cambodia.

Attributes	<i>B</i>	SE	Odds ratio	<i>P</i> -value
Gender	.163	.416	1.177 <sup>a</sup>	.694
Age	-.070	.016	.932	.000***
Household members	.192	.108	1.212	.074
Arrival to U.S	-1.026	.459	.359	.025**
Annual income	-.289	.707	.749	.682
Annual expenditures	.000	.000	.471	1.000
House ownership	.394	.313	1.483	.208
House rental	-.001	.001	.999	.054
Living conditions	.581	.457	1.787	.204
Cambodian communities in US	-.986	.459	.373	.032*
Communication to Cambodia	2.730	.476	15.332	.000***
Involvement in development projects	.628	.508	1.874	.216
US work that contributes to Cambodian development	-.087	.088	.916	.319
Plan to return to Cambodia	.269	.432	1.309	.534

Notes:  $R^2 = .33$ ;  $F(8, 532) = 33.410$ . Significant beta appear in bold font. All 14 attributes were derived from a total sample size of 382 households.

\* $p < .05$ ; \*\* $p < .03$ ; \*\*\* $p = .000$ .

<sup>a</sup>When a binary outcome variable is modeled using logistic regression, it is assumed that the transformation of the outcome variable has a linear relationship with the predictor variables. Odds ratios are used to compare the relative odds of the occurrence of the outcome of interest (i.e. sending remittances), given exposure to the variable of interest (i.e. senior age, longer arrival to US and closer relationship to Cambodian communities in US, etc.). Additionally, the odds ratio is used to determine whether a particular exposure is a risk factor for a particular outcome, and to compare the magnitude of various risk factors for that outcome.



whether they have more or less household members. Their involvement in development work in Cambodia, or employment in the US that contributes development in Cambodia, did not have significant impact on their decisions. The analysis proves that it was not the case that people who engaged in humanitarian or development activities in Cambodia would transfer more money to Cambodia. Some Cambodian-Americans donated money or raised money in their communities in the US to help orphans or the poor in the rural areas, but they did not have experience in transferring remittances to their parents or/and relatives (A resident, Massachusetts State, pers. comm., June 2014).

Interestingly, attributes such as communication to people in Cambodia and closer relationship to Cambodian communities in the United States are factors that significantly influence decisions in transferring remittances. Cambodian-Americans who made regular communication to Cambodia through email, internet based telephone such as Skype and social network services such as Facebook, were likely to transfer more remittances in terms of both amount and frequency. A retired man in Lower City suggests that communication made Cambodian Americans not only feel closer to the people in Cambodia but informed them about the financial needs of their contacts. Skype and Facebook are cost-free devices that enable rapid communication concerning the situation of contacts in Cambodia (A resident, Massachusetts State, pers. comm., June 2015). In each of the three study areas, there is a center 'Cambodia Town' where Cambodian-Americans were able to meet for sharing information about Cambodia, and engage in common leisure activities for Cambodians, such as playing volleyball and Pétanque, having Khmer food, reading Khmer books, participating in special events or traditional dances, meetings among the elderly and practicing religions. The world's biggest Cambodia Town outside of Cambodia is located along Anaheim Street between Atlantic and Junipero avenues on the eastside of Long Beach, California. Pailin Park in Lowell, Massachusetts was a place where Cambodian-Americans met in the evening after work for exercise and social activities. In Washington, the city of White Center was crowded with Cambodian shops, restaurants and barber shops. Cambodian-Americans are frequent patrons and visit this city for those services. When Cambodian-Americans visited those cities, they missed their homeland and relatives (A Resident, Washington State, pers. comm., April 2014).

Other attributes, i.e. their ages, and years of the arrival to US were, in particular, significantly influencing their decision. This estimate suggests that those who arrived in the United States before the 2000s or during the war under refugee packages in the 1980s seemed to be keener in sending remittance to their families. A key informant interview with a medical doctor and an officer from the Cambodian Association of America (CCA) similarly agreed that war refugees had a strong commitment to 'their own country', or relatives and friends (Residents, California State, pers. comm., May 2014). In a group discussion conducted in California, it was demonstrated that transferring remittance was conceived of as a kind of sympathy expression and culture of sharing with those who were in need of support. At the same time, most of people in Cambodia believed that Cambodian-Americans were making good money and have luxury living conditions (A resident, Washington State, pers. comm., April 2012). In many cases, those who had spouses or/and relatives in the United States were likely to expect remittances from them either regularly or occasionally. The same analysis estimates that their age also significantly impacted the decision. Those of senior age sent remittances of larger amounts and more frequently to Cambodia. Although some of them were retired, they allocated some part of their pensions or savings for people in Cambodia. Older people tended to have strong feelings of connection to their relatives in Cambodia.



### 3.3. Characteristics of people who receive remittances

When the civil war ended in the 1990s, many Cambodian Americans came to Cambodia to seek their spouses, parents and relatives. The Cambodian Red Cross (CRC), mass media, Non-governmental Organizations (NGOs) and friends all assisted in reuniting families. Many people (including my family) utilized national TV broadcast networks to seek their families after being separated during the Pol Pot regime. After reuniting, almost all of Cambodian-Americans started to send remittances to their families and friends for improving their living condition (A resident, Washington, pers. comm., April 2014). Table 2 shows that Cambodia-Americans shared similar practices related to transferring remittances in the three study states. In general, remittances were sent to relatives (41.1%), parents (14.7%), friends (8.9%) and spouses (2.9%). In one example a middle-aged man living with his wife, children and parents in Lowell regularly sent remittances to his extended family (A resident, Massachusetts State, pers. comm., June 2014). A retired woman in Long Beach City also sent remittances to her siblings every two years when she visited in Cambodia. She also sometimes sent remittances with her friends who visited in Cambodia (A resident, California State, pers. comm., May 2014). A group discussion among young students at University of Massachusetts Lowell reveals that all their family members with incomes sent remittances to relatives in Cambodia. On some occasions, students raised funds to support poor children's education, although few of them visited Cambodia for humanitarian work at non-profit organizations. Every afternoon around 4 pm, many Cambodian-Americans, especially men, gathered at Pailin Park in Lowell for Pétanque, volleyball and exercise. A 20-year old man described his fund-raising activities among his peers and how he came to visit Cambodia to provide donations for the poor (A resident, Massachusetts State, pers. comm., June 2014).

In group discussion, senders stated that were expected receivers to use the remittances in various ways including daily expenditure, educational support and health care.

Table 2. Characteristics of people who receive remittances.

Attributes	Frequency	Percentage
<i>Relation of recipient to sender</i>		
Spouse	11	2.9
Parents	56	14.7
Fiancé	3	0.8
Relatives	157	41.1
Friends	34	8.9
Other	32	8.4
<i>Reasons for sending remittances</i>		
Home construction	27	7.1
Daily expenditure	142	37.2
Educational support	107	28.0
Health care	108	28.3
Business investment	21	5.5
Other	18	4.7
<i>Living condition of recipients</i>		
Very poor	33	8.6
Poor	66	17.3
Moderate	100	26.2
Rich	6	1.6

However, many remittance senders did not expect the recipient to allocate the money for home construction and business investment due to the amounts and the living conditions of recipients in Cambodia (see Table 2). A recent immigrant, having obtained legal permission to work in the US for two years, and worked at a Cambodian restaurant, sent remittance twice per year to her parents for daily food consumption because they did not have work (A resident, California State, pers. comm., May 2012). An officer at the Long Beach-based Cambodian Association of America (CAA) agreed that most of the remittances were channeled into those three main types of expenditure in Cambodia: daily expenses, educational support and health care. It is a matter of fact that incomes in Cambodia have remained too low to have comfortable living conditions, to receive good quality of health care, or to support proper education for all children. Since his arrival to the United States, a 42-year old man has been responsible for supporting his parents' living and the education of a brother (A resident, Massachusetts State, comm., June 2014). Cambodian-Americans prioritized remittances for their parents for health care costs, mostly for treatment in Vietnam, Thailand or Singapore. During the interview, only a small proportion of Cambodian-Americans transferred remittances for home construction and business investment. Home construction and business investment required larger amount of money, and so Cambodian-Americans preferred to send their remittances for improving the well-being of recipients (A resident, Massachusetts State, pers. comm., July 2014).

In relation to living conditions, people in Cambodia who received remittances were Moderate (26.2%), poor (17.3%), very poor (8.6%) and rich (1.6%). It was more likely remittances were sent to their families who had poor living conditions in Cambodia. As such, remittances were important sources for Cambodians to increase food consumption, health care and education of the younger generation (A resident, Massachusetts State, pers. comm., June 2014). A group of 10 Cambodian-Americans organized regular meetings in the weekend to discuss how to improve Cambodian communities in the Long Beach-based Cambodia Town, as well as to support the poverty alleviation of people in Cambodia, in terms of improved food consumption, education for underprivileged children and health care for the elderly. Every year, the Cambodian Health Professionals Association of America has gathered a group of 30–50 volunteer doctors and helpers to visit Cambodia for providing free services to the poor (Cambodian Health Professionals of Association of America, pers. comm., June 2014). Much humanitarian work by individual and non-profit organizations focused on improving the well-being of Cambodian people regardless of whether or not they had relatives in the US (A resident, Massachusetts State, pers. comm., June 2014).

## 4. Discussion

### 4.1. Importance of remittances to Cambodian people

In general, remittances are an important source of incomes for Cambodians whose have families living overseas. Since the 1990s, remittances have gradually flowed into Cambodia from various Western countries, but almost half of them were derived from the United States of America. During this study, remittances were predominantly transferred by Cambodian-Americans to Cambodia for three main purposes: daily expenditures, educational support and health care. It is a matter of fact that remittances were basically transferred to seniors or younger family members with needs such as food consumption, education and health care. Transferring money for parents to cover their daily food and

health care are the obligations of children because there are no welfare schemes for the elderly in Cambodia. In addition, for those who had siblings in Cambodia, there was a preference for allocating some parts of their remittances for educational support. Following family reunions in the 1990s after the civil conflict, remittances were more likely intended to improve home construction and economic activities. Remittances transferred for business investments were of larger amounts, up to several thousand US dollars. They were mostly received by those who did not suffer the lack of resources for basic needs. Remittances of a larger amount helped relatives in Cambodia to start up or expand their business.

Overall, almost half of remittances were transferred to relatives and one-fourth of recipients were in moderate (less poverty) conditions. Cambodian-Americans have sponsored their spouses and children to settle down in the US. Recent arrivals tend to still have spouses, parents and children in Cambodia. In general, the amounts of remittances have varied due to (1) the needs of recipients, and (2) the economic situation of senders. Since the 2000s, the improved economic situation of Cambodia has led to reduced amounts of remittances, especially among Phnom Penh residents. However, remittances for the poor in the rural areas were likely to be stable because they are a main source of income. The economic crisis in 2008 unexpectedly effected the decline in remittances in 2009, due to job loss and inflation faced by Cambodian-Americans. In some cases, senders are considering remittances to relatives as gifts which are optional, while those who have parents, fiancé, spouse and children view remittances as an obligation.

In the study areas, Cambodian-Americans confirmed that remittances are important to both poor and better-off families. In addition, for their families and relatives in Cambodia that shared similar living conditions, remittances have helped Cambodians by shifting them from very poor or poor to moderate conditions. As a result, remittances have increased: (1) food consumption of recipients and (2) access to services such as education, health care and banking. Unfortunately, only a very low proportion of Cambodian-Americans expected that the receivers used their remittances for business activities. Reasons for this include the age of recipients and the amount of the remittances. The recipients are more likely to be too old or too young to be productively investing in business activities. In general, senders expected their remittances would improve living conditions of the recipients only. Those senders transferred money for investment in Cambodia when giving capital for shared business ventures, rather than giving to their relatives to invest in their own business.

#### **4.2. *Influencing factors of remittances***

Technological advancement is facilitating communication and relationships among Cambodians in the diaspora decreasing the impact of geographic distance. Effective communication allows for sharing information related to the needs of people in Cambodia in terms of living conditions, health care and education. Remittances are transferred depending on negotiation, sympathy and emotion during communication. In general, Cambodian Americans still have strong feelings about the difficult life of the people in Cambodia, and so remittances are transferred in response to the needs of relatives in Cambodia. In some cases, the remittances are transferred when they visited relatives' houses, especially in rural Cambodia, and learn about their real situation. In each state included in this study, Cambodian-Americans have established a friendly community where they could make themselves feel at home. The cities of Long Beach in California, Lowell in Massachusetts, and White Center in Washington are centers for

Cambodian people to exchange ideas and to share concerns, as well as update their families in Cambodia by way of visitors. On special occasions, such as Khmer New Year, Cambodian-Americans collaborate to organize and enjoy traditional dances, games and food. At the same time, funds to support poor people in Cambodia are always raised during those special events.

Comparatively, the largest remittances to Cambodia were transferred by Cambodian-Americans in Washington State. Factors that influence the remittance transfer include: (1) poverty of recipients, (2) prosperity of senders, (3) closeness of relationships in the family, and (4) needs of recipients for food consumption, health care and education. Living in a country of opportunities and having comparatively better employment positions, Cambodians in Washington could afford to send remittances with more frequency and bigger amounts than two other States. In addition, seniority in age and duration of time since arrival to the US also contributed the decisions in transferring remittances to Cambodia because they had very strong feelings of sympathy for those suffering from difficulties during the Khmer Rouge regime. In both California and Massachusetts, many Cambodian-Americans obtained their incomes from textile, electronic companies, as well as hotels and food. Salaries in those areas were only sufficient to support their own costs of living or lifestyle. In both states, many retirees and unemployed elderly have very strong sympathy for their relatives in Cambodia, and most of them save money from their pensions or welfare for remittances to Cambodia.

According to extensive literature, remittances of international immigrants contribute to welfare and living conditions of people in terms of daily food consumption, health care and educational development. Remittances have an impact on socio-economic improvements and expenditures (Adams & Page, 2005; Brown & Jimenez, 2010; Cuecuecha, 2013). In a post-conflict country, remittances are received by relatives and friends. They are mostly for the benefit of those who are in need of financial support especially the younger and elderly populations. Variances in amount and frequency of remittances transferred are closely associated to sympathy, negotiation and communication among senders and receivers. This follows senders learning about the difficult conditions and financial needs of their relatives and friends through communities. Remittances are eventually transferred to receivers by three means: banking systems and financial services, visitors from a receiving country, and relatives/friends who visit the sending country.

## 5. Conclusion

Based on the findings, I conclude that: (1) international remittances transferred from the United States to Cambodia compose up to half of the total remittances transferred to Cambodia. The trend in remittances from around the world to Cambodia between 1992 and 2013 fluctuated the amount from individual senders depends upon economic condition of Cambodian-Americans and financial needs of their kin or communities in Cambodia through communication and negotiation. More than half of Cambodian-Americans sent back remittances to Cambodia regularly, and the figure was higher for those in Washington, while the percent was similar for those in Massachusetts and California. Three different means were found to be used for sending remittances back to Cambodia. They included banking systems and financial services, visitors from Cambodia, and relatives/friends who visit Cambodia. (2) Key factors, such as communication to Cambodia, seniority in age, duration of time since arrival to the US, and closeness of the relationship to Cambodian communities in the United States significantly influenced decisions

to send remittances. Amount and frequency of remittances transferred were not necessarily dependent upon gender, number of members in the household, annual income, annual expenditures, house ownership or rental, living conditions, or involvement in development projects or work in the United States. (3) Remittances from the United States were primarily used for daily expenditures, health care, and educational support. They contributed to welfare and expenditures of senior and younger family members of senders, rather than business investment and home construction. As overall, remittances were transferred to their families who had poor living conditions, and they functioned as a means for Cambodia to increase food consumption, healthcare and education.

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