

Migrants, Mobile Finance and Marginalization: Exploring Remittance Processes and "Ghettoization" in Singapore

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Abstract

Migration has a huge impact on global economy, and the movement of money, through remittances, follows the movement of people. In Singapore, remittances from South-Asian migrants averaged around 1.4 billion USD ("Remittance Flows Worldwide," 2014), one example of a contribution that has led the United Nations to acknowledge migration as a vital force in achieving the Millennium Development Goals.

In Singapore, there are 1.1 million foreign workers, with one-third in the construction sector mainly from South and Southeast Asia (Yeoh, 2007). Their growing number has led to an increase in migrant-targeted services offered in cultural ghettos (Kitiarsa, 2008). Existing traditional modes of remittance services available in these areas play a role in this "ghettoization," which in turn could affect the socialisation of migrants in host countries, resulting in marginalisation.

Mobile phones have been the primary Information and Communication Technology (ICT) device for migrants (Thompson, 2009), and the social support meted out to migrants through mobile connectivity is also established (Thomas & Lim, 2010). Additionally, mobile-aided financial services, i.e., mFinance, have been beneficial in providing fast, secure and convenient financial transactions (Mampaey, 2011). However, this adoption of mobile phones does not translate into usage of mFinance due to various knowledge gaps. The remittance process has to be seen as a social process more than just an economic process of money-transfer (Hasalová, 2010) as it entails socialisation with fellow countrymen in a familiar environment.

In-depth qualitative interviews of 13 South-Asian interviewees in Little India district revealed that mFinance makes their remittance process more convenient, and have no issues with credibility and security, if guided on its usage. Hence the instrumental and informational support of doing their remittances through mobile phones is welcomed. However, they admitted that this alone may not prevent them from congregating in the "ghettos," but might free up time for more meaningful socialisation, like interacting with their countrymen and grocery shopping. So they still prefer the existing emotional and social support meted out by the remittance process, of going to the banks in these localities, which is a potential hindrance to the adoption of mFinance.

The study findings would be beneficial to the government in the formulation of pro-social and local-integration policies for an inclusive society, banks in terms of wider outreach, and NGOs through public education and sustainability programmes.

Keywords

Migrants, Migration, Mobility, mFinance, Remittance, Marginalisation, Ghettoization, Singapore, Asia, South-Asian, Indian

Review of Literature

Migration

Migration is a human phenomenon that has occurred historically due to various push and pull factors, leading to global emigration and immigration. Though there are many definitions, migration is best defined as a population movement, encompassing any kind of movement of people, regardless of its length, composition and causes; it includes migration of refugees, displaced persons, economic migrants, and persons moving for other purposes, including family reunification (International Organization for Migration, 2011). The rising scale of the global economy has aided migration between culturally diverse and geographically distant arrays of destination and origin countries. According to a United Nations report, the global migrant stock, currently at 232 million as of 2013, grew at an average of 2 million migrants per year in the 1990s and the growth in the migrant stock accelerated to around 4.6 million migrants annually from 2000-2013 (United Nations, 2013).

'Documented migrants', i.e., lawfully admitted migrants, can be broadly categorised into 'economic migrants' leaving their countries for employment and better quality of living, 'skilled migrants' who gain preferential admission to countries based on skill-sets and professional experience, and 'temporary migrant workers' who are semi-skilled or untrained migrants serving requirement-based jobs for a definite period of time based on a prior contract (International Organization for Migration, 2011). This research is focused on economic and transient migrants of Singapore, i.e., the 'foreign workers', as defined below.

Migration in Singapore

Singapore, a global city and one of Asia's most developed economies, is a multicultural society with historical communication exchanges. As a colonial settlement of British Malaya since the 18th century, Singapore has seen steady streams of Asian, such as the Chinese and Indians, arriving for various market requirements (Han Mui, 2003). With a current population of 74.1% Chinese, 13.4% Malay, 9.2% Indian and 3.3% other races, most of whom are descendants of early migrants, Singapore's multicultural model is still said to be guided by market principles associated with the needs of a global city (Noor & Leong, 2013).

However, Jones (2012) observes that the demography of Singapore and the trend of immigration prevalent have given rise to certain challenges. Factors such as an aging population, reducing fertility rates among the current population, the geographical nature of the city-state, and increasing economic demands, have led to immigration acquiring an increased significance in Singapore's economy. Government policies have opened up immigration of two classes of migrants, namely, the high-skilled 'foreign talent' and transient low-skilled 'foreign workers' to meet labour requirements and facilitate continued economic development (Jones, 2012). In addition to this, Yeoh (2006) states that the increased influx of the latter kind of migrants, coupled with different policies of integration, has led to marginalisation. While 'foreign talent' is perceived as a crucial element in Singapore's image and continued relevance as a globalised economy, the transient migrants have lesser job security and lesser opportunities available for social integration and advancement (Yeoh, 2006), delineating a different Singapore as experienced by these workers (George, 2013).

“Ghettoization”

According to the most recent Ministry of Manpower statistics from 2013, there are 1,321,600 foreign workers currently in Singapore, of which 533,600 are transient workers with work permits (Foreign Workforce Numbers, 2013). A sizable portion of Singapore’s migrant workforce comes mainly from the South and Southeast Asian countries of Bangladesh, India, Indonesia, Thailand and the Philippines (Yeoh, 2007). Many of these migrants, although concentrated in dormitories surrounding the city centre, congregate in certain ethno-centric cultural hubs, or “Ghettos,” around Singapore; such as Little India for the Bangladeshis and Indians, Golden Mile Complex for the Thais and Lucky Plaza for the Filipinos (Thompson, 2009). The migrant workers as such reside in dormitories outlying the city, and while these are not their places of residence, they have evolved into places of congregation for the proletariats based on the cultural geography (George, 2013). These places are extremely busy and crowded on Sundays, generally the only common day off for the migrant workers (Tan, 2014). As one such locality, Little India serves as a hub for socialising, shopping, banking and recreation for the Indian community, with major crowds drawn to services offered such as mobile connections, mobile phones and remittance centres.

A recent incident that has prompted much sociological discussion of this “ghettoization” is the Little India Riot that took place on the night of December 8th, 2013. A road accident involving the death of a South Indian Tamil migrant worker caused unexpected civil disturbance, rioting and property damage in the locality, leading to the arrest of 28 foreign workers (“Timeline,” 2014) and the eventual deportation of over 50 more workers (“Singapore to...,” 2013). The event and its coverage provoked much debate on underlying issues concerning foreign workers; such as their lack of socialisation with the locals, their labour grievances, alcoholism, ‘behavioural’ issues and the xenophobic sentiments triggered by the riot (Heng, 2013). An ongoing committee of enquiry was setup to understand the cause of the riot and ‘special’ rules were enforced by law in the area (Liang, 2014), with plans to build more recreational centres catering to the needs of the migrant workers and facilitating the decongestion of Little India Area (Tan, 2014).

This is where the focus of our study shifts to remittance processes and remittance centres, and the role of mobile phones therein. As such, many mobile phone shops and mobile connection kiosks have set up shop around the area to capitalize on this migrant population and their connectivity needs. As for their financial needs, banks and remittance centres have set up their branches in the locality, and remain open for long hours on a Sunday, just so as to serve the financial transactions and remittance needs for this group, for whom it is the only rest day. The long queues for these services may be seen as adding to the congestion of the areas, and we believe that alleviating these queues by offering more convenient services may counter the “ghettoization” by freeing up time and giving the workers a chance to be part of other socio-cultural spaces of Singapore, if they prefer to.

Remittances and Remittance Processes

Remittances have been one of the primary functions of the transient foreign workers who are ‘economic migrants’. Their purpose often involves arriving to work for higher salaries so they can support their families back home better. Poirine (1997) suggests that

remittances are more than financial transactions. They are a “repayment” made by migrants to their families back home for the “implicit loan contract made for human capital development of the migrant worker” (Poirine, 1997). This makes the well-being of the family a “duty” of the migrant worker. As such, these remittances from these workers form a big market for the banks and remittance centres and play a balancing role in both the home and host countries’ economies and developmental dimensions (Hasalová, 2010; Singh, 2009). Remittances are a derived product of the export of labour from labour surplus developmental regions to the labour deficit developed regions over a time period, which leads to an export of money from the economy surplus developed region to the economy deficit developed region (Singh, 2009). To put this into perspective, a Pew Social Trends survey listed India as the highest remittance receiver in the world with USD 69 Billion received in 2012, and the country with the second highest remittances sent from Singapore, amounting to USD 1.225 Billion in 2012 (“Remittance Flows Worldwide,” 2014).

Given this significance of the figures and the economic support provided by remittance, what needs to be investigated is the remittance process. The remittance process has to be seen as a social process more than just an economic process of money-transfer, based on the ‘remitting agency’ of the migrants, (Hasalová, 2010) as it entails socialisation with fellow countrymen in a familiar environment; in this case, the process of going to Little India, meeting compatriots in a socio-cultural hub reminiscent of home, in order to remit money back home to their families, plays a huge role in the social support aspect of the remittance process that needs to be explored. In this exploration, this study would like to analyse the role of mobile phones and the mobile aided financial services available to migrants, i.e., mFinance applications, and their adoptability and appropriation.

Mobile Phones and Mobile Finance

The Mobile Phone is a utilitarian device that has seen use as a communicator, network and community builder, an information source and an entertainment platform (Thompson, 2009). With increasing innovations and decreasing costs, mobile phones have found rapid diffusion among people and have been adopted widely for varied concurrent uses. Going by their diffusion of innovation (Rogers, 1962), mobile innovation has been communicated through various social systems and have correspondingly found wide adoption. Putting this in the context of migrant workers, they can be termed the “laggards” among the mobile technology adopters for socio-economic reasons, sometimes having to leapfrog technologies altogether between their home and host countries (Rogers, 1962) leading to a knowledge gap. Hence, this gap, along with limited financial means, skills, language and cultural divides prevent migrant workers from gaining access to and benefiting these technologies (Wallis, 2008; Warschauer, 2002).

In the study’s context, Singapore is a highly networked society where Information and Communication Technologies (ICTs) use is fairly intensive from governance, business, education, public service or interpersonal communication. As of April 2013, mobile population penetration rate in Singapore was at 155.4% and wireless broadband population penetration rate at 172.5% as of February, 2014 (“Statistics on Telecomm Services,” 2014). Prior research in Singapore has also shown that mobile phones have been gaining association as the primary ICT device of connectivity and support most-used by the migrant workers, and mobility becoming an important market for migrants as

indicated previously (Chib & Aricat, 2012; Chib, Wilkin & Mei Hua, 2013; Thomas & Lim, 2011; Thompson, 2009). This presents an opportunity to explore whether mobile finance services have already found some leverage in migrant circles.

There is a lot of research done to support this point. ICT enabled instruments, through online means as well as mobile telephony, have proven to be more efficient than banks with regards to time efficiency of remittances and transaction fees. Additionally, Industrial Credit and Investment Corporation of India (ICICI) bank, Bank of India, State Bank of India, and Remit2India have found worldwide success in offering remittance services to Indian Migrants through both online and mobile means (Singh, 2009). POSB remittance centres exist in Singapore for the same regard (Singh, 2009), along with branches and kiosks, i.e., automated remittance units similar to ATM machines, of State Bank of India, Bank of India and Western Union present exclusively in Little India.

One of the main reasons driving the rise of mFinance is the relative expensive costs of remitting money due to the main cause of a lack of transparency in the market leading to reduced competition. Hence, the advantages of mobile remittance applications include faster money transfers and more clarity provided into end- to-end transaction fees and processes. Mobile phones are increasingly accepted as a key medium in letting people send and receive money (Mampaey, 2011). Gillen (2008) suggests that this will definitely benefit the lower spectrum of 'unbanked' migrant workers who have to pay large agent fees to remit a small amount, by providing more value for money. However, mobile operators would play a major role in networking the home and host countries (Gillen, 2008). Despite ubiquity, cost-effectiveness and convenience, conservativeness and concerns of security are seen as hindrances to mFinance (Chau, 2008). While these are hindrances that are overcome with time, their relevance in the study's context remains to be seen based on how the migrant workers appropriate the technologies.

Social Constructivist Approach and Social Support

To get a deeper understanding of how mobiles are appropriated by migrant workers, we have to understand it from a social constructivist approach of how they appropriate the technology itself. Appropriation explains the occurrence after the adoption of a technology, whereby it is the "process through which users take something external (alien, or foreign, something given to them by others), and make it their own" (p. 3) (Bar, Pisani and Weber, 2007). In this case, their process of 'making it their own' is defined by how they acquire the technology and how they participate with it, whether it be mobile phones or mFinance applications. According to Sociologists Salomon and Perkins (1998), these two factors are interrelated and interact to form an effect greater than just acquisition and participation. Therefore, migrants would 'learn' of mobiles and technology as social entities. This learning can be socially-mediated, and participatory in the collective sense, strengthening both through interaction (Salomon and Perkins, 1998). Therefore the meaning they attribute to the technology is socially constructed.

The rapid diffusion of mobiles among migrants requires us to assess this appropriation by considering various functions of the mobile medium (Vertovec, 2004), specifically in this research – remittance. For these migrant workers in Singapore, the economic superiority, high standards of living and better wages raise the limits of their affordability and financial

means. This draws the migrants to buy low-priced, affordable and functional handsets to facilitate communication and mediate their acculturation to the host culture and the work culture (Chib & Aricat, 2013). Their prime use for migrants, however, has been in remaining connected with their families and loved ones back in their home countries (Vertovec, 2004). While this is indicative of emotional support, it also opens up the discussion of how mobile phones and financial services play a role in the defined attributes of social support such as the concrete instrumental support of the technology and the guiding informational support of its usage (Langford et al, 1997) available to the migrant workers.

Research Gap

Based on the literature reviewed, the gaps that will be investigated by the study are:

- a) the social support meted out by the remittance process to migrant workers;
- b) the perception and meaning attributed to technologies (mobile financial services) available to them;
- c) the instrumental support of the technology and the informational support of its usage available;
- d) the possible impacts the above factors would have on the socialisation preferences of migrants, provided that mFinance services do free up their time.

Research Objective

The main objective of the research, thereby, is to:

- a) gain an insight on the role of mobiles and mobile finance in the remittance flow of migrant workers;
- b) understand the remittance process as a social process and enquire what the process itself, of going to the “ghetto” to remit money, means to the migrant workers;
- c) their socialisation preferences.

Research Questions

RQ1: Does the ease-of-use, convenience and perceived credibility of mobile phone-aided financial services make migrants more receptive to use them in the remittance process?

RQ2: How will the usage of mobile phone-aided financial services, affect the social aspect of the remittance process to migrants, i.e., the social support derived from the process itself, and their socialisation?

Methodology

The research and field work was conducted on the basis of structured, qualitative, in-depth interviews. The interviewees were mostly South-Indian male foreign workers in their twenties and thirties. While they were observed to be mobile phone users, their usage of mobile finance services was expected to be minimal since they were interviewed in the remittance queues of Little India, hence forming an ideal sample for our research. The interviews were loosely based on a questionnaire (Appendix A) that was designed to delineate the process and usage of the migrant workers’ use of mobile phones in their routine financial transactions back to their families in their home countries, and to understand the gaps and needs therein from the migrant workers’ point of view. This was to supplement and extend existing knowledge about the workers’ thoughts, feelings and interpretations of what the technology means to them. The main aspects dealt with are: (a) workers’ broad usage of ICTs in the form of mobile phones, (b) if, and in what way, mobile

phones and mobile phone aided financial services are involved in their financial transactions and remittances back to their home countries, (c) their opinions and interpretations of using these financial services and (d) the effect it would have on their socialisation if they adopted these emerging mobile phone aided financial services. The interviews were conducted on 13 South-Indian migrant workers in various remittance centres and banks surrounding the Little India neighbourhood in the interviewees' gathering place (i.e. Little India and Tekka Centre) near banks such as State Bank of India (SBI), Bank of India (BOI) and other remittance centres such as Western Union, between the months of March and May, 2014. These interviews were conducted via street intercepts near these financial hubs, with notes taken and responses transcribed on the spot. Before each interview, the researchers identified themselves and briefed the interviewees in comprehensible terms that the research aimed to understand remittance habits. In addition, the interview was done in a documented ethical procedure with the participants' identities remaining anonymous (Appendix B, figure 1). The interview formed our ethnographic research, and the transcripts and responses were evaluated to analyse and categorise our findings.

Findings

On analysis, a few overarching themes were observed among the respondents:

Selective Adoption of Technology

Selective adoption of technology would actually refer to the person adopting the technology for a particular effect but not for another particular effect even though the said technology can facilitate it. The migrant workers used certain apps on their mobile phones for a particular purpose, due to knowing it, but despite the technology's facilitation, did not use other apps.

Almost all the migrants had smartphones ranging around Samsung Galaxy S2 and S3 to Apple iPhone models, while a few of them had basic handsets. They were fully aware of their phones' capabilities but chose to not use any mobile remittance application when introduced. The interviewees showed a fair amount of technical knowledge and were excited to share with the interviewers some of the common applications they use such as Youtube to watch videos, Skype and social media to communicate with others and photography applications. But a significant amount was sceptical about utilising the mobile application. From being tech-savvy, they shifted to ultra-conservatives. They trusted banking and did not trust technology in this aspect as information about Internet hacks and security affect their trust faculty. Given the importance of their money, they do not trust their salary with newer methods that do not have a 'receipt' and are worried about 'hidden' costs.

"I call and speak to my family daily on my mobile phone. Once a month I use Skype... I've heard of other methods to do remittance, but I don't know enough details about it, so I am hesitant to try it."
"Mostly just for keeping in touch with family. I also use it to take photos since I am new to this place and it is nice. My phone has a good camera also..." On using mFinance apps – *"I think there may be some hidden charges and it may be expensive."*

Knowledge Gap/Lack of Instruction and Information

Apart from the awareness and knowledge that is differentially allocated in the social system, what is striking is that even after arriving at a more developed nation, the workers' face difficulties in obtaining knowledge of these devices and services despite being able to afford them, and instructions on how to use them.

"Even in Singapore, I am surprised people do not know, learn or teach us about technology. In India I understand... Why can't the bank people also instruct us, are they afraid they won't have work to do otherwise? It is anyway a Sunday, waste of everybody's time."

The grievances centred on helplessness in being unable to make use of services that are otherwise available to them, by the lack of means to understand and incorporate them into their lives.

"It is so convenient to use the kiosks, but nobody instructs us on how to use it. We spend a lot of time standing in the queue in the heat. The number of people in the queue is the number of people who do not know how to use the kiosks. As you can see, there are so many. Some of us use smartphones and we have no issues about using it for helpful things other than entertainment, but we are not told anything about it. There isn't much sharing of knowledge happening for us. If a person comes to one dormitory and tells one person how to use it, twenty people will learn. And more and more of us will share it through word of mouth."

Lack of inclination

However, in some cases, there was a sheer lack of inclination to use the finance apps.

"Yes, I am aware of the SBI app, but I do not use it. I am not well versed about using these apps, and do not know if it is safe or not. I feel the kiosk is more helpful. It is convenient, fast and effective. I go to the bank counter only if the kiosk has a problem. If I am taught about the app, I still may not use it immediately. I like coming here on a Sunday and doing my remittance, going to the temple and meeting my friends."

"No. I think going through the bank is the most efficient. I heard of the SBI app though. However, I do not understand how it works and whether it is safe for use... I prefer to go to the bank to do my remittance as my family can also go to the bank to receive my remittance."

"No. I do not believe it would be so safe. What if I lose my phone for example? Or if someone with the knowledge can use the information in it and I lose my money?"

While this lack of inclination stemmed for security concerns and risk aversion, in some cases it stemmed from infrastructural limitations and perceptions of it.

"I don't want to use it. I only have a basic hand phone... I don't want another phone now. This is still working fine."

"...my family would not have any smartphone to receive it and they are not well versed with such new technologies."

Socialisation preferences

The time that would be freed up by technology had little to no effect on their socialisation preferences as they were accustomed to the familiarity and preferred spending their free days in such a setting.

“Every Sunday, I come here to buy groceries. So if I need to use the bank to remit, I just come here before that. It is like a routine to me. A good change on a Sunday, so I will still come here.”

“Yes. This is the place where I come to catch up with my friends and have a chat. I will be bored anywhere else.”

“Yes. Everything I need is here. But even though everything I need is available everywhere, it feels like home coming here. So I might, at least once in a while, if not all the time.”

However, a few of them considered spending time else given the distance they had to travel to do their remittances in Little India.

“I will still come to Little India, but may not be as frequent, as honestly the journey to my dorm is far. I will get more rest time as I only get to rest once a week and if possible to spend some time with my friends and colleagues at the dorm.”

“I would come here to buy groceries or meet other people. But I won’t be wasting time coming here only for remittance... But I’ll probably spend time around the dormitory only instead of coming all the way here, even to use the kiosk. Tuas is very far from here and it is too much effort to come all the way here.”

But a few of them showed a welcome change in socialisation preferences.

“I come here only for remittance and socialising. I will do that in other places if it is possible, or from my room itself. The free time can be used to enjoy with my friends and leisure activity during my off day. Sometimes, I meet my friends in Jurong. So maybe I will spend more time there.”

“I spend most of my work and living around the west side. So I go to little India only on special occasions. I would relax and spend time at a local hawker centre with some friends.”

And only a couple of them showed inclinations of socialising outside of their circles.

“I come here mostly for remittance and only once in a while, otherwise... I don’t know. Maybe relax, talk to my family more, or maybe even go to new places around the city.”

“I will use it to see more of the place when I have the time and make friends here as well.”

Discussions and Limitations

The implicit ‘loan’ arrangement between their families is evident as most remittances were strictly done every month to meet with family requirements, which was expected; however, the findings have thrown up some interesting aspects of how migrant workers perceived the process of remittance. Not only does the remittance serve as an economic support to the families of these migrants back in their home country, the process of remittance serves as a subset of social support for these migrants. While doing these remittances at the banks, it is crucial to take note that the banks that these migrants chose to go to are familiar names from India, and in a way, part of their “culture”. Thus, the migrant workers already have an attachment, trust and affiliation with these banks. The migrant workers also feel safer that their remittance would be relayed to their families’ back home where there are branches even near their rural homes.

It is also evident from the findings that existing traditional modes of remittance services available in these area also play a minimised role in alleviating the “ghettoization” of Little India as the interviewees mentioned that despite the advent of a mobile remittance app, they would still visit Little India to do their weekly shopping or socialise with their fellow countrymen after their remittance process as it has become a part of their ‘routine’. It is

crucial to take note that though these migrant own smartphones and know that mobile-aided financial services can be beneficial in providing fast, secure and convenient financial transactions to free up their time, the findings have shown that this may not translate into their adoption of mobile finance services as most of them are accustomed to the routine and socialisation aspect, where it is more tangible in nature. Hence the instrumental and informational support of doing their remittances through mobile phones is welcomed.

However, they admitted that this alone may not prevent them from congregating in the “ghetto,” but might free up time for more meaningful socialisation, like interacting with their countrymen and grocery shopping. So they still prefer the existing emotional and social support meted out by the remittance process of going to the banks in these localities, and from their own social circles, which is a factor to consider in the adoption of mFinance as well as their social integration. Adoption here is neither constrained nor facilitated by ease-of-use or convenience, but more by the social meanings and implications of adopting such technologies.

The limitations of the study also bring up interesting avenues for discussion and insight. The limitations to this study were mostly in data gathering. Since the migrant workers remit money once a month, following their pay day on the first couple of Sundays of the month, there are lot of potential interviewees on those initial weeks and almost none for the remaining weeks. This was a critical point as data gathering time was highly limited in our study.

The workers also had one off day per week. On the Sundays that remittances are done, workers had to squeeze in shopping and socialising as well. Most of them rejected the interviewers politely citing they had other things to do and were in a rush. The researchers assured them that the interview would not take a long time, but that did not convince them enough to change their schedule.

Some workers also held reservations while talking about personal finance matters. Approaching people outside the bank after they make financial transactions raised their suspicions, and they also preferred not to be seen being interviewed with the ‘special rules’ of crowd control implemented at Little India. Though accompanied by an authorisation letter by the research supervisor, some workers preferred not to divulge any information, which, coupled with the fact that some of the interviewers were from Singapore, could have raised apprehensions especially after the Little India Riot.

Only one of the three interviewers is a native speaker of the South Indian languages, especially Tamil. This proved to be a limitation as it was difficult to engage with migrant workers of other cultures such as the Bengali speaking Bangladeshis or Hindi speaking Northern Indians unless they could converse in English. The Tamil-speaking interviewer had to be a part of every interview in order to understand the intricacies of the language better.

Most migrant workers also choose to remit with SBI. As previously mentioned, this is possibly due to SBI’s large network of branches as one of the largest state-owned in India. Hence, their families had a higher probability of having SBI accounts. Responses could

have been different if they were availing other services more and dealt with various banks with different resources.

Future Research

Despite the small scale of the interviews, the study's insights make it crucial to consider the aspects of implementing mFinance on a larger scale which companies are beginning to do. This might, however, be counter-productive if some of the needs and trust faculties of these migrant workers are not considered. The study can therefore be seen as a small experiment that will benefit future research in this area by providing insightful approaches in mFinance implementation in much larger areas as compared to Singapore.

Even though the "ghettoization" here was not entirely residential in nature, and more in terms of crowding, these factors would hold applicable even in countries where "ghettoization" is a function of the migrant workers' differential residences, and could be used as an impetus to socialisation and local integration if remittance centres were interspersed among the local communities instead of a foreign enclave.

On that note, the study findings would be beneficial to the government and non-governmental organisations (NGOs), such as Ministry of Manpower and Transient Workers Count Too (TWC2) respectively. It would aid the formulation of pro-social and local-integration policies and programmes for migrants. As of now, the government has been building recreation centres around the city to enable decongestion of Little India (Tan, 2014), but creation of these remittance centres around the city malls or around these recreation centres will prove more helpful in their socialisation. Programmes on financial education and digital literacy can be introduced to the dormitories of these migrant workers where they can be educated on new technologies so as to make them aware of their choices and using their freed up time to do recreational and social activities. Since the existing remittance processes in these area play a small role in the "ghettoization" of Little India, with long queues and crowds, the government can work with the banks and provide a subsidised service, such as a mobile truck that goes to these dormitories to provide basic remittance services and having pro-social outreach programmes held near the dormitories to help them understand the local culture and increasing the likelihood of better integration with the local population. It would also be beneficial to have consultations with these migrant workers so as to understand the difficulties they face and use their feedback for improvements and policies in employment terms. Though these measures might not fully prevent them from congregating at "ghettos," as it is a cultural product in Singapore, it still would be a right step towards a more pro-social and integrated society where these migrants are not marginalised.

Mobile operators also play an important part in the implementation of mFinance. In Singapore, SingTel has recently rolled out an mRemit program targeted at migrant workers from Philippines (Appendix C, figure 1) and a similar model can be rolled out to the other migrant workers. Banks based in migrant workers' home and host countries stand to benefit from this research as well. Firstly, they get to identify the cause of the lack of success of mobile remittance applications. Much has been invested, but it has yet to realise the true potential of migrant workers. With this study, the banks would be in a better position to understand the needs and concerns of the workers. The banks can then

customise their resources to better tackle the situation, given that they work on Sundays exclusively for this. They could implement an educational program rather than improving on the applications itself. A worker suggested that bank workers could inform workers at the dormitories as word spreads fast in their residences and practical sessions would help acclimatise workers to the app. The banks therefore play a pivotal role in narrowing the digital divide amongst migrant workers of differing nationalities using mobile remittance. By facilitating the workers using the application, they are actually equipping their lower educated countrymen with ICT skills for their own development. NGOs could step in, in either public sector or private sector partnerships, to enable a better implementation of these strategies as they already have an understanding into the problems of migrants.

Conclusion

The study has been beneficial in throwing light on various issues that face technology adoption by migrant workers, and dispels techno-deterministic notions of it being beneficial right on adoption. Tying back to the research questions, though helpful in making mFinance more receptive, various factors supersede the ease-of-use and convenience that is usually associated with technology, and the meanings constructed around the technology itself are a crucial decisive factor. Another aspect seen is how social support and its attributes play themselves into aspects such as remittances, with clear distinctions and preferences arising from instrumental and informational uses apart from the emotional and social uses. The social angle that is the remittance process has been well established to aid further research, as most remittance studies remain focused on economic theories. We hope that the barriers examined here for the implementation of mFinance services will help in refining and tuning up the approaches of this technology, in coming up with a truly beneficial app that would serve the providers, the consumers and facilitators alike. This can be made possible by the convening of all stakeholders, such as the government, bankers, NGOs and migrant workers themselves, in order to address the complexities of this area, so as to aid a more integrated and less marginalised Singaporean experience for the migrant workers.

Appendices

Appendix A: Questionnaire outline.

Interview Details

- 1) Date Questionnaire was completed :
- 2) Location where Questionnaire was done:

Profile

- 3) Name/Occupation/Education level/Hometown
- 4) Age:
- 5) Ethnic Group:
- 6) Duration in Singapore:

Usage of Mobiles, Details

- 7) Do you have family or dependents back home?
- 8) How do you keep in touch with your family back home?

9) How do you use mobiles in your daily life?

Remittance Details

10) How often do you do your remittance?

11) Do you like your current process?

12) Have you heard of any other ways to do it more efficiently? Has anyone talked to you on using other remittance methods such as mobile finance before?

13) What is your opinion regarding these methods?

At this point, the interviewers explain to the interviewee about remittance Apps

14) Do you see yourself using such methods after knowing about it?

15) Would you recommend such a service to your fellow countrymen?

Socialisation

16) Would you still come to Little India if you can remit money anywhere using the mFinance app?

17) If you use the mFinance app, what would you do with the time freed up?

Appendix B:

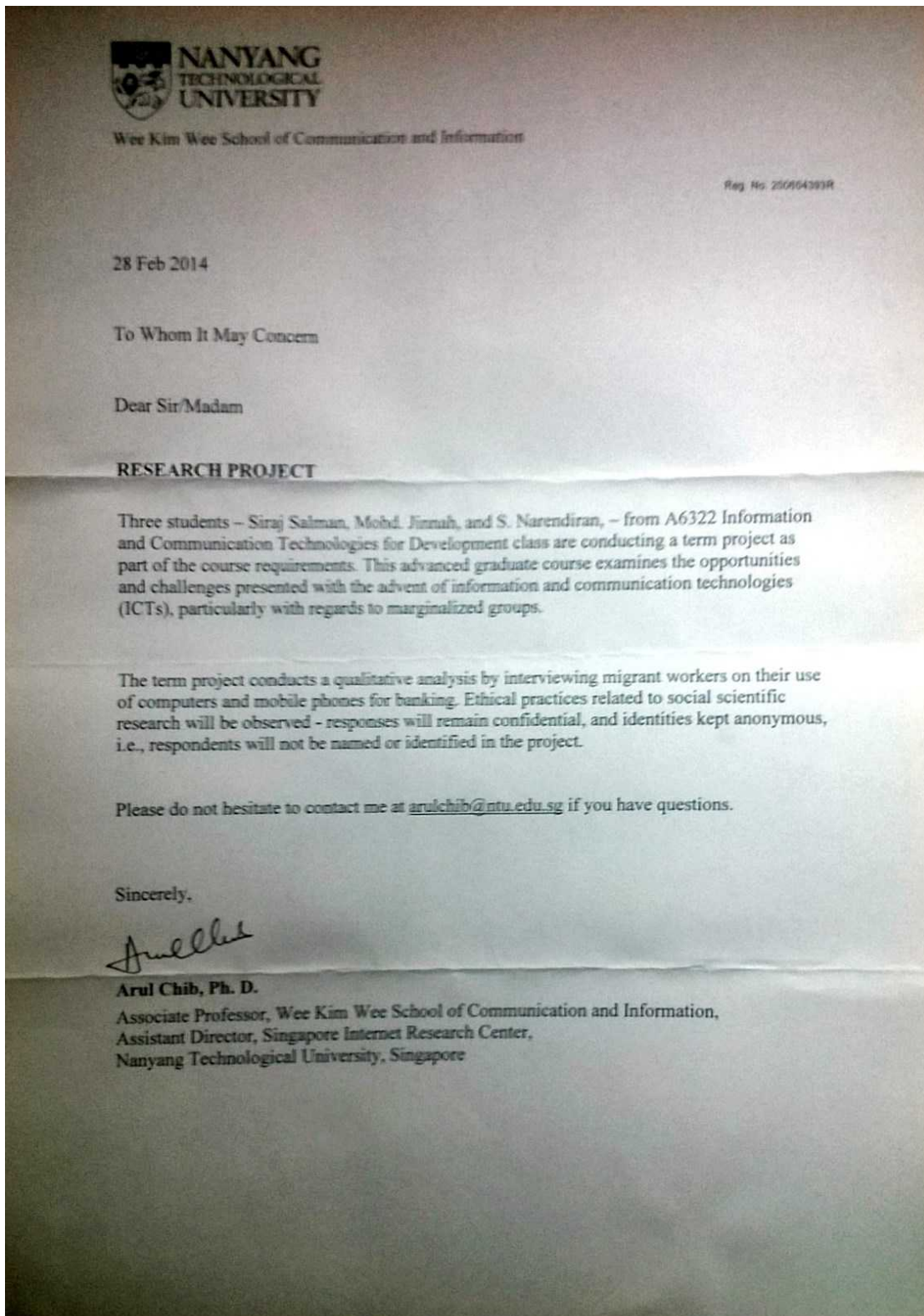


Figure 1. Consent Letter.

Appendix C:

The image is a promotional graphic for SingTel's mRemit service. On the left, there is a logo for 'SingTel mRemit' featuring a red mobile phone icon with a white '1' on it. To the right of the logo, the headline reads 'It's Not Just Money Transfer' and 'It's Achieving Dreams' in bold black text. Below the headline, a paragraph of text describes the service: 'Be it buying land, building a home or providing for your child's education, at SingTel mRemit, it's not about how much you save, it's what you're saving for. Besides enjoying low remittance fees, you can ensure your money reaches your loved ones immediately and be notified by our instant SMS notification feature. Now, you can remit to anyone in the Philippines anytime, anywhere with your mobile phone.' At the bottom left of the graphic, there is a small line of text: 'This service is brought to you by SingCash Pte Ltd. Copyright©2013 SingCash Pte Ltd (CRN:201106360E). All rights reserved.'

Figure 1. SingTel's mRemit application (Source: http://info.singtel.com/personal/phones-plans/mobile/SingTel_mCommerce/mRemit)

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