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From Remittance Receivers to Senders: Unpacking Transnational Care Circulation Among South Asian Student Migrants in Finland and Sweden

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Received: 2 January 2025 | **Revised:** 14 July 2025 | **Accepted:** 18 July 2025

Funding: This study was funded by Kone Foundation under the grant our vital neighbours.

Keywords: India | international student migration | nordic countries | Pakistan | reverse remittances | transnational care circulation

ABSTRACT

Research on transnational care through remittances has gained traction but remains largely focused on one-directional flows. Studies on remittances have examined external factors, such as structural facilities, and internal factors, including family dynamics, that shape remittance practices. However, most research predominantly explores North-to-South remittance flows. This study draws on a decade of periodic ethnographic research and 57 life story interviews with South Asian student migrants in Finland and Sweden to analyse how external and internal factors influence the bidirectional and multidirectional dynamics of transnational care economies. Families with members in two countries mainly receive support from India and Pakistan, whereas families spread across multiple countries receive support from both home and beyond, including the US and Spain, for up to 3 years. Some families transition from bidirectional to multidirectional support when the migrant moves abroad, expanding the household's remittance circulation capacity. Others receive remittances from already settled siblings within Finland and Sweden, reducing the need for cross-border support. Achieving self-sufficiency through employment marks a critical turning point where reverse remittances stop. Migrants then begin repaying support—often without explicit agreements—either to original supporters or to newer migrants until they establish their own families. This marks their transition from receivers to senders, often followed by a stage of non-sending. A comprehensive 'life course' approach to analysing remittance practices challenges the dominant view of student migrants as passive recipients, highlighting the complex and evolving nature of remittance roles within transnational care circulation.

1 | Introduction: Remittances in Transnational Context

Migration literature defines transnationalism as a complex network of ties, interactions, expectations, and cooperation that enables migrants and their families to maintain and strengthen social relationships through cross-border practices of care spanning two or more countries (Schiller et al. 1992; Hari et al. 2023). Migrants and their families operate within transnational social fields, adhering to social and cultural expectations of mutual support and care. This is expressed through tangible (e.g., gifts, remittances, hands-on care) and intangible forms (e.g., emotional support, regular communication) (Baldassar and Merla 2014).

Research on care within transnational families, often sustained through material support, positions remittances among the central elements of migrant transnationalism (Baldassar and Merla 2014; Erdal and Carling 2021). The exchange of remittances creates and reinforces bonds between geographically

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separated family members (Adugna 2018), forming a transnational 'moral economy' of mutual support and obligation (Solari 2019). Although remittances are a crucial form of care for transnational families (Pisaltu 2024), care researchers predominantly focus on emotional and associative solidarity, such as emotional support through ICTs and other forms of care interactions (Merla et al. 2020). To fully capture the complexity of transnational care circulation, particularly among student migrants, further research is needed into how internal factors (e.g., family composition) intersect with external elements (e.g., banking systems, remittance regulations, cultural/religious influences).

Remittances are commonly defined as financial transfers from migrants' country of residence to their country of origin (Carling 2008; Faist 2008). Research on reverse flow—'reverse remittances'—describes transfers from migrants' family members in origin countries to the destination country (Palash and Baby-Collin 2019). Family members with living and educational expenses often provide services such as childcare or property management in home countries in exchange for remittances (Mazzucato 2009; Yeboah et al. 2021). While research on North-South remittance has multiplied over the past half-century (Rössel et al. 2023), attention is now expanding to include reverse and multidirectional remittances within transnational families (Palash and Baby-Collin 2021).

Despite growing interest, research on North-South, reverse, and multidirectional remittance exchanges remains fragmented. Palash and Baby-Collin (2019, 2021) attribute this to the complexities of ethnographic research and the challenge of tracking dynamic financial exchanges. This study investigates transnational care circulation through remittances sent by South Asian migrants in Finland and Sweden and reverse economic flows directed toward them. Drawing on ten years of observational data and life story interviews with Indian and Pakistani participants who arrived as international students, this study explores the fluid transitions between sending and receiving roles, shaped by internal (e.g., family dynamics) and external (e.g., banking systems, cultural/religious influences) factors.

The study addresses three research questions:

1. How much do South Asian student migrants receive, through what means, from whom, from where, for what purposes, and why do these transfers stop?
2. How do South Asian student migrants in Finland and Sweden transition between roles as senders and receivers?
3. How do internal and external factors shape these transitions during their migration life courses?

Examining reverse remittance amounts, transfer methods, and discontinuation patterns advances current understanding of reverse remittance flows and investigating the transition between receiving and sending roles further contributes to North-South remittance research. Despite the possibility that student migrants may actively participate in transnational care circulation, research portrays international students as mere recipients of remittances from affluent families (Singh and Cabraal 2013; Yeboah et al. 2021). This perspective overlooks the nuanced care exchanges within bidirectional and multidirectional families of international students. Further research is needed to illuminate how remittance dynamics evolve among international students and their transnational family networks beyond the home country.

International students are typically defined as migrants who cross borders for educational purposes (Baas 2019). They embody overlapping identities, functioning simultaneously as students, workers, and family members (Hari et al. 2023; Kempny 2023). They navigate both local and transnational social spaces, balancing career aspirations with family obligations and maintaining strong cross-border social and economic ties (Geddie 2013).

Remittances from Finland have grown tenfold and from Sweden have tripled over the last two decades (World Bank 2021). India and Pakistan the—4th and 5th largest recipients of remittances from Sweden—are among the top remittance-receiving and international student-sending countries globally (Hunter 2020; IOM 2024; Statista 2025). The precarious labour markets and language barriers in Finland and Sweden often leave student migrants seeking support to manage daily expenses in these expensive Nordic countries (Maury 2017; Abdin 2023).

The article proceeds with a literature review on transnational care circulation and remittance exchange, positioning migrants as both senders and receivers during family lifecycle. The next section outlines the study's methods and data, followed by a two-part analysis: the first explores reverse remittances, while the second examines the transition from recipients to senders. The findings are contextualised within existing literature, and the article concludes by highlighting its contribution to broader debates on remittances and transnational care circulation.

2 | Conceptualising Care Circulation via Remittances Within the Lifecycle of Transnational Families

The care circulation framework defines support exchanges as reciprocal, multidirectional, and asymmetrical flows of care that fluctuate over the life course within transnational family networks (Baldassar and Merla 2014). The type and nature of care vary according to the lifecycle stage within family care regimes. In both welfare and non-welfare states, the family's caregiving role—rooted in conjugal bonds and extending through childbearing, upbringing, aging, and funerals—takes precedence due to strong emotional ties and family bonds (Bryceson 2019).

Critical junctures in the lifecycle, such as the transition from economic dependency to earning capacity and the perceived opportunities for wealth and comfort in the West, often drive family members to migrate (Ibid). While some members may migrate for personal gain, most transnational families function as interdependent units (Bryceson and Vuorela 2002), engaging in cross-border remittances to ensure collective material well-being, emotional support, risk-pooling, and improved living standards (Levitt et al. 2017).

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Research distinguishes between internal factors (e.g., family dynamics, household composition) and external factors (e.g., employment opportunities, remittance regulations), which collectively shape the flow and direction of financial remittances within transnational families (Palash and Baby-Collin 2021). The shift between receiving and sending roles is influenced by moral expectations of reciprocity, willingness, and the capacity to provide support (Carling and Hoelscher 2013). Family members, whether already migrated or residing in the origin countries, remain key sources of emotional and financial support. Bidirectional households exchange support between origin and destination countries, while multidirectional households facilitate exchanges across multiple locations (Bryceson 2019).

As actors within a socially produced space (Massey 2005), gratitude for past upbringing and financial care fosters moral reciprocal expectations in transnational families (Solari 2019). This, in turn, strengthens families' strategies aimed at diversifying income and making investments (Carling 2014). Economic instability and shifting family needs during the lifecycle create flexible remittance patterns, enabling any reciprocal obligations to be fulfilled over time (Dankyi et al. 2017).

This study employs the care circulation framework to analyse how key drivers of remittance exchanges (see Figure 1)—including family dynamics, reciprocal obligations, household composition, economic resources, and capacity and desire—influence the remittance practices of international students. The next sub-section examines the economic resources, methods, and motivations behind reverse remittances, followed by an analysis of how these drivers influence remittance-sending practices.

2.1 | Reverse Economic Flows: Mechanisms of South-North Transfers

Transnationalism researchers highlight the active role of origin-country family members in meeting migrants' needs (Boccagni 2017). In addition to financial support such as gifts and remittances, families also provide nonmaterial assistance such as childcare or property management (Mazzucato 2009). Although research on reverse remittances remains limited, key resources include family support, personal savings, rental income, and welfare benefits (Palash and Baby-Collin 2019; Yeboah et al. 2021).

The availability and timing of these resources are closely tied to the lifecycle (Liu 2016; Ampah 2023). Long-settled migrants often draw on diversified income sources, including business revenue or property income from their home countries. In contrast, newly migrated Indian students in Australia, Ghanaian students in the UK, and domestic students in South Korea receive reverse remittances for education (Mobrand 2012; Singh and Cabraal 2013; Yeboah et al. 2021). At this stage, reverse remittances are often directed toward survival and study expenses, with parents playing a central role in facilitating these exchanges.

Technology plays a pivotal role in exchanging support between such transnational families (Faist 2000). Social media and communication technologies facilitate emotional support, while digital payment systems drive remittances, which are crucial for the foreign exchange reserves of developing countries (Horn and Fokkema 2020; Withers and Hill 2023). However, sending reverse remittances from developing to developed countries

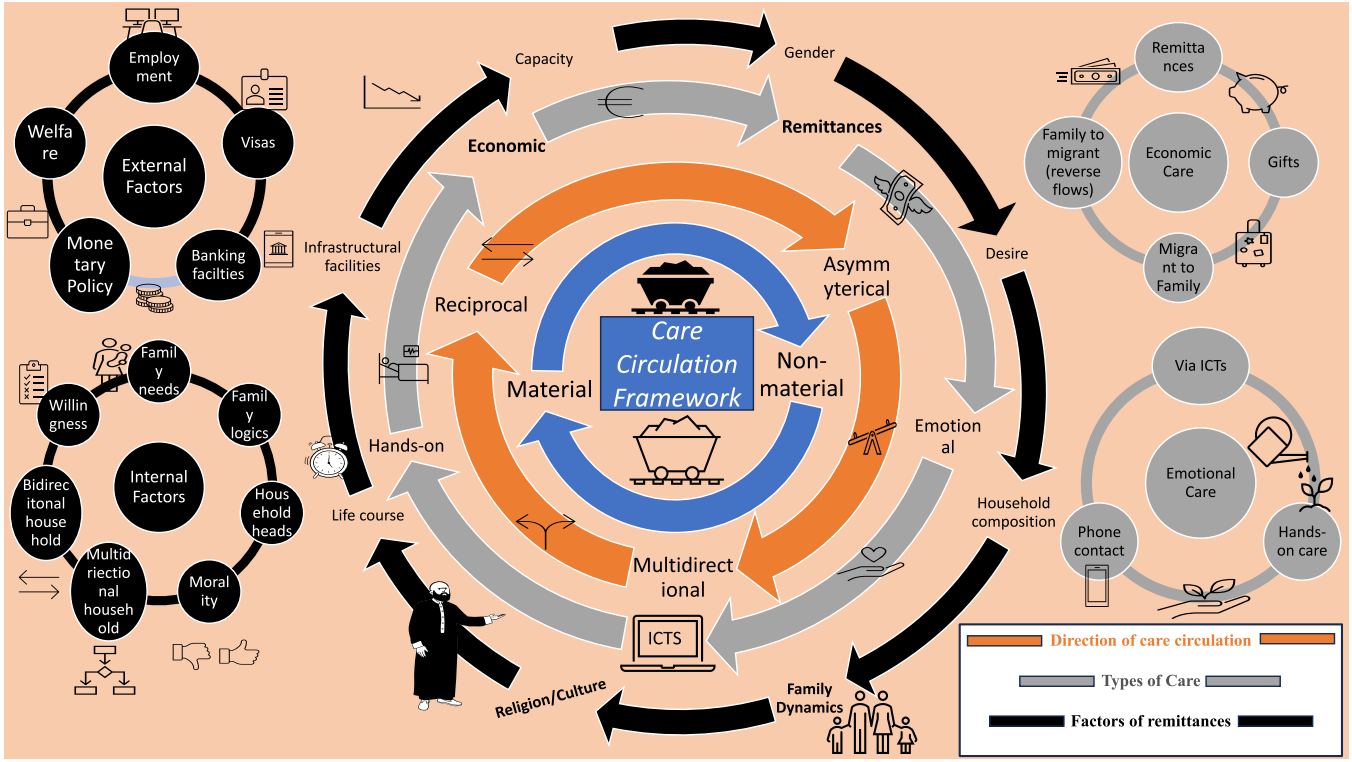


FIGURE 1 | Care circulation framework and the internal and external factors of remittances. (Baldassar and Merla 2014; Bryceson 2019; Palash and Baby-Collin 2019, 2021).

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remains challenging due to government-imposed restrictions aimed at preventing foreign exchange shortages (Ampah 2023). In such cases, informal channels may serve as the primary means for reverse remittances.

While most research on reverse remittances focuses on economic support for international students, emerging evidence suggests that these exchanges also enhance overall well-being beyond educational expenses (Dankyi et al. 2017; Ran and Liu 2023). Reverse remittances can take the form of gifts, underscoring their social rather than financial significance. However, how these exchanges evolve over the migration life course remains underexplored. Questions regarding the amount, method, source, and cessation of reverse remittances remain unanswered, highlighting the need for further empirical investigation into the remittance experiences of international students.

2.2 | Remittances From Migrants: Why, What, and How Migrants Remit—and Why They Stop

Despite decades of research, studies on remittance-*sending* practices of student migrants remain scarce. As with other, primarily labour migrants, the motivations, amounts, and duration of remittances vary according to sender-receiver relationships, gender roles, family dynamics, and lifecycle stages (Paerregaard 2015; Gutierrez 2018). Transfers between parents and children, spouses, and siblings differ in purpose and longevity (Liu 2016). Parental remittances may cease upon retirement, while reciprocal support from children often ends after the parents' death (Petrou 2018). Sibling support is usually short-term, directed toward specific needs like education or temporary financial challenges (Butsch 2020).

Remittances between spouses are influenced by household structures, with patriarchal or matriarchal dynamics shaping the flow of financial support (Cabraal and Singh 2013). Unmarried migrants often prioritise supporting their parental households, but once they establish their own families, financial focus tends to shift toward immediate household needs (Della Puppa and Ambrosini 2022). In such cases, the responsibility for supporting extended family members may transfer to unmarried siblings or be shared among them. Migrants whose spouses and children join them abroad typically prioritise their own households, leading to a reduction or redirection of remittances to extended family members (Ibid).

Over the lifecycle, remittance flows may fragment into smaller, targeted transfers to charitable organisations or cease altogether once immediate family needs are met and parents are no longer alive (Carling 2014). The interplay of life course, family dynamics, and external socioeconomic factors determines the amount, frequency, and purpose of remittances, reflecting the complexity of transnational care circulation. The following section outlines methods used for data collection, followed by the analysis sections.

3 | Data

The study draws on 57 life story interviews and a decade of periodic participant and non-participant observation with Pakistani and Indian migrants who initially arrived in Finland and Sweden as international students. Fieldwork commenced during the author's graduate studies in 2014, with the interviews conducted between January and May 2018. Participants were recruited using snowball and random sampling techniques through existing networks in Stockholm, Gothenburg, Helsinki, and Turku. On some occasions, gatekeepers facilitated access to community gatherings, even when attendees were unknown in advance. Informal conversations extended into the post-pandemic period, providing additional insights. These data were further enriched by the author's lived experience as a student migrant in the Nordic region over the past decade. Only participants who consented to follow-up sessions were included in the final sample.

Participants were selected based on their entry into Finland and Sweden as international students with sufficient time to complete their degrees. All participants reported receiving or sending remittances, despite this not being the selection criterion. Half of the interviewees had been admitted to universities in the four cities, while the others migrated to these cities from elsewhere in Finland and Sweden during or after completing their degrees (see Abdin [2023] for intercity migration patterns). Respondents' average age at entry to Finland and Sweden was 23. Participants primarily pursued English-taught Master's programmes, aligning with trends in Finnish and Swedish universities. Of the 57 participants, 22 have incomplete degrees, 23 took longer to complete, and only 12 finished their degrees on time. Many who completed their degrees were pursuing further education, such as doctoral studies, at the time of the interview.

To ensure confidentiality, pseudonyms have been used, and specific details about respondents' places of origin and destination have been omitted. The sample included 15 female and 42 male respondents. Despite efforts to achieve gender balance, there were challenges in recruiting female participants, reflecting the higher proportion of male international students from Pakistan and India in Finland and Sweden (Statistics Finland 2023).

Over the past decade, Indian and Pakistani students have consistently ranked among the top seven international student-sending countries to Sweden and Finland (Erudera 2024a, 2024b). In 2022, the two Nordic countries hosted a total of 5500 students from India and Pakistan. The appeal for these students lies in easily extendable visas that allow flexible working hours during studies, along with relatively low tuition fees and merit-based scholarship (Abdin 2023).

The interviews followed a life story approach and were conducted in Hindi, Urdu, English, or Punjabi, depending on participants' preferences (Atkinson 1998). They began with the open-ended question, 'What is your life story about moving to Finland and Sweden?' to encourage detailed, open responses. Follow-up questions focused on their remittance-sending and receiving histories. The life story interviews were essential for capturing detailed portrayals of remittance practices, while ethnographic fieldnotes provided deeper contextual insights into broader patterns of transnational social interactions.

The collected material was translated and transcribed, followed by semantic coding to organise the data systematically. An

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initial exploration of the data highlighted the recurring influence of both internal and external factors on remittance practices. An inductive thematic analysis was then conducted using NVivo software, following Kiger and Varpio (2020). The analysis revealed that socioeconomic backgrounds, banking systems, religion, and the bi- or multidirectional composition of households were pivotal in shaping remittance patterns. These factors influence the duration of remittance flows, the transition from receiving to sending, and the eventual stoppage of remittances. Thematic maps generated in NVivo helped visualise key themes emerging from the analysis.

4 | A Life Course Approach to Transnational Care Circulation: A Stage-by-Stage Analysis of Remittances

This section examines the evolving remittance practices of South Asian student migrants in Finland and Sweden over a 10-year period, focusing on three stages: receiving, sending, and ceasing. The first stage (receiving) is discussed separately in the first part, while the second and third stages (sending and ceasing) are explored together in the second part, emphasising the fluid nature of these transitions.

The study investigates how transnational care dynamics—such as the dual roles of migrants as both providers and recipients of support, the duration and frequency of exchanges, and the reasons for discontinuing remittances—shape these practices. It also considers external factors (e.g., economic conditions, remittance regulations, and religious influences) and internal family dynamics (e.g., household composition) that impact remittance flows. By addressing these dimensions, the article challenges the conventional view of student migrants as passive recipients, offering a more nuanced perspective on their roles within transnational care networks.

4.1 | Reverse Remittances

This sub-section examines the nature of support received by participants, including its timing, purposes, and the use of formal or informal transfer channels. Participants reported receiving remittances from household members in their home countries or, in some cases, from relatives in other nations. Support was either brought with them upon migration, received after their arrival, or both. The duration of receiving these remittances varied significantly, ranging from a single transfer to extended periods of up to 3 years. The primary purposes of these reverse remittances were to cover essential expenses, such as living costs and visa renewal fees.

Fathers and brothers are the primary providers of financial support in these remittance flows, reflecting the patriarchal structure of many South Asian households (Cabraal and Singh 2013). This dynamic is evident in Dilip's case, where he received approximately €500 per month from his brothers in the United States and India for a period of 3 years. Dilip belongs to a financially stable family of five, comprising a brother in India who assists their father in the family business, himself residing in Finland, and the eldest brother, who is well-established in the United States.

Research on Bangladeshi migrants in Italy describes North to South remittances as a 'male business,' in which daughters are often exempt from financial responsibilities in South Asian households (Della Puppa and Ambrosini 2022). Dilip's experience, along with broader findings showing that fathers and brothers primarily remit in reverse flows from South to North, underscores the persistent influence of gender roles in care circulation, regardless of the direction of the remittance flow.

Another notable aspect of Dilip's case is the distinction between the source of funds and the person responsible for remitting. Fieldwork revealed that his younger brother in India often sent money to him on behalf of their father, using funds provided by the latter. Similarly, the remittances from his brother in the U.S., while sourced from the brother's own earnings, were also sent on behalf of their father. This pattern was apparent as Dilip alternated between receiving funds from India or the U.S. This arrangement expands reverse remittance research highlighting the fluid and adaptive nature of responsibility-sharing within transnational families. The household head often delegates the task of providing financial support to other members, ensuring care for those in need.

4.1.1 | Methods of Reverse Remittance Transfers

As for the transfer channels and the amounts of reverse remittances, Pakistani and Indian South Asian migrants either carried or transferred sums ranging from €300 to €8000 to Finland and Sweden. Carrying cash was the most common method among both Indians and Pakistanis, while some Indians also reported carrying bank cards. The main point of carrying reverse remittances was the first-time entry into the destination countries.

Carrying cash is used as an alternative to avoid perceived high charges on using money transfer apps to remit, especially from Pakistan. This explains poor recording of data on the magnitude of reverse remittances (World Bank 2014; Ampah 2023; Ortensi and Barbiano di Belgiojoso 2024). Border controls allow the carrying of cash up to certain limits, but the absence of record-keeping for this cash flow means it remains a semi-formal method of remittance transfer. Carrying cash becomes the medium of remitting, particularly when conventional methods, such as ICTs or money transfer apps, become costly or are restricted.

4.1.2 | Household Composition and the Family Dynamics of Translocal Reverse Remittances

Only a few (eight out of 57) did not carry any funds to Finland or Sweden. Six of these are Indians and two are Pakistanis. Bidirectionally scattered household members received remittances from family members in India and Pakistan. In comparison, those participants whose family members are transnationally dispersed received support from multiple

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countries including countries of origin. This minority that belongs to multidirectional families mentioned that they received amounts from Spain, the USA, Denmark, Australia, the UK, Sweden, and from family members within Finland or Sweden, and sometimes also from India and Pakistan.

Pramod, an Indian student, migrated to Sweden without bringing any funds, as his well-established sister in Sweden covered all his expenses. He comes from a family of three: his mother, who resides in India and is financially independent through her late husband's pension, and his sister, who lives in another Swedish city. His mother's self-sufficiency eliminates the need for remittances from her children, demonstrating the dynamics of care circulation within the family. Pramod's sister directly transferred local remittances to his Swedish bank account, which he perceives as an informal loan he plans to repay once financially stable.

Pramod's case highlights two key points. First, while the general trend represents fathers and brothers as primary reverse remitters, Pramod's experience illustrates that female family members also play a significant role in providing support. In his family, with only one sibling, the capacity and willingness of the individual household member, regardless of gender, determined who extended care. Second, within the framework of circulatory capabilities of transnational care (Carling and Hoelscher 2013; Palash and Baby-Collin 2021), Pramod's intention to reciprocate the care he received underscores his willingness to fulfil his moral obligations. However, his current status as a student and lack of income temporarily constrains his ability to repay the support, demonstrating the fluid nature of care circulation over time.

Similar to Pramod, Mah Jabeen, a Pakistani student, is another participant who did not receive support from her country of origin or any other destination. She belongs to a household of eight with a mother who lives separately, four brothers and three sisters, two of whom live in Finland. Her sister, who migrated to Finland as a student a few years earlier, supported her living expenses and studies in the small university town through local bank transfers from a major city in Finland. She kept receiving remittances from her sister until she found a part-time cleaning job. Despite the absence of any formal agreement to reciprocate the care she had received, she aided her sister during a period of unemployment, representing her as an actor in the moral economy of care circulation (Solari 2019). At the time, Mah Jabeen was working full-time as a cleaner after relocating to a larger city in Finland upon completing her studies.

Pramod and Mah Jabeen's examples reconfirm the asymmetrical nature of reciprocity over the life course of transnational families (Dankyi et al. 2017). However, both examples emphasise the need to rethink the rigid categorisation of reverse care as strictly bidirectional or multidirectional cross-border flows. These cases illustrate translocal reverse economic care, where financial assistance is provided by a family member already residing in the migrant's destination country. This eliminates the need for money to physically cross borders, enriching current understanding of reverse remittances and care circulation.

4.1.3 | External Factors and Socioeconomic Backgrounds Influencing Reverse Remittance Flows

As for the amounts and frequencies, different banking facilities in India and Pakistan are one of the external factors that impact their remittance practices. Such differences explain why Pakistanis received bigger amounts and at lower frequencies than their Indian peers. The number of Indian respondents who received remittances for a year or more is almost double that of Pakistanis. Greater access to education loans facilitated the long-term financing of studies for Indian migrants.

This is exemplified by Narayan, who belongs to a family of five, including his grandmother, father, mother, and a sister who studies in another state in India. Narayan's family financed his education in Sweden through an educational loan, as the family's sole earner, his father, manages daily expenses and supports his sister's education in India by assisting relatives in a business back home. Narayan's studies were funded via a fixed equated monthly instalment from a bank, deposited into his Indian bank account, which he withdrew in Sweden.

Reflecting on his situation, Narayan stated, 'Everything from my Bachelor's to Master's has been on loans—borrowed money'. He received €350 monthly for 2 years before securing a job, at which point he began remitting over €1000 to help repay the loan and provide additional financial support to his family. This marks the transition from being a remittance recipient to becoming a sender.

Like Narayan's case, loans are also the reason why the number of Indians who received only from their family members is lower than that of their Pakistani counterparts. Pakistanis mainly received only from their families, in contrast. This finding reveals educational loans as an additional source of reverse remittances, uniquely accessible to student migrants. It expands the knowledge on reverse remittance sources, currently limited to migrants' properties, welfare support from their home countries, and assistance from family members (Palash and Baby-Collin 2019, 2021).

No one from Pakistan took an educational loan from a bank. The difference here is explained by Islamic prohibitions against paying interest on loans and a lack of or difficult access to educational loans in Pakistan. Differences in access to loans and religion-imposed restrictions serve as external factors that influence the amounts, frequencies, and sources of reverse economic flows among student migrants from India and Pakistan. These factors also shape the extent of reliance on family members, guiding on how religion interacts with social and cultural norms to inform moral discourses of economic transnationalism (Solari 2019; Erdal and Carling 2021).

As for why they received, daily needs and visa renewal are the basic purposes for receiving such support from back home in reverse remittances. This is exemplified by Shankar's case who comes from a family of four, with his parents in India and a brother who recently migrated to the U.S. for study purposes. Shankar, an early-career researcher from India, is currently pursuing his PhD in Finland, after completing his Master's degree. He delineated the reasons for receiving reverse economic flows in following words:

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> *At the initial stage for the first 2 years, I needed to show money (...) for visa renewal. So, they [parents)] had to send it to me. I carried initially 7000 euros with me because that is the minimum they needed here. Two thousand, I had to give it back [remitted] and with €5000 I somehow managed over here in the first year. In the second year, they sent me €4000. I needed this €4000 from them even with the part-time cleaning job during my studies because I used to eat out and you know go out. But then in the third year, I was like ok I have to relax. This is not something I can afford. In the third year, I started this job [as a researcher], and the budget came in. It started becoming ok!*
>
> (Shankar, male, 28)

Shankar's case shows why socioeconomic family background is crucial in determining who receives remittances, how much, and for how long. Shankar's mother pawned her gold to obtain an informal loan, aiming to avoid the high interest rates associated with bank loans to support him. This illustrates another consequence of the structural facilities such as banking available in the country of origin.

Shankar knew that he needed to secure a permanent job with a higher salary to stop relying on support from home. This would enable him to begin remitting to return the loan his mother pawned her gold for, reaffirming that female care providers may take extreme measures to support their children (Paerregaard 2015; Petrou 2018). Similar to Narayan, Shankar's case also exemplifies that getting a job to stop relying on one's parents is a meaningful turning point in the reverse remittance-receiving practices of these international students.

Becoming self-sufficient enables students to cover their survival and visa expenses, reducing their reliance on relatives back home. This shift in dependency explains why reverse remittances stop. This pattern is further reflected in the example of Ariba. She is a Pakistani student in Sweden who reconfirmed how successfully acquiring a job can effect reverse economic flows. She added that it is the socioeconomic background of the household that influences how quickly a student migrant needs to acquire a job. Her exact words were

> *There are five people in my family. My brother, me, my younger sister, and my parents. Father is also earning, but his earnings are not as much for sending it to me or something like 'ok I can support you or something like that'. Nothing like this. He is earning just, so he can meet the expenses of the family only back in Pakistan. Brother has a job too. He is abroad for quite a while now. So, definitely, he can support me.* Where is he? *He is in Spain. Per month he could send 700–800 euros (...) until I got my first job. After that, he stopped (...) So, after that I managed myself. My brother did not have the same luxury of someone supporting him in euros during his stay in Spain until he could find a job to become self-reliant.*
>
> (Ariba, female, 25)

The difference between Shankar's and Ariba's cases lies in their household composition. Shankar's example illustrates a bidirectional flow of remittances between the origin and destination countries, while Ariba's case illustrates a multidirectional household capable of receiving support from locations beyond the home country. Her observation that her brother did not receive the same level of financial assistance underscores this distinction. Additionally, her case demonstrates how changes in household composition can influence the care circulation capabilities of transnational families. Her family transitioned from a bidirectional to a multidirectional household after her arrival in Sweden. This change in household composition results in altering the nature and extent of care circulation.

In summary, South Asian international students in Sweden/Finland received significant support in larger amounts for considerably longer periods in terms of reverse remittances. The received support generates obligations to reciprocate the favour. The external factors such as religion and access to educational loans are factors important to Pakistani and Indian students, influencing their need to rely on household members for receiving economic support in reverse. A higher number of families from Pakistan remitted to students to ensure the smooth processing of their visa renewals and to support them through their study periods as compared to the Indians. Securing employment serves as a stopping point in the flow of reverse remittances.

4.2 | Transitioning From Receiver to Sender: The Evolution of Remittance Roles

The second part of the analysis focuses on the transition in remittance relationships, examining how participants shift from receiving support to becoming senders in the second stage and later ceasing or significantly reducing their contributions in the third stage. Both Pakistani and Indian participants actively engage in transnational care networks, remitting to repay past support without formal agreements with their households.

The first half of this section outlines the patterns of remittance, including the methods used, the recipients, and the purposes of these transfers, highlighting their remittance circulation capabilities—the capacity and willingness to provide support (Carling and Hoelscher 2013). The latter half examines the variation in reciprocation between Pakistani and Indian participants and explores the reasons why reciprocation ceases at certain life stages.

4.2.1 | Patterns and Dynamics of Remittance Sending: What, When, and How

As for what they remit, all Pakistani and Indian respondents in Finland and Sweden either remit funds, carry cash or send gifts. The average amounts carried are around €2000 with a minimum amount of €500 to a maximum of €8000. The key reasons for carrying are to deliver remittances and have the necessary funds ready for their stay in the home country. Carrying cash during visits to the

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home country is dominant in the remitting practices of Pakistanis. The number of Pakistani carriers is three times that of their fellow Indians. Most Indians prefer to transfer to their accounts in India before travelling or using their Finnish/Swedish bank cards in India. This once again reminds us of the stronger banking system of India in comparison to Pakistan, pointing to how external factors in terms of structural facilities impact remittance receiving but also sending.

Almost one-third of Indians reported transferring remittances to their own accounts in India. Research on remittance recipients suggests that remittances sent to household members are viewed as a measure of reciprocal obligations in economic transnationalism (Erdal and Carling 2021). In contrast, remittances sent to their own accounts in the country of origin are associated with the migrants' sense of belonging to their home country (Horn and Fokkema 2020; Rössel et al. 2023). The findings of this study show two reasons for sending to their own bank accounts.

The first factor is the considerably higher interest rate offered by savings accounts in India compared to those in Sweden or Finland. The second is that the Indian respondents can enjoy the luxury to do so because of their milder reciprocal obligations and feelings of gratitude towards their household back home. The education loans allow them a higher degree of autonomy in terms of how to spend their own money instead of fulfilling moral obligations to remit to the household members as many Pakistanis in Finland and Sweden do. This underpins the argument that remittance sending is an amalgamated product of internal factors such as family dynamics and external factors such as banking facilities.

An example of the participants who send to their own accounts is Anjali. She belongs to a family of four with a sister, mother, and father in India. She carried a loan of €8000 with her when she came to Finland. She explained that the amount lasted for a year. She successfully found a part-time job to support herself after that. She did not start remitting until she found a permanent job with a much higher annual gross salary of €47,000. Recalling Shankar and Narayan's cases, finding a job allows them to become self-sufficient. Anjali's case further corroborates that gaining self-sufficiency is the key point of transition from receiver to the sender in their lives in Finland/Sweden. Anjali explained her remittance practices by saying

> *I don't send money to my parents (...) I send money to India but only for my investment because interest is better there, yeah (...) To invest because I mean in the normal bank account, the rate of interest is focused and on a fixed deposit, it's like 6% or 7%. Here [in Finland] it is 0% or 0.1% maximum, so I would want to send money (...) I send around €1,500 every month to my own account. Yeah, but that is only for fixed deposits and investments. I have friends who send almost €1,000 or similar every month to their parents.*
>
> (Anjali, female, 27)

Unlike Anjali, a majority of participants experienced the transition immediately upon acquiring their first jobs. Those who waited to begin remitting until they secured permanent visas, jobs, or a salary increase generally come from comparatively higher socioeconomic households, which are fewer in number compared to those from relatively lower socioeconomic backgrounds. The latter group often needed to start remitting as soon as they obtained their first jobs. Depending on the urgency of their need to remit, this group typically took a settling period of about 2–3 months before they began sending funds.

According to the informal discussions, switching from receiver to sender does not imply that parents stop sending entirely. International students, despite beginning to remit, do keep receiving gifts from their family back home in the form of clothing. This makes the receiver-sender position blurry and dynamic. This receiver-sender relationship, the frequency of remitting, the remitting amounts, and the purpose for remitting all depend on socioeconomic circumstances and personal happiness.

In terms of receiver-sender relationships, mothers emerge as the primary recipients of remittances, followed by fathers, the sender's own accounts, brothers, and sisters. This underscores the significance of receiver-sender relationships as a key component of remittance practices. It also reaffirms gender as a crucial factor in transnational care dynamics. While fathers and brothers are identified as the primary remitters in reverse South-to-North flows, mothers being the leading recipients of North-to-South remittances highlights a disparity between the original providers of support and the eventual recipients of reciprocal care, underpinning the argument of care circulation.

As for the frequencies, the majority remits regularly each month or every second month. Only a minority remitted after 6 months, yearly, or lump sum amounts once or twice during their whole lives abroad. Older respondents generally remitted monthly for a significantly longer period and then stopped after bringing their families over to join them. This category belongs to those who have lived longer in Finland or Sweden.

4.2.2 | Lifecycle of Remittances: Factors Influencing Their Continuation and Cessation

This subsection shows how remittance sending practices vary during the international students' migration life courses. The switching between a sending and a receiving position, how much, to whom, and why they stop depends on what stage of lifecycle the South Asian student migrants are. Those who are youngest, jobless, or only managing to do part-time jobs with meagre salaries are either yet to remit or send as per the need of their families or after 6 months. Those staying over medium periods are still remitting and are at their highest peak of remitting. They are at a lifecycle stage where they have the highest capacity and desire or in other words circulatory capabilities to remit to return the favour. They have jobs, lower expenditures abroad, and motivation to remit to reciprocate the favour of their upbringing and the post-migration support they received.

This means that three stages of the students' remittance-sending practices can be determined, the first being when they

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have odd or part-time jobs and send whatever they can afford either regularly, after 6 months, or whenever there is a desperate need. The second stage is when they are nearly settled with good stable incomes but are yet to be married and/or bring families over to Finland or Sweden. The third stage is when they have already fulfilled the needs back home and are satisfied that they have tried to/returned the favour of the support they received in reverse remittances or for their upbringing and are now married with their own children successfully brought over to Finland or Sweden. The reunification of families often increases expenses, leading them to prioritise their immediate families over extended relatives. This shift, combined with a reduced inclination to remit, frequently results in stopping remittances.

Shiv, an Indian participant in Sweden, exemplifies this pattern. With his wife and children residing in Sweden and his parents and sister in India, Shiv shared how his responsibilities toward his immediate family have influenced his remittance practices in the following exact words

> *When I came here, I brought €1300. That was the last I asked my father! I survived myself onwards. I found the job and remitted until I got married. (...) I was saving very little for myself. I was sending the larger percentage of my salary (...) also the money I sent was used majorly like to buy some stuff for my sister's marriage. (...) after that, it was my marriage (...) initially, remitted €800 euros from a €1500 [net] income (...) Later, sent around €1400–1500 monthly from a €2500 [net] salary. But later I started my own family, brought my wife over to Sweden, and bought a house here. It became very, very hard to send even 5% of my salary [back] home.*
>
> (Shiv, 34, male)

Shiv's account illustrates his progression through the three stages of remittance relationships over the course of his migration life. His journey reflects two key transitions: first, from being a remittance receiver to becoming a sender, and later, from a sender to a non-sender. This trajectory highlights the evolving dynamics of care circulation within the life course and family lifecycle of student migrants. Similarly, Haya, a Pakistani student in Sweden said that she remits regularly to cover the expenses of her siblings' education in Norway. She said

> *I support my siblings studying in Europe (...). When I came for my Master's, my parents were supporting me. I was working part-time as well. However, mainly my parents were supporting me. Similarly, after getting this job, I am supporting my siblings.*
>
> (Haya, 31, female)

Haya, an unmarried participant, belongs to a family of seven, including her parents, two siblings in Pakistan, and a brother and sister in Norway. Her behaviour aligns with the second stage of remittance senders. She carried €500 with her to Sweden when she first arrived. The amount lasted for a month. She then received 2000–3000 euros at every 5–6-month interval for a total of 30 months. She hit her transition point to become a sender from the receiver when she got her paid PhD and started remitting regularly around €1000 euros to first support one of her siblings in Norway. She then added a little more to cover the expenditure of another sibling who came to Norway at a later stage, once again displaying how the changing composition of the household impacts the amounts of monetary care (also Ariba's case above). Similar to Haya, a certain group of both Indian and Pakistani participants remit onwards to support their siblings.

Haya's example corroborates existing literature while also providing new insights. It underpins the argument that analysing care circulation over the migration life course reveals exceptions to the prevalent notion of remitting being predominantly a 'male business' within South Asian households (Cabraal and Singh 2013; Della Puppa and Ambrosini 2022). Second, while existing research emphasises that remittances between siblings are primarily for educational purposes (Butsch 2020), Haya's example contests the assumption that such support is limited to the short term.

More importantly, Haya's case also shows how support circulates to and onwards from the student migrants in Finland and Sweden. This shows the existence of a continual space of such reciprocity where receivers of reverse remittances do not remit back home to care for their parents. Household heads often tell migrants to remit to support the education of their siblings instead of remitting it back to the original supporters of the migrants' education abroad (see also the first case of Dilip). This study calls these type of remittances as 'onward remittances'. Onward remittances have the capacity to pass the reciprocation obligation onwards to others. Similar to Haya who owed her parents, her siblings now owe an obligation of reciprocity to her and their parents. Those who were once debtors have now become givers in these circumstances. The next section summarises these key findings and compares them with the existing literature to enlist the key contributions and conclude the article.

5 | Student Migrants' Roles in Transnational Family Care Circulation

This article advances our understanding of transnational care circulation through remittance exchange among those who migrated as students—and their families. Remittance practices of student migrants follow fluid and dynamic patterns. They shift between North-South, South-North, and multidirectional exchanges throughout their migration journeys. Both internal factors, such as family dynamics, and external factors, such as banking infrastructure, shape remittance practices among migrants from different origin countries (India and Pakistan). Pakistani and Indian migrants that entered Finland and Sweden as international students display variable degrees of reciprocity due to differences in religion and banking infrastructure.

Pakistani migrants, with weaker structural support in their home countries, primarily carry cash as reverse remittances from family members. In contrast, Indian migrants, benefiting from a relatively stronger banking system, receive remittances from both family members and educational loans. Consequently, Indian migrants are less reliant on household support for survival, education, and visa renewals than their Pakistani

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counterparts. This reduces their familial debt and the sense of obligation compared to migrants from countries with weaker financial infrastructure.

The findings highlight fluid responsibility-sharing within transnational families. Family members often remit on behalf of household heads, and changes in household composition—such as shifting from bidirectional to multidirectional support—influence the circulation and scope of assistance. Migrants may receive funds from multiple countries, underscoring the adaptable nature of reverse remittances.

In certain circumstances, categorising remittance flows as strictly bi- or multidirectional (Bryceson 2019; Palash and Baby-Collin 2021) may oversimplify the intricate support networks within transnational families. Remittances may also flow locally—from established migrants to new students within the host country—demonstrating 'translocal reverse flows'. Migrants who once received support but have since gained financial independence are often instructed to 'remit onwards' to newer migrants rather than repaying the original supporters, creating a continuous cycle of reciprocity.

The capacity and willingness to remit evolve throughout migrants' life courses. Achieving self-sufficiency through employment marks a critical juncture where reverse remittances stop, and migrants begin to reciprocate. This shift reflects the three key stages of remittance practices observed among student migrants in Finland and Sweden: receivers at first, senders next, and often neither senders nor receivers at a later stage. Migrants assume flexible and evolving roles, frequently shifting between sending and receiving positions.

By demonstrating these dynamic roles, this study challenges prevailing narratives in remittance research, which often portray students solely as receivers of support (Mobrand 2012; Cabraal and Singh 2013; Yeboah et al. 2021). This broadens the understanding of care circulation to and from this archetypal migrant category, who simultaneously occupy multiple identities and are embedded in both transnational and local contexts. The findings advocate for a more flexible and analytical 'life course' approach that recognises student migrants as both remittance senders and receivers within transnational care circulation over the family lifecycle.

Acknowledgements

I sincerely thank Aija Lulle, Marta Bivand Erdal, Paul Fryer, and Heikki Eskelinen for their invaluable comments and insights. I also extend my gratitude to my colleagues in ENIS network. Joining this network helped in shaping my overall understanding of international student migration and significantly helped in presenting my research at various international forums. This study was funded by Kone Foundation under the grant our vital neighbours. Open access publishing facilitated by Ita-Suomen yliopisto, as part of the Wiley - FinELib agreement.

Conflicts of Interest

The author declares no conflicts of interest.

Data Availability Statement

Revealing the data will risk revealing the identities of the participants.

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