CHAPTER – II

REVIEW OF LITERATURE

NRGF (Gujarat State Non-Resident Gujarati’s Foundation)

Gujarat State Non-Resident Gujarati’s Foundation (NRGF) established by Government of Gujarat is devoted to furthering common interests of NRGs and Gujarat State. With a view to achieving its objectives, NRGF has established NRG Centers at Ahmedabad, Anand, Vadodara, Surat, Rajkot and Mahesana.

Seminar on NRI Marriage


GCCI NRG Committee/Centre and Gujarat State Non-Resident Gujarati Foundation (GSNRGF) had jointly organized an interesting seminar on NRI Marriages on 5th October 2013 at GCCI, Ahmadabad. The principal objective of this Seminar was to create awareness about the care to be taken by Indian ladies before getting married to Non-Resident Indians so that they do not face problems later.

The Chief Guest on the occasion was Shri Prdipsinh Jadeja, Minister of Law, Tourism and NRIs Department, Govt. of Gujarat. He said that “Craze for going abroad among youngsters through a marriage with foreigner at times results in many legal disputes and sad stories. Hence, before deciding to get married to a foreign national, one should properly inquire about his or her whereabouts”

Chairman of NRG Committee/Centre Shri K. H. Patel said that there are about 2.5 crore NRIs residing abroad and among them Gujaratis are 25%. A large number of them prefer to marry in their homeland. Shri Patel added that with a view to avoid the problems which arise because of the marriages taking place in haste, Central Government as well as NRGF and this Centre having the past organized seminars to create awareness on the subject, particularly among the college students.
GCCI Sr. Vice President Shri Rakesh Shah, NRGF’s Director Shri N. P. Lavingiya and the main speakers Shri Gopinath Amin, Chairman GCCI Legal Committee and Shri Anilkumar Pratham, IPS, Inspector General of Police (Women Cell), Govt of Gujarat, highlighted various matters concerning NRI marriages. The main message conveyed to the audience was that parents as well as the youngsters should get all details about the concerned NRIs in advance so that least possible problems occur after the marriages.

**Gujarat Chamber of Commerce & industry**

**Events & Representation from 2011 to 2015**

Reference: [www.gujaratchamber.org](http://www.gujaratchamber.org)

Date : 21/07/2011  
Venue : GCCI President Room  
Description : A business meeting with the Indonesian Ambassador Lt. General Andi M. Ghalib, Education Attache Dr. Son Kuswadi, Leonard F. Hutabarat, Counselor of Indian Embassy and Private Secretary Mr. M. Sabri was organized by Gujarat Chamber of Commerce & Industry. Where H.E. the Ambassador of Indonesia Lt. General Andi M. Ghalib mentioned that “... Indians are like family, as they share a common cultural background...” He encouraged the state of Gujarat to ‘Look East’ and also regard as Indonesia for investment.

Date : 13/01/2015  
Venue : GCCI President Chamber  
Description : Gujarat Chamber of Commerce and Industry had organized a meeting with the Honorable Dipika Damerla, Member of Provincial Parliament Legislative Assembly, and Ontario, Canada. During meeting it was discussed that Gujarat, India and Ontario, Canada pose a number of bilateral trade opportunities in
sectors such as Manufacturing, Tourism, Energy and Mining, Automobiles, Iron & Steel, Machinery, Chemicals, Paper & Pulp, Banking & Financial Services, Petrochemical, Construction, Transportation, Food Processing, Electrical appliances, Nuclear Power, and Natural Gas. Gujarat and Ontario have agreed to give major thrust to strengthening bilateral trade and investment relations in aforementioned sectors. It was even discussed that there is a great scope for increasing trade in drugs & pharmaceuticals, heavy engineering, education, and agriculture sectors too. During meeting the Honorable Dipika Damerla, Member of Provincial Parliament Legislative Assembly, Ontario, Canada stated that Ontario’s economy thrives through its unique combination of resources, manufacturing expertise, exports and a drive for innovation. Ontario generates 37% of the national GDP and is home to almost 50% of all employees in high tech, financial services and other knowledge-intensive industries.

Date : 20/03/2013
Venue : GMDC Auditorium, Nr. Helmet Circle, Ahmedabad
Description : Gujarat Chamber of Commerce and Industry has organized a Seminar on “Socio-Economic Impact of New Development Plan for Ahmedabad” on March 20, 2013. Smt. D Thara, Chief Executive Authority, AUDA; Smt. N.M. Munshi, Senior Town Planner, AUDA; Dr. Bimal Patel, President and Acting Director, CEPT; Shri Chintan Parikh, Chairman, Ashima Group were present at the event. Shri Prakash Bhagwati, President, GCCI welcomed the guests and the audience at the event. Shri Vijay Shah, Chairman, Infrastructure and Urban Development Committee, GCCI delivered the theme address and explained the importance of proper town planning emerging with the growth of urbanization. Dr. Bimal Patel shared the experiences of other countries and lessons to be taken from their experiences while planning. Shri Chintan Parikh shared his views on the importance
of urban planning. Smt. D Thara and Smt. N.M. Munshi provided useful insights of the recently announced Development Plan (DP) which will serve as the blueprint of the city’s development for the next 10 years. This seminar provided a better understanding of the newly launched plan to all our members and other concerned people.

- As one drives down one of the rural roads in Jalandhar district, or almost anywhere in the Doaba region of Punjab, it will not be long before one comes across a towering gate on the outskirts of a village. Large memorial gates built in memory of one's parents or some other similarly deserving people have been one of the hallmarks of NRI (non-resident Indian) contribution to the home village.

- There has been a spurt in philanthropic contributions from overseas Punjabis for religious and development purposes in their native villages in the past five years. A survey conducted in the Doaba region of Punjab has shown that overseas Punjabis have almost doubled their contributions to the home villages in the last five years.

- NRIs had contributed more than Rs.2 billion in the 477 villages, which is about Rs.4 million per village.

**Digital Bharoda village by NRI:**

**A small hamlet in Anand district will take a big digital leap**

Bharoda, about 23 km from 'Milk City' Anand, will become Gujarat's first village to have 100% CCTV surveillance through 95 cameras along with wi-fi facility through a fiber optic network.

But this is not all. Non-resident Gujaratis (NRGs) from the village -- every second house has a family member settled abroad -- will be able to view their native live on their mobile phones through apps. They will be able to monitor all prominent spots like the two famous temples, by-lanes and farms 24X7. Most of the NRGs from Bharoda are settled in the US, Canada and African countries.
"The technology will bring us closer to our native. It is wonderful that I can view my village on the cell phone," said Amrish Patel, who is settled in Winnipeg, Canada.

The major chunk of funding for this digital project was provided by Florida-based Mahendrasinh Raulji, who had moved to the US 30 years ago. He gave Rs 25 lakh to help his village make a digital mark on India's map.

A 50-foot LED screen has been installed in the village for constant monitoring while people here can also view the footages on their cell phones.

"Many villages of Gujarat have wi-fi connectivity and CCTVs. However, the difference here is that the footages can be accessed live on the mobile phones by even those sitting thousands of miles away," said Nehal Desai, an Ahmedabad-based solution provider.

"In Bharoda, we have laid optic fibre network underground and created a ring so that if there is any problem at one end, the data connectivity continues from the other stretch of the network. The connectivity will be provided at the highest speed of 200 Mbps," he said.

Anand collector Dhaval Patel said Bharoda is the first village having such a big network of 95 CCTVs. "Digital surveillance on such a large-scale and that too through philanthropy is unique for any village in Gujarat.

**ANAND/VADODARA District [GUJARAT]**

Jayanti Patel and his family [USA CHICAGO]

**10 July 2014 Times of India News**

NRI donors have set up Rs 1.24 crore multi-speciality Sonaba Hospital and Sadaba Nursing Home. Sevalia is but one example of NRIs helping the needy. Such efforts have been made elsewhere, too. Changa, for instance. Or even the seemingly modern Vadodara.

The hospital at Sevalia has been built with donations from Chicago-based surgeon Jayanti Patel and his family. They hail from nearby Sunia village and had settled in the United States 40 years ago. They want to contribute to their community's uplift.
They have also promised to set up a training centre for nurses. This one will be the only multi-speciality hospital on the 80-km Dakor-Godhra stretch.

At a recent NRI convention at Charotar Institute of Technology Changa (CITC), NRIs announced Rs 25 lakh for an educational institute. NRI donations ensure that this campus continues to benefit villagers around Changa. Donors hail from this area and want to ensure better education.

However, the trend of funding projects is not confined to NRIs from Charotar. In Vadodara, too, NRIs have made a mark.

Kiran Patel [Cardiologist] Florida

22 December 2014 Gujarat News Paper

Kiran Patel is funding HIV screening programme at the MS University. Patel will give Rs 25 lakh per annum for three years for the programme through their Foundation for Global Understanding. While a band of alumni has already donated Rs 14 crore to connect all MSU faculties with fibre optic network, other NRI alumni, who visited MSU’s metallurgy department have also promised support to their alma mater.

Rs. 90,000 crore of NRI deposits, which is highest in the country, pales into oblivion when compared to the over Rs.1, 000 crore that the members of this sleepy Dharmaj village near here cumulatively have in their banks.

The tiny Dharmaj village in Anand district, about 70 km from here, has a population of only 11,333 but has as many as 13 banks.

For the past several decades, NRIs in this village have been depositing money in banks and post offices and the kitty today has grown to over Rs.1,000 crore, making it one of the richest villages in the country and with the highest NRI deposits.

Deputy General Manager of Vadodara division of Central Bank of India, R N Hirve told PTI that NRIs of this village prefer to park their money in banks which are mostly state-run banks and therefore the deposit in the banks have now cumulatively run into more than Rs. 1,000 crore.
Rich flow of funds has made Dharmaj one of the richest and most literate villages not only in the state but across the country.

The over 3,000 Patidar families live life king size and zip past in swanky cars and almost every family in the village has a member sending in the money for several decades.

There as many as 1,700 families hailing from this village settled in Britain, around 300 families in the US, 160 in New Zealand, 200 in Canada, and 60 in Australia, among others, taking the total number of families staying abroad to around 3,120.

Six school kids of Sevalia village, who met with an accident last September, could not be saved as the nearest hospital was 80 km away. Though the loss of six lives cannot be compensated for, the village will see a hospital.

NRI donors have set up Rs 1.24 crore multi-speciality Sonaba Hospital and Sadaba Nursing Home. Sevalia is but one example of NRIs helping the needy. Such efforts have been made elsewhere, too. Changa, for instance. Or even the seemingly modern Vadodara.

Amritsar, January 12, 2008 [Times of India]

Balwinder Dhaliwal

Ex-British Prime Minister Tony Blair's wife Cherie Blair paid obeisance at the Golden Temple. On the visitors' book at the temple, she wrote, "I feel honored to visit this holy and spiritual place."

Cherie Blair along with NRI Raj Loomba remained at the at Harmandar Sahib about 1/2 hour. She dressed in trousers and a kurta with a dupatta went around the shrine before paying obeisance.

Blair went to Dhilwan village, Kapurthala district and met children and villagers to greet them. Dhilwan village is located between Amritsar and Jalandhar. The Loomba Trust & Foundation's chairperson Cherie Blair announced a grant of Rs.5 million (50 lakh) to set up model school of the school in the village.
London NRI Raj Loomba announced a grant of Rs.5 million for the renovation of his native village school Dhilwan, district Kapurthala, Punjab. Chief Minister Parkash Singh Badal promised to give a matching grant of another Rs.5 million.

Mr. Loomba said, "It was a nice gesture from the chief minister to make the announcement of a matching grant. If every NRI helps his or her village, the educational needs of most villages of Punjab can be taken care of."

Mr. Badal said, "You people have done well in life. You can contribute to your roots. My government will match your contribution for the betterment of villages."

Raj Loomba was born, one of seven children, at Dhilwan, Punjab in 1943. His parents, Shri Jagiri Lal Loomba and Shrimati Pushpa Wati Loomba, had a successful business which was conducted under the motto: "Ik bol- Ik tol" ('One price, no haggling and true weighing') Having won high respect for adhering to such principles, Shri J. L. Loomba died in 1954 and the children were then brought up by their widowed mother, Shrimati Loomba -known to everyone as Biji -was greatly loved and, after she died in 1992, Raj led his family in establishing the Shrimati Pushpa Wati Loomba Charity Trust to help widowed Indian mothers educate their children.

Educated at D. A. V. College, Jullundhur and at the State University of Iowa, U.S.A., Raj founded his fashion group, Rinku of London plc, of which he is now Chairman. His group employs some fifty people in four countries.

In 1966 Raj married Veena Chaudhry and they have two daughters, Reeta and Roma, and one son, Rinku. Having lived for 18 years in the north of England, where his son and his daughters, Reeta and Roma, now 38 and 35, were born, he moved to London in 1980. What drives him, he said, was the memory of his mother, who had to bring up three sons and three daughters when she was widowed at 37. Although still a mild-mannered man, today he expects to sit at top table at Asian functions and hobnob on equal terms with Lord this and Sir that. He likes to attract the rich and the powerful to his annual Diwali parties, rather in the manner the Hindu as once did.
He explained his homely philosophy behind his classic rags-to-riches NRI story: I have said in life, there are four factors your vision, your resources, your effort and the fourth one is a bit of luck.

A member of the Institute of Directors, IPS, Nargis Dutt Cancer Relief Fund, and many other organizations, Raj was awarded the Hind Rattan in 1991, the same year he was presented with the International Excellence Award. He was awarded I.C.S. (Indian Community Services) Award 1995, presented by Lord Swraj Paul in India.

In 1997, he realised a personal 'dream' when, as Chairman of the British Indian Golden Jubilee Banquet committee, he led the arrangements for a magnificent banquet, at The Grosvenor House, London, to celebrate the 50th anniversary of India's Independence and raised £240,000 to support leading British universities.

Loomba is fortunate to have a powerful supporter in Cherie Blair who this year became president of the charity he set up in memory of his late mother to help widows and their children in India. He met her at the Grosvenor House banquet and since widows, children and education are close to her heart, she immediately became a patron of the Shreemati Pushppati Memorial Trust.

Funds raised from that celebration have established Visiting Fellowships at leading universities in England to increase awareness of the cultural history of India and of the many contemporary achievements of its peoples. At that banquet His Royal Highness the Prince of Wales placed a shawl around Raj's shoulders - the highest honour a guest can bestow upon a host.

Indians abroad say they have to be high-profile to raise funds, but once they become high-profile, the Oscar Wildish first law of Indian public life takes over: There is one thing worse than being a failure and that is being successful.

This is a point worth considering as the President distributes prizes today to the big names from the Indian Diaspora.

NRIs support charities to brighten Diwali- Raj Loomba who raised 250,000 pounds (over $500,000) for poor widows in India including 25,000 pounds for the Safer London Foundation at a charity Diwali dinner in London a few days ago.
He also holds another charity Diwali dinner in New York. Over the last 10 years, he has raised 1.5 million pounds for this worthy cause.

The trust works to raise awareness of and care for poor widows and their dependants. The main focus of the trust is to educate the children of poor widows to break the vicious cycle of poverty caused by widowhood. It has achieved its initial target of educating at least 100 children in each of India’s 29 states. That totals 2,900 children.

Another 500 were added in Tamil Nadu after the tsunami. Currently, the trust is educating 3,600 children of poor widows in India.

Ten years after it was set up, the trust has expanded its work to Bangladesh, Sri Lanka, Kenya and South Africa and plans to work in Nepal and Uganda in future. Its international work took off last year with partnership programmes in South Africa and Bangladesh; and Sri Lanka and Kenya in partnership with Youth Business International of Prince Charles and Virgin United of Sir Richard Branson.

Former mayor of London Sir David Brewer hosted the glittering dinner with current Mayor Ken Livingstone. The guest of honour was Sir Ian Blair, commissioner of the Metropolitan Police and president of the Safer London Foundation.

M. Ramalinga Raju, an NRI from the U.S., on Tuesday donated Rs.16 crore to the Tirumala temple of Lord Venkateswara.

Mr. Raju, who handed over a demand draft to the Tirumala Tirupati Devasthanams (TTD) Chairman K. Bapiraju and the Tirumala-based Joint Executive Officer K.S. Srinivasa Raju, requested them to use Rs. 11 crore towards the making of Sahasra Nama Mala with 35 kg of gold for the presiding deity and Rs.5 crore for the construction of Annaprasadam bhavanam at the temple of goddess Padmavati ammavaru in Tiruchanoor.

Later, the TTD Chairman said the donor also had expressed his willingness to donate Rs.65 lakhs for the construction of a dhyana mandiram at Sri Vari padalu, situated about 3 km in the Tirumala forests.

NRI donation, Tirupati, Tirumala
Walking down the roads of this small village near milktown Anand, you could well feel you are in Pink City of Rajasthan. Much like in Jaipur, Malataj village displays a strong fondness for the colour. Most of the buildings on main streets in this small village are painted pink.

Malataj village with a population of 6,000 is home to NRI families, mostly Patel’s, and members of the Kashtriya community. In this village, pink stands for happiness, discipline and development. This brand of development has nothing to do with government funding, it is NRI sponsored.

At the heart of this pink revolution is Durgesh Patel, Age 34, one of the youngest sarpanchs in the district who was recently elected for a second term. Durgesh's father is an US-based NRI, who owns a business and a gas station at Atlanta. He chose to stay back for the love of his land and to manage 140 bighas of agriculture land that the family owns in Malataj. The pink village's administration is valued high by the state government which launched its e-governance services here. District development officer Kuldip Arya told TOI, "Most development has taken place from NRI donations."

The efforts are already bearing fruit — a wide road made of RCC which can rival any city thoroughfare, a huge RO plant to provide clean drinking water free for all 6,000 villagers of Malataj and a unique public address system — all at the expense of Rs 85 lakh. "Everyday three teams of sweepers sweat it out to keep the village and the RCC roads clean," said Durgesh.

Close to this pink village is a crocodile infested pond. While Durgesh has gained an expertise in snaring crocs that venture into the village, he also uses the public address system to alert villagers about impending danger and also about Panchayat meetings.

**Every 8th village in Gujarat showered by NRG largesse:**

Reference: 1st July 2014 [Times of India]

"Banaskantha, Patan and Mehsana are traditionally known for their philanthropic activities. In Banaskantha and Mehsana, there are clusters where every second
village has an NRG connection. And in many of these villages, every second house has some or other NRG settled outside Gujarat," says Dr K M Chudasama, principal of V M Patel College of Management Studies of Ganpat University, which was among the six universities that carried out the survey. The survey shows almost all districts have seen significant contribution for education in the form of donations for building schools and colleges.

"The most striking example of community development was at Amreli where a group of US based NRGs having adopted 23 primary schools. Despite recurring expenditure, NRGs are supporting education of all at these primary schools," said Dr Bhavna Mehta, associate professor and at MS University's Faculty of Social Work which surveyed 6,000 villages across eight districts.

Reference: 5th July 2014 [Times of India]

Non-resident Gujaratis (NRGs) have contributed substantially in the development of infrastructure and improvement of quality of education in south Gujarat in the past one decade, but their focus has been limited to only 15 per cent of the total 2,362 villages in the region. More appalling is the revelation that over 95 per cent of the tribal-dominated villages in the region have remained untouched by their generosity.

"It was surprising to find almost no contribution by NRGs in Surat city. However, 52 per cent of the villages in Bardoli taluka in Surat district had received NRG contribution," said Akash Acharya, associate professor, Centre for Social Studies, Surat.

This is a finding of a report done for NRG Foundation, Gandhinagar by a number of researchers under Vatan Seva Project to gauge the contribution of NRG community settled in the USA, Canada, the United Kingdom, Australia and New Zealand. The report has no mention of the total amount spent by the NRG community.

**India Development and Relief Fund (IDRF):**

It was established in 1976 to provide support for educational, health and social service projects in India and has raised and disbursed more than $6 million since IDRF works through chapters and volunteers across the United States.
Recently IDRF has been severely criticized for directing donations to conservative Hindu organizations in India; it has in turn strongly denied that it is linked to right-wing Hindu groups. IDRF has risen over $10 million since its founding for work in India; its most recent filed IRS Form 990 shows contributions and income from special events of over $3.8 million and over $300,000 in investment income in 2001.

**The Association for India’s Development:**

It was founded in 1991, it is another group based largely on U.S. university campuses. AID raises funds for village projects and NGOs in India and sends Indian students back to India to work at the village level. About $900,000 in contributions and income from special events was reported in 2001.

**The Rejuvenate India Movement:**

It was founded in 1999 to work with voluntary organizations in India for “social regeneration through citizen empowerment and volunteerism.” It reportedly works through fifty U.S. chapters and more than 500 members, contributing funds and volunteers in eleven Indian states and working closely with “coordinating NGOs” in India. Rejuvenate reported about $860,000 in contributions and income from special events in 2000.

**The American India Foundation:**

Founded in 2001 after the Gujarat earthquake, was an initiative of elite Indians in the Diaspora and home community. It has raised substantial amounts in a short time for work with NGO partners in India, particularly on relief and rehabilitation in Gujarat, established offices in the U.S. and in India, appointed the former Director of the corporate partnership broker Partners in Change as India director, and “aims to be the premier US-based foundation focused on relief and development in India.” Beyond Gujarat relief and rehabilitation activities, AIF will focus on education and livelihoods.

Activities in India in 2001 and 2002 focused on relief and rehabilitation in Gujarat after the 2001 earthquake, including partnerships with NGOs in health and social services, sending microsurgery physicians to Gujarat, assistance with disaster
mitigation planning, and establishment of an India Service Corps to attract second generation Indians home for charitable and philanthropic work in India. AIF had disbursed $2.2 million for Gujarat-related activities by mid 2002, with plans for about $4.7 in Gujarat-related donations through local NGOs. AIF also served as a donor conduit for NRIs interested in assisting victims of the September 11 attacks in the U.S., channeling over $1 million to the Twin Towers Fund and other organizations. AIF’s board and India advisory board include prominent NRIs in information technology, finance, academics and other fields.

AIF may signify both the promise and some of the potential perils of Indian Diaspora giving back to India. AIF has raised substantial funds in a short time and appears to have played a role in raising the profile of Diaspora philanthropy among Indian Americans. Its initial effectiveness as a philanthropic organization in the Indian development community has, however, been a matter of debate. There is an initial sense – one that may change over time as AIF has more experience in giving within India – that the organization is more skilled at raising funds in the United States than it has so far been at disbursal for effective and innovative philanthropic purposes in India.

**Maharashtra, NCR [National Capital Region] attract 49% of total FDI in India.**

**Reference: 2nd February 2015 [Times of India News]**

Maharashtra and National capital of the region is concerned with 49 per cent of the total foreign direct investment inflows in to the country since April 2000, according to Commerce and Industry Ministry data. Maharashtra attracts maximum foreign inflow of 70.40 billion dollars, about 30 per cent of total FDI inflow during April 2000 to November 2014.

The NCR also includes parts of Uttar Pradesh & Haryana it has received 45.77 billion dollar FDI. NCR accounted for 19 per cent of the country’s total FDI during the period. India received 236.46 billion dollar foreign inflows, according to data.
Dr. Ambedkar NRI Association (DANRIA)

It is USA based charity organization. Internal Revenue Service of United States provided Tax Exempt status for Federal Income Tax since March 3, 208, under Section 501 (C) (3). DANRIA’s Tax ID 001 56-2634400. Any donations for DANRIA will be federal tax exempt. You can mail your checks for DANRIA, 1315-Sudvale Road, Pikesville, MD 21208.

Your donations will go towards the higher, primary, and adult education of the poor in India’s slum areas and villages. These untouchables (Dalits) are very poor and barely have enough money to buy three meals a day. Since good education is not free in India, these untouchables are not getting proper education. Because of lack of proper education, untouchables are suffering with hunger and starvation from generations. We will help them by providing books, teachers, and proper guidance.

There are two ways to make a donation, either by credit card or a check by mail.

Reference: NRICHARITY.ORG

Contact person: Dr. Bachchu LAL, Ph.D. 443-540-2221

[Indira Gandhi national centre for arts]

The term Diaspora (Ancient Greek διασπορά, "a scattering or sowing of seeds") is used to refer to any people or ethnic population forced or induced to leave their traditional ethnic homelands; being dispersed throughout other parts of the world, and the ensuing developments in their dispersal and culture.

In the beginning, the term Diaspora was used by the Ancient Greeks to refer to citizens of a grand city who migrated to a conquered land with the purpose of colonization to assimilate the territory into the empire.

The original meaning was cut off from the present meaning when the Old Testament was translated to Greek; the word Diaspora was used to refer specifically to the populations of Jews exiled from Judea in 586 BC by the Babylonians, and Jerusalem in 136 AD by the Roman Empire.
This term is used interchangeably to refer to the historical movements of the dispersed ethnic population of Israel, the cultural development of that population, or the population itself.

The probable origin of the word is the Septuagint version of Deuteronomy 28:25, "thou salt be a Diaspora (Greek for dispersion) in all kingdoms of the earth". The term has been used in its modern sense since the late twentieth century.

The academic field of Diaspora studies was established in the late twentieth century, in regard to the expanded meaning of 'Diaspora'.

Since 1960s the word Diaspora has come to represent various kinds of population movement and the condition of such displaced people in dispersed state.

**References: ignca.nic**

Maruti Suzuki and its employees will contribute Rs 2 crore to the Prime Minister's National Relief Fund, to strengthen the relief and rebuilding efforts of the government for victims of the floods in Jammu and Kashmir. Maruti Suzuki's parent, Suzuki Motor Corporation, Japan has also contributed 5 million Japanese yen for the Jammu and Kashmir floods tragedy. Suzuki Motor Corporation's contribution is through the Japanese Red Cross Society.

A United Kingdom based Sikh has donated 10 lakh for the flood affected people of Jammu and Kashmir

**References: 10th October 2014 Times of India News**

**NRIs crucial for economic recovery**

The role of NRIs is very crucial for the country as the world is yet to recover from the economic downturn, opined Union minister for commerce and industry Anand Sharma.

Talking to the TOI on the sidelines of the 11th Pravasi Bharatiya Divas here on Tuesday, he said that the NRIs were capable of helping the country out of situations that have affected the world such as the Euro zone crisis.
"This is where the NRIs have a serious role to play. We want to tell them about our approach and philosophy in taking India forward, especially during crisis situations, and underline the fact that India is one of the most favorable destinations for foreign investors," he said.

The world is yet to recover from the economic catastrophe that began in 2008, and emerging economies such as India are very concerned.

"We have serious concerns about the economic downturn in countries such as the US. The global economy has not recovered from one of the worst recessions in 2008. And the recovery in some countries has been weak globally. This led to the slowing down of job creations, investment, job losses and other catastrophes. It is not just the USA the Euro zone crisis has definitely affected emerging economies such as India, China and Brazil,

He said remittances from the Indian Diaspora provided a solace for the country's current account deficit, and expertise of NRIs was crucial for the country.

"Last year, remittances touched the highest level at $65 million. It helped us in a large way to address the current account deficit. The NRIs are also involved in creating institutions in India. Our fast growing economy has enormous potential, and NRIs not only bring expertise but also investments," Anand Sharma said.

The NRIs are also making notable contributions in countries in which they reside.

**Reference: timesofindia.indiatimes.com**

**Industrial Extension Bureau (INDEXTB), Gujarat**

INDEXTB is Gujarat’s investment promotion agency. It provides as a single point of contact for all investment-related activities in the State. The INDEXTB broad areas of functioning are investment promotion in industrial and infrastructure projects; mobilization of NRI and foreign investments; and coordination with various departments of the Central and the State governments.

NRGF has conducted marriage seminars in its six centers. The Gujarat State Government has set up a NRI marriage bureau to help the NRG community in
seeking suitable match. The State Government has stressed that details regarding NRI grooms including visa, passport, social security numbers, voter or alien registration card among others should be included in the marriage registration forms for pre-marital verification. A book has also been published by NRGF on marriages to NRIs. It contains details of important matters to be considered before wedding to a NRI and is available on their website – www.nri.gujarat.gov.in.

Receiving donations

The Government of Gujarat has floated several schemes for receiving investments for the development of the State. Donations from the public are accepted for these schemes in the name of ‘Vatan Seva’. A book on different schemes for service to the country is published and distributed among NRGs/NRIs. The schemes are Gokul Gram Yojana (Objective of providing basic amenities to 18,242 villages in the State), Mid-Day Meal Scheme, E-Gram (Computerizing all records of gram panchayats), Sardar Patel Sahbhagi Jalsanchay Yojana (Scheme to construct check dams for water conservation), schemes for accepting donations for Government hospitals, dispensaries, health centers and institutions for medical education, Jyotigram Yojana (Uninterrupted power supply for domestic purpose) and Chief Minister’s Relief Fund. Contributions to this fund are exempt under section 80G of the Income Tax Act, 1961.

Several NRGs attached to their homeland have offered donations for the development of local infrastructure. The top-five districts, having maximum number of villages that have received major contributions from NRGs towards socio-economic up-liftment of the area are: Banaskatha – 345 villages, Patan – 255 villages, Mehsana – 220 villages, Anand – 151 villages and Baroda – 149 villages. A majority of the funds have come from NRGs residing in the Australia, Canada, Hong Kong, Israel, Japan, Malaysia, New Zealand, South Africa, Thailand, the UAE, the UK and the US.
Large scale investment of NRIs in Dholera smart city project:

Overview:

It is the best time for Non-Resident Indians and foreign investors observe India. Not simply in light of the fact that Indian economy will turn into world's biggest economy by year 2050 which is anyways too far out to invest for. But since these are quite undeniable changes, changes which will have a huge effect on India's prospects in the following decade. The open door is here and it is enticing you.

Land has been one of the lucrative investment areas for non-resident Indians (NRIs). Additionally, whether the business is hot or not, numerous NRIs like to have a spot back here in India. The RBI's regulations on it are genuinely simple also and you don't need to take any earlier authorization from authorities. The rules for any such property transaction fall under the Foreign Exchange Management Act (FEMA).

Benefits for Non Resident Indian investors:-

Taxation policy in India post 2000 A.D has been changed to support NRI so that they can easily invest in India.

Provisions are made under various routes so as to pave way for foreign investors in India.

Loans are provided to NRI against deposit schemes to construct homes in India. With advancement in technology, mode of transaction has leaped a step ahead through demat accounts, internet banking facility etc.

Political donation from NRIs:

BJP’s online donation campaign gains momentum, NRIs from Gujarat are giving a major push to make the campaign a success.

Overseas Indians are being seen as Bharatiya Janata Party’s biggest donors. Since January, NRI in-boxes have been flooding with emails with a “rational and emotional message”.

The “emotional” part pitched the BJP as valuing the Non-Resident Indian (NRI) and how the Pravasi Bharatiya Divas was started by the Atal Bihari Vajpayee government. The “rational” email sought contribution to #Modi4PM Fund. Handling the BJP’s overseas donation campaign is a management professional Deepak Kanth, formerly based in London and now in Delhi, who sent out the emails.

In an email to The Indian Express, Toshak Patel, an NRI from Vadodara settled in Australia, said, “We take pride in the fact that Modi helped the state realise its potential in every sector. This fact forms the basis of our firm support for the party and its candidate.”

Last Sunday, The Overseas Friends of the BJP, Australia chapter, hosted a “Chai Pe Charcha with NaMo”, simultaneously in Sydney, Brisbane, Melbourne and Adelaide, in coordination with party convenor Vijay Jolly and co-convenor Rajni Shareen from New Delhi. The event saw over 800 participants including David Elliot, MP Baulkham Hills and Mark Taylor, Councillor Hillshire Council. Similarly, another Dubai-based Gujarati businessman Chetan Sonawala sent in his donation and kept the BJP cash registers ringing by keeping the email chain alive with his contacts in the UAE.

Elegant bungalows with manicured lawns and blossoming daliahs, tree-lined, well-lit streets leading to tobacco fields, a centralised water purification plant, a fresh water lake for boating, specialised hi-tech hospitals — that’s Dharmaj, Gujarat’s richest village for you.

The catch lies in the fact that for most part of the year, the village is deserted, the houses locked up. In central Gujarat’s Kheda district, the Patel-dominated village of Dharmaj has the following calling card: About 70 per cent of the population are NRIs, coming from destinations as far and wide as the US, Australia, Germany or Slovenia.

This year, the village is full to its brim. The reason: elections and chief minister Narendra Modi. Forty-three-year-old Jayesh Patel, owner of a chain of motels in Georgia, says: “Inspiring things have been happening here. Last 45 years the Congress did nothing, but Modi has ushered in unimaginable development. Only
Modi can bring about an enabling environment for NRI investments in the state.” Florida-based Ishwarbhai Shantilal Bhatt adds, “The US may well have denied Modi a visa but will they continue to deny him the facility when he becomes Prime Minister?”

Flooding social networking site Orkut, conducting an SMS campaign are some of the ways NRIs are employing to campaign for Modi. “The NRIs do not have voting rights, but there is no prohibition on campaigning,” says Chandrakant Chhotabhai Patel of the wonder village.

**Three small Gujarat villages each have Rs 2,000cr bank deposits**

Eight full-fledged branches of nationalized banks cater to just 1,292 households in the tiny hamlet Baladia, some 15km from Bhuj. The NRI-rich village boasts of bank deposits worth Rs 2,000 crore. Baladia is one of over a dozen wealthy Patel villages around Bhuj. With 7,630 households, bank deposits in Madhapar stand at Rs 5,000 crore. Kera village, home to 1,863 families, too has deposits of Rs 2,000 crore. Almost half of this is NRI money.

No wonder bank hoardings flashing interest rates for NRI deposits (up to 10%) is a common sight in these villages. ”Some villages in Kutch like Madhapar and Baladia have very high NRI deposits. To the best of our knowledge, this is the highest in the country,” said K C Chippa, former convener of the State Level Banker's Committee (SLBC) Gujarat. Between them, Madhapar, Baladia and Kera have 30 bank branches and 24 ATMs.

According to bankers, other villages with bank deposits in the range of Rs 100 to Rs 500 crore include Nanpura, Sukhpar, Samatra, Kodaki, Bharasar, Rampar-Vekara and Mankuva to name a few.

The top three villages draw majority of deposits from a large number of non-resident Gujaratis (NRG). While Kutchi Patels dominate Baladia and Madhapar, Kera has a vast number of Khoja community NRGs.

"NRGs form over 60% of Baladia village population. They put all their money in bank deposits," said Jadavji Garasia, a local businessman from Baladia.
According to a Dena Bank official, the district has NRI deposits of around Rs 9,181 crore, the second highest in the state after Ahmedabad. Bank deposits in Kutch total around Rs 24,353 crore.

Residents of these villages are settled mostly in countries like Kenya, Uganda, Mozambique, Tanzania, South Africa, the UK and Australia.

The high number of deposits is because they feel indebted to their hometowns," said Haribhai Halasia, former president of the Kutch Levua Patel Samaj in the UK. "People like me who are living in the UK come to Kutch every 3-4 years and try to pay back our native place," said Halasia, who frequents his native village Madhapar, 20km from Bhuj. Halasia says there are about 2,500-3,000 people from Madhapar in Britain. Kutch Madhapar Karyalay, a body registered in the UK, has over 1,000 registered families from Madhapar.

Interestingly, those with high amount deposits also negotiate with banks for higher interest on their deposits. In many cases, banks also agree to pay them 0.25% or 0.5% more depending on the amount of deposits.

**Vatan seva contribution:**

**Landmark projects by NRIs in villages of Gujarat:**

It is a first of its kind census done in the country. Philanthropy of NRIs in development of Gujarat is a known fact. But a survey of NRIs' contribution in Gujarat will establish the actual contribution of NRIs in social development in each and every village of the state.

M S University's Faculty of Social Work (FSW) has surveyed 6,000 villages of eight districts of the state. Based on model developed by MSU's faculty, the survey has been conducted in all the 26 districts of the state. The report of this survey will be shortly released by Gujarat government.

"We were assigned the project - Survey and documentation of NRIs' contribution to development of Gujarat - by the NRG Foundation in January 2012. Now the project has covered all the districts of Gujarat and will be released within a month by the..."
state government," co-principal investigator research Dr Bhavna Mehta, a faculty member of FSW, told TOI.

Since FSW started working on the project, it initially covered five districts of central Gujarat, including Vadodara, Bharuch, Narmada, Dahod and Panchmahal till July 2012.

Later from December 2012, in the second phase, villages of Amreli and Surendranagar districts of Saurashtra and Sabarkantha in north Gujarat were covered.

While a total of 6,000 villages across these eight districts were covered as part of the survey by FSW, five other academic institutes carried on the survey in the rest of the districts.

If Gujarat Vidyapeeth conducted the survey in Ahmedabad, Kheda, Anand and Gandhinagar districts, Bhavnagar University conducted the survey in Bhavnagar, Navsari, Valsad, Dang and Tapi. Similarly, Ahmedabad-based Gujarat Institute of Development Research conducted the survey in villages of Kutch, Porbander, Jamnagar, Rajkot and Junagadh districts while Ganpath University conducted the same in Mehsana, Patan and Banaskantha districts in North Gujarat. In Surat, the survey was conducted by the Centre of Social Studies.

"The survey broadly establishes the karma theory, the philanthropist nature and community supports for which NRIs from Gujarat are known. The support of NRIs from the state is visible be it in terms of establishing hospitals, schools, dharamshalas or orphanages," said Mehta, adding that the survey was conducted on the basis of social development as defined by the United Nations Development Programme (UNDP).

"It is basically a recall study. The support that NRIs have given to the community by paying back in terms of improving infrastructure in villages - be it in the pre-Independence era to the post-Independence era or a school built a year ago," said Mehta, adding that while 18 research assistants conducted the first phase of the project, six others completed the survey in three districts in the second phase.
Letters were written to Sarpanches with reply envelopes in each of these villages which were followed by field visits to the villages, meetings with Talatis, Taluka development officers, district development officers and collectors apart from community development programme officers across the state.

**India must realize that its NRIs can act as a crucial force in its development, and leverage its potential**

A recent UN report says that India now has the largest ‘Diaspora’ in the world, with more than 16 million persons of Indian origin living abroad. This Non Resident Indian (NRI) pool represents a little over 1 per cent of India’s population but is a crucial cog in the wheel of India’s development.

How does the Indian Diaspora benefit India? The biggest way is through regular remittances. According to a World Bank report released in April, India was the largest remittance-receiving country in the world, with an estimated $69 billion in 2015.

This amounts to a whopping 3.4 per cent of India’s GDP, an amazing multiplier because just 1 per cent of the citizenry, which does not even live in the country, contributes more than three times its fair share to the nation’s wealth.

**Stimulating the economy**

There are other advantages which Diaspora populations bring that are harder to measure. When they visit India, they tend to spend more lavishly than the locals, thereby helping economic activity. NRIs are more prone to donating to domestic charities because of the strong cultural and emotional feelings that they nurse.

They bring technical and domain expertise to domestic startups and often act as angel investors. Diaspora Indian faculty abroad volunteer time and resources to help faculty on Indian campuses improve the quality of education — as in the case of member institutions of the Indo Universal Collaboration of Engineering Education.

With a little commitment and some creative thinking, the government could double or even treble the already substantial economic value of diaspora contributions by
carefully designing a set of policies to exploit the talent, industriousness and patriotism of those living abroad. (Full disclosure: This writer has been an NRI for 30 years).

For inspiration, India just needs to look at recent policies implemented by the US, Canada and Germany in the last 18 months to take advantage of Indian migrants. President Obama signed executive orders in May to extend the optional practical training visa durations of foreign students who earn Master’s and PhD degrees in science, technology, engineering and math (STEM) fields to two full years. In effect, using a host of legal maneuvers towards an ultimate green card, such students never really need to return home.

In January 2015, Canada relaxed its rules to immigrate even more permanent residents under its popular, competency-based, points system. Even Germany, which is saturated with refugees now, is quietly extending an olive branch to import even more skilled workers through programs such as free tuition for post graduate education.

**Human capital**

How much do the Indian Diaspora cost India? Not much, because, largely living abroad, they do not consume the country’s public services or drain its natural resources. It is true that the Indian government spends a lot of money educating migrants before they leave for greener shores, but there are ways to recover this investment.

For example, as part of a new NRI policy, the government must immediately work with rich countries to ask that they kick back a portion of the income tax revenues they collect from the Indian Diaspora.

This is fair because these countries did not invest anything in creating this talent but benefit immediately when the immigrant pays taxes abroad. If negotiations fail, India should approach the WTO to argue that developing countries must be officially compensated for the human capital they export.

India should show that it is serious about managing its relationship with the NRIs by opening a separate Minister-of-State level department for NRI administration -
similar to the Veterans’ Administration in the US. This department would act as the NRI voice across various Indian government agencies and promote engagement with NRIs to help India’s larger cause.

The government should launch various win-win schemes to make it more attractive for its Diaspora to step up participation in India’s development. India should formalise a rotation program wherein top NRI scientists, engineers, doctors, managers and professionals serve Indian public sector organizations for a brief period, lending their expertise. This kind of lateral induction of senior staff can do wonders to both host and contributing personnel as was evidenced by the tenure of Dr. Rajan at the RBI. Many NRIs would be willing to serve for no compensation if living expenses travel and accommodations are paid for.

**In the country’s interest**

India should aggressively court NRIs to invest in India — especially for projects which focus on rural development — by offering attractive interest rates on deposits. A new Foreign Currency Non Resident (FCNR) programme where each NRI can invest up to $100,000 per person, at 10-year rates close to the Indian domestic market (say 6.0 per cent) will bring in a flood of much needed cash and stabilize the rupee. Interest rates in most western countries are not much higher than zero. If just 25 per cent of the Diaspora population invests the maximum amount, this could bring in $400 billion in new remittances to India.

As long as the interest differential is high, the likelihood that NRIs will withdraw these funds is low, so banks could essentially use new deposits to pay current interest obligations, much like the US Treasury does. While the theoretical expense of interest payouts is higher, it is no higher than borrowing from global banks with onerous lending terms.

Social media tools have made it easy and inexpensive for Diaspora Indians to stay in touch with family and friends back home, and their link to India has never been stronger. It is time that the Indian government leveraged this strong bond for the greater good of the nation.
Kutch Madhapur is Asia's Richest Village called as a NRI village:

With more than Rs. 1,800 crore fixed deposits in the banks, the Madhapur village near Bhuj in Gujarat is the Asia's richest village according to a latest survey. The Madhapur village has a population of 15,000 and the per capita deposit averages Rs. 12 lakh, which is the highest ever in entire Asia.

Majority of the kith and kin of the Madhapur villagers reside in foreign countries in Africa, the US and UK and the Gulf. Close to 65% of the NRIs from the village, mostly Patels, make huge remittances to their families in the village and these remittances are deposited in post offices and nationalized banks, with Rs. 900 crore deposits in 10 nationalized banks in the village. Even the women work and the interest of their deposits remain intact.

Interestingly, most of the NRIs are workers and building contractors living abroad and their remittances result in Madhapur becoming the Asia's richest village. These workers, upon returning to Madhapur, become builders and spread their wealth. However, despite being the richest, the villagers lead a very simple life and still live in old, ancestral houses.