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Indian Expatriates in the US Software Industry

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ABSTRACT

'World Government' and 'world citizenship' are concepts long back put forth by eminent political philosophers like Dante, Francisco de Vitoria and Immanuel Kant which did not materialize. However, to uphold at least a semblance of the spirit of the 'world government', migration was encouraged in many parts of the world. Migration picked up particularly after the launching of 'globalization'. But the ambitious migration dream of globalization didn't materialize and worldwide people have started having a second look into the issue of migration. Meanwhile, the explosive population and persistent unemployment prevalent in India forced Indian technocrats to look beyond the borders for job opportunities. At the same time, as a blessing in disguise, Y2K problem created enormous job openings in the US Software industry which encouraged young Indians to migrate to US. However, the 'American Dream' is short-lived. Parochialism and 'son of the soil' sentiments are raising their ugly heads in the US and equally in other parts of the world and it has raised serious questions about the possibility of future migrations from India. It appears that it is not the Americans who wanted migrants, but it is the insatiable urge of US corporates and the US capitalism to maximize profit which facilitated the migrants' movement to US. It has backfired now. The 'American Dream' has gone and the door is shut. The disruption in the migration to the US has created a lot of socio-economic problems in India. Parents who once planned to send their children to US Universities have changed their minds and aspirants of jobs in the US have got struck.

Keywords: Expatriates, xenophobia, demography, remittance, migration.

1. INTRODUCTION

"In the first place, we should insist that if the immigrant who comes here in good faith becomes an American and assimilates himself to us, he shall be treated on an exact equality with everyone else, for it is an outrage to discriminate against any such man because of creed, or birthplace, or origin. But this is

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predicated upon the person's becoming in every facet an American, and nothing but an American. There can be no divided allegiance here. Any man who says he is an American, but something else also, isn't an American at all. We have room for but one flag, the American flag... We have room for but one language here, and that is the English language... and we have room for but one sole loyalty and that is a loyalty to the American people." — Theodore Roosevelt

A. The Indian Diaspora in the United States

The Indian Diaspora in the United States is the pride of the nation. Long back Indians viewed those who migrated abroad as betrayers of the interest of motherland but now India looks at them with admiration. The Government of India and its External Affairs Ministry along with Ministry of Overseas Indian Affairs have also taken several steps to harness the full cooperation and goodwill of expatriates. Presently 25 million Indians live all over the world in regions like Europe, United States of America, Africa and the Gulf. The highest number of Indian expatriates is found in United Arabic Emirates. In the United States there are approximately 2.6 million Indian expatriates which is the third largest after Mexicans and Chinese. One admirable point is that the Indian expatriates in the US have very high educational qualifications far above that of the US national average. Presently most of the Indian migrants enter US through temporary work visas, family dependent visas and student visas [1].

2. ECONOMICS OF INDIAN POPULATION

A. Background of Migration-Population Pressure

The Indian population entered into the second stage of 'demographic transition' in 1921. Since then, India experienced a 'baby boom' and an unprecedented 'population explosion'. Indian economy being weak could not absorb this alarming population growth resulting in 'demographic indigestion'. The failure of the Five Year Plans and the Family Planning Program of India made the situation still worse. The white collar unemployment reached a menacing proposition and therefore Indian youths started looking elsewhere beyond its borders for jobs and the exodus unfolded [2].

The Indian population was 409,280,196 in 1955 with an annual increase of 1.69% resulting in an addition of 6,590,998 people. This 40 plus crores population increased to 1,053,481,072 with an annual increase of 1.86% adding an additional population of 18,521,218 in the year 2000. According to reports, it further increased to 1,342,512,706 in 2017 with an annual increase of 1.18% and an annual addition of 15,711,130 people. It is found that from the year 1975 onwards, the annual rate of growth began to decline sizably but in terms of absolute numbers, the population of India continued to register a significant increase year by year. Table 1 and Figure 1 reflects the annual population growth [3].

B. Demand-supply of Working Population

The demand-supply ratio of the working population in India is adverse. What has been described as a 'demographic dividend' has turned out to be a 'demographic catastrophe' and a large number of youths remain unemployed. The number of people in the age group of 15-64 is constantly increasing in India. According to the Regional Human Development Report of the United Nations Development Program

Table 1	
Population trend in Indi	a

Year	Population	Yearly Change %	Migrants (Net)	Median Age
2017	1,342,512,706	1.18 %	-377,200	26.9
2016	1,326,801,576	1.2 %	-377,200	26.9
2015	1,311,050,527	1.27 %	-519,600	27
2010	1,230,984,504	1.47 %	-565,900	25
2005	1,144,326,293	1.67 %	-441,300	24
2000	1,053,481,072	1.86 %	-143,400	23
1995	960,874,982	1.99 %	-135,600	22
1990	870,601,776	2.17 %	9,000	21
1985	782,085,127	2.32 %	96,600	21
1980	697,229,745	2.32 %	226,400	20
1975	621,703,641	2.33 %	423,700	20
1970	553,943,226	2.16 %	-49,000	19
1965	497,920,270	2.06 %	-21,100	21
1960	449,661,874	1.9 %	-800	20
1955	409,280,196	1.69%	-21,100	21

^aSource: Census Report, Ministry of Information, Government of India 2017.

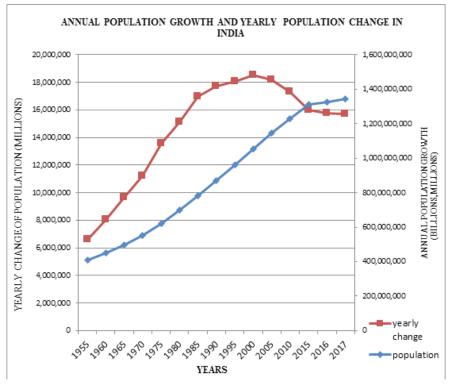


Figure 1: Annual Population Growth and Yearly Population Change in India

(UNDP), India's working-age population may grow to over one billion by 2050. It appears that by 2050, India will beat China to become home of the most number of working-age people in the Asia Pacific region

and it shows that unemployment in India is bound to increase. Experts are of the opinion that China's share of working-age people may fall but India's share may increase in the years to come. The burgeoning youth population has become a major socio-economic menace. The massive unemployment has led to frustration and violence among the youths. The India Skills Report issued by the 3rd CII National Conference on Skill Development has painted gloomy picture and it appears that in the years to come the employment scenario of India may become still more worse[4].

C. The Unemployment Problem of India

The Indian economic growth has been described as 'jobless growth'. In spite of an encouraging GDP growth, the Indian economy has failed to generate sufficient number of jobs. The collapse of the medium sized and small scale industries have further worsened the situation. Moreover, the Government has stopped recruitments and the corporate sector is hell-bent upon automation and downsizing its existing staff. To make matters worse, every year more and more number of graduates, post graduates and doctorates by research are coming out of the Indian Universities adding pressure to the already worst unemployment situation of India. This dismal economic scenario and growing white-collar unemployment have forced huge outmigration from India[5].

India is a semi-automated economy. Nevertheless, since the launching of liberalization in 1991, the extent of automation increased and it has led to further shrinking of the job market. To make matters worse, opening of the economy for foreign competition has led to the collapse of several traditional industries which has aggravated unemployment. The 'Indian dilemma'- on the one side growing population pressure and on the other side shrinking job market has paved the way for large scale migration from India. Though migration is a very painful experience, the worsening economic condition of India has forced Indians to fan out in all directions in search of jobs leaving their families and the social life in India[6].

3. ECONOMICS OF US POPULATION

A. The US Population Dilemma

Margaret Sanger, the family planning activist of US who coined the term 'birth control' is greatly responsible for the present demographic woes of America. Today United States has to depend on migrants all because of what Margaret Sanger did long time back. During the beginning of the twentieth century, she opened her first family planning clinic in Brownsville, Brooklyn and started campaigning for the Planned Parenthood. In 1934, she joined with an endocrinologist Gregory Pincus and created the Pill which has created havocs in the American demography. Though the pill is considered to be one of the greatest inventions in the reproductive biology which has helped women liberation, it has done enormous damage to the demography of United States[7].

The US population stood at 170,796,378 in 1955 and it steadily increased to 326,474,013 in 2017. Its annual increase of population in 1955 was 2,596,668 and then it has declined to 2,355,226 in 2017. It is found that the total population and the annual increase of population are moving in the opposite directions. Likewise, it is found that the annual rate of growth of population of US has steadily declined from 1.59% in 1955 to 0.73% in 2017 which is the lowest annual growth in the history of US demography.

Table 2
Population Trend in USA

Year	Population	Yearly Change %	Migrants (Net)	Fertility Rate
2017	326,474,013	O.73%	1,000,000	1.89
2016	324,118,787	0.73 %	1,000,000	1.89
2015	321,773,631	0.76 %	1,001,600	1.89
2010	309,876,170	0.91 %	1,014,100	2.06
2005	296,139,635	0.92 %	1,029,800	2.04
2000	282,895,741	1.22 %	1,738,500	2
1995	266,275,528	1.04 %	913,800	2.03
1990	252,847,810	0.99 %	737,200	1.91
1985	240,691,557	0.95 %	655,900	1.8
1980	229,588,208	0.95 %	774,600	1.77
1975	218,963,561	0.89 %	568,100	2.02
1970	209,485,807	0.99 %	299,000	2.58
1965	199,403,532	1.38 %	174,100	3.33
1960	186,176,524	1.74 %	372,000	3.67
1955	170,796,378	1.59 %	174,100	3.33

^bSource: US Census Report 2017

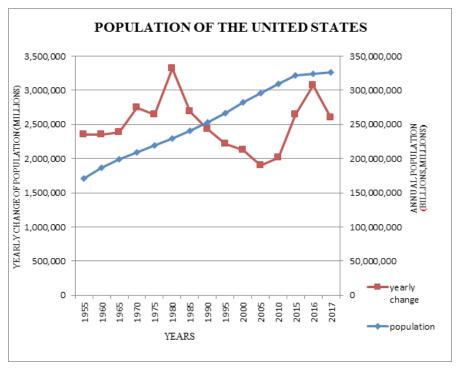


Figure 2: Annual Population Growth and Yearly Population Change in USA

Even though US is the third most populous country in the world, it has to largely depend on migration because its population growth does not match with its requirements. It is feared that if this demographic trend prevails, their present resolve against migration may not work out.

B. The US Population Projection

When one looks into the population projection of US, it is found that the population of US may reach 333,545,530 in 2020 and it may further increase to 388,864,747 in 2050. But, the annual addition of population which may reach to 2,354,380 in 2020 may drastically decline to 1,478,090 in 2050. The projection further points out that the annual percentage change which stands at 0.72% in 2020 may further decline to 0.38% in 2050. If one looks at the whole demographic projection of US, the annual addition which stood at 2,596,668in 1955 may drastically decline to 1,478,090 in 2050. Moreover, the annual growth of population which stood at1.59% in 1955 may take a steep fall to 0.38% in 2050. The demographic data available show that the population balance of US is in a very precarious condition and migrants are inevitable in future. If US stops or restricts migration, it may chock the American economy.

Table 3
US Population Forecast

Year	Population	Yearly Change %	Migrants (Net)	Median Age
2020	333,545,530	0.72 %	1,000,000	1.9
2025	345,084,551	0.68 %	1,000,000	1.9
2030	355,764,967	0.61 %	1,000,000	1.91
2035	365,266,220	0.53 %	1,000,000	1.91
2040	373,766,653	0.46 %	1,000,000	1.92
2045	381,474,297	0.41 %	1,000,000	1.92
2050	388,864,747	0.38 %	1,000,000	1.92

^cSource: US Census Report 2017

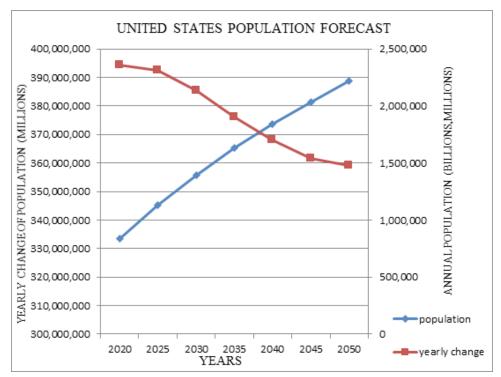


Figure 3: United State as Population Forecast

4. MIGRATION OF INDIANS

A. Trends in Migration

Migrants are divided into two categories in India, viz. Non-Resident Indians (NRI) and Persons of Indian Origin (PIO). Non-Resident Indians (NRI) are those who hold an Indian passport and temporally migrated to another country for six months or more for employment, residence, education or any other purpose. On the contrary, PIO is a person of Indian origin or ancestry who is not a citizen of India but a citizen of another country. A PIO might have been a citizen of India and subsequently taken the citizenship of another country, or have ancestors born in India. It is important to note that India does not permit double citizenship[8].

B. History of Indian Migration

The Indian migration to the US is a long and an odious endeavor. Due to the hostile atmosphere that prevailed in the 18th and 19th centuries, US was not a favored destination for Indian migrants. The long distance between India and US also stood in the way of migration from India. The US Naturalization Act of 1790 was very stringent and declared that Asians were ineligible and only white immigrants were eligible for citizenship. However, as per historical evidence, the earliest migration from India to US started in 1820. Most of the Indians who migrated to the US during the 19th century were mostly unskilled agricultural labors who then settled down in California and its neighborhood. The Bellingham riot in September 5th1907 against the Indian migrants was violent and exposed the low tolerance for the Indian migrants in the US. Many Americans cried foul against Indian migration and went to the extent of telling that Indians were trying to gain their foot hold on the American soil. Sociologists point out that anti-Indian and anti-Asian racism is deep rooted in the US politics and culture [9].

C. Immigraion Acts

The Immigration Acts of 1917 severely restricted the immigration from Asia including India. In 1923, in the case, United States V. Bhagat Sing Thind, the US ruled that Hindus were not white persons and therefore racially ineligible for naturalized citizenship. The court further ruled that the racial difference between Indians and Americans was so vast and rejected the idea of Indians assimilating with Americans [10]. Then came the Immigration Act of 1924 which was further more harsh and as a result of this, there were only 12,000 migrants from India in the United States by the beginning of the 20thcentury. By the Luce-Celler Act of 1946, Indians got a reprieve and a meager quota of just 100 Indian citizens per year was allowed to migrate to US and become citizens. However, it is heartening that the Immigration and Nationality Act of 1965 made a huge stride forward and removed some of the restrictions on immigration from Asia. Subsequently, the Immigration Act of 1990 relaxed the restrictions to a greater extent leading to a greater migration from India. However, most of these migrants who availed these opportunities were Sikhs [11].

D. Growth in Indian Immigrants

During the decade 1990-1999, approximately 352,278 Indian immigrants were admitted to the US. According to the US Census Bureau, between 1990 and 2000, the annual growth rate of Indians was a record 130% whereas the average growth rate of Americans is 7.6 % only. In 2000, the Indian population in the United

States stood at 1,678,765 which forms 0.6% of the US population and in 2010 the Indian population in the US spectacularly increased to 2,843,391 and it forms 0.9% of the US population. The Indian population with an annual growth rate of 69.37 % is one of the fastest growing ethnic groups in the United States. Presently, most of the families in India have at least one member in the US and every day there are several flights directly from India to United States. In a way, US has become a second home to most of the Indians. Indians are the third largest ethnic group in the US followed by Mexicans and Chinese [12].

True to the fact that India is multi-ethnic society, Indian expatriates in the United States exhibits multi-dimensional characteristics of the Indian culture. They exhibit variety of views, values, and lifestyles. Though India is a culturally rigid country, many of the Indians who have migrated to the US have assimilated well and have become part of the great American Melting Pot. For example, the Census Bureau's investigation of 56,497,000 married couples revealed that that the overall percentage of 7.1% of Indian males have married white females and 3.7% of the Indian females have married white males. The study also revealed that 27.3% of Indian born males in the US got married to white females and 39.1% Indian females born in US were married to white males [13].

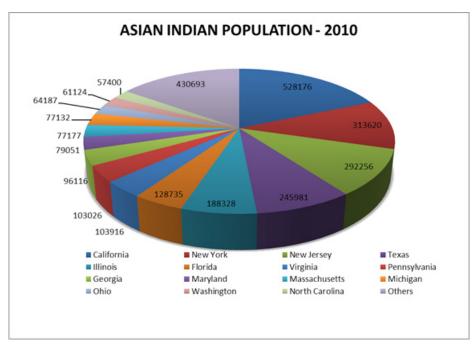


Figure 4: Asian Indian Population 2010

E. Spatial Distribution of Indian Expatriates in the US

The Indian expatriates are widely dispersed in the United States. However, the highest concentration of Indians are found in California, New York, Chicago, New Jersey, Texas etc.; whereas States like West Virginia, Hawaii, Idaho, Maine, North Dakota and Vermont, Alaska, South Dakota, Montana and Wyoming have the lowest number of Indians. It is also found that on the whole, the highest number of Indians are living in California whereas the lowest number of Indian population is found in Wyoming. Historically California is first place that Indians settled right from the 19th Century onwards. A look at the above figure shows that highly industrialized and commercial states like New York has attracted more Indian expatriates

than other areas. Between the decade 2000 and 2010, Arkansas has registered the highest growth rate with 156.9% followed by Washington with 154.8% and North Carolina with 119.1%. It is quite intriguing that New York in spite of being a popular destination for Indian expatriates has recorded a decadal growth rate of just 5.9% between 2000 and 2010. States like Puerto Rico has recorded a negative growth rate of -26.4%. Overall the population of Indian expatriates between 2000 and 2010 has grown by 69.4% which is very encouraging [14].

5. SOFTWARE INDUSTRY

We live in a Digital Age. Software industry has literally transformed the world and its impact on the global economy is far beyond human comprehension. Almost all walks of life have come under the pervading effect of the software industry. In India also, the software industry has become a major player. It has generated a lot of jobs and has earned plenty of foreign exchange. It has added prestige and earned recognition to India in the international arena [15].

A. US and the Software Industry

US is an innovator and forerunner in the software industry. The intense research and constant updating that goes on in the US makes it a global leader. The United States software market is the largest in the world. US makes \$425 billion worth of software every year which is 49% of the global market. The US software industry is expected to grow at a rate of 5.8% per annum. Its share in the GDP has grown from 1.7% to 2.6% during the period 1997-2012. Cloud Computing and Virtualization have opened new vistas of growth. Furthermore, Enterprise Resource Planning (ERP) and Supply Chain Management are yet another two of the most important spectacular developments in the US software industry. Currently the US software industry is making a huge headway in the field of Software-as-a-Service (SAAS) which may give an enviable position to the US in the global software world [16]. Another beneficial effect is that due to the massive application of software, labor productivity gains in the US have increased by 15.4% during the period from 2004 to 2012. In absolute terms software industry has helped other industries to increase production by about\$101 billion [17].

B. Jobs in the Software Industry

Software industry has created more jobs than any other industry in the US in the recent past. Direct employment in the software industry rose from 778,000 jobs in 1990 to 2,501,000 jobs in 2014. The industry's share in all employment increased from 0.9% in 1990 to 2.2% in 2014. It further contributed to a lot more indirect jobs and both direct and indirect jobs put together, the software industry is accounted for 3.65billion jobs in the US in 2014[18].

The American software industry has acted as an engine for economic growth and employment worldwide. According to William Raduchel, a Harvard professor, 'Software is the core of most modern organizations, most products and most services'. However, the economic and social cost of software industry is enormous. Though the software industry has created several new jobs, it is also responsible for disappearance of several jobs in the traditional sectors. The displaced workers either remain unemployed or settled down in jobs with lower salaries. In a way, the role of the software industry is highly disruptive [19].

6. INDIAN EXPATRIATES

Expatriates include all naturalized citizens, permanent residents and temporary visa holders. Indian expatriates continue to show a very dominant presence in the US software industry. It is said that Indian engineers have an inert skill in the field of computer operation and software. Fluency in English is another additional strength for Indians technocrats. It is further said that Indian expatriates are more hardworking and they endure long hours of work in the computer. The work culture of Indian expatriates in the US has made them better professions in the US[20].

A. American Dream

Most of the youths in India nourish their 'American Dream' even during their college days. There is a marked increase in the number of migrants from India to the United States during the past two decades. Some time back there was an outcry about the 'brain drain' but those voices have died down and brain drain is now rationalized as 'brain overflow'. According to the National Science Foundation, Indian-origin scientists in the US grew by 85% between 2003 and 2013. There were some 950,000 engineers and scientists of Indian origin in the United States in 2013. India has a share of 2.5% out of the total numbers of research workers in the US. In terms of absolute number of scientists, Indians are far ahead of Philippines and China which have 465,000 and 438,000 workers respectively in the US. The presence of Indian technocrats in the US has enormous benefits both direct and indirect to India. Indian Americans transfer or interchange vital technical as well as other useful information to India which benefits India tremendously.

B. Xenophobia

The Indian software engineers, who were once much in demand in the Silicon Valley are no more welcome in the United States. The new slogan, 'America First and Americans First' shows that US has changed its mind. The Republican leaders are sending subtle messages for Indians to return home. The Indian software world is rattled beyond words. India has lost the privilege of being the largest recipient of H-IB visas. In line with United States, Australia, New Zealand and Singapore have also tightened their visa rules towards foreign software engineers.

The murder of an Indian software engineer, Srinivas Kuchibhotla, 32 in Kansas in February 2017, a hate crime, has sent shock waves among Indian expatriates in the US and many feel that the 'American Dream' is over. The technological advancement of American software industry like cloud computing has reduced the number of technical people required in the US Software industry. Further the ongoing automation and the introduction of the Pentium Chip may worsen the situation and reduce number of technocrats required. The disturbing point is that once these expatriate engineers return back home, they may not get a job in India and it may further aggravate the already existing unemployment situation in India.

C. The H1B Visa

Critics say that H-IB visa is highly exploitative. The H-IB visa is a humiliating experience and it transforms Indian expatriates into 'software slaves' in the US. The recruitment system is heavily tilted in favor of US labor brokers or agents who thrive on exploiting the H-IB visa holders by discriminatory wages and long hours of work. The US labor agents take a huge cut from the hard earned wages of the H-IB visa holders. The H-IB visa holders are often taken to task by the agents for resigning or switching jobs. The role of

the labor agents is unethical but it is they who rule the roost and decide the fate of the H-IB visa holders [21].

D. H1B Visa and Exploitation of Indian Expatriates

The experience of most of the H-IB visa holders is simply nightmarish. All is not well with the American software industry and it is rightly described as a 'large industrial slum'. The Centre for Investigative Reporting, an American non-profit organization, has brought to light the exploitation and unethical behavior of labor agents. Its investigative reporters, Matt Smith and his colleagues Jennifer Gollanand and Adithya Sambamurthy have widely covered the misdeeds of the labor agents and highlighted several irregularities. According to Matt Smith, these labor agents lure the unsuspecting software engineers with phantom jobs by enticing them to spice up and falsify their resumes. These brokers often obtain money for visas. He further says that the hired workers are often unpaid and put into a lot of difficulties. The insourcing industry of US is a deceptive setup which thrives in collusion with the US government departments who often follow the policy of 'Don't ask. Don't tell'. They turn a blind eye to all the misdeeds of the recruiting agents.

Matt Smith and his colleagues Jennifer Gollanand and Adithya Sambamurthy made several attempts to investigate the plight of Indian migrants but they could not succeed much because of 'the wall of silence' from Indian IT workers. According to the reporters, when they called Indian expatriates through LinkedIn, Nexis, databases such as Benchfloks and chat rooms such as MyVisajobs and Goolti.com, they could not get any response. Finally, they could get a response only when they contacted these victims directly in the local courthouses where they have come to fight against those companies that have defrauded them. It is found that penalties for violating work contracts like switching of jobs or resigning before time by the H-IB visa holders may exceed \$50,000. As an exemption, a software engineer from Madurai, Gopi Muthuperiasamy, fought back and took his labor agent to court and he won but he has to spend \$25,000 in legal costs. But all are not like Gopi Muthuperiasamy and they bear the agony silently [22].

Websites floated by Rajiv Dhabadkar of 'The Centre for Investigative Reporting and National Organization for Software & Technology Professionals', received approximately 300 to 400 postings, often anonymous, every day pertained to work–related injustice and torture. The postings said statements like 'client charged \$87.5/hr.', 'I am paid \$30/hr.', 'I hate my life' etc. Rajiv Dhabadkar, with great anguish, advises young Indian technocrats to look elsewhere particularly to Australia for jobs. Another activist, Vikram Desai, vice-president of the Immigration Voice, an advisory group, set up by Indian tech workers to campaign for equal rights claims that Indian software tech workers are treated like bonded labors. He says that the best way before Indian tech workers is to fight back against injustice [23].

But in spite of all the hardships, the queue before the American Consulates has not thinned. The cap of 65,000 H-IB visas for 2015 was over in the five days. According to the American Consulate General's Chennai office, Indian nationals received 67% of all the H-IB visas and 28% of all the L-1 visas during 2015 [24].

E. Remittances to India

India has received \$10.96 billion in remittances from the US in 2015. Viewed from US, India ranks third after Mexico with \$24 billion and China with 16 billion remittances in the year 2015. However, there was

a marked decline of remittances from US during 1990s due the economic recession in the US. From the global angle, it is not US which stands first in terms of remittances to India but United Arab Emirates with \$12.57 billion followed by Saudi Arabia with \$10.51 billion.

Table 4
Remittances to India

Rank	Source Country	Amount (US\$)
1	UAE	12.57 billion
2	United States	10.96 billion
3	Saudi Arabia	10.51 billion
4	Pakistan	4.57 billion
5	Kuwait	4.69 billion
6	Qatar	3.97 billion
7	Bangladesh	3.72 billion
8	United Kingdom	3.62 billion
9	Oman	3.07 billion
10	Nepal	2.72 billion
11	Canada	2.71 billion
12	Australia	1.80 billion
13	Bahrain	1.25 billion
14	Sri Lanka	1.14 billion
15	Singapore	828 million
16	Italy	560 million
	Grand Total	68.91 Billion

^dSource: World Bank Report, 2016

The World Bank reports that globally there was a decline of 2.4% in the global remittances from US in 2016. Lack of demand for software, low oil prices, a weak economic growth in Gulf countries are the major reason for the decline in the remittances to India. Taking as a whole, foreign remittance is not a major portion of the Indian GDP but for states like Kerala it forms 36.3% of the State Domestic Product. Indian economy being weak, the remittances is of great help to India. These remittances can be conveniently used for infrastructure building, education and health care. Though the Indian Diaspora in the United States is quite sizable, the remittances from US are not that encouraging. The US authorities should realize that Indian expatriates are not parasites because Indian expatriates spend a lot of their income in consumption expenditure like purchase of houses and cars which stimulates the US economy by increasing the effective demand. Only a trickle of their earning comes to India in the form of remittances.

7. CONCLUSION

The role of Indian expatriates in the US, particularly in the software industry, is highly laudable. These expatriates have braved a lot of social adjustment difficulties and borne the pain of separation from their families. The Government of USA and India should look into all the issues of the Indian expatriates and address their grievances in an appropriate manner.

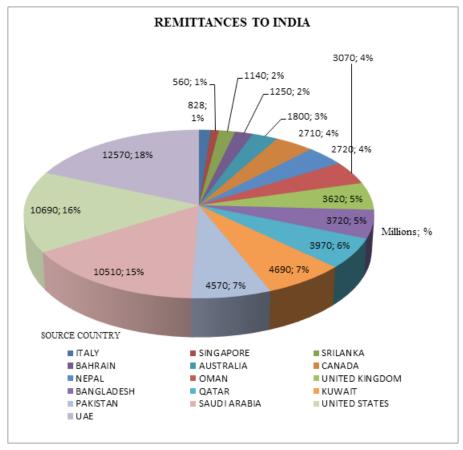


Figure 5: Remittances to India

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