INTRODUCTION

During the last thirty years, Punjab’s countryside has become a major arena of investment by overseas settled Punjabi migrants. Almost every village has been endowed with some form of investment, be it in a local gurdwara or other religious shrine, an addition to school facilities, or a village gate in the memory of a particular family’s elder. There are many villages and towns which have seen more substantial investment too, especially in the Doaba region where there are now hospitals, stadiums, new schools and colleges funded largely through the Punjabi diaspora. While overseas Punjabis have been connected with Punjab for a long time, in the past three decades there have been quantitative and qualitative changes in the number of projects, the kinds of projects, the ways such projects are funded and managed, and the way these have impacted local society.

The Punjabi diaspora has grown into a large population scattered across the globe. And, reflecting its size and wealth, the amount of remittances sent back by migrants has increased manifold during recent decades. Moreover, besides economic remittances, a large amount of funds have become available for philanthropic projects by overseas Punjabis. Within the Punjabi diaspora, it is Canadian Punjabis whose numbers and financial clout have found comment in the popular imagination through news items and pop songs celebrating their wealth. Obviously, the impact of the Canadian Punjabi diaspora needs serious analysis as it has affected the Punjabi society.

This study focuses on Canadian Punjabi philanthropy (henceforth CPP) offering an account of which socio-cultural factors both in Punjab and Canada have led to change in such
investment in Punjab over time and how such investment has led to socio-cultural changes in the Punjabi society.

**Background of the Study**

My acquaintance with the phenomenon of diasporan Sikh philanthropy occurred as I worked for two senior academics working on such a project during 2005-06. Professor Verne A. Dusenbery, an American anthropologist, arrived as a Fulbright Senior Fellow at the Punjab Centre for Migration Studies headed by Dr. Darshan S. Tatla, a sociologist who had returned from Britain to encourage research on overseas Punjabis. As they drafted a joint study to examine diasporan Sikh philanthropy, the project involved extensive visits throughout the province noting projects and interviewing leading donors. The evidence they collected ran into several hundred major projects, and I became a volunteer research assistant to keep these records and also relevant newspaper cuttings and other ancillary literature. As they worked through the collected data, it was obvious that Canadian Punjabis were most extensively involved. The scope of the Dusenbery and Tatla study was on overall portrait of Sikh diaspora philanthropy in Punjab and resulted in an edited book, *Sikh Diaspora Philanthropy in Punjab: Global Giving for Local Good* (New Delhi: Oxford University Press, 2009). Later, in 2007, when I became a research student in the Department of Sociology and Social Anthropology at Punjabi University, it seemed natural that I would be exploring this topic more fully. Since Canadian Sikhs seemed to be in the forefront of linkages with Punjab, I decided to concentrate on their investment in philanthropic projects in the province. In general line of making this project more inclusive, I also broadened it to Canadian Punjabi philanthropy – although the number of Hindu Punjabis abroad is relatively small as compared to Sikhs, as we shall see in a later chapter.
The theoretical framework of the study is derived from recent researches on diaspora philanthropy. It is noteworthy that diaspora philanthropy is a comparatively new area in sociological and social anthropological research – involving fresh theoretical and methodological explorations with immense policy implications. Until recently, the study of overseas migration was concerned with two major issues: first, exploring contributory factors (push and pull factors) in migration; second, the impact of overseas remittances. As the pace of international migration began to accelerate in the 1960s and subsequent decades, remittances by ‘foreign settled workers’ became large and were increasingly recognised as adding significantly to the national incomes of several ‘home countries’. As the amount of remittances rose, many home countries turned toward their ‘overseas/diasporic populations’ seeing their potential for developmental strategies. Many states initiated policies aiming to woo its overseas populations by encouraging patriotic ties and also offering several kinds of incentives to attract diasporic funds for investment in commercial projects. As a substantial part of overseas remittances has been invested in philanthropic projects, a number of social scientists have ‘discovered’ the study of international philanthropy alongside much studied economic remittances.

Indian academic interest in diaspora philanthropy started quite recently when, taking the cue from China, the Indian government reversed its policies towards the Indian diaspora from ‘benign neglect’ to fostering an ‘active alliance’. This process started from the 1990s when the Indian government recognised its diasporic population as an important asset in raising additional financial resources. Among the Indian population, three states of India – namely, Kerala, Gujarat, and Punjab – each have very large populations abroad. While Kerala’s migrant population is mainly concentrated in the Middle East as temporary construction workers, both Gujarat and Punjab have well established overseas communities in several
western countries, although the historical trajectories of Punjabi and Gujarati migration are quite different.

As far as Punjab is concerned, the role of foreign remittances and its impact is visible everywhere, especially in Doaba villages where overseas donations have aided a local school or the gurdwara or benefited some other charitable causes, be it the marriage of poor girls, free eye camps or the sponsorship of games. Although it is a common observation that diasporan philanthropic projects are making significant impact on the contemporary Punjabi society and its ethos, there are few serious studies of this phenomenon. So this study aims to fill in the gap in this analysis.

**Scope and Objectives of the Study**

The main focus of this study is to offer an analysis of Canadian Punjabi philanthropy (CPP) in Punjab from the earliest period to contemporary situation. The study covers three elements of CPP as outlined below:

(a) To build a comprehensive profile of CPP in Punjab from pre-1947 period to 2010.

(b) To analyse how CPP has changed over time in terms of the kinds of projects sponsored in the early period and during the more recent years, and to offer an institutional analysis of such changes.

(c) To study and assess the impact of CPP on Punjabi society through some local projects and to put these results in the context of overall impact of Punjabi diaspora philanthropy.

The study thus brings together a historical account of the evolution of CPP from the earliest ventures established in Punjab to the current state of such investment. Its main focus is then to analyse changes in the priorities of Canadian Punjabi philanthropists, and try to identify
such factors which might be responsible for this change of direction, while assessing some particular projects impact on the local economy and society with a view to generalise such result for the Punjabi society. In order to proceed with such aims and objectives of the study, the following research questions were framed while proposing some preliminary hypotheses to examine this phenomenon.

**Research Questions and Preliminary Hypotheses**

The study starts with the obvious fact that CPP is part of Punjabi diaspora philanthropy. It is further assumed that CPP along with Punjabi diaspora philanthropy has undergone considerable changes over time both in terms of the ‘nature of giving’ and ‘ways of giving.’ There is considerable evidence from the recent past which suggests that overseas Punjabis are undertaking philanthropic activities that, in addition to traditional field of religious and educational activities, encompass the wider field of social welfare. There are, for example, many kinds of medical facilities, including small to large hospitals, which are now being financed through Punjabi diaspora philanthropy. Similarly, new kinds of activities whereby wholesale transformation of villages have been undertaken - especially by Canadian Punjabis, are indicative of changes in the nature of giving. Secondly, more observations suggest that ‘ways of giving’ have changed from individual giving to ‘collective charity’ or what can be called more ‘organised’ form of diaspora philanthropy. Although individuals still predominate in terms of financing many kinds of projects, in the last two decades there are some projects that have been financed by a number of individuals on collective basis – as they have come together to launch a particular project. This phenomenon of changes in the nature of giving, as also in the ways of giving, raises pertinent question regarding the possible social factors underlying this change.
Moreover, besides contributing to the overall economic development of the Punjab, CPP is exerting a profound sociological impact on the Punjabi society. One can see that overseas social investment has augmented public utilities of Punjab, especially in its countryside, by expanding various facilities of education, health, and helping the poor and weaker sections of the society. But these observations and assumptions raise several prominent questions regarding the nature of Canadian Punjabi philanthropy.

First, what has been the historical pattern of CPP? Second, how and why has the philanthropic investment changed over time, taking the two periods for comparison - that is, from the colonial era to the post-colonial period? How can we account for various continuities and shifts in the pattern of CPP which is emerging? What are some identifiable factors in this process as the pace of philanthropy has knowledgably picked up in more recent period? What are specific factors that have given rise to such changes? More generally, what factors have affected Canadian Punjabis’ attitudes, motivations and propensity towards undertaking certain kinds of projects, especially in the more recent period? How has the socialisation process in host countries, for instance, donors’ educational experience or experiences with philanthropy there contributed to the direction of philanthropy phenomenon? Has globalisation, including cheaper travel and easy access to information through websites and internet communications, affected such a process? Finally, a major question concerns how and to what extent CPP as substantial part of Punjabi diaspora philanthropy has impacted upon the Punjabi society. What is the evidence of such an impact at the local level; how, for example, has a particular village population accrued benefits or indeed losses through a particular welfare project? Have these activities contributed to the welfare of Punjabi society and its constituents of different social classes? To answer these
questions, this study utilised the following methodological procedures for research and gathering of data for further analysis.

**Methodology: Data, Methods and Approach**

This study is mainly an empirical investigation. It is based upon a careful collection of official documents, semi-official documents, and extensive fieldwork data. Besides visits to many sites of philanthropic projects undertaken by Canadian Punjabis, several donors’ views were recorded to determine their motives and aims in accomplishing such projects. Similar impressions and views of local residents who have been affected directly by such projects have been taken into account. Similarly, extensive use has been made of relevant secondary sources, which include a variety of published accounts from research studies, periodicals, community booklets, and pamphlets on particular projects. Scanning of contemporary Punjab newspapers and the Canadian Punjabi media has also given considerable insight on the extent of Canadian Punjabis involvement as also circumstances and various stages of progress relating to particular projects.

This study also provides a historical profile of philanthropic undertakings by Canadian Punjabis, a different set of sources for data have been used. These include old newspapers and magazines, especially files of *Khalsa Samachar, Akali te Pardesi, Kirti* and other titles in Punjabi language while drawing on some archival material for the colonial period. For the post-1947 period, especially through the 1970s, the study requires documenting of state-wide Canadian Punjabi philanthropic projects and knowledge of various Non-governmental Organisations (NGOs) across districts. Apart from first-hand information through fieldwork to gather original data, statistics were also used from a survey conducted by NRI Sabha Punjab, Jalandhar under the direction of Satnam Chana. The list of projects which was prepared by NRI Sabha survey across three districts of Doaba region has been supplemented
by some information released by the Government of Punjab on projects completed under ‘Mera Pind Initiative’ Scheme C.D. 2.35 popularly known as 50:50. For the post 1970s period, much information has also come from news-clippings from Punjab’s leading newspapers and some specialist magazines.

However, it must be stated clearly that while enumerating projects, the accuracy of information depends upon the knowledge of available persons. There is considerable margin of error associated with estimating the amount of investment for projects funded by individual Canadian Punjabis, even as particular data comes from interview with donors. Another significant methodological limitation should be noted that it is not easy to have a reliable breakdown of the share of Canadian Punjabis’ contribution in some joint projects; if one is looking for exact percentage of investment by Canadian Punjabis, we can only make some reliable estimates in those cases. Even in projects funded by individual Canadian Punjabis, a particular donor’s relatives, who may be settled in another country, would usually contribute to such projects.

Thus, if in such cases it becomes problematic to calculate separately Canadian Punjabis’ share or to assess impact, it also leads to the issue whether such a project could be considered an individually inspired project as against the collective ventures. As far as distinction between individual and collective undertakings is considered, we have called all those projects as individual initiatives that are established by one major donor or a single family’s project, although in some cases the family might have set up a trust with others as partners. When two or more like-minded people have collaborated in their efforts to set up a project, it might be through either a formal or informal association, we would call it a collective venture. Although due caution has been made regarding the collection of data from various sources and the results derived from such data, limitations are indicated.
The next methodological issue concerns the ‘proper evaluation’ of the impact of CPP on Punjabi society? How does one measure social welfare? Economists do not provide unambiguous guide and suggest several alternative measures, with different priorities attached to criterion such as equality, alleviation of poverty, involvement without discrimination, transparency and good governance. It begs the question of what weight should be attached to particular evaluating criterion; thus, for example, how should one judge the aim of equality among different social groups or the empowerment or inclusion of lower classes? Then there are issues in using a particular criterion for evaluating the social impact of a philanthropic project. One needs to discuss whether such a project has augmented availability of social facilities for all or these are confined to a particular class or section of the local population? Has a particular project led to a general improvement in existing facilities or widened the gap in access of the poor and vulnerable sections? Has the project been accomplished with accountability and transparency in its various stages?

To assess the impact of CPP on the Punjabi society as a whole is necessarily a more difficult task. Here, one has to select various variables concerning main features of the Punjabi public life to see how these are being affected by philanthropic remittances generally and by CPP in particular. Punjab is undergoing many kinds of changes, and the pace of such development has accelerated since the implementation of the green revolution strategy in the 1960s and 1970s. There have been radical changes in traditional hierarchical structure of Punjabi society; rapid urbanization and wider educational opportunities have led to new kinds of social mobility across and between social castes and classes of Punjabi society. In rural society, a new class of Punjabis with connections abroad has gained social recognition and commands considerable respect and value. Thus while philanthropic and other kinds of remittances from overseas Punjabis have impacted upon the local economy and society, the
new class of overseas donors, and especially Canadian Punjabis, have also brought new mores of social ethos affecting Punjabi social values. As the chapter on theories of diaspora philanthropy underlines, the diaspora philanthropy is not only about transmitting monetary resources across borders but also constitutes a complex process of exchange of societal values affecting and influencing recipients’ outlook, social values and imaginings.

Thus in measuring the overall impact of CPP on Punjabi society, where such changes may be in terms of societal values, the practical issue is: how do we assess the productivity of CPP to the well-being of Punjab and its people? The questions regarding particular kinds of philanthropic investment need to be probed from a ‘welfare’ criterion, with attention to the appropriateness of such ‘welfare’ criterion too. It is possible that using such a criterion, particular projects undertaken within the religious tradition might throw up controversial results. This is seen through various projects following in identified categories of philanthropy - e.g. religious, sports, arts and other activities.

Similarly some philanthropic projects might prove to be of no benefit at all for the local people while others such as ‘developmental’ projects might throw difficult results. Between these two extremes of purely ‘developmental’ to ‘no-benefit’ projects, different categories of religion, heath, education, games, developmental and environment facilities can be examined. Ideally, to assess its impact on the Punjabi society, a study relating to the whole of Punjabi diaspora philanthropy is necessary. However, as the scope of this study is limited to CPP, the results derived are more general.

For example, how does building a religious place in a locality change the religious environment of the community? Does the additional investment add to facilities of an already existing religious place or is this primarily motivated as a rival assertion by a minority social
group within the Sikh/Hindu population? Thus the relevant question is about the implications of CPP’s intervention and its impact upon the existing balance of power and status between different sections of the Punjabi society. Thus for example, in establishing a new religious shrine for the Balmiki community, how far does it empower such a community? What are the relative merits of different kinds of charitable institutions? Does a gate built in the memory of a family’s elder add to the welfare of common people in its vicinity? Similarly, do games, especially Kabaddi matches, provide incentives for teams and individuals for physical fitness or are these just public shows of donor’s generosity with no long term tangible benefits to the society?

Other practical limitations were discovered while assessing the impact of various projects during the fieldwork; these included (i) it is really hard to get local people to talk accurately about the impact of the projects on their lives; (ii) without empirical baseline data of an area before starting a particular project, it is hardly possible to talk concretely about what social changes have taken place without comparing it with data after establishing that project; and (iii) even if we can see social changes, it's hard to disentangle the impact of a philanthropic project from the overall impact of other changes taking place in the local setting over time.

**Selection of Projects for Intensive Study**

This study focuses on the CPP which was selected for the following reasons. The Canadian Punjabi diaspora is emerging as the largest player in Punjab affairs, not only in philanthropic projects but also socially and politically (Tatla 2009a). Second, it is also widely observed that during the last decade, CPP has embraced some special characteristics, including a major direction towards whole village transformation through such philanthropic activities. Such characteristics distinguished CPP from more traditional forms of philanthropy and call for a deeper analysis. At present, there are few studies of CPP. The NRI Sabha, Jalandhar carried
out a survey of selected blocks of Doaba region (Chana 2009) on the amount of diasporic philanthropy by overseas Punjabis. However, this study did not differentiate between Canadian Punjabis and others, even though it is generally acknowledged that Canadian Punjabi diaspora constitutes an increasing and dominant section of the Punjabi diaspora.

Recognising that CPP is involved in a wide range of ventures all over Punjab, this study had to be selective, concentrating on a particular region and then on specific villages for generating data and fieldwork. Three major projects – the medical complex at Dhahan-Kaleran run by the Guru Nanak Mission Medical and Educational Trust (GNMMET), the Harvest Tennis Academy (HTA) at Jassowal, and the village development project at Kharoudi undertaken by Village Life Improvement Foundation (VLIF) were chosen for intensive case studies. The reasons for choosing these three case studies are given below:

a. GNMMET is one of the largest health and educational institution established by a Canadian Sikh in the Doaba region. The complex of philanthropic institutions consist of a hospital, nursing school and nursing college and a public school which have contributed to health and educational facilities for the surrounding region considerably. The evaluation of this large project will throw light on several inter-related questions concerning CPP as stated in the aims and objectives of this study. It will also help in assessing the impact of CPP not only for this locality through measuring its differentiating effect on social classes of pupils or patients as also generally the extent of opportunities and access for poor and vulnerable sections of the society.

b. The second project, Harvest Tennis Academy at Jassowal in the Malwa region is in some way provides a unique contrast with the GNMMET. While both are examples of individually inspired projects, the method of executing them, the kinds of services provided by them as
also the ideals which inspired the two Canadian donors are quite different and should yield interesting insights into the changing nature of CPP. HTA aims to provide facilities in a sports activity which is not a popular pastime of its residents. Moreover the aims of HTA with a large commercial element built into its aims, provides ample thoughts on the new kind of social entrepreneurship which is the new marking of social philanthropy. As we shall see in the detailed study of this project, its donor is inspired by a different set of values and ideals than the usual motives of many philanthropists.

c. Third case study is of Kharoudi Village in Hoshiarpur district, a village that was transformed through a joint project undertaken by VLIF - a Canadian Punjabi charitable association which sought cooperation of other Canadian Punjabis as also financial assistance from the government of Punjab. This village became well-known as Indian President made visit there and who lauded it as ‘modern village’ of India. By this collective project Canadian Punjabis have changed the social environment of the village and the model has been adopted for other villages too under the leadership of CPP donors.

Thus, the first project is from Doaba region and its category is health and education, second is situated in Malwa with focus on sports, while the third is based at Chandigarh –a large charitable association of Canadian Punjabis which has undertaken several projects spread around the state. In each case, all quantitative and qualitative methods such as ‘case study approach,’ and ethnographic analysis were employed. Extensive case studies of three major projects allow us to evaluate the impact of CPP on the local society and enable us to draw some valid results for the Punjabi society as a whole. After examining these case studies, this study attempts to provide an overall impact of CPP on Punjabi society.
Then this study also tries to focus on various motives of Canadian Punjabi philanthropists - i.e., are they moved through *seva* (selfless service) or *daan* (charity or alms-giving) which are particular cultural and religious expressions of Punjabi piety? It will also be seen how Punjabi cultural values such as *maan* (pride) and *rohb* (bragging) are instrumental in deciding about such philanthropic projects. Indeed, this study provides further evidence to test Dusenbery and Tatla’s (2009) hypothesis of mixed motives among Punjabi diaspora philanthropists. Are philanthropists inspired by their civic responsibility towards their kin, village, locality, region or Punjab? Is it a person’s sense of being part of an ex-locality or some attachment to Punjab? How has socialisation in the foreign setting mediated in this process – i.e., has a donor socialised and educated in Canadian setting have the same priority in setting up of particular kinds of project?

The study, through extensive contacts with donors also aims to evaluate how far governmental incentives have registered its appeal to donors; or, to put it another way, have such incentives worked? This study tries to assess social factors in Canada – including Canadian government policies or other agencies’ facilities - which lead Punjabis to adopt new kind of projects back in Punjab and new kinds of collaborations with overseas partner organisations and development agencies. Thus, this study, through micro-level intensive studies of localities and projects, aims to enable us to form chronological trend of overall CPP and allow some generalizations regarding the social factor affecting CPP and the overall impact of Punjabi diaspora philanthropy too.

As far as donors’ and recipients’ testimonies are concerned, a pilot survey was conducted at the early stage to record time taken to complete the question schedule, to identify ambiguities and difficulties in questions, and to decide whether it would be reasonable to conduct such a survey. This survey was useful for me at the initial stage to assess adequacy of responses.
Then, after discarding all unnecessary, difficult or ambiguous questions, the questionnaire was reframed, shortened and revised. Furthermore, during field visits, contribution of major donors to different fields and their backgrounds were recorded. This study also draws on the testimonies of several other Canadian Punjabi philanthropists who were interviewed for Professor Dusenbery and Dr. Tatla’s study during 2005-06. A list with details of NRI donors was also collected from NRI Sabha. Finally, five philanthropists were chosen for extensive interviews. These Canadian Punjabi philanthropists funded or mobilised funds for projects which are the case studies for this research. While interviewing them, a written format of interview was followed, eliciting as much information as possible about the project, the motivations for the project, and how the project was executed at the local level. Questions were asked about the way the donors incorporated local support or faced any opposition at initial stages and how they went about in setting up at the early stage. Data gathered through talks with local people were then used to analyse the impact of the project on local population. These interviews were taken up in several sessions usually with a round tour of the project sites.

In addition to interviewees, five more donors were selected from different fields to gather factual information about their projects. Previous interviews conducted by Dusenbery and Tatla for their book was also made available to me. In addition, semi-structured interviews were conducted with several persons involved with the projects, including local administrators, trust members, and some employees (e.g., instructors at educational institutions; doctors or nurses at hospitals). These interviews varied from written notes to formal recordings and varied in length too. Scores of interviews were conducted with the local beneficiaries of these projects; some interviewees were chosen randomly, others specifically aimed to take views of the poor section of the local community as well as
women. Such interviewees included students, teachers of a college or school, patients, nurses and doctors of a hospital, village sarpanches or other leading men of the village, and some members of scheduled castes, a number of girls and women. These were semi-structured interviews where each questionnaire was amended according to the responses of the interviewees. In some cases, follow up questions were taken up on the phone or through email. Even then, sometimes, there were issues of religious and political sensibility where direct questions could not be asked or expected to be answered. So checking reliability and validity of data some further observations were duly observed.

**Organisation of the Study**

Given the overall objectives and aims of this study as above, and the methodology employed as above, this study is organised as follows. Chapter 2 undertakes an overall review of theoretical literature relating to diaspora philanthropy. Here it is noted how diaspora philanthropy has been given several shades of meaning by social scientists and efforts are still going on to define it more rigorously. While providing diverse range of interpretations for this term and noting how diaspora philanthropy has emerged as a major phenomenon in the contemporary world, this chapter also surveys empirical studies where emphasis is on Asian countries. As is generally well-known, China and India are two countries which are the largest recipients of diaspora philanthropy during the recent years. This chapter provides an introduction to studies on Indian diaspora philanthropy as a subject of research studies. After a review of studies on Indian diasporic philanthropy, its regional configuration is recognised, where three states - Punjab, Gujarat and, more recently, Kerala - figure prominently. Although there are few noteworthy studies on Punjabi diaspora philanthropy as yet, this chapter provides extensive commentary on relevant literature noting remittances of overseas Punjabis (World Bank 2004) including a recent contribution by Dusenbery and Tatla (2009).
Chapter Three presents an historical sketch of the Punjabi diaspora with special focus on the formation of the Punjabi community in Canada. Starting with an historical narrative of Punjabis’ settlement across the globe, this chapter then illustrates how the Canadian Punjabi community emerged in the early decade of the twentieth century and has become now a large and influential community in Canada. A socio-economic profile of Canadian Punjabis is presented through statistical data, including demography, location and economic situation of Canadian Punjabis. The chapter also discusses the building of religious institutions, formation of political and social associations taking notice of its members’ political and cultural activities while emphasising how the Canadian Punjabis are connected to Punjab in multifarious ways.

Chapters Four and Five build the main part of this study which offers a broad sketch of Canadian Punjabi philanthropy in Punjab from its earliest historical origins to the contemporary scene. While Chapter Four presents the historical profile of CPP for the pre-1947 period, Chapter Five extends this discussion from 1947 period to the contemporary era. However for the post-1947 period, as philanthropic ventures expanded almost exponentially, the listing of such projects are relegated to appendices and emphasis is on discussion of the major trends. It is noted that the range of Canadian Punjabis’ projects started a qualitative shift from the 1990s decade and there is discernible break from the established pattern of pre-1947 period as also of 1947 through the 1990s. While listing of Canadian Punjabi philanthropic ventures into prominent categories, some of the characteristics of CPP are also noted. The emphasis from projects undertaken by individuals to the stage of collaborative ventures is noted, as is how funds have also been sought from international partner organisations, including affiliated Punjabi charities and international development agencies.
In order to illustrate the actual process of undertaking different kinds of projects by Canadian Punjabis, Chapter Six and Seven undertake case studies of some major projects in Punjab. Chapter Six selects two of such projects in detail which are explored through Canadian Punjabi donors’ biographical sketches. It shows Canadian Punjabis’ motives to invest, modes of investment and how these were executed in practice. While Chapter six concerns with projects which are undertaken by individuals, Chapter seven in turn focuses on collective or joint ventures. Noting such philanthropic activities are of recent origin indicative of a new direction in CPP, this chapter then outlines particular characteristics of these projects. Here again donors’ motivations are analysed, and in particular reasons for joint ventures in financing these projects and the challenges entailed in implementing them. The chapter tries to identify factors responsible for the new kinds of philanthropic activities. Both chapters bring out the impact of particular projects on local residents as recipients of such welfare projects.

Chapter Eight provides an assessment of the impact of CPP on the Punjabi society. In the light of projects surveyed in this study, it enquires about the impact of those projects and activities, and in the case of developmental projects, how particular villages have been affected through such philanthropic benevolence? Answers are sought for such relevant questions as; how has the CPP affected the local community, its economy and social welfare, as also its wider implications for Punjab’s social, religious and cultural life? In order to assess the impact of various philanthropic projects, the study suggests criteria and measures. Then, a portrait of overall impact of CPP is built deriving various elements from case studies discussed in this research. Necessarily, such conclusions, as are arrived by focusing upon limited number of projects, leads to a cautious generalization as far as the Punjabi society is concerned.
This study also draws out some policy implications arising from this research study. Following the lead given by the Indian state, the Punjab government has initiated a number of policies since the 1990s to attract Punjabi diasporic funds for developmental purposes. The study offers evidence of attitude and response of several Canadian Punjabi philanthropists towards governmental policies and incentives. How various government policies directed at overseas Punjabi philanthropists have engaged Canadian Punjabis is illustrated through some oral testimonies of donors. This study concludes with consideration of more suitable policies which could address some of the issues faced by potential Punjabi philanthropists from Canada and other overseas countries.