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**The early morning phonecall:
Remittances from a refugee
diaspora perspective**

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Abstract

Remittances are an important strand in the relationship between migration and social change in migrants' countries of origin and there is increasing interest in the role of remittances in conflict and post-conflict countries. Yet little is known about remittances from the diaspora perspective, and much less about refugees remitting. This paper makes three contributions, based on analysis of survey and ethnographic evidence on the remittance experiences of Somali refugees in London. First, it argues that the diaspora perspective is critical element in understanding remittance processes, and that remitting can have substantial social and economic repercussions for migrants. Second, it argues that just as migrants are not 'just labour', remittances are not 'just money', pointing to the importance of analysing the social texture of the remittance process. Third, it argues that the nature of forced migration may shape remitting in various ways which merit further exploration.

Key words

Remittances, refugees, forced migration, diaspora, UK, Somalia

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INTRODUCTION

Remittances – the money that migrants send home – are an important strand in the relationship between migration and social change in migrants' countries of origin.¹ In recent years, these flows have attracted considerable attention from researchers and policy-makers. There is now also interest in the role of remittances in conflict and post-conflict countries, where there is often considerable emigration and where arguably remittances can play a particularly crucial role in economic welfare. Yet little is known about remittances from the diaspora perspective, and much less about refugees remitting.

The Somali case is a key one. The civil war provoked massive emigration within the region and further afield and there is a thriving remittance economy. This paper follows this money back to the pockets of Somali immigrants and citizens in the UK, based on ethnographic and survey research conducted in London in 2004-2005.

The paper considers two questions. First, what are the dynamics of remitting among Somali Londoners – what can we say about the volume and regularity of remittances, and the actors and relationships involved? Second, what are the repercussions of remitting on the senders? After discussing relevant concepts and existing evidence, the Somali context and the research approach are outlined. Then the two research questions are addressed in turn. The paper emphasises the costs of remitting for migrants, the rich social texture to the remittance process, and possible implications of the nature of migration for remitting.

REMITTANCES VIEWED FROM THE DIASPORA

Against the background of prevalent understandings of remitting, this paper has three objectives. Migration is generally viewed as an economic strategy, and remittances are seen in this context. The dominant micro-economic model of remittance behaviour, the 'new economics of labour migration' (NELM), conceptualizes migration as a way to diversify

household income sources in response to local constraints (Taylor 1999). In this model, the household acts as if it has a preconceived notion of what its members will gain from migration, and remittances are central to this. Remitting is part of an implicit contract between migrants and their family: migrants remit because of altruism, self-interest, mutual insurance motives, or loan repayment obligations (Stark and Lucas 1998). Considerable attention has been paid to the impact of remittances on poverty, inequality and economic growth and to developing policy frameworks that aim to maximise their beneficial effects (World Bank 2006)

The first objective of this paper is to refocus attention on migrants as key actors in this remittance process. In concentrating on the effects on countries of origin, remittance studies have tended to neglect the diaspora. For example, Caces *et al.* (1985) characterised migrants as satellites or 'shadow households'. Recognition that migrants' characteristics and interaction with the host country environment may influence remitting led to some analysis based on migrant surveys (Brown and Poirine 2005; DeSipio 2000; Marcelli and Lowell 2005; Menjivar *et al.* 1998; Posel 2001; Taylor 2000). But evidence outside the US/Latin America corridor, for example in the UK, remains limited (Datta *et al.* 2006; ICM 2006). Similarly, the effects of remitting on senders have been largely overlooked. There is research and policy interest in whether transnationalism hinders migrants' structural and socio-cultural integration in the host country, but few have tested this in relation to remittances (an example is Marcelli and Lowell 2005). Despite anecdotal evidence of migrants working long hours in several jobs to send money, the repercussions of remitting for migrants remain under-researched. This paper addresses these gaps by exploring the diaspora perspective on remittances.

The second objective is to incorporate analysis of the social texture as well as the economic dimensions of remittances. Existing remittance research tends to focus on the latter. Patchy evidence on the social aspects of remitting has emerged in studies of 'transnational communities', but these tend to foreground social, cultural and political connections rather than

economic connections. Much may be gained from exploring in a more direct and systematic way the social as well as economic micro-dynamics and effects of remittances. It is well-established that 'If friends make gifts, gifts make friends... the material flow underwrites social relations,' (Sahlins 2004: 186-7). Thus, in line with more anthropological and sociological approaches, this paper explores both *economic transactions* and 'the quality of *relationships* which these transactions create, express, sustain, and modify' (Firth 1967: 4).

The third objective is to consider the remittances of a specific group of international migrants: refugees. Refugees are often treated as an exception in studies of international migration, although their motivations and experiences can partly overlap with other migrants (Koser 2007; Van Hear 1998). Remitting is one such experience. In recent years, it is increasingly acknowledged that refugees are not just political victims and aid recipients but also economic actors (Jacobsen 2005). Yet still there is little research on their remittances (relevant work includes Al-Ali *et al.* 2001a; Hammond 2007; Horst 2004; Riak Akuei 2005). Refugees' remittances may bear interesting similarities to and differences from that of labour migrants. Thus, this paper explores how being refugees shapes the remittances of Somali Londoners.

SOMALI CONTEXT AND RESEARCH APPROACH

The outbreak of civil war in north in the late 1980s, and the subsequent collapse of the state in 1991 provoked large-scale emigration from Somaliaⁱⁱ to neighbouring countries and further afield. With a population of around 6.4 million, at least one million people now live abroad (UNDP 2001). Remitting is widespread: there is vibrant and competitive money transfer sector. Remittances are clearly a significant financial flow, reaching people in wrecked cities, refugee camps and remote rural areas.ⁱⁱⁱ

London has one of the largest groups of Somali people outside Africa and is one of the main sources of remittances (Omer 2002). When the war broke out in 1988, there was already a small community in the UK of

northern Somalis, former Merchant Navy seamen and their families, and so many northerners came to join their relatives. After the state collapsed, people arrived from other Somali regions. Some came directly; others initially went to refugee camps, cities in neighbouring countries, or the Middle East, but their illegal status or situation as *prima facie* refugees, and lack of economic and education opportunities pushed them onwards. Some people 'ended up' in the UK as a result of a smuggling process in which exercised little control. Rising obstacles to claiming asylum in the UK during the 1990s made it difficult to reach the UK without using illegal means, but many Somalis were subsequently recognised as refugees and became British citizens. Others have temporary status, an unknown number are failed asylum-seekers, and there is some secondary migration of citizens of other EU countries.

It seems likely that there are well over 60,000 people born in Somalia in the UK,^{iv} mostly in London, and the ethnic population, including British-born children, must be much larger. People are employed in diverse industries, notably wholesale and retail trade, real estate, and health and social work.^v Common business activities are money transfer, internet/call centres and taxis. However, in 2001 only around 16% of Somali-born people in London of working age were officially employed – the lowest rate of all foreign-born groups (GLA 2005). Labour market barriers include language skills; immigration status; racism and discrimination; poor literacy; and problems with converting professional qualifications gained elsewhere. Various social issues have also been documented (see Cole and Robinson 2003; El-Solh 1991; Griffiths 2002; Harris 2004; Hopkins 2006; Summerfield 1993; Warfa *et al.* 2005).

The research on which this paper is based was conducted in London during 2004 and 2005 as part of a multi-sited project which also involved research in the Horn of Africa. In contrast to most remittance studies, which tend to rely on macro-economic or household survey data, and to transnational studies, which tend to rely on more qualitative data, this paper is based on a combination of data sources. First, twelve in-depth semi-structured interviews provided some detailed examples of remittance experiences. Contacted through personal acquaintances and community

workers, the women and men interviewed were of varying ages, occupations, immigration status and clans, and had all arrived in the UK since the late 1980s. Note that in citing interviews, names and some other details were changed to preserve interviewees' anonymity.

Second, a survey of remitters collected data on socio-economic situation, family, and remittances. While Somalis abroad sometimes send money through traders or friends, most people in the UK use Somali money transfer operators. One of these companies is Dahabshiil, which has extensive coverage in the Horn of Africa and a broad customer base in the UK. The company allowed the researcher to survey people sending remittances in one of its London offices.^{vi} A total of 175 respondents were randomly sampled (17 per cent of the customers at the outlet during the month in question). Short face-to-face interviews were conducted by the researcher and a Somali-speaking assistant, half in English and half in Somali.^{vii} Although clearly not representative of the Somali migrant or remitter population of London, the sample provides a good cross-section of people sending money from a particular location, painting a broadly indicative picture of remittance patterns.

In addition, the paper draws on Home Office and Census data; time spent at community-based organisations, social events and family homes; and consultations with people working in legal and support capacities with refugees and asylum-seekers (including Somali community workers).

REMITTANCE DYNAMICS

It is not known what proportion of Somali people in the UK send remittances.^{viii} Many people claimed expansively that '*Everyone* sends money'. But of course, some people cannot spare the cash, have no close relative in need, or do not choose to send. However, most people who were asked during the course of the research said they had remitted some money in the previous year – even if only an ad-hoc, small amount. This section explores the micro-dynamics of these remittances: the patterns, actors involved and their relationships and explanations of remitting.

Farhiya's account

Farhiya^{ix} lives with her husband and three young children in London. She moved to the UK just before the war broke out and works part-time for the NHS. Her husband also works. Both have siblings in Somalia whom they separately support. To keep track of her remittances, Farhiya had begun keeping the receipts in a Tupperware box. We sorted through them as we talked. In total she sent about £3,600 in a two-year period. As we shall see, this is not an unusual amount for Somali Londoner to remit.

First, she supports the family of her oldest brother in Somalia. He is an elder and was once well-off, but his business collapsed during the war. She feels that she owes him as he played a key role in her upbringing and schooling. After arriving in the UK she sent money now and again, but then he asked her for more regular support. Initially requested on a temporary basis, this support somehow became a permanent arrangement, and for some years Farhiya sent \$100 each month to her sister-in-law for general household needs. Her brother sometimes asks – directly or indirectly - for extra help. One day he asked her to send the money for one year in advance so they could start a small business. She agreed, on the basis that once the business was set up, they would support themselves. With difficulty, for two years Farhiya sent larger instalments, but as no successful business emerged, she subsequently went back to sending \$100 each month.

Second, a few years ago, Farhiya decided to send her half-brother to Nairobi. He was in his twenties with a bright and hard-working reputation. She wanted him to learn something useful – for example computers, Swahili or English – and was considering trying to bring him to the UK. She sent money for his expenses, but then found out that he was just chewing *qaad*.^x She threatened to stop if he did not pull his act together, and said each month she would send \$50 to him for rent and \$50 to their cousin to cook his meals. He was angry that she had asked around about him, and went to live in a remote refugee camps where she did not know

anyone. He sometimes phones, but she does not send money regularly any more.

Lastly, occasionally she helps another brother in town and her nomadic sisters. Another sister lives in London but has been trying to arrange for her children to leave: when she goes back she sometimes asks for help or relays others' requests. Farhiya also remits money occasionally to extended family members, and contributes to *qaraan* (clan-based collections) for individuals and social projects in their home town.

Patterns and actors

Farhiya's case illustrates the complexity of some remittance patterns. The survey results for respondents' transfers during the last twelve months are shown in Table 1. As the money is transferred in US dollars, respondents found it easier to remember how much they had sent in dollars rather than pounds.^{xi} The first and most important type were remittances to personal contacts in Somalia or elsewhere, which averaged \$3,110 per year (\$260 a month).^{xii} Many people also made transfers for investment or community-related activities in Somalia, bringing total average transfers to \$4,438, although amounts tended to cluster in the lower ranges. Some respondents explained that they send so often and to such a variety of people that they were likely to underestimate what they sent. There were various remittance patterns, and not everyone remitted every month: some remitted on a more ad-hoc basis for specific projects or urgent needs. In this sample, 61 per cent remitted to at least one individual on a monthly basis.^{xiii}

Table 1 Remittances and other transfers

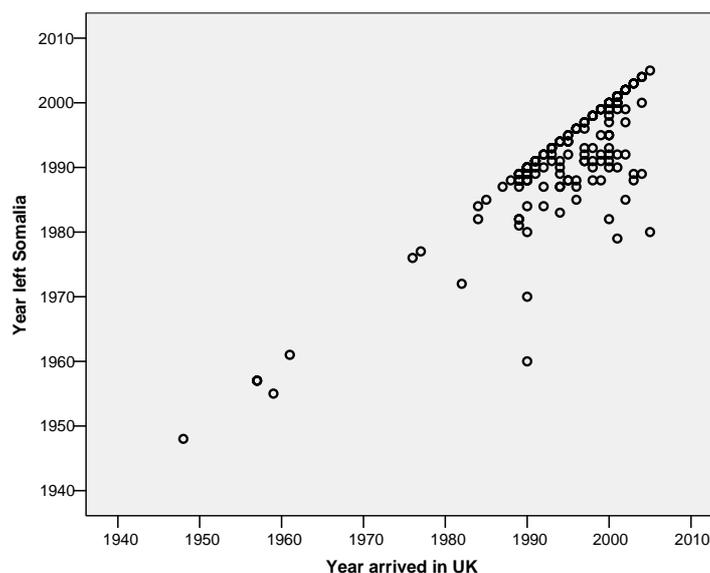
| | Number of cases involved | Minimum (US\$) | Maximum (US\$) | Mean (US\$) | Median |
|--|--------------------------|----------------|----------------|-------------|--------|
| Remittances to personal contact(s) | 171 | 50 | 22,550 | 3,108 | 2,250 |
| Investment transfers (Somali regions) | 21 | 19 | 50,000 | 990 | 0 |
| Community contributions (Somali regions) | 113 | 10 | 8,756 | 341 | 74 |
| Total transfers recorded | 175 | 50 | 52,400 | 4,438 | 2,493 |

Source: Remitter Survey June 2005

Note: Due to time constraints respondents were not asked about investments or community contributions outside Somalia. Averages calculated over whole sample.

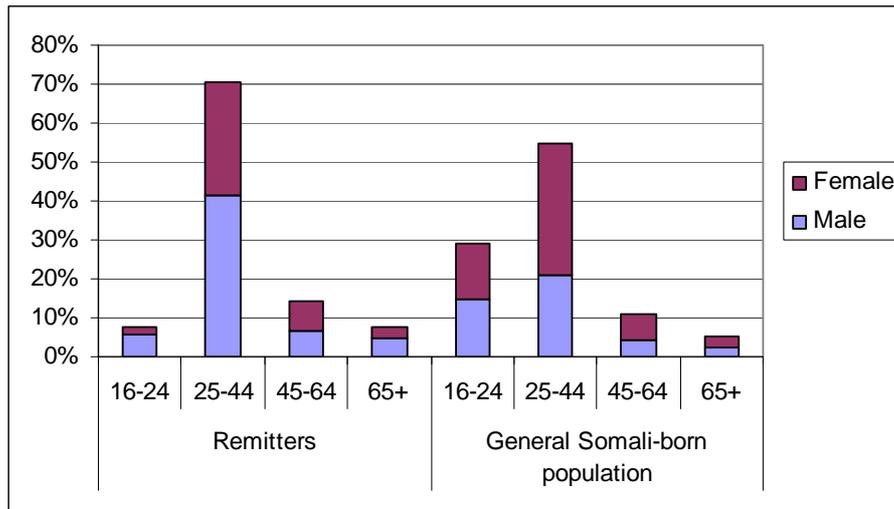
Who is involved? The vast majority – 92 per cent – of respondents were born in Somalia. Figure 1 shows that although some lived in the UK for decades, most left since the conflict began and were relatively recent immigrants. Nearly all were citizens in the UK (or other EU country), or had refugee or temporary status. Figure 2 shows the gender and age distribution of respondents. Around three fifths were men and two fifths women; most remitters were aged 25-44 (broadly corroborating Lindley 2006a and 2007 and Shire 2006).

Figure 1 Remitters' migration: year left Somalia and year arrived in the UK



Source: Remitter Survey June 2005

Figure 2 Gender and age of remitters and Somali-born population



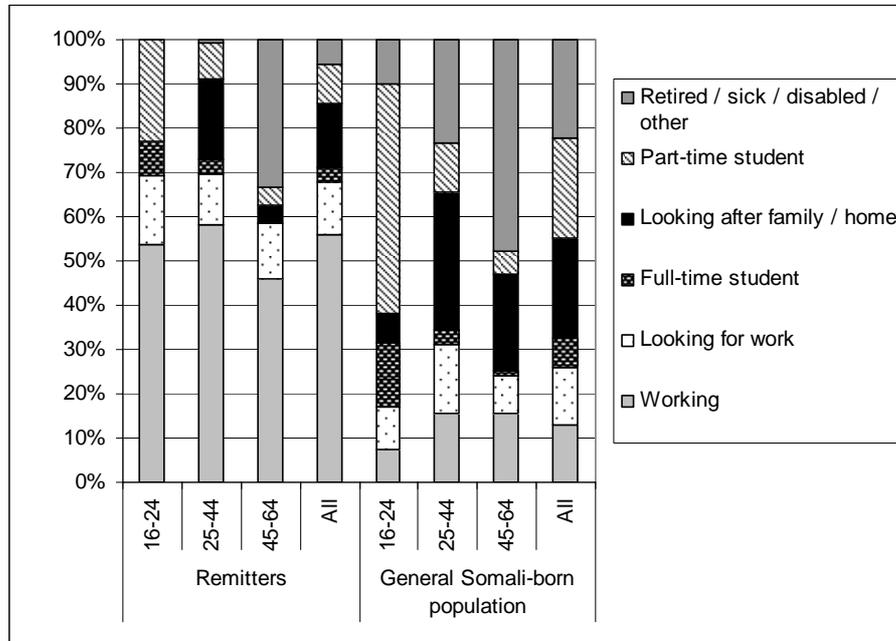
Source: Remitter Survey June 2005 and Census 2001. Note: Census data is for England and Wales as a whole.

This shows that the profile of remitters has changed dramatically over time, shaped by the conflict. Before the civil war, international migration from Somalia was dominated by young men: first small numbers of seamen in the UK and more widely scattered students and professionals, then large numbers of in the Gulf countries in the 1970s and 1980s. The civil war over-rode those earlier patterns. Emigrants included old and young, men and women, married and unmarried. At the same time, opportunities to work in the Middle East decreased and opportunities to seek asylum, resettlement and family reunion opened up in Europe and North America. Thus, there was a transformation in the geography of remitting and a diversification – particularly, a growing feminisation – of participation.

Economic activities varied. Figure 3 shows that 56 per cent of working age respondents were in work, 12 per cent were looking for work, and 14 per cent were occupied looking after their home and family.^{xiv} Only a handful were self-employed. Jobs included public health and social services workers, voluntary sector workers, bus and taxi drivers, warehouse and factory workers and security guards. The sample fell into four crude household income groups. Around 30 per cent of respondents worked and one or more other member(s) of their household also worked. Around 20 per cent worked but were the only member of the household to do so.

Around 30 per cent were not working but someone else in their household was. The remaining 20 per cent or so lived in households with no apparent source of earned income, probably relying on state benefits.

Figure 3 Economic profile by working age, remitters and Somali-born population



Source: Remitter Survey June 2005 and Census 2001. Note: Census data is for England and Wales as a whole.

To calculate the determinants of the likelihood and level of remitting, it would be necessary to take a random sample from the migrant population and analyse the characteristics of those who remit and those who do not. However, some useful insights were gained from comparing the remitter sample with Census data. In demographic terms, for example, Figure 2 showed that remitters were more likely to be aged 25-44 than the general Somali-born population. In Somali communities, it is sometimes said that women are 'better' remitters than men (even that it is better to have one daughter abroad than ten sons). But in our sample there was a greater proportion of men than in the general Somali-born population. Moreover, male respondents sent larger remittances on average (\$3,645), although women still sent considerable sums (\$2,340). The most plausible explanation of the perception that women are better remitters lies in a *relative* rather than an absolute change. Men dominate as senders, but

women play a considerable minority role: this runs counter to traditional culture, as we shall see below, so is widely noted.

Turning to economic characteristics, Figure 3 showed that the remitters surveyed had higher – by over three times - employment rates than the general Somali-born population. Moreover, workers sent around three times larger amounts than non-workers. Remitters in dual income households sent the most, followed by those in single income households where the remitter worked. This suggests, unsurprisingly, that economic situation affects remittances.

Remittance relationships

Remitting is embedded in social relationships. Several geometries may be identified. First, there are *individual-to-individual* remittances: the sender supporting one individual. Second, in *individual-to-several* remittances, the sender directly supports more than one individual – their ‘list’, as some say. Just under one quarter of the respondents regularly sent money to more than one person and many sent money to several people less frequently during the last year. Third, in *several-to-individual* remittances, the sender organises with others to co-operate in remitting to an individual. Other geometries involve groups overseas raising money for needy individuals or community purposes - while these transfers are not personal remittances, they are part of the wider picture. ‘Conduit people’ – or key family players – play an important role in all these geometries, keeping contact with people ‘back home’ and mobilising family overseas.

Even in an individual-to-individual remittance, the wider social context is relevant: around a quarter of respondents lived alone (mainly men) but the rest lived with other people, usually family members – and one third lived with someone else who also remitted. Sometimes, on the sender’s side, people send money received money from someone else, for example, housewives sending money obtained from husbands. On the recipients’ side, money is often used for general household needs. However, who sends and receives is crucial to understanding the

remittance process, reflecting livelihood arrangements and family politics. For example, people often remit to female relatives because they are responsible for buying and cooking food – some fear male relatives will spend the money on *qaad* or on marrying a second wife rather than prioritising the existing family's needs.

Farhiya's example showed that a variety of relationships may be animated by remittances. The survey collected data on 177 recipients who received money four or more times in the last year, the majority living in the Somali regions. Fifty five per cent were women and 45 per cent were men; just over half were aged 50 or over. The commonest recipients of regular remittances in this sample were mothers, followed by brothers, fathers, sisters and spouses, mainly wives. Thus, parent and sibling relationships were prominent and spousal remittance relationships were less common than might be expected among labour migrants: many Somali couples were split by death, separation and divorce, and many others were reunited or were married overseas. However, predictably, wives and children who are left behind, have a strong claim for assistance: the highest average personal remittances went to spouses, followed by fathers, mothers and brothers.

In all, this evidence suggests a somewhat uneven transnationalisation of traditional relationships and roles. In the pre-war era, men tended to act as the breadwinner and women had much less of an economic role outside the home, but conflict and displacement pushed more women into economic activity outside the home both in Somalia and overseas (Cabdi 2005). Remittance relationships reflect these changes in the country of origin: while some indicate traditional relationships of economic support (for example men supporting wives, mothers, fathers, brothers), others do not (women supporting fathers and brothers). Also, the mode of support offered may be modified by the distance, with people traditionally expected to give in-kind assistance or care work instead sending cash.

Many Somali families are scattered across several countries, with family back home more of a 'shadow' or 'residual' household than the refugees. 72 per cent had close family beyond the Horn of Africa. One might expect

that where there are more family overseas, individuals remit less (Gubert 2002). However, increases in the ratio of respondents' close family members overseas to those in Somalia (or Africa) did not correspond with decreases in remittances. Other factors may matter: for example, those with many family members back home may be saving to help their relatives leave rather than remitting. Also, people often support extended family members, clanspeople, and even old colleagues and school friends.

Exploring explanations of remitting

The survey findings provide some indications of how people act – but how do they explain their actions? First, many remitters emphasised that they are moved to send money in response to the need of recipients. People are constantly hearing sad stories of relatives' trying or desperate situations. Many explained that it was their Islamic duty to assist their family and people in need. Some fear that young male relatives will join the militia. Telephone contact is crucial – making overseas calls from Somalia is relatively cheap due to thriving and competitive telecommunications – and early morning phonecalls are common as people try to catch you before you leave the house.

Second, a sense of reciprocity also emerged in migrants' explanations. Many felt that they owe their parents, and often older brothers or uncles for bringing them up, helping with their education, sometimes for paying for them to go overseas. However, in most cases, the sense of debt was rather diffuse and indefinite, resonating with the anthropological concept of generalised reciprocity i.e. an indefinite reciprocity involving no overt reckoning of debts (as distinct from balanced reciprocity i.e. returns of commensurate worth): 'A good pragmatic indication of generalized reciprocity is a sustained one-way flow. Failure to reciprocate does not cause the giver of stuff to stop giving: the goods move one way, in favour of the have-not, for a very long period' (Sahlins 2004: 194). While remitters often referred to earlier material assistance received from the people to whom they remit in their explanation of why they send money, since their migration the relationship have been very much one-way. Liban still rationalised his own situation – supporting four uncles regularly

and 12 aunts intermittently – with reference to the notion of reciprocity, saying ‘you eat with your brother when he has money.’ Debts to older relatives may be transferred to their dependents, for example repaying an uncle by helping a cousin to emigrate or paying his college fees.

Social pressure was a third feature in remitters’ explanations. While the importance of (having / not losing) social standing is mentioned in some microeconomic studies, the cultural significance and mechanisms through which social standing is increased or decreased and the effects on the migrant are not generally covered. Particularly against the background of forced migration, are forms of social sanction disrupted by societal upheaval? Or are they more powerful because people are in greater need, so to fail to assist is seen as a greater wrong? In their study of Bosnian and Eritrean refugees, Al-Ali *et al.* (2001b) coined the term ‘forced transnationalism’ to describe the strong social pressure felt by refugees to maintain transnational connections. Here, the term ‘pressured transnationalism’ is preferred because ‘forced’ invokes threatened or actual violence, contrasting with the (usually) much less physically violent forms of social pressure applied to remitters.^{xv} Moreover, social pressure can shape the transnational engagement of non-refugees also, particularly where large disparities exist between host and home countries (e.g. Mazzucato 2005).

Social pressure may be applied by people back home. Many Somalis would be ‘shamed’ if they did not support their relatives. One respondent said he would be ‘struck off the family list...’ Fartun left Mogadishu in the late 1990s after several family members were killed. His early years in the UK were tough: he was homeless for a period, and stopped talking to his relatives. Not remitting was one element in his disgrace:

I was a *disgraciato*, my family connections were *kaput*... People at home think Fartun is in London and he is not going to help us. They think I am just a bad man... They think that in the UK you collect money in the street and send it... The image that they give me... Once you are not working and you are not sending money and they heard you are drinking...

There is also pressure *within* the diaspora. For example, Liban, a community worker, was remitting to an aunt whose son worked in a shop in London but was not helping her. He made his cousin speak with her on the phone and now takes him to the cash point each month after pay day and then takes the money himself to the money transfer outlet. Given the importance of diaspora networks in many refugees' lives – for social contact, financial assistance, information and help navigating life in the UK – adverse gossip can have real repercussions on their lives.

Lastly, economic disparities were a recurrent feature in people's explanations. London, a 'global city' in the heart of the first world, provides a clear contrast with the country of origin. Interviewees emphasised the poverty and insecurity of many Somalis in Africa. They commented that relatives in Africa think that people *dibadaha* – 'outside', or in the west – are rich, seeing incoming remittances (often substantial amounts by local standards) as proof. There are concrete facts: Table 2 reveals some of the starkest disparities in a world of uneven development.

Table 2 Comparison of human development indicators, UK and Somalia

| Indicator | UK | Somalia |
|--|-----------|----------------|
| Life expectancy at birth | 79 years | 46 years |
| Under 5 mortality rate (per 1,000 live births) | 6 | 225 |
| Adult literacy rate | 99% | 17%* |
| Primary school enrolment rate | 99% | 14%* |
| GDP per capita (PPP) | \$30,821 | \$795* |

Sources: UNDP (2006), except figures marked * from UNDP (2001).

Such disparities shape economic transfers:

The greater the wealth gap... the greater the demonstrable assistance from rich to poor that is necessary just to maintain a degree of sociability... the inclination toward generalized exchange deepens where the economic gap amounts to oversupply and undersupply of customary requirements and, especially, of urgent stuff. (Sahlins 2004: 211)

Relatively small amounts by UK standards can go a long way in the Somali regions. Even people who are pretty poor may be able to send small amounts that to meet relatives' basic needs, and it can be hard to justify withdrawing that support. It is possible that large economic disparities between home and host countries may foster and prolong remitting.

However, there is evidence of some mutual revaluation. On one hand, recipients are aware of some of the issues people face overseas (Lindley 2006a and 2007). On the other hand, as some progress is made in Somaliland and elsewhere, some migrants are beginning to deconstruct the symbolic poverty and insecurity of their place of origin, pointing to the relative affluence in better-off segments of society. As one resident put it, some people overseas who visit or see videos of Hargeisa - capital of self-declared Somaliland - re-evaluate their 'congested life' in the tower blocks of the cold global North, with mounting electricity and phone bills.^{xvi} This can prompt return: the wish to lead a middle-class life prompts some families to return from Europe to Somaliland, although sometimes they find that to sustain that life the husband has to work abroad (Hansen 2006, see also Al-Sharmani 2006 on remigration to Egypt).

REMITTANCE EFFECTS

What are the repercussions of remitting on the senders? This section discusses insights into the effects – some quantifiable, some qualitative – of remitting on people in London. First the economic then social effects of

remitting on migrants are explored. Second, strategies that migrants use to cope with expectations are outlined.

Economic aspects: sacrifices and strategies

First, poverty may be reinforced by remitting. Without data on remitters' incomes,^{xvii} it is not possible to establish the proportion remitted. However, it is clear that many remitters are employed in relatively low-paid jobs and are unlikely to have large amounts of disposable income. According to Idil, some remitters:

don't live lives because of it basically... Most of them, people who were working in factories, doing manual hard work, long shifts, sending money, getting the lowest incomes. Their basic wage is not much and they send to relatives...

People on low incomes often economise hard - buying cheap food and pooling resources with people outside their household. When this is not enough, they borrow money from banks and social contacts, and women pawn their gold. Idil explained: 'I have taken my jewellery to the pawnbrokers, and lost it all... I don't regret it, it's only things... I don't pay bills until I get the red letters because I am always sending money!'

Even some people relying on state support - for example, some elderly seamen relying on state pensions - send small amounts now and again. The survey was undertaken in an inner city area with relatively high unemployment and around 20 per cent of remitters surveyed lived in households where there were no apparent sources of earned income, presumably relying on state allowances. The finding is surprising because state allowances are supposed to provide just enough money to live on.^{xviii} It is a small sub-group - 35 people - in a small sample and while every effort was made to encourage respondents to be open about their lives, it is possible that some respondents in fact did have other sources of income. This said, the possibility that some people remit part of state allowances raises interesting issues. This money is the means by which the state ensures a minimal standard of living for its poor. Yet some poor

people may quietly accept material poverty below this standard in order to send small sums to loved ones in need overseas. As Bryceson and Vuorela point out, for transnational families, 'Imagining a family means giving it a definition that may conflict with the nation state's definition of legitimate immigrant families' (2002: 10).

Second, labour market strategies may be affected by commitments to relatives, which make people more willing to accept poorly paid manual work in unpleasant conditions and work long anti-social shifts, and motivate people to find work as soon as possible, when they might otherwise spend time training or seeking jobs more appropriate to their skills. The more strategic development of remitters' human capital through English language and vocational training and secondary and higher education can be curtailed.

Third, remitting can influence savings and investments. Many refugees arrived with very little and have not accumulated much capital. According to the 2001 Census, only seven per cent of the Somali-born population lived in housing owned outright or with a mortgage, and 1 per cent were self-employed.^{xix} These were the lowest rates compared with people from other conflict-affected and African countries.^{xx} Some remit most of their earnings, or save it to help relatives emigrate, leaving little to save or invest on their own behalf. Meanwhile, many people who do build up capital invest it in the Somali regions: 10 per cent of survey respondents had invested in property there in the last year. House prices vary, and land conflicts are common, but money goes much further than in London. There is a practical and symbolic value of investing at home with a view to potential future return. Meanwhile, it may help relatives who can occupy the property or live off the rent.

The role of social networks in economic advancement has been explored in numerous studies: social networks are complex and their effects are sometimes ambiguous. Of particular relevance here, studies have explored the relative roles of strong and weak ties on economic advancement and the ways that social networks can constrain as well as help overcome constraints to accumulation (Granovetter 1983; Long

2001; Meagher 2005). For Somali refugees in the West, transnational social ties (particularly the strong ones with people in Somalia) may prove economically demanding and of little use in terms of economic advancement in the host country - although they are often linked to local diaspora ties that may prove economically useful.

Social aspects: reaffirmation and tensions

Remitting can be a source of familial and cultural reaffirmation. At the individual and family level, being able to support relatives can make a painful separation seem more worthwhile. Phone contact can be key, allowing people to stay in close contact. Return visits can nourish these family relationships, often after many years apart. In the wider cultural sense, interviewees expressed pride that Somalis support their families:

If another country like Kenya has a civil war I don't think it would survive... Somalia is a little bit different because they help each other... But in Kenya and Ethiopia... I think the culture is different... They don't think this person maybe will give you something in the future. But in Somalia, it's a different culture, at least one thing is good!

Similarly, several people contrasted solidarity among Somalis with what they saw as a more fragmented and selfish UK family and community context.

However, there are also tensions. First, between senders and recipients: some expressed an unease that money always seems to creep in as an issue in relationships with people back home. This echoes findings elsewhere: in El Salvador family members are said to measure affection in remittances (Santillán and Ulfe 2006). Some felt that recipients did not appreciate their hard work and wasted the money. Shamsa's brother remits regularly to their father in Mogadishu, and she helps out now and again. She was rather annoyed that this enabled her father to marry a younger wife and start a new family: 'My father is having plenty of

children and he's not even taking a consideration... The more you make children, the more you are rich. And the more he is rich, the more we are paying the price!' Recipients are sometimes less than honest according to Idil:

I have an aunt who had had all the diseases in the whole wide world! She's had diabetes, diarrhoea, blood pressure, cancer, heart and kidney problems. I wouldn't mind if she just said I don't have anything to give to my kids, she only has to say! [Once she told her that she was feeling really sick and was having eye problems] ... I rang my mum in the US to say can you help her... My mum said the woman has called me, she is building a house and she needs the doors and the window! ... I have some cousins who have had six miscarriages. People say anything to get money.

Many refugees with family connections in more stable parts of the Somali regions would like to return permanently, but relatively few do so because of the on-going political uncertainty, and the wish to avoid disrupting their children's lives and schooling.^{xxi} An additional factor impeding return can be that people back home depend on their remittances.

A second downside is anxiety and stress (see also Hammond 2007; Horst 2004; Riak Akuei 2005). Many people had had relatives killed or are worried for their safety. Some spend sleepless nights worrying how to scrape together their family's *bill*.^{xxii} Idil felt that some people were not 'living here *as a person*' but get 'blocked out' about remitting. Refusing insistent or desperate requests can be painful, as Shamsa, a single mother with four children, explained:

How many people you used to know, relatives, calling you... I would change every month my phone number if I could. But you can't go to all those people, the children's school, your college, the doctor, the Home Office... [It's] not because I don't want to [help]. But I can't!... As a person, who I am, it is painful to me... "I need money, I'm hungry, even the call, I don't know how I am going to pay for it, at least send me the money for my call." It *irritates* me! And

when I sit there [gestures towards table], I can't ignore, I can't ignore, I *can't* ignore... it's like you are facing a big wave...

Interviewer: What do you say to people?

Sometimes I *shout* at them... "Do you think we are collecting the money from the trees?" ... But they won't understand. I told myself, when I left Somalia, when I fly and look down, and I said "I never ever want to come back here!" After one week... I wanted to go back... They have no minimum clue the position you are at, how much pressure you have... They sit there, they wake up in the morning and they don't know where to rely on their breakfast. That is the life they are dealing with. They have never had to think about anything else. If they are lucky they got your phone number, so they call you hoping you can help.

Third, remitting can be a source of tension among family members in the UK. Life in the UK is a jolt for many couples. Some urban women used to having help in the home feel the strain when they suddenly have to cope with looking after the children and running the home, alongside dealing with other matters, in an unfamiliar, sometimes hostile environment. For some men, immigration is an emasculating experience as they struggle to find work and a re-establish their traditional role as breadwinner. Where the wife works or receives benefits, the husband's role in family welfare is reduced (Griffiths 2002). With marital relations already undergoing complex adjustments, remittances can impose an added strain. Where the wife works she is usually expected to support her relatives back home herself, but if she is a housewife she often wants her husband to help his in-laws as well as his own relatives, which can cause marital strife. In Minneapolis, Horst (2004) found that some young Somali-Americans put off marriage and starting a family because of their remittance obligations.

Intergenerational tensions can also arise as children may not understand or resent their parents remitting to people that they have never met. Forty per cent of remitters lived in households with children under 16. Many of these children have grown up a long way from their relatives and may struggle to understand why their parents send money. In transnational communities, children 'have to construct their notion of a family and its

emotional and economic utility more deliberately, rather than taking it for granted through continuous day-to-day interaction. A family in the absence of regular physical proximity requires conscious rationalization' (Bryceson and Vuorela 2002: 15). While Somali diaspora culture has shown resistance to erosion from what are seen as western and individualistic values, there is some 'nuclearisation' of families, as they bring up their children in London. But some parents, particularly those with connections in Somaliland, make a point of taking their children on holiday to foster language skills, cultural identity and relationships with relatives. As most the Somalis came to the UK in the late 1980s and 1990s, the adult 'second generation' is still small, but the 1.5 generation (born in Somalia but left at a young age) is sizeable: according the 2001 Census 51 per cent of people born in Somalia were under 25. Some send money because of a special affection or duty towards a particular relative; others contribute as much to relieve their parents in the UK, as to help the recipients. Unless 'enforced' by parents or other conduits, remittances among this group appear to take the form of occasional gifts rather than regular stipends, with implications for future flows. Remitting can also cause extended family disputes over who is responsible for whom.

Coping strategies: from negotiation to avoidance

These expectations clearly sometimes weigh heavily on people. While many simply persevere, others adopt various strategies to cope. First, negotiation within diaspora family networks can make remittance commitments more manageable: people may take turns or each contribute towards a combined monthly amount. The main recipient in Somalia may channel funds, buffering requests to the remitter.

A second strategy is to keep track of how much is sent and to whom. While many people find that difficult, some carefully remember what they have sent in case they need to negotiate or deflect future requests. This is why Farhiya began collecting her receipts:

They think that I never give them enough... One day if I go there I will calculate how much I have sent... I will be sitting in their home... it will come up... Maybe they will realise: either it doesn't work sending all this money or... Maybe it will help them to think... I will take the receipts in the box!

Third, some try to keep tabs on the recipients. Many respondents discuss with their family members how much money they need, and send just enough to prevent hardship but try to avoid cultivating unnecessary dependency – a 'subsistence ethic' also identified among Latin America remitters (Waller Meyers 1998). The gossip machine can help migrants find out how money is spent and identify potential 'worthy' beneficiaries – in this way Farhiya both identified her half-brother as bright and hard-working and subsequently discovered he was falling short of her expectations. However, remitters with doubts often find it hard to question recipients' uses of the money, acknowledging their distance from the local situation and fearing an cold response.

A fourth strategy is to help recipients invest in an independent future. Most directly, some save a lump sum to help recipients establish a small business (Lindley 2007).^{xxiii} But this is not always feasible – for example, if you cannot save enough, or if relatives are too old or young, or live in a particularly insecure area. Alternatively, remitters often sponsor the education of young relatives (Lindley 2006b); or help relatives emigrate to neighbouring countries or further afield.^{xxiv} From the remitters' point of view this can turn a dependent into someone who may be able to help with, or even take over their remittance responsibilities. Thus, there is an internal momentum to the migration-remittance process.

Lastly, some people avoid remitting. They may evade contact by ignoring early morning phone calls, avoiding giving their phone number to people back home, even changing phone numbers. Consistent refusals eventually deter callers: Osman said that as a student, 'The word got around that I don't have money, or even if I have, I don't give... [Laughs] I built up quite a bad reputation in Somalia so people don't bother to ask me for money!'

These effects and strategies point to the need for research on the sustainability of the remittance process over time. It is generally assumed that if the migrant does not return home, remitting will decline with time, as they face competing claims on their income and their social ties at home gradually weaken (Brown and Poirine 2005). Yet studies show that some groups continue to remit, particularly in response to urgent needs, long after they settle permanently abroad (for example, Sana and Massey 2005). In the absence of more detailed longitudinal data, it is interesting to note that the survey of Somali remitters in London found that even some of the retired seamen who came to the UK many years ago still send remittances, suggesting considerable persistence. Considering the Somali case, further research is needed on the evolution of remitting over time in individual senders; the reproduction of remitting across generations; and the implications of changing patterns of primary and subsequent migration to the West.

CONCLUDING REFLECTIONS

The three main objectives of this paper were to explore the remittance process from a diaspora perspective; to analyse the social texture of remittances; and to explore the experiences of refugees remitting. This conclusion summarises the key findings and discusses their implications in these three areas.

The paper first explored the dynamics of remitting among Somali Londoners. Many make a regular and substantial contribution to their relatives' income; others support people on a more ad-hoc basis. As might be expected, most remitters surveyed were in work, although some relied on alternative sources of income. Men still dominate, but participation has diversified and women play a significant minority role, widely noted in the community. Remittances are embedded in wider social relations in the UK and in the Somali regions and demonstrate a somewhat uneven transnationalisation of traditional relationships and roles, with some people assuming new responsibilities overseas. People explained why they

remit with reference to notions of need, reciprocity, social pressure and the stark economic disparities between host country and country of origin.

The paper then discussed the repercussions of remitting on Somali Londoners. For some their remittances are perfectly manageable. The drive to remit may encourage labour market participation, particularly among men (although often in poorly-paid jobs with poor working conditions) and can encourage people to invest in the Somali regions. However, remitting can also reinforce poverty, limit the development of human capital in ways that may affect long-term economic prospects, and constrain the accumulation of savings and investments in the UK. On the social side, many people derive a strong sense of cultural and familial reaffirmation from remitting. But separation from loved ones combined with a pressing sense of responsibility can cause serious anxiety and stress. Remitting can also be the focus of marital and intergenerational strife in diaspora households. Yet this is not the end of the story – people develop various strategies to help them cope with expectations, ranging from ‘smarter remitting’ to avoidance. These strategies show that the effects of remitting on senders – as well as recipients – feed back into and modify remittance dynamics, raising questions about the evolution of the remittance process over time.

The paper demonstrates three key points that are of more general relevance. First, someone pays: remitting may have substantial costs in the diaspora. Many people face the double difficulty of managing in low-paid work and meeting considerable remittance commitments. Against a background of a wealth of analysis of the effects in migrants’ countries of origin, considering the diaspora perspective can deepen our understanding of the remittance process. For example, diaspora poverty can constrain investment potential: migrants may not remit to invest in sustainable livelihoods for family members because they simply cannot afford to, and may be trapped in a cycle of regularly sending small amounts over long periods of time.

Second, just as migrants are not ‘just labour’, remittances are not ‘just money’. Looking beyond the routinely analysed economic dimensions of

remitting to the more neglected social texture illuminates important issues. For example, the importance of the emotional value of the familial and cultural reaffirmation involved in remitting money are hard to capture using survey methods, but can be a crucial part of the process. Another example is the analysis of the social relationships made possible by this approach which allowed us to see the importance of sibling relationships in the Somali remittance process. It also showed that many people were remitting to relatives whom they might traditionally expect to be their dependents – a point that is relevant to the wider debate on whether remittances foster economic dependency. Analysis of the social texture of remittances may encourage more qualitative approaches to data collection.

Third, while in some respects the remittance processes of refugees and labour migrants may be similar, they may differ in other respects. Hundreds of thousands of refugees left the Somali regions not to diversify their income but to save their lives, yet they subsequently became remitters: a much more unsettled relationship between migrating and remitting than envisaged by NELM. On one hand, refugees may take longer to enter the labour market and begin to remit, and it may take a particular incident back home to trigger remitting. On the other hand, some refugees may rush into exploitative work to try to repay smugglers or help desperate relatives. Remittances are shaped by immigration regimes: the Somali conflict led to the possibility of seeking asylum in the West, which transformed the demography and geography of remitting. As asylum opportunities narrow in the UK and elsewhere, and official family reunion takes its course, future flows may depend more on existing migrants' transnational social connections, the reproduction (or not) of remitting in younger people, marriage migration, and migration to other destinations, particularly the Middle East. Forced migration is, as Castles has argued, 'a pivotal aspect of global social relations,' (2003: 27): its causes, forms, evolution and the policy responses it encounters cannot be isolated from processes of globalization and North-South disparities. Likewise, the North-South divide infuses the everyday lives of refugee remitters in London.

All the issues touched on here merit more detailed exploration. It is clear that there are strong conceptual and empirical reasons for research to analyse remittances from a diaspora perspective, investigate the social texture of these transactions, and consider refugees' remittances.

ENDNOTES

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ⁱⁱ In this paper, the term 'Somali regions' is used to refer to the areas within the borders of the Republic of Somalia, formed in 1960. The north west, a former British Protectorate, declared independence as Somaliland in 1991. The north east, known as Puntland, established a regional administration in 1998. In the southern regions the Transitional Federal Government is struggling for control, but is recognized by the international community as the government of Somalia. Research participants included people of different political positions and people with mixed feelings on the future of the Somali regions.

ⁱⁱⁱ See Lindley (2007) for more information and references.

^{iv} This is a conservative estimate based on cross-checking various sources:

- a) 2001 Census recorded 43,373 people living in England and Wales who were born in Somalia
- b) Labour Force Survey 1997 estimated a Somali-born population of 47,000 (Griffiths 2002).
- c) Summerfield (1993) estimated a population of c. 6,000 pre-war
- d) Home Office records show 34,000 Somali nationals were granted settlement – i.e. the right to live and work indefinitely - in the UK in 1985-2001.
- e) In 2001-2004, 14,215 Somali nationals claimed asylum (excluding dependents)
- f) In 1985-2004, around 54,800 Somali nationals were granted settlement. Most will have remained in the UK.
- g) These sources do not adequately capture failed asylum-seekers, irregular migrants or Somali Europeans (many of the latter have arrived since 2000).

Note that while the Census has limitations when it comes to reaching non-English speakers and inner city, transient and economically marginalised populations, it remains the most comprehensive and robust source of data on the Somali-born population and is used – circumspectly at times – in this study.

^v Census 2001, Table C01.16

^{vi} For practical reasons, 30 questionnaires were administered in a smaller office elsewhere in London.

^{vii} Forty people refused to participate, mainly giving time pressure as a reason, but there was no evidence that this led to the under-sampling of people with particular characteristics.

^{viii} In a survey of Black and Minority Ethnic households, over one quarter had sent remittances in the previous year (ICM 2006).

^{ix} Note that all names are pseudonyms.

^x A green leaf that is chewed in the Horn of Africa.

^{xi} Remitters usually say how much they want to send in US dollars, then the cashier calculates the cost in pounds (of buying the dollars and paying commission of around 5 per cent)

^{xii} Dollar amounts are rounded to the nearest five. Data were not collected on in-kind remittances, which are much less common. The \$3,000 figure corroborates other estimates (Shire 2006; Lindley 2007).

^{xiii} Due to the time constraints, detailed information was collected only on remittances to personal contacts that the respondents considered to be 'regular' and the amounts and destination of other remittances to personal contacts. Only a handful of senders classified remittances sent three or fewer times in the last year as 'regular', while many recorded transfers sent four times a year as 'regular', so the former were reclassified as irregular in the data analysis.

^{xiv} Respondents were classified so as to compare with the Census data.

^{xv} Although emigrants can also be the victims of transnational crime and extortion: militia in central and southern Somalia sometimes kidnap relatives or returnees, demanding large ransoms.

^{xvi} I am grateful to Bobe Yusuf Du'ale for pointing this out.

^{xvii} It was deemed that it was too sensitive to collect information on income in the survey.

^{xviii} Income support for a single person over 24 years old was £56.20 per week (£2,922.40 per year). See www.rightsnet.org.uk

^{xix} Compare with 71 per cent homeownership and 23 per cent self-employment for UK-born population.

^{xx} The countries of birth compared with Somalia were: Afghanistan, Angola, Congo, Eritrea, Ethiopia, Ghana, Liberia, Nigeria, Rwanda, Sierra Leone and Sudan. Rwandans had the next lowest rate of home ownership (11%) and had only slightly higher self-employment rates than Somalis.

^{xxi} Other refugees manifest similar concerns regarding the education of children even after a political solution has been reached in their country - for example Eritreans (Al-Ali *et al.* 2001b).

^{xxii} *Bill* means living expenses. The term is also used for regular remittances that are directed towards living expenses.

^{xxiii} Women sometimes use *hagbaad*, the rotating savings system, to do this.

^{xxiiii} Traditionally used to describe herding or driving livestock, the Somali word *kexee* is now also used to describe this facilitation of migration.

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