

Londoners Sending Money Home

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I'm sending this one out to everybody that's had to wait on a money transfer...

You know how good it feels when they say:

You can pick it up today, it's fifteen minutes away...

Feels like an angel's beacon, I can hardly believe it...

I got my biz in order, I made it cross the border

'Such dazzle such a horror, his life is like an opera'

I haven't gone astray, don't drink or smoke or sway

Though sometimes I don't pray, it feels so good to say

Go out and receive it, cause I just know you need it

Your boy has grown up decent, Grandma can you believe it

You can pick it up today, it's fifteen minutes away...

I just want to give a quick shout out to all those people who've helped me along the way...

Now I'm sending money to people.

Generosity is the key...

K'Naan, "15 Minutes Away"

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 looked down from the plane, 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're in, how much pressure you're under...They wake up in the morning and they don't know where to get breakfast. That is the life they are dealing with...If they are lucky they get your phone number, so they call you hoping you can help.

Interview with Shamsa in London, May 2005¹

These views neatly capture the ambiguous feelings that soon become apparent when asking Somali Londoners about sending money "home." A relative minority of the Somali regions' so-called "missing million" have settled in the Global North, but they provide the bulk of remittance funds. A key node in global trade and finance, London has also witnessed "globalisation from below": by the beginning of the 21st century over one third of the workforce was born abroad.² While

the dynamics and impact of immigration and asylum in London are relatively well-recorded and well-researched, the fact that London is also a key source of remittances for poorer countries has only come to the attention of researchers and policymakers in recent years. The World Bank in 2008 suggested that migrants in the U.K. sent official remittances amounting to some \$4.5 billion in 2006.

The “new economics of labour migration” represents the only systematic and detailed attempt to theorise remittance behaviour. It contends that migration is a household-level response to constraints in local credit, insurance, or other markets.³ Deciding whether a household member should migrate involved weighing the costs of migration (such as foregone family agricultural labour and travel expenses) against the anticipated benefits (such as remittances). In this way, remittances became central to migration decisions, reflecting an implicit contract between the migrant and those left behind—underwritten by altruism, self-interest, mutual insurance motives, or loan repayment obligations. This model fits the realities of voluntary, temporary, most likely male migration from cohesive households in rural Mexican communities, which have provided much of the empirical material for theory-making particularly well, but seems to have less purchase in other contexts.⁴

This article examines why Somali Londoners send money and the effects that this has on their lives. Although quantitative testing of classic hypotheses relating to remittance behaviour has not been possible based on the data available, analysis of the Somali remittance process raises several issues that would be worth exploring in future studies. In particular it explores the implications of the violent origins of migration for the remittance process and the social texture of these transfers. By investigating the migration and remittance experiences of people of Somali origin in London, it also addresses an important gap, because remittance literature has been primarily concerned with understanding the economic effects of labour migration and remitting on recipient households, regions, and countries, while neglecting the diasporic perspective.

This article draws on informal consultations, some thirty interviews, and a survey of 175 remitters in a London money-transfer office belonging to Dahabshiil Company.⁵ Although not a statistically representative sample of remitters in London, the information that respondents provided gives a broadly indicative picture of remittance patterns. While every host context is different, many of the findings from London are

echoed in evidence from elsewhere in the Somali diaspora, and indeed among other refugee groups, as we will see. This article first explores the particular history of Somali migration to the U.K., then considers the widespread engagement of Somali Londoners in the remittance process, exploring who is sending money, the social micro-dynamics underlying remittance relationships, and the repercussions of remitting in their lives.

I. Seeking Asylum and Settling in a Global City

While the first Somali seamen working in the U.K. for the Merchant Navy were viewed by their communities as intrepid adventurers—*tacaabir*—since the late 1980s people have come to the U.K. on an adventure not of their own choosing, as refugees. Some came directly; others after a period in refugee camps and cities in neighbouring countries or the Middle East; some ended up in the U.K. as a result of a smuggling process in which they exercised little control. Many made circuitous journeys in search of safety and rights. As the U.K. tightened its policy toward asylum-seekers, it became difficult to claim asylum without false documents, and social networks became particularly crucial in providing information, money, and assistance on arrival. The experiences of the refugees interviewed provide a contrast with some of the more upbeat literature on processes of globalisation and migration:

[D]ifferent social groups and different individuals are placed in very distinct ways in relation to these flows and interconnections... . some people are more in charge of it than others: some initiate flows and movement, others don't; some are more on the receiving-end of it than others; some are effectively imprisoned by it.⁶

Many Somali people coming to the U.K. were recognised as refugees and subsequently became citizens while others gained some form of subsidiary protection. An unknown number are failed asylum-seekers, are homeless and/or rely on support from NGOs, local councils, or relatives. Some close family members of people permanently settled in the U.K. were able to apply for family reunion. Finally, there is some relocation of Somali EU citizens from other EU countries to the U.K., particularly from the Netherlands and Scandinavia.⁷

It is hard to know the exact numbers but it seems likely that there are well over 71,000 people who were born in Somalia⁸ and now live in

the U.K. The ethnic population, including European-born children and Ethiopian and Kenyan Somalis, must be much larger. The process of migration dramatically reconfigured conventional pre-war economic roles in many diasporic households, with women often taking a more prominent role in decision-making and income-generation in London. The emotional and economic strains of displacement and settlement have often led to marital breakdown, and there are widespread concerns about excessive *qaat* usage among men. A plethora of Somali community support organisations have been established, many surviving on only meagre funds and the energy and dedication of volunteers, but they come under heavy criticism for their often clan-based nature. This demonstrates the gulf between the ways that the host state's multicultural model, requiring devolution of responsibility to cohesive ethnic communities in ways shaped by the experience of Empire, and the complex, tense, transnational social worlds in which Somalis arriving in the U.K. often find themselves.⁹

Economic indicators have been poor. According to the 2001 Census, only around 16% of Somali-born people in London of working age were officially employed—the lowest rate of all foreign-born groups.¹⁰ Somali-born people were employed in diverse industries: particularly wholesale and retail trade; real estate, rental, and business activities; and health and social work. There are no major labour market niches as with some immigrant groups, although anecdotally, there are a handful of very specific niches where Somalis work in larger numbers: community workers, taxi drivers, bus drivers, cleaners at Victoria station, and workers at Heathrow Airport. Labour market barriers include language skills, immigration status, racism and discrimination, poor literacy, and problems with converting professional qualifications gained elsewhere.¹¹ At the same time, some people have established successful businesses, particularly money transfer agencies, Internet and telecommunications bureaus, taxi firms, and restaurants and cafes serving Somali food, following the classic immigrant pathways into self-employment. Many Somali Europeans relocating to the U.K. cite the more promising business environment as a major pull factor, and there are suggestions that over time the economic integration of people of Somali origin, while still a matter of concern, may be improving.

London is the hub of a wide range of transnational activities. It has been a destination for exiled politicians from all over the Somali regions and a source of political and military fundraising. Many community associations are also involved in fundraising for schools and

other community projects in the Somali regions. There is a constant exchange of information between London and the Horn of Africa through phone calls, email, chat rooms, Somali language newspapers, online news, and visits by prominent people. Some people spend parts of the year in the more stable northern Somali regions, as “revolving returnees,” effectively forming a “part-time diaspora.”¹² Summer visits allow people to spend time with their families, show the children “their culture,” and in some cases oversee house building or investigate business opportunities. Amid these various types of transnational exchange, there is the constant rhythm of remittances leaving London for the Horn of Africa.

II. Who Pays the Bill?

It is not known exactly what proportion of Somali people in the U.K. send remittances. Many people expansively claim that, “*Everyone* sends money.” But of course, some people do not. The desire to engage in transnational activities is influenced by various factors and is not always matched by the capability to do so; conversely, some people who are capable of sending money do not wish to.¹³ However, most people whom I 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.

The remitter survey results regarding amounts transferred during the last twelve months are shown in Table 1. The first and most important type were remittances to personal contacts in Somalia or elsewhere, which averaged around \$3,110 per year (\$260 a month).¹⁴ Many people also made transfers for investment or community-related activities in Somalia, bringing total average transfers to around \$4,440 per year, although amounts tended to cluster in the lower ranges.¹⁵ Remittance patterns varied: in this sample, 61% remitted to at least one individual on a monthly basis, although many remitted less frequently and some only on an ad-hoc basis for specific projects or urgent needs.

Figure 1 shows the gender and age distribution of respondents. Around three fifths were men, two fifths were women, and most remitters of both sexes were aged 25–44.¹⁶ The average household size was 3.4: around a quarter lived alone (mainly men); two fifths lived with children under 16; and around one third lived with a spouse. The vast majority of the remitters surveyed were born in Somalia, most left since the conflict began, and nearly all had citizenship or refugee

Table 1. Remittances and Other Transfers

	Minimum (US\$)	Maximum (US\$)	Mean (US\$)	Median (US\$)	Before
Number of cases					
Remittances to persona contacts	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	175	50	52,400	4,438	2,493

Source: Remitter Survey June 2005.

Notes: Data for the twelve months leading up to the survey. Due to time constraints respondents were not asked about investments or community contributions outside Somalia. Averages calculated over whole sample.

or temporary status. Economic activities varied. Figure 2 shows that 56% of working age respondents were working, 12% were looking for work, and 14% were occupied looking after their home and family. People were employed in health, social services and the voluntary sector, public and private transport, warehouse/factory labor, and security. Only a handful was self-employed. The sample fell into four crude household income groups. Around 30% worked and one or more other household member(s) also worked. Around 20% worked but were the only household member doing so. Around 30% were not working but someone else in their household did. The remaining 20% or so lived in households with no apparent source of earned income, probably relying on state benefits.

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.¹⁷ In demographic terms, for example, Figure 1 showed that remitters were more likely to be aged 25–44 than was the general Somali-born population. It is sometimes said that women are “better” remitters than men. In our sample, however, there was a greater proportion of men than in the general Somali-born population and male respondents sent larger remittances on average (\$3,645), although women still sent considerable sums (\$2,340). It would seem that there has been a significant *relative* rather than an absolute change. Men dominate as senders, but women play a

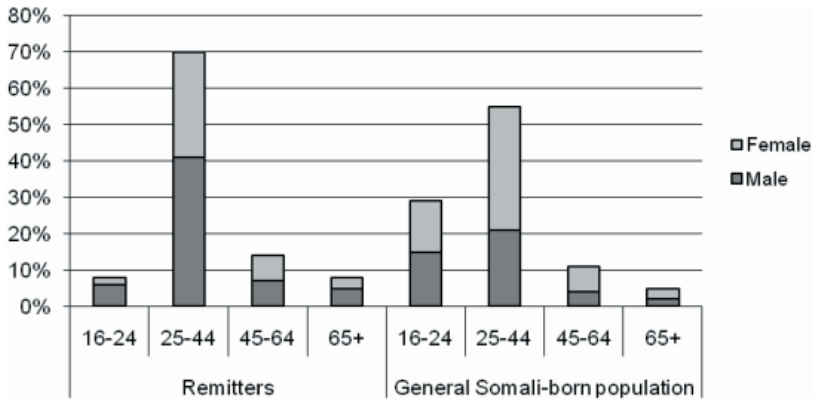


Figure 1. Remitters and Somali-Born Population by Gender and Age
 Source: Remitter Survey June 2005 and Census 2001 England and Wales.

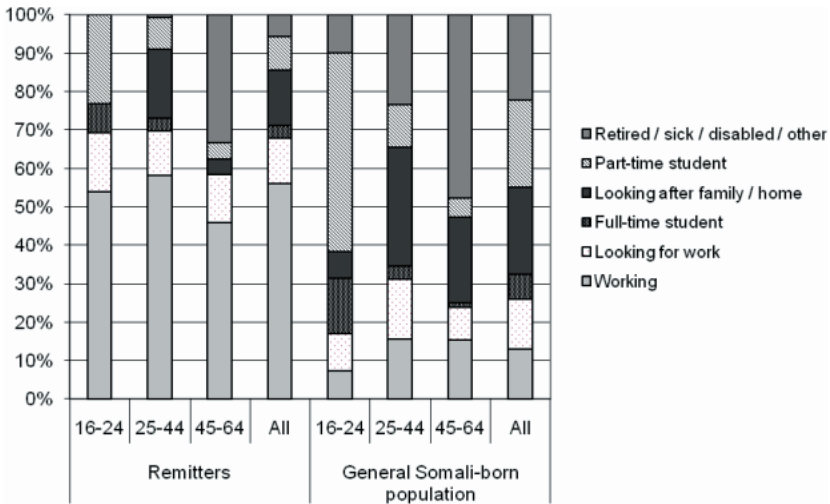


Figure 2. Remitters and Somali-Born Population by Economic Profile
 Source: Remitter Survey June 2005 and Census 2001 England and Wales.

considerable minority role, widely noted because it runs counter to the traditional culture.

Turning to economic characteristics, the evidence suggests that, unsurprisingly, the economic situation affects remittances. Figure 2 shows that the remitters surveyed had higher (by over three times) employment rates than the general Somali-born population. More-

over, workers sent approximately three times larger amounts than non-workers. Remitters in multiple income households sent the most, followed by those in single income households in which the remitter worked.

III. The Social Micro-Dynamics of Remittances

Conventional micro-economic approaches to studying remittances can be dismissive of people's own (subjective) explanations for their actions, focusing rather on measuring their behaviour and extrapolating explanations. However, insights from economic anthropology and sociology point to how economic actions are intricately embedded in social relations. They suggest that, particularly in more traditional societies:

[A] material transaction is usually a momentary episode in a continuous social relation. The social relation exerts governance: the flow of goods is constrained by, is part of, a status etiquette...Yet the connection between material flow and social relations is reciprocal...If friends make gifts, gifts make friends...the material flow underwrites social relations.¹⁸

It follows that to explain remitting, we have to not only explore how people act, but also the meanings that they attach to these actions. Remittance practices vary and may carry rather different meanings in different cultural settings. For example, Cliggett outlines how Zambian rural-urban migrants make social investments through intermittent gifts in-kind in the expectation of being welcomed on their return.¹⁹ Bajic describes the proud resistance among middle-class urban Serbian parents, despite their worsening economic situation, to receiving remittances from their migrant children.²⁰

What are the social micro-dynamics of remitting in the Somali case? Farhiya's experience is illustrative. As a working woman who came to the U.K. many years ago, with three children, Farhiya has continued to support her family over a long period of time. Her husband also works and both have siblings in Somalia whom they separately support. Sorting through the receipts, which she had begun to retain and store in a box couple of years earlier, showed the complexity of remittance patterns. In total she sent more than \$5,000 in the previous year, which was not an unusual amount for Somali Londoner to remit. First, she was supporting 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 felt that she owed him because he played a key role in her upbringing. After arriving in the U.K., she sent money now and again, but then he asked her for more regular support, initially on a temporary basis. This 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 asked—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 and with no clear explanation for why not, she told them she would go back to sending \$100 each month.

Second, a few years ago, Farhiya decided to send her half-brother to Nairobi. He was a bright young man with a reputation of being hard working. Farhiya wanted him to study “something useful”—perhaps computers, Swahili, or English—and was considering trying to bring him to the U.K. She sent money for his expenses, but then found out that he was spending his time chewing *qaat*. 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 camp where she did not know anyone. When we spoke, she told me that he sometimes phones and she still is sometimes persuaded to send him some money, but she does not send on a monthly basis anymore.

Lastly, she sometimes helped another brother in town and her nomadic sisters. Yet another sister lives in London but has been back a few times, trying to arrange visas for her children. When she goes back, occasionally she asks for help or relays others’ requests. Farhiya also sometimes remits money to extended family members and contributes to *qadhaan* (clan-based collections) for individuals and social projects in their hometown.

Many remitters interviewed, like Farhiya, expressed feelings of indebtedness to their parents, and often older brothers or uncles, for earlier material and non-material assistance, particularly for bringing them up, helping with their education, and sometimes for paying for them to go overseas. The most common beneficiaries of the Somali Londoners surveyed were siblings and parents (71%).²¹ Spouses were less common recipients (9% of regular recipients, as many Somali cou-

ples were split by death, separation, or divorce, and many others were reunited or were married overseas) although predictably had a strong claim for assistance, receiving the highest average amount. People also sent money to other family members and friends, who accounted for 17% of the regular recipients and 12% of the volume.

However, in most cases where people expressed a sense of debt, it was rather diffuse and indefinite, resonating with the anthropological concept of generalised reciprocity typical among kin, involving no overt reckoning of debts, where returns may be much delayed and not necessarily equivalent in form or measure to what has been given (as distinct from balanced reciprocity, in which returns of commensurate worth are anticipated).²² For example, Liban, a community worker, rationalised his own situation of supporting four uncles regularly and twelve aunts intermittently by saying, "You eat with your brother when he has money."²³ Also, debts were often transferable within family networks. If a man was assisted by an older uncle to migrate to the U.K., for instance, he might return the favour by paying a cousin's school fees.

People explained that sending money was a way to maintain affectionate relationships in the absence of other regular forms of face-to-face interaction, which usually reinforces family relations. This resonates with evidence from Zambia, where sending gifts has been described as a way to "remember" or "recognise" people, and from El Salvador where people are said to "measure affection" in remittances.²⁴ For many Somalis in the U.K., sending remittances became a critical factor in maintaining a sense of familial harmony and well being. Such non-material returns for remitting can play a key—and as yet under-theorised—role in motivating remittances, a role which is hard to capture using survey methods. In some cases, in the back of their minds people were also preserving the possibility of eventually returning in dignity to the Somali region. In the shorter term, some anticipated that if they did wish to visit their home area, they could count on their family providing hospitality and security.

The global infrastructure of telecommunications, travel, and money transfer plays a key role in mediating the remittance process. As one money transfer agent pointed out, "If you have a call every morning from a family member, then you are going to send money."²⁵ It is relatively easy to send money from the U.K. to the Somali regions because the U.K. has had one of the more liberal regimes for regulating money transmission. The fact that fees on small amounts are reason-

ably affordable means that people are sending money on a monthly basis, and in some cases more frequently. These infrastructures are well developed and relatively competitive in the Somali regions (in sharp contrast to some other conflict-affected settings). It brings the lives of those overseas closer to those “back home,” and makes the whole remittance system more responsive to events.

In this context, considerable social pressure can be applied. Many Somalis would be shamed if they did not support their relatives: one survey respondent said he would be “struck off the family list.” Farhiya, like many others, said that if she stopped sending money to her brother, it would not only sour her relationship with him, but people in their hometown would also notice and say that she forgot her family. People in the community in the U.K. might also give her a hard time. Given the importance of diaspora networks for many refugees—for social contact, financial assistance, information, and help navigating life in the U.K.—adverse gossip can have genuine repercussions on people’s lives.

Material need and economic disparities were another recurrent theme in people’s explanations. Interviewees emphasised the poverty and insecurity of many Somalis in Africa. Farhiya talked of the “misery” in her home community: some of the extended family sometimes ate only once a day. Either directly or through other people, many Somalis in the U.K. are constantly hearing sad stories of their relatives’ desperate or dangerous situations. Abdirashid, from Mogadishu, spoke of his sense of responsibility:

If we don’t send money to Somalia, people they don’t survive...the children, if they don’t go to school, they become militia, simple!...If someone called me today and says my child cannot go to school because I don’t have money for the school fees, I should feel guilty, if I have got money and someone told me that. Someone to die, or maybe 10p [for school fees], yeah?²⁶

It is not just about absolute need, it is also about the disparity between the relative positions of sender and recipient. This fits with the theory that within relationships characterised by generalised reciprocity,

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.²⁷

A “global city” in the heart of the First World, London provides a clear contrast with the country of origin. People commented that relatives in Africa think that *dadka dibadaha* (“people outside”) 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. Clearly, relatively small amounts by U.K. standards can go a long way in the Somali regions. Between \$50 and \$200 a month, for example, can provide for an entire family, depending on size and location. Many people in the Global North are able to send monthly amounts that can meet all the needs of a family in the Somali regions. Sometimes they can afford to make substantial investments. Even people who are quite poor may be able to play an important role in relatives’ livelihoods, and it can be hard to justify withdrawing that support. In this context, one-way flows may continue for long periods.

However, there is evidence of some mutual re-evaluation. On one hand, recipients are aware of some of the problems people face overseas, and some people try to impress these on them during visits and phone calls. On the other hand, as some progress is made in Somaliland and elsewhere, some people are beginning to deconstruct the symbolic poverty and insecurity of their place of origin, pointing to the relative affluence in the better-off segments of society. As one Hargeisa resident put it, some people overseas who visit or see videos re-evaluate their “congested life,” penny-pinching in the tower blocks of the cold Global North, with mounting electricity and phone bills. As we shall see, even those who have both the desire and capability to remit often find that doing so has important repercussions on life in the U.K. Some people return to Somaliland or even relocate to Egypt, seeking a more middle-class life.²⁸

Table 2. Comparison of Human Development Indicators

	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%	19%*
Primary school enrolment rate	99%	17%*
Population on less than \$1 per day (purchasing power parity)	0%	43%*

Source: UNDP (2006), except figures marked* from UNDP and World Bank (2003).

IV. Economic Sacrifices and Strategies, Social Reaffirmation and Tensions

Despite anecdotal evidence of migrants working long hours in several jobs in order to send money, the effects of remitting on senders are largely unresearched. The sparse qualitative studies that shed light on the experiences of refugees sending remittances tend to emphasise the elements of political coercion and the burden that sending money imposes on lives in the Global North.²⁹ Interviews with people of Somali origin in London suggest that remitting has several types of effect on senders.

In economic terms, poverty may be reinforced by remitting. Without data on remitters' incomes,³⁰ 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."³¹ As one woman put it, "When you get income support, you can save fifty dollars per month."³² People on low incomes often economise drastically, 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!"³³

Even some people relying on state support—for example, 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. Around 20% 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 provide just enough money to live on in London.³⁴ It is a small subgroup (35 people) in a small sample, and it is possible that some respondents in fact did have other sources of income that they did not want to mention. But remitting 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 and their dependents. Yet some people may quietly accept material poverty below this stan-

dard 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."³⁵

The fact that many migrants remit from meagre incomes is by no means unique to Somalis.³⁶ Indeed, some have suggested that one reason that remittances remain relatively stable, even during economic downturns in developed host states, is because of social protection systems.³⁷ However, the implications are serious for those involved. Scraping together these funds by careful economising of minimal wages or allowances pushes them further into poverty. There are also implications for the role remittances play in the country of origin: entrenched poverty in the diaspora can prevent remitting or trap people in a cycle of sending subsistence amounts, constraining remittance investments.

Related to the above, labour market, savings, and investment strategies may be affected by commitments to relatives, which make people more willing to accept poorly paid manual work in unpleasant conditions, with long shifts at anti-social hours, 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 as well as secondary and higher education might be curtailed. Many refugees arrived with few assets and have not accumulated much financial capital. According to the 2001 Census, only 7% of the Somali-born population owned their home and only 1% were self-employed. These are low rates even compared with people from other conflict-affected and African countries.³⁸ Some remit most of their earnings, or save it to help relatives emigrate, leaving little to save or invest on their own behalf. The problems experienced by some of the Somali remitters interviewed remind us that while social networks can be an important element in economic life and substantially facilitate migration, they may also, in some instances, hinder migrants' economic advancement by constraining accumulation.³⁹ Meanwhile, many people who do build up capital invest it in the Somali regions: 10% of survey respondents had invested in property there in the last year. House prices vary and land disputes are common, but money goes much further there than in London. There is both a practical and a symbolic value of investing at home: a potential future return while relatives may occupy the property or live off the rent.

In social terms, as already indicated, remitting can be an important source of familial and cultural reaffirmation. At individual and family levels, being able to support relatives can contribute to a sense of well-being and make a painful separation seem more worthwhile. In the wider cultural sense, interviewees expressed pride that Somalis support their families, contrasting this solidarity with what they say is a more fragmented and selfish culture in the U.K. and other countries they were familiar with. However, there are also social tensions between senders and recipients. Some expressed an unease that money always seems to creep in as an issue in relationships with people back home. 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 Shamsa 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 phoned saying she had eight 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!...People say anything to get money.⁴⁰

A second downside is anxiety and stress.⁴¹ Given the ongoing insecurity in the Somali regions, many refugees are already worried for their loved ones' welfare and safety. On top of that, some spend sleepless nights worrying about how to scrape together their family's *bill*, or living expenses. 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 my phone number every month 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 that I don't want to help. But I can't!...It is painful to me...I need money, I'm hungry, even the phone call, I don't know how

I am going to pay for it, at least send me the money for the phone call.' It irritates me!...I can't ignore it, I can't ignore it, I *can't* ignore it...it's like you are facing a big wave.⁴²

Third, remitting can be a source of tension among family members in the U.K. Life in the U.K. is a jolt for many couples. Some urban women accustomed to having help in the home feel the strain when they suddenly have to cope with looking after the children and running the household, 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 re-establish their traditional role as breadwinner. With marital relations already undergoing complex adjustments, remittances can impose an added strain. When 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. Brothers and sisters overseas sometimes jostle over shared responsibilities. Intergenerational tensions sometimes arise. Forty percent of remitters lived in households with children under 16, many of whom grew up a long way from their relatives and sometimes 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."⁴³ 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 and elsewhere. Others make special efforts to bring their children up with a sense of responsibility for relatives in the Somali regions.

How do people deal with requests for assistance, which clearly can sometimes weigh heavy on them? While many simply persevere, others adopt various strategies to cope. First, negotiation within family networks can make remittance commitments more manageable. Of the respondents, 72% had close family members beyond the Horn of Africa: people may take turns or each contribute toward a combined monthly amount. At the other end, the main recipient in Somalia may channel funds and buffer requests. Another strategy is to keep track of how much is sent and to whom. While many people find that difficult,

some feel it is worthwhile 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! I have sent tens of thousands [of dollars], maybe hundreds of thousands.⁴⁴

There are also ways to keep tabs on the recipients. It can be difficult for people to impose conditions on how the money is used, acknowledging their distance from the local situation and fearing a cold response. Often members of the diaspora are seen, or see themselves, as *xabxab* (watermelon) hearts, i.e., soft touches. According to a money transfer agent in Hargeisa:

The diaspora for example in England, they spoil their families. They send money without any checking or consulting...No strings attached! You should...tell your people that you are not earning [money] by sitting down. You should say, 'this is the last instalment, you have to do that job.' But they are shy, are ashamed to do that.⁴⁵

However, many respondents discuss with their family members how much money they need, and send just enough to prevent hardship—a kind of “subsistence ethic.” As we have seen in several cases, the gossip machine can serve migrants too, relaying information about how money is spent and identifying potential “worthy” beneficiaries. Some people refuse to send money for particular types of community purposes, for example for *qadhaan*, when they think this will be used to buy weapons or for purposes that they consider frivolous or unnecessary.

Another strategy to cope with remittance obligations is to help recipients invest in an independent future. Most directly, some save a lump sum to help recipients establish a small business. (Women sometimes use *hagbaad*, the rotating savings system, to do this.) Yet 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 or help relatives move to neighbouring countries or further afield. 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, lending an internal momentum to the migration-remittance process.

Finally, some people simply avoid remitting. Consistent refusals often eventually deter callers. Some evade contact by ignoring early morning phone calls, avoiding giving their phone number to people back home, and even changing phone numbers. Pleading one's own poverty often fails to convince, but consistent excuses can be effective in the long term.

In light of these complex repercussions, and the strategies that refugees have developed to deal with requests, the sustainability of the remittance economy is much debated among the Somali people and foreign commentators. Sustaining or increasing remittance volume is a common policy goal of countries with high emigration, and the United Nations' Transitional Plan for Somalia in 2007 aimed to increase remittances by 10% in a two-year period as part of the pursuit of the Millennium Development Goals.⁴⁶ Given the nature of the remittance process as described from a diaspora perspective, were such goals desirable or realistic? It is generally assumed that if migrants do not return home, remitting will decline over time as they face competing claims on their income from their growing family in the host country, and social ties with family back home gradually weaken.⁴⁷ Yet this hypothesis has rarely been tested and conflicts with evidence on the growth of "transnational communities."⁴⁸ The absence of reliable macro-level and longitudinal data inhibits analysis of the Somali case, but we can identify several factors that seem likely to shape remittance patterns over the coming years.

First, the settlement processes and aging of existing overseas communities are likely to influence remittance behaviour. It is interesting to note that even some of the retired seamen who came to the U.K. many years ago, and refugees who arrived in the 1980s, are still sending money, suggesting considerable persistence, often despite difficult circumstances. But the existing diaspora is rather stretched financially and its members perhaps unlikely to dig deeper into their pockets. Certain people claim that fatigue is setting in. While there is some evidence that the "1.5" and second generation are showing interest in Somalia and being encouraged to maintain connections, it seems highly unlikely that the remitting will be reproduced at the present high levels across generations. All in all, it seems likely that remittances from the existing overseas population will gradually decline

rather than intensify in the future. What might offset this for a period would be an improvement of employment and income levels among people of Somali origin in the U.K.

Second, opportunities for new movement will affect both the supply and demand for assistance. While asylum opportunities in the Global North are narrowing, this may be offset somewhat by ever riskier forms of clandestine migration, by family reunion and marriage migration (although the latter can also reduce the candidates for assistance in the home country), and by migration to the Middle East, if the demand for migrant workers there grows. Changing immigration regimes may affect the remittance economy. For example, under the new asylum system in the U.K., people given refugee status are subject to deportation after five years should circumstances in their country improve. This threat may encourage them to invest in relationships and assets back home or generate savings, in case of return.

Third, future political dispensations in the Somali regions will have critical implications for the supply and demand for assistance. Further war and instability would seem likely to lead to additional emigration and “survival remittances.” On the other hand, further stability in the northern regions may encourage remittances for investment projects and/or return of expatriates.

V. Beyond Economics: The Violent Origins and Social Texture of Remitting

This study of the Somali remittance process raises several issues that would be worth exploring in future studies. First, there is a far more unsettled relationship between the act of migration and the act of remitting than is commonly envisaged. People did not migrate in order to remit, as was envisaged in the dominant model of remittance behaviour. They primarily fled the Somali regions to escape life-threatening violence. Migration was not part of a careful plan to diversify their income (indeed, people have often lost important assets in the process of flight) but a more fraught process focused on seeking a place of safety.⁴⁹ Yet it seems that even when migration is not specifically undertaken in order to diversify household income sources, it may have that effect; remitting represents a post-hoc strategy or an “unforeseen burden.”⁵⁰

The view from London also demonstrates that as migrants are not “just labour,” so remittances are not “just money” but an intense form

of “relational work.”⁵¹ They have become, in the Somali case, a major part of maintaining affectionate social relationships between people separated by war, distance, and great economic disparities. Understanding the control and transfer of remittances requires careful scrutiny of the social construction of the family and community in specific cultural and transnational contexts.

The accounts of Somali Londoners suggest that more attention should be paid to the issues of need and disparities in explaining remittance practices. The North-South divide clearly infuses the everyday lives of Somali Londoners. People involved in this study repeatedly emphasised the large disparities between the West, where the bulk of remittances originate, and Africa, where the bulk of remittances arrive. Glaring and quantifiable, the material gulf between the host country and the country of origin has also become almost ritualised, inscribed in the collective consciousness of those involved. Remitters in the West can often afford to play a significant role in the livelihoods of recipients in a way that can continue over many years. Given the frequency of global migration along steep income gradients (as, for example, between Africa and Europe) as well as the segmentation of labour markets, which means that migrants often are restricted to poorly paid work, the issue of disparities (absolute and relative) in shaping the remittance process merits more attention.

The perspective from the diaspora makes it clear that at the same time as providing a means to reaffirm relationships with distant loved ones, remitting can also have substantial costs for migrants, a fact too often lost in the overwhelming focus of the literature on the impact of remittances in migrants’ countries of origin. In this sense, refugees’ experiences can offer a particularly clear antidote to transnational euphoria and offers a rather more troubled view of “globalisation from below.”⁵² As Doreen Massey puts it:

Most people actually still live in places like Harlesden or West Brom. Much of life for many people, even in the heart of the First World, still consists of waiting in a bus-shelter with your shopping for a bus that never comes. Hardly a graphic illustration of time-space compression.⁵³

*This article is an edited version of a chapter of Dr. Lindley’s forthcoming book, *The Early Morning Phonecall: Somali Refugees’ Remittances*, to be published by Berghahn Books in 2010. An earlier version is published in the *Journal of Ethnic and Migration Studies*.

Acknowledgements

I would like to thank the research participants for their time; Ayan Mahamud Mohamed, Dahabshiil, UNDP, Horn Stars, Dadihiye and Oxford House for assistance with the research; and Fatuma Abdullahi, Leah Bassel, Stephen Castles, and Nicholas Van Hear for comments on earlier drafts.

Notes

1. Note that all names are pseudonyms and some details have been changed to preserve the anonymity of research participants.
2. GLA 2005.
3. Stark and Lucas 1988.
4. Aragno 2000.
5. Dahabshiil has a broad customer base in the U.K. and allowed the researcher to survey people sending remittances in one of its London offices. (For practical reasons, thirty questionnaires were administered in a second, smaller office.) 175 respondents were randomly sampled. The sample represents 17% of the customers at the outlet during the month in question. 19% of those initially approached 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. Short face-to-face interviews were conducted by the researcher and an assistant, half in English and half in Somali.
6. Massey 1994, p. 61.
7. Lindley and Van Hear 2007.
8. This is the Labour Force Survey figure, according to Kevin Brennan's (Parliamentary Secretary, Cabinet Office) written answer to a question by Michael Fallon, 20 April 2009. Accessed online on 8 May 2009 at <http://www.theyworkforyou.com/wrans/?id=2009-04-20c.269752>. This seems a reasonable lower bound estimate when cross-checked with other 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) Home Office records show around 68,025 Somali nationals were granted settlement in 1985–2007. It is thought that most will have remained in the U.K.
 - d) None of these sources adequately capture failed asylum-seekers and irregular migrants, and some would not capture Somali Europeans who have moved to the U.K., mainly since 2000 (Lindley and Van Hear 2007)
9. Griffiths et al. 2006.
10. GLA 2005.
11. Bloch and Atfield 2002.
12. Hansen 2006; Hammond 2008.
13. Al-Ali et al. 2001.

14. As the money is transferred in U.S. dollars, respondents found it easier to remember how much they had sent in dollars. They usually say how much they want to send in U.S. dollars and then the cashier calculates the cost in pounds (of buying the dollars and paying commission of around 5%). Dollar amounts are rounded to the nearest five. The \$3,000 figure corroborates other estimates (Shire 2006; Lindley forthcoming).
15. This would appear to be relatively high levels of remittances. A large-scale survey of black and ethnic minority households in the U.K. found that more than one quarter had remitted money in the previous year, and the remitting households interviewed had sent an average of £874 (ICM 2006). A survey focusing specifically on low-paid migrant workers in London found that nearly three quarters had sent money home, an average of around £100 a month (Datta et al. 2007).
16. This broadly corroborates Shire 2006.
17. 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.
18. Sahlins 2004, pp. 186–87.
19. Cliggett 2005.
20. Bajic 2007.
21. The survey collected data on 177 people who received money from the respondents four or more times in the last year, mainly in the Somali regions.
22. Sahlins 2004.
23. Interview with Liban, London, November 2003.
24. Cliggett 2005; Santillán and Ulfe 2006.
25. Interview, money transfer agent, London, June 2002.
26. Interview with Abdirashid, London, May 2005.
27. Sahlins 2004, p. 211.
28. Al-Sharmani 2006; Hansen 2006.
29. See, for example, Al-Ali et al. 2001; Horst 2007; and Riak Akuei 2005.
30. It was deemed too sensitive to collect information on income in the survey.
31. Interview with Idil, London, May 2005.
32. Interview with Zahra, London, November 2004.
33. Interview with Idil, London, May 2005.
34. Income support at the time for a single person over 24 years old was £56.20 per week (£2,922.40 per year). Accessed online on 19 December 2006 at www.rightsnet.org.uk.
35. Bryceson and Vuorela 2002, p. 10.
36. Datta et al. 2007.
37. Ratha 2003.
38. Countries of birth compared were Afghanistan, Angola, Congo, Eritrea, Ethiopia, Ghana, Liberia, Nigeria, Rwanda, Sierra Leone and Sudan.
39. Granovetter 1983.
40. Interview with Idil, London, May 2005.
41. See also Horst 2007; Riak Akuei 2005.

42. Interview with Shamsa, London, May 2005.
43. Bryceson and Vuorela 2002, p. 15.
44. Interview with Farhiya, London, June 2006.
45. Informal consultation, money transfer agent, Hargeisa, November 2007.
46. United Nations 2007.
47. Brown and Poirine 2005.
48. Sana and Massey 2005.
49. While choice of destination was understandably influenced by family, economic, and status considerations, and as some regions stabilized, the economic rationale for migration became more salient, migration still remains a highly fraught process.
50. Riak Akuei 2005.
51. Zelizer 2005.
52. Black 2001.
53. Massey 1994, p. 163.

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