

**XAWILAAD: THE IMPORTANCE OF OVERSEAS CONNECTIONS
IN THE LIVELIHOODS OF SOMALI REFUGEES IN
THE DADAAB REFUGEE CAMPS OF KENYA**

WPTC-02-14

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Between 1990 and 1991, after the collapse of the Somali state, 400,000 Somalis crossed the border with neighbouring Kenya in an attempt to look for safety (Verdirame 1999: 55). Initially, they were hosted in various refugee camps spread throughout the country, but for the UNHCR operating a large amount of smaller refugee camps was not very efficient. Thus, from 1994 to 1997, the majority of the camps in Kenya were closed; leaving only Kakuma and Dadaab, the two camps in Kenya's most remote areas, for refugees to settle. My PhD research focused on the three Dadaab camps of Ifo, Dagahaley and Hagadera, which host a combined population of approximately 120,000 refugees. Dadaab is situated in Kenya's Northeastern Province, and before 1991 was a small and insignificant town in the region, with about 5,000 inhabitants. The camps lie in a semi-arid area with limited agricultural opportunities, and the majority of the region's inhabitants are ethnic Somali pastoralists. The province has been object of dispute between Somalia and Kenya since Kenya's independence, and has a history of strife and insecurity. Since the international food aid that is handed out to the refugees is insufficient as well, my main research interest was how they were able to survive in the camps. More specifically, I was interested in the role that traditional social networks played in providing assistance.

During my stay in Dadaab, I noted that assistance amongst Somali refugees in the Dadaab camps and regional remittance flows between the camps and Somali homelands, other African countries or Nairobi, were important for livelihoods in Dadaab.¹ The majority of the Somali refugees do have relatives in these areas, and often can count on them in times of need. Yet, opportunities for making a living are not much better in Nairobi or Kismayo, than they are in Dadaab. As a consequence, although just a small minority of all Somali refugees are living in western countries, the remittances that these refugees send are very important for the livelihoods of refugees in Dadaab. While in western countries, (Somali) refugees also mainly occupy the lower socio-economic strata; living standards in the West cannot be compared with those in the Horn of Africa. Thus, it is possible even for an unemployed refugee in Scandinavia to save hard and send 50 dollars a month to his or her relatives. Those who are better off may send 200 dollars monthly, or higher amounts for specific occasions. Whereas these are relatively small amounts in the USA and Europe, in Dadaab such remittances enable the survival of many as this paper will show.

¹ I conducted research in Dadaab and Nairobi between February 1999 and September 2001, during a total of fifteen months fieldwork.

Transnational migrants sending remittances

Within migration studies, interest in the social networks of migrants and especially the role they play in migration, has long existed. There has also been some literature on the money transfer activities of migrants, but as Van Hear (2002) points out, whereas the movement of people has been well studied, movements of money and information have been studied rather less. It is with the development of transnational studies that the flows between transnational migrants and their home countries, as well as their relatives and fellow countrymen in other places, have been put on the research agenda. However, in the same way that migration studies have largely ignored refugees or treated them as a separate case, the study of transnationalism has also largely bypassed refugees when looking at remittance sending. This omission is based on typologies and theories of international migration that have been much disputed. Refugees and labour migrants have normally been distinguished: the former constituting the political element and the latter the economic element of international migration (Koser 1997: 591). This has led to the fact that literature on refugees and exiles has rarely extended its focus to consider the wide range of non-political transnational activities that are so central to most studies of transnationalism amongst other migrant communities (Al-Ali et al. 2001: 615).

In the last couple of years, this attitude has changed and there seems to be an increasing interest in the transnational connections that refugees entertain; including not only their political but also their economic, social and cultural activities. This is related to the realization that the conceptual distinction between refugees and other migrants is at best blurred, but also to a better understanding of the complex relationship that exists between refugees and their homeland(s). Not all refugees wait for a political change in their country so that they can return, or if this is not forthcoming, they put their efforts into integration in their new society. Neither can it be assumed that their home governments always and forever disown them (Al-Ali et al. 2001: 617). On top of that, refugees do not live in isolation from other migrants, but are often part of a network of a larger diaspora. For example in the case of the Somali, substantial numbers have lived in Europe and the USA not only as refugees and asylum seekers but also under a variety of other legal statuses (Crisp 1999). Thus, it is more useful to

focus on such communities as a whole, instead of trying to create an artificial distinction between ‘economic migrants’ on the one hand, and refugees on the other.

The potential & pitfalls of migrant remittances

Remittances, or the funds that transnational migrants send to their relatives, are essential in the livelihoods of many. A number of studies have shown the importance of the economic remittances sent by migrants for non-migrant community members (see e.g. Levitt 1998: 944). Although research on remittance sending patterns amongst refugees is still scarce, studies on other migrants also provide insight into the potentials and pitfalls of remittance sending for the Somali. Family networks across political and economic borders provide the possibility for individual survival and at times social mobility in contexts of vulnerability and subordination (Glick Schiller et al. 1995: 54). Households can be seen as sets of relationships and transactions, rather than physical entities. Though the nature and content of the transactions are constantly changing, transactions between kin and continuing notions of obligation remain of central importance (Gardner 1995).

As well as being essential in the livelihoods of individual families, remittances have become a major factor in international financial flows and in the economic well-being of many countries (Diaz-Briquets and Perez-Lopez 1997: 411). There are various benefits a country can profit from, even if, as is often the case for refugees, the government is not on good terms with its transnational migrants. For national governments, remittances represent the quickest and surest source of foreign exchange (Vertovec 1999: 452). On top of that, remittance-receiving countries have a greater capacity to import capital goods and raw materials, gain a potential source of savings and investment capital, and increase the standard of living of recipients (Russell 1986). There is also evidence that remittances are used to establish small businesses, which is one of the more promising employment-generating sectors in various migrant sending countries (Diaz-Briquets 1991). Thus, many governments have now acknowledged the important role that their ‘transnational nationals’ play in financial terms. Indeed, a great number of national economies today absolutely depend on monetary transfers of many kinds from ‘nationals’ abroad (Vertovec 1999: 452-3).

On the other hand, critics point to the negative aspects of remittance sending. It is noted that countries that are highly dependent on remittances are at grave risk given that remittances are notorious for their volatility – their volume is highly sensitive to fluctuations in economic

conditions and political developments (Diaz-Briquets and Perez-Lopez 1997: 414-5). According to Russell (1986), they also tend to give rise to dependency by replacing other sources of income and undermining traditional work habits. These assumed consequences of receiving remittances from relatives, are similar to the symptoms of the 'dependency syndrome' that is often associated with NGO assistance (see also Horst 2001: 8)². A number of studies have found that remittances tend to be spent on consumer goods and ultimately fuel inflation. It is assumed that, since they are private monies, they cannot be directed to development objectives as effectively as other foreign transfers of an official nature (see Diaz-Briquets and Perez-Lopez 1997: 414-415). However, remittance flows by far exceed global development assistance, and due to the face-to-face nature of the assistance, reach beneficiaries directly, unlike institutionalised aid.

Another negative aspect often mentioned in studies on remittance flows, is that they are responsible for tensions and growing inequality between households receiving and not receiving remittances. As a consequence, many non-migrants start dreaming of going elsewhere, which may affect local investments. On a national level, remittances can contribute both to tensions and peace, due to the powerful position of transnational communities. The political role of the Somali diaspora should not be underestimated, both as a force to assist in the peace process and rebuilding the country, but also as a destabilizing force due to continued financing of the fighting parties. The financial weight of refugees in exile accounts for their permission to run in presidential elections, besides the fact that the elite represents important human resources (Montclos 2000). Financial power also explains the considerable role of the Somali diaspora in the development of the constitution of Puntland and Somaliland, facilitated by Internet. However, remittances have also been used for obtaining arms and other material to support clan militias. Similar cautions have been launched in the case of Eritrea, where the diaspora actively supported the struggle for independence and afterwards continued to play a political role of importance (Koser 2001).

The Somali diaspora: high investments in keeping connected

² I do not agree with the basic assumptions behind the concept of the 'dependency syndrome', nor do I take Russell's presumptions for granted.

Somalis can be found in all continents nowadays, and they form a considerable migrant group in a number of countries. But the exact nature and magnitude of their dispersal is not well known. One of the problems encountered in identifying exact numbers is that Somalis who reside outside their home country fall under several statistical categories. There are those who migrated before the war, for education, job opportunities and a number of other reasons and who hold various types of residence permits or who are now nationals of their new country. Then, there are those who fled after the war, some of whom are still registered as asylum seekers, others holding temporary permits, others with full refugee status and yet others nationals. In addition, there is a grey mass of non-registered and illegal migrants. As a consequence, estimates of exact numbers vary widely. For example, Somalis in the UK are estimated at 70,000 by Montclos (2000), as opposed to 100,000 by Ahmed (2000), whereas their official number (excluding pre-conflict Somalis) is 20,000 (Gundel 2002: 5). The deviation multiplies when the total figure of Somalis abroad is estimated.

As to the location of the Somali diaspora, existing networks of Somali migrants were important in shaping who was able to go, as well as how and where the later and much larger numbers of refugees went (Gundel 2002: 7). Migration to the Gulf States and Saudi Arabia by the time of the war had largely stalled, and many of the workers had been expelled after 1991 (Montclos 2000). Existing links however did enable Somalis to flee to Saudi Arabia, Dubai, Yemen and neighbouring countries. Then, before the war a limited number of Somalis had migrated to the former colonizers of Italy and the UK, as well as to the USA. These early migrants were essential in providing the information and resources for others to come to Western Europe and North America. Independent from this community-facilitated migration, resettlement programmes in the USA, Canada and Australia also enabled Somalis to move to the West. Since the start of the war, the number of Somali living abroad has risen almost ten-fold, yet hardly ten percent of them are living in developed countries (Gundel 2002: 12). The majority of Somali refugees can be found in neighbouring countries, and besides there is a very large group of people who have never been in a position to flee their country but who have been forced to leave their homes: the internally displaced people (IDPs). As everywhere in the world, the amount of resources that people have determines the distance that they can travel in order to be safe.

The xawilaad

Whereas in the 1970s and 1980s, the majority of Somali migrants stayed in the Gulf States and Saudi Arabia, after the war the balance shifted to Western Europe, the USA, Canada and Australia. Thus, the source of remittances also changed. Initially, Somali traders began to collect hard currency from migrant workers, using this to purchase commodities for sale in Somalia. The equivalent in Somali currency, or goods, was then handed over to the migrants' families and kinsmen. This 'franco valuta' system enabled traders to engage in business between the Gulf States and Somalia, while allowing migrant workers to send remittances to their relatives back home. In that pre-war period, migrant workers in the Gulf States and Saudi Arabia were primarily responsible for sending remittances, covering about sixty to seventy-five percent of the total estimated transfers (Gundel 2002: 9; Ahmed 2000). According to surveys by the ILO in 1985, the 165,000 to 200,000 Somali living in the Middle East at that time earned 700 million dollars a year, of which approximately thirty percent, 280 to 370 million dollars, was estimated to be sent back to their native country (Jamal 1992). Outside these areas, a Somali diaspora of any significance in terms of remittances only existed in Italy and the UK. During and after the war however, the source as well as the method of remittance sending changed. Refugees dispersed into a world-wide Somali diaspora, and the transnational *xawilaad* companies established themselves to deal with the growing streams of remittances.

For many decades, the Somali have invested in systems that enabled migrants to keep in touch with those they left behind. This trend greatly intensified when, from early 1991, the largest mass flight took place and an estimated one to two million Somalis fled their country. Often, the most successful migrant businesses arise in the very interstices created by transnationalism, for example in shipping and cargo companies, import and export firms, labour contractors and money transfer houses (Glick Schiller et al 1995: 55). The same applies to the establishment of the *xawilaad* companies from the eighties. *Xawil* is a Somali word that derived from Arabic and means transfer, usually of money or responsibilities. The *xawilaad* is an informal system of value transfer that operates in almost every part of the world (Horst et al. 2002). It is run by Somalis and mainly used by Somalis, both for remittance sending and business transactions. Most of the Somali money transfer business is handled by three companies: Al Barakat, Dahabshil and Amal. Since the system relies overwhelmingly on telecommunication, these companies have greatly invested in telephones,

mobile radio systems, computer networks and even satellite telecommunication facilities (see e.g. Montclos et al. 2000: 216; Gundel 2002: 9). Thus, whereas transnational links between Somalis have enabled the success of the *xawilaad*, at the same time, these businesses facilitate the deepening of transnational relations.

The importance of the xawilaad for Somali in the Horn

There have recently been a few studies on the *xawilaad* system and the remittance flows it processes. None of these studies deals specifically with the function of the system for life in the camps, nor do they examine the role it plays on household level in detail. Nevertheless, the great importance of the *xawilaad* for the Somali economy as well as for individual households does become clear. According to Montclos (2000), there is nothing exceptional about the fact that Somali migrants send money to their dependents living in the Horn in a very regular way. All communities abroad try to improve the living standard of members of the family who stayed behind. What is outstanding about the Somali case, according to Montclos, is that there is a war going on in their native country, and as asylum seekers and refugees, they have an incomparably precarious status. Whereas we should not ignore or exceptionalize refugees from other remittance sending migrants, this does not mean that there are no circumstances specific to their case. In light of these facts, the amounts that the Somalis send are astonishingly large and frequent, and the transfers by *xawilaad* are made quickly and with great efficiency (Montclos 2000).

Remittances have played a crucial part in the Somali economy for decades, but the sheer size of the current diaspora combined with recent technological developments in the field of telecommunication and the collapse of the Somali formal economy, have added weight to their importance. Although remittances have become the critical source of hard currency for the country and individual households, the precise value of this economy is difficult to calculate for several reasons (Gundel 2002: 10). In the first place, it is helpful to know the size of the Somali diaspora, and I have already mentioned the difficulties in estimating this. Secondly, it is not easy to get the figures from the *xawilaad* offices themselves. They do not like mentioning amounts, either because they operate secretly in Africa, or because it might jeopardise the social aid allowances of Somalis in the West (Montclos 2000). In neighbouring countries in the Horn, the migrant status of Somalis is often not regular and their financial networks are clandestine. The usual consequence is that they admit only very small amounts.

This attitude also prevails in Somalia, in order to conceal potential wealth from possible donors. A third factor that complicates getting reliable statistics, is that remittances are transferred in different forms and through different channels; they may be sent as cash or as goods, through official agencies, relatives or travellers.

Measuring the impact of remittances?

Estimates of the size of remittance sending amongst the Somali differ significantly from study to study, with a variation as large as 140 million US dollars in one study, to 800 million dollars in another (Marchal 2000). Thus, instead of only striving for accurate statistics, it may be more relevant to look at the effects of remittance sending in the lives of people. Exact amounts are impossible to retrieve, and are also not essential. What may be interesting is to understand the relative importance of migrant remittances in the lives of Somalis, as compared to international aid and the national economy. This allows for a more accurate picture of people's livelihoods, and thus improvement of policies. While hard data are difficult to obtain, there is no doubt about the significance of remittances. According to UNDP, migrant remittances exceed the value of exports as well as international humanitarian aid, and probably reach more people (UNDP 2001)³. On the level of individual households, UNDP estimates that most remittances fall in the range of \$US50 to 200 per month. These monetary flows increase in times of economic stress, during droughts or in response to inter-clan warfare. Data from a UNDP household survey indicate that on average, remittances make up 22 percent of per capita household income (UNDP 2001).

The limited studies available create the impression that there is a shift in destination and application of remittances. Whereas in the 1980s, two-thirds of the funds from the Somali communities abroad were used for trade and the other third to assist families, these proportions probably are now inverted. Montclos (2000) explains this by the fact that the market in Somalia has gone down since the elite has fled the country, but I believe there is an alternative explanation. Larger and more diverse groups of Somali have gone overseas after the war, who leave behind their relatives in a country shattered by conflict or in African refugee situations with similarly limited livelihood opportunities. Their primary motive for migration is less likely to be a specific job or educational opportunity, with which trade

³ Montclos (2000) calculates a figure of one million beneficiaries, which is one fifth of the population who stayed in Somalia; not including transfers made by petty traders and minor agencies.

investments can be realized. Far more often, their main aim is to get refugee status, which may then also contribute to a better livelihood. In this situation, responsibility for the immediate survival of family members left behind is far more acute than investments in trade. Another trend observed is that remittances sent to relatives before the war were used to finance consumption and unproductive investments, such as private housing or marriage. A recent development is that investments in small businesses or real estate are more common. In Somaliland for example, a study found that remittances have contributed significantly to the growth of a vibrant private sector (Ahmed 2000).

The importance of *xawilaad* remittances for refugees in the camps: Statistics?

The question of whether remittances lead to structural improvements in terms of development is disputed, yet it is commonly recognized that remittances do play an important role as a social safety net. They prevent economic collapse in the face of setbacks like war and drought on national level, and help individual households to deal with these crises. In Dadaab, remittances are both essential in enabling basic survival as well as in dealing with contingency situations. Quite a number of refugees receive remittances from Europe, Australia, Canada and especially the USA. Exact figures on how many people receive remittances and how much money flows into the camps were hard to obtain however. Even getting access to the *xawilaad* at times was a problem, with some agents denying that they were operating a money transfer business and others refusing to talk to me. Those I did spoke to were reluctant when it came to mentioning figures. Some of the *taar* (two-way radio) owners were similarly suspicious, depending on the attitude of the government towards them at the time I wanted to talk to them. When I tried to speak to *taar* owners in Garissa for example, the government was just trying to round up all *taar* and take the owners to court. Thus, I was treated with a lot of distrust and found it difficult to talk to *taar* operators about their business.

I was mainly interested in the viewpoint of the refugees themselves, and wanted to understand the importance of overseas remittances in their livelihoods. But the refugees were equally suspicious of questions on whether they received remittances. They feared that admitting to receiving remittances would lead to further cuts in the already meagre resources provided by UNHCR, WFP and NGOs in Dadaab. I tried to avoid their mistrust by working with Somali research assistants, but these young men and women were often facing similar

difficulties. On top of that, a number of them were expected to pass financial information to local *shifita* (bandits), who would then come and rob the respondents at night. Once, a group was even chased from a block because of such suspicions. In another group, I learned that one of the research assistants deliberately downplayed the number of people receiving assistance because he feared budget cuts as a result of my research. Thus, most of the data I obtained on the importance of remittances in the camps did not come from formal interviews. Rather, I collected relevant information during many informal visits and talks with refugees in the camps as well as from those people working closely together with me. Alternative methods, like participatory group discussions and composition assignments in a primary school, added to my understanding.

Tracing the facts?

On one occasion I organized a group discussion in the house of Marian Faraax, one of the respected women leaders in Ifo⁴. I had asked her to invite some women from her block to come for tea and discuss some topics related to refugee life and how they were able to manage their families in Ifo. From the beginning, I noticed that the women, and especially the hostess, had their own agenda, just like I had mine. They explained all the difficulties of refugee life to me: how the food was insufficient, how they did not get enough water, how they had to go into the bushes to fetch firewood and would get raped there. And yet, the house in which we were guests was of a clearly higher standard than most of the houses I visited. Marian's family had beds to sleep on, as compared to the mattresses or mats that the majority of refugees owned. The compound consisted of quite a number of well-built huts, one with a tin door that could be locked, and Marian wore expensive material and golden jewellery. Sahra Yusuf had already informed me that this lady received a monthly allowance from her brother in the USA. I tried to learn more about the assistance they possibly received and asked how, with all the problems mentioned, they were able to sustain their families. Marian explained that she usually had to beg the neighbours, and the women one by one told me stories of how they were struggling on the margins merely to survive. None of them had relatives overseas, and none of them received any assistance.

⁴ Names are changed so as to respect the privacy of informants.

Then, Nadjmo Axmed came in late. When I introduced myself, telling her that I am studying at a university in the Netherlands, she told me that her *abti* lives in the Netherlands:

My uncle has been very good for our family, because every year he sponsors one or two of his cousins to come to Europe. This year, it is my turn and my sons are now in Nairobi waiting to go to Norway. In fact, I will go to Dadaab to talk to my *abti* [father's brother] tomorrow. Sahra here [She pointed out one of the women] has a cousin in Norway from which she receives a monthly allowance, and she told me it is a good place to live.

At that point, the women silenced her, and I felt very much cheated. This was certainly not the first time that people had lied to me about not receiving any assistance, but it had never happened *en masse* and arranged like this. Immediately after Nadjmo had been silenced, all the women told me to write down their problems and send a letter to the BBC on their behalf. Afterwards, I realized that the set-up I had arranged was too similar to the one I had seen on a number of occasions. Often, groups of women leaders and vulnerable women were invited to come to a Community Centre and explain to donors and evaluators what their problems were. These were occasions during which all the obvious problems in the camps were spelled out and enlarged in order to secure donor funding. The invited women were spokeswomen who fought for the cause of all refugees, and especially women. I guess we somehow had the same goal, but a different approach, 'dictated' by our respective positions.

Tentative figures

With these cautions in mind, I do believe that I can give some indication of the importance of remittances from overseas for the refugees in the camps. My impression is based on informal discussions and interviews with refugees and *xawilaad* operators, as well as observations in the camps. Research assistants covered a number of blocks in Ifo to estimate the percentage of receiving refugees. I also asked informants and people who were much involved in my research, like translators and CDWs, for the number of people in their direct surroundings who received assistance. On average, at least ten to fifteen percent of the population in the camps seemed to benefit directly from the *xawilaad*. When I used this statement in group-discussions, most people found it a fair estimation. Distinctions were made on a number of grounds. Firstly, there was said to be a high variation between the blocks. In Ifo, the blocks close to the market, the UNHCR offices and the police base have a relatively high number of remittance receiving refugees, because these blocks are more secure. In Dagahaley, I

interviewed a number of refugees in block C3, and was surprised that so many of them received remittances. Later, I was told that those living in C3 were more likely to receive remittances because these were townspeople who relocated from Liboya. Hagadera is supposed to have the highest number of refugees receiving money through the *xawilaad*; firstly because the majority of refugees in Hagadera originates from towns, and secondly because security is better there.

One group of people receives remittances only occasionally, mostly when they ask for it in response to a contingency. On average, they receive an amount of roughly two hundred to five hundred dollars once, twice or at most five times a year, depending on the number of relatives who stay overseas, their willingness and ability to send and the kind of situation that money is needed for. Yunis Ahmed had worked for the agencies as teacher and translator on a number of short-term assignments.⁵ He lived in the camp with his aged mother, close to the house where his brother stayed with his wife. The brother was having mental problems that were aggravated to the point where he became a danger to his wife, threatening to kill her. Yunis tried to do whatever was in his power, even giving up his teaching position to keep an eye on the family. He also went to the local hospital for assistance but was told that they could do nothing for his brother. When matters got out of hand, he contacted a cousin in Nairobi who passed the message to their relatives in different places around the world, collecting one hundred dollars from one family, three thousand Kenyan shillings from another, and so on. Eventually, he was able to send a total amount of six hundred dollars, which Yunis used to take his brother to Nairobi for treatment.

Asking for money is not always easy, related to someone's position within the family and his or her understanding of the financial opportunities of those overseas. Said Abdi told me that he would never ask for money. He is an elder in his seventies who has eight children, of which the youngest is a sixteen-year old daughter. She lives with her parents in Dagahaley, together with four siblings, whereas the three others are in the USA, Uganda and Somalia. Said explained:

When it comes to my family's subsistence, we are comfortable. I do not receive money on a monthly base, but my daughter in the United States sends us one or two

⁵ This case also appeared in Horst and Van Hear (2002).

hundred dollars every now and then, through the *xawilaad* in Dadaab. She sends it by herself, and I would never ask her: I do not want to spoil my good name.

Besides the group of people who receive occasional sums, whether asked for or not, there is a group that receives regular (mostly monthly) remittances. The maximum amount that refugees receive is about two hundred dollars, whereas most people receive monthly allowances of fifty or one hundred dollars. In Dadaab, these are considerable amounts to spend and remittances hardly stay within the nuclear family. They spread and benefit a much wider group of people.

The importance of *xawilaad* remittances for refugees in the camps.

Sending remittances: Gender issues

When it comes to sending remittances, it is commonly assumed that the breadwinner, mostly the husband, leaves behind his or her family in search of an income. In the case of refugees, patterns of flight and resettlement, and thus of remittance sending, are often determined by other factors. There are various ways of going for resettlement. Many of them favour the younger generation, and some favour women or even whole families. Resettlement policies of certain countries target those identified as most vulnerable, amongst which women are over-represented. When refugees invest in sending relatives abroad, they prefer those who speak English, have a higher capacity to learn and still stand a good chance to find their way into the Western educational system and/or labour market. Thus, it is quite common in Dadaab for parents with grown-up children to have a son or daughter overseas, rather than the other way around.

Hajir Sheikh Ali lived in a compound in Dagahaley together with his thirty-three year old wife, eleven of his thirteen children, as well as six other relatives. He is seventy-one and has seen much of the world throughout his years as a seaman, and later working for the British in Aden, Yemen. Hajir's son is in Denmark, his daughter lives in London and one of his nieces resides in the Netherlands. Four other relatives also live overseas. When I ask him how he is able to sustain the nineteen people in his compound, he tells me:

First of all, I get a monthly pension from the British government of about ten thousand shillings or one hundred and sixty dollars. I can collect that money from the British Embassy in Nairobi, or tell them to send it to Barclays in Garissa. Then, my daughter is very good and sharp when it comes to sending us money without me having to ask for it. My son on the other hand, is stubborn and we have some problems with him. He has even finished the Agricultural University, but he was always chewing *qat*. Now, we wonder what he has turned to; why would he otherwise send us such little money? Last time when I asked him to send us something, he only sent two hundred dollars, although he must have a good job there. Nowadays, the Somali have come to realize that their daughters are more valuable than their sons when they go abroad. A daughter will always remember her parents, and she will send them whatever she can afford. But sons are careless and seem to forget their relatives in the refugee camps.

This was not the first time that I heard the complaint that men forgot about their relatives in Dadaab more often than women did. Thus, I decided to add this as a statement for discussion in the participatory workshops I held in all the camps with different groups of people. During this part of the workshop, I would split up the larger group of between twenty and thirty participants into smaller groups of about five people. These smaller groups would then discuss a statement, coming up with arguments in favour and arguments against it. Afterwards, the whole group would listen to the ideas of every sub-group and a discussion would follow. In all workshops, the 'gender' statement led to very heated debates. It was often said that the reason why women did not forget to assist those left behind in the camps was that they were more kind-hearted or soft. Yet, on the other hand the argument was used that, according to the Qoran, the men carry greater responsibilities, for example in terms of catering for the family and solving problems. Thus, they were the ones who remembered their relatives in Dadaab most.

Women however, were said to be better aware of the problems that exist in trying to sustain a family. They deal with the household bills, and thus assist each other, not only when they go overseas, but also while they are in the camps. Another argument mentioned was that the reasons for assisting relatives while overseas are mostly linked to keeping ties with family members, though men and women have different goals for doing this. Hassan Moxamuud suggested that women needed to keep in touch with their relatives because they have a much weaker position in society. Men were said to need these links in light of an eventual return to Somalia. Another relevant and much disputed point was the question who is responsible for the household budget, and who feels most responsible for sustaining family members elsewhere. Disagreement arose partly in relation to the supposed authority of men versus women in the West. It was often assumed that women have far more rights when they go

overseas, and are expected to manage the family budget there. Others however, did not believe these images and argued that men usually have far better jobs and thus more money to spend on their families. On top, the money that their wife earns either goes to the husband or will be spent on her own household.

Who sends, who receives?

I visited Dheka Hassan in Dagahaley, where she lived with her second husband and two young children: a daughter from the first marriage and a son from the second. Her first husband divorced her and now lives in the USA, from where he sends her one hundred dollars a month through the *xawilaad*. Dheka explained:

My ex-husband was the first to communicate, and gave me his telephone number. Now, I am usually the one calling him; when I have not heard from him for a long time or when I am facing a specific problem. He will then immediately call me back, so that I do not have to bear the costs. The money we get from him only covers our food and most basic needs, and at times, it does not last and we have to take credit from the shops. We do not have any other source of income, and my present husband is not working. But my ex-husband cannot send us more money, since he also sends money to his wife in Nairobi and he is a student in the USA. He is not working, and sends the money from what he saves from his government allowance. He is only able to save because he is staying with some of his siblings.

There were a number of cases in which ex-husband and –wife were still connected by remittances, mostly through their children. Nuradin Yusuf and Dahabo Axmed mainly survived due to the remittances sent by his 18-year old daughter, who had gone to the USA with his ex-wife. Nuradin not only received one hundred dollars a month from her, but also expected a high sum to be paid to him and his close relatives when she would get married. Marriage is an important occasion that often leads to high amounts of money being sent to the camps. Marian Abdulahi's mother died when she was still a young girl, and she was the eldest of five daughters. Marian talked with a lot of pride about her father, who had decided not to re-marry but raise his daughters by himself. According to her, he feared that a new wife could not feel the same love for his children. Yet, when his youngest daughter was twelve, the girls insisted that he would re-marry a lady whom he had met in Dagahaley. When he agreed, Marian called her *eedo* (father's sister) in Canada. Her aunt was not at home, so she left a message on the answering machine, in Marian's words "explaining the exact situation honestly and without exaggeration". A week later, they received a message from the *xawilaad*

in Dadaab to collect their money. Her aunt had sent 350 dollars, which her father used to prepare the wedding.

Having relatives overseas however does not always guarantee that they can send a monthly or even occasional allowance. Some of the refugees know that their relatives abroad either do not have the money to assist them, or have too many other dependents that are related more closely to them or are in deeper need of assistance. Khaliif Ibrahim not only had a large group of *ilmo ader* (children of the mother's brother) in Ohio, but also a brother and sister in the United States and a brother in Denmark. His son lived with Khaliif's ex-wife in Saudi-Arabia. He knew that they were not in a position to assist him:

I have received money from my brothers and sister abroad a few times, but only when I called myself. I do not like calling them, because I know that they have their own problems. They have families with small children to raise, and on top of that, there are many relatives in Somalia who also expect them to assist. My son is only eighteen and still goes to school. He works part-time, but it is hardly possible for the boy to assist me. My ex-wife however sometimes sends me something.

There are many others like Khaliif, who know that their relatives abroad are assisting parents, spouses and children and are thus not in a position to assist more distantly related family members.

Still, the hope or need to be assisted by relatives may be so great, that investments are made and chances are taken. When Halimo Hassan told me that she had travelled outside the camps twice, I asked her about the purpose of those trips. She told me that once she took a bus to Nairobi, and the second time she walked on foot to Garissa. In both cases, she attempted to communicate with her brothers in the Netherlands and Sweden: "I was hoping that they could send me a monthly allowance, or otherwise a sponsorship for my children. I sent a letter through a lady who was travelling to the Netherlands, and I tried to call them a number of times. But unfortunately, I never managed to reach them." These kinds of trips and the money spent on communication are rather risky investments, since chances of success are small. Moxamed Faraax had written a number of letters to his two cousins in the UK. He had different addresses, but never received a reply. Afterwards, he saved six hundred shillings to attempt to call them, as well as a nephew who went for resettlement to the USA as a 'Somali Sudanese' in August 1998. Moxamed was supposed to go with the same group, but his case was rejected at the time and he is still waiting for an answer to his appeal.

Physical and economic security

Thus considered, the existence of the *xawilaad* not only brings benefits to the camps, but also carries disadvantages. If the refugees hope or expect to receive remittances from their close or distant relatives overseas, they may spend scarce resources trying to contact them. Having hopes for a better future is very important in an opportunity-scarce place like Dadaab, but if these hopes are false and lead to risky investments, they may at the same time be quite damaging. Similarly, there are a number of other advantages and disadvantages associated with the *xawilaad*, as I learned during the participatory workshops. The system contributes to safety since travellers only need to carry small amounts of money, sending the rest to their place of destination through the *xawilaad*. On the other hand, because of the sending of remittances to the Dadaab camps, insecurity has actually increased. *Shifto* have their accomplices who loiter around the *xawilaad* offices in Dadaab, finding out who receives money and where they take it. Then, at night these people will be attacked violently. The refugees try to solve these problems by buying on credit in order to hand over the money to shopkeepers as soon as it is received. They also give it to them in deposit, since the businesspeople in Dadaab usually have better ways of securing valuables. The market has many hiding places and better protection arrangements than the blocks.

Yet, not everybody profits from the *xawilaad*, as Yasiin Hussein pointed out in a workshop in Dagahaley: “Most people do not benefit from the *xawilaad*, because only a small minority of the refugees has relatives overseas and receives remittances. In fact, the *xawilaad* is bad because it increases inequality amongst the refugees in the camps. It frustrates those who do not get assistance from outside”⁶. Participants in the workshop challenged Yasiin’s statement by saying that not only the receiver of the money benefits, but others also do. Indirect beneficiaries are in the first place the *xawilaad* owners and workers, like those who pass the message and get tipped for that. Then, the relatives of the person who receives remittances are usually assisted in money or kind, depending on the amount received and the number of dependents in the camps. A large group profiting are the business people, since business is flourishing due to the increasing financial flows in Dadaab. A last group of beneficiaries are those at the bottom of the socio-economic ladder, who are employed as maids or labourers by

⁶ Similar effects are mentioned by Russell (1986), who observed social and economic tensions and cleavages between households receiving and not-receiving remittances.

the refugees who receive money. Maids are often small girls from nomadic families with no other sources of income, and Bantu are also often hired as maids or labourers. As Yunis Axmed said: “The introduction of the *xawilaad* has uplifted the standard of living in the camps and these remittances help the entire refugee community in one way or the other”.

Indeed, remittances from overseas have improved the economy in the refugee camps. Livelihood opportunities in the region are scarce, yet the refugees have the cash to buy their daily necessities and at times more than that. The markets of especially Hagadera, but also Ifo and Dagahaley, are thriving. Some refugees point out that this improved economy has also led to price inflation, since some people have more money to buy things. This of course does not affect everybody equally, as Yasiin pointed out. Another fact is that there are institutions outside the camps that suffer losses due to the existence of the *xawilaad*. Barclays Bank in Garissa closed down during my stay in Kenya, because the Kenyan Somali inhabitants of the region were no longer borrowing, saving or sending money through the bank. Refugees as well as government officials told me that this was caused by the competition from *xawilaad* offices, which were trusted and used far more than formal banks. Similarly, the Kenyan Postal and Telecommunication system faced tremendous losses, since the *xawilaad* provided much cheaper and more reliable services to refugees and citizens alike.

Creating dependency?

One of the most important benefits that the *xawilaad* system has brought to the refugee camps is that it improved social security. In times of contingency, at least a section of the camp population has relatives in the West to call upon. Those who receive regular remittances are also more easily given credit by businesspeople when necessary. On the other hand, according to some, this can lead to an attitude of dependency. Since it is easy to take things on credit, patterns of expenditure change. I learned that Nuradiin Yusuf had not received any assistance from his daughter in the USA for four months, when he called one of his relatives who lived close to her. He asked the man what had happened to his daughter, and whether she was still alive. Nuradiin was told that his daughter’s husband was in hospital because he had been involved in an accident. Besides, the couple had moved. When Nuradiin received the new telephone number, he immediately called her. She apologized to her father for not having contacted him for a long time, and sent him three hundred dollars. She also included fifty dollars for his sister Fartun, and promised that from now on she would send him money every

month. Nuradiin was very annoyed with his daughter because she knew that he does not have a job. He had to pay off 13,000 shillings for credits at the shops for expenditures on milk and clothes.

Those receiving remittances may even stop working for their daily bread (Russell 1986). This may be caused by the fact that they know their relatives in the West will provide for them, but the reason may also be that they start 'suffering' from *buufis* (the hope to go for resettlement). Some of the refugees who see the flows of money coming into the camps, want to go to the source of that money; in order to live an independent life in freedom. Dahabo told me how Nuradiin got affected:

He used to work for the UNHCR and for CARE in these refugee camps. He got a job very easily because he came with his recommendation letters from UNHCR in Somalia. But for the last three years, he does not work, and I also do not work. I would want to start a business in the market, but since there are no people from my clan in the camps, nobody would buy from me. As for my husband, he has got a disease called *buufis*. Every day, he goes to UNHCR to follow up on his case, though I do not see a clear line in his actions. His mind has gone abroad already; he only follows what has happened in relation to resettlement issues, what is planned for the future, and which agency or embassy is coming to Dadaab. That is his only work. He has *buufis*, and is not ready to do any other work anymore. Luckily, his daughter builds our morale by sending us some dollars every time.

Acknowledgement

I am grateful to the University of Amsterdam for funding this research work from September 1998 to March 2003, when the thesis is expectedly completed.

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