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Both Sides of the Coin:  
Remittances and the transnational  
relationship of Somalis

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Human Geography: Conflicts, Territories and Identities

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## Preface

Looking back on the process I have gone through both with the master Conflicts, Territories and Identities as well as with this specific research I feel very grateful for the things that I have learned and the people who have helped and supported me throughout the research. I would like to take this opportunity to pay specific attention to the people around me.

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## Explanatory list

Agoon – children with no or only one parent

Al-Shabab – Somali militia

AMISOM – African Union Mission in Somalia

Dahaab Shiil – Money Transfer Organisation

Eid- Sugar Fest

Haram -

Hawala – Money Transfer Organization

HIRDA- Himilo Relief and Development Organisation

IDP – Internally Displaced Person/People

Kaah Express – Money Transfer Organization

Miraa – Chewing drug, also known as *Qat*

NGO- Non Governmental Organization

Odhia- Offer fest

Qat – Chewing drug, also known as *Miraa*

TFG – Transitional Federal Government

UK – United Kingdom

UNHCR – United Nations High Commissioner Refugees

UNDP – United Nations Development Programme

US- United States



## 1. Introduction

If friends make gifts, gifts make friends [...] the material flow underwrites social relations.

(Sahlins 2004, 187).

Sahlins (2004) made the observation that remittances and transnational social relationships are interconnectedness as the citation also underlines. This interconnectedness signifies a broader implication on transnationalism, the transnational relationships and the effect on, particularly the motivation of both receivers and senders with regard to remittances. Sahlins emphasizes the importance of social relationships which, as will be explained in this research, cannot be seen separate from (social) transnational networks. All in all, Sahlins' observation illustrates that we cannot address remittances as a singular phenomenon, rather it should be approached more holistically in the light of transnationalism and social networks.

This research will explore the dynamics of a transnational relationship based on remittances. Through interviewing both the senders in the Netherlands, as well as the receivers in Kenya I will scrutinize this relationship. What is deemed interesting here is that the receivers will be interviewed as well which makes up for a more holistic approach to the transnational relationship and transnationalism in general, particularly since there seems to be a certain bias in transnationalism towards migrants in current literature. Transnationalism is mainly viewed from the perspective of the migrant making it seem as if it is the migrant alone who is participating in transnational activities. This dichotomy will be challenged through a multi-sited research whereby interviews will be held with senders of remittances, as well as with receivers of remittances.

Instead of interviewing Somalis in Somalia, the choice of the research location is Kenya. This will support my emphasis on hypermobility in transnationalism and remittances; remittances is not only sent from western countries back home in Somalia but also to other Diaspora countries and not only from north to south but also south to south, Somali migrants are sending remittances from and to all over the world (Hamza 2006, Lindley 2007

Jureidini 2010). Instead of the traditional one-way flow from country of origin to country of destination, choosing Kenya as the location where I interview the receivers of remittances will approach transnationalism from a different perspective. The dichotomy between north and south as senders and receivers respectively does not hold then. The interchangeable use of these terms illustrates the superfluity of transnationalism in general and confirms that remittances and transnationalism are not static notions.

Many Somalis have found refuge in Kenya as a neighboring country of Somalia. According to Castles (2009), in conflict periods the really rich migrants have the means to go to the West, whilst the poorer migrants are forced to migrate to neighboring countries. Although this also seems to be case for a group of Somalis, there is also a substantial group of Somalis in Kenya who have the means to go to the West but prefer to stay in Kenya to do business or have returned to Kenya to do business as was the case for two of the respondents. Although there are no accurate date on how many wealthy Somalis reside here and what their income exactly is, it is known that Somali businessmen have moved to Nairobi where they are, in contrast to urban areas in Somalia, able to generate money in a stable environment and economy with investments of over 1,5 billion dollar and ransoms estimated at 100 million dollar (Chathamhouse 2011, 15).

Kenya is thus also very much perceived as a place where many rich Somalis are residing, both by the Somalis themselves as well as by the Kenyans. There are also living many senders in Kenya, people who send remittances through their network to others both in Kenya as well as Somalia. This rejects any generalizations about the senders and receivers of remittances; terms like host country and country of destination in explaining remittances fall short here as Kenya is a host country but a receiving country at the same time. It thus provides a different perspective on transnationalism as it will expose the mobility in transnationalism.

Moreover, many Somalis in Kenya consider Kenya to be a temporary site as they are either planning to travel further, or to return to Somalia again after the civil war has ended. All consider Kenya to be a transit country (Lindley 2009) in their migration trajectories. Transit migration is “the entering of a state in order to travel on to another” (Schapendonk 2009, 2). However, the majority of the Somalis, regardless whether they want Kenya to be their transit country, is forced to stay in Kenya, unable to acquire the resources necessary to leave the country and dependent on the unstable situation in Somalia, which prevents them

from returning. This makes the position of the Somalis residing in Kenya vulnerable. As one respondent in this research said that a common phrase on migrating to Europe is 'do or die.' He explained that for many, migrating was a must, something they had to do or they would die in Kenya. However, as he also highlighted, it was the people who 'did it', the people who migrated, who were dying in the dangerous journey to Europe. In this sense, Somalis are not only vulnerable in the local context but also because they consider onward migration as a necessary step, which exposes the Somalis who do not have the resources for a safe journey to more insecurity. It illustrates the immobility and the dire situation in which many Somalis are living in Kenya, particularly the ones without social and/or financial capital to ensure a safe and organized trajectory whose mobility choices are thus very limited.

An important perspective in this research is that transnationalism is not something individual; rather, entire social networks are affected by transnationalism, both in the country of origin as well as in the country of destination. Horst (2006) for example, researched Somali refugees in Dadaab and analyzed the importance of transnational social networks for these refugees that they are linked with and the support they received from these networks. Moreover, remittances are, particularly in the Somali case, not only household bound. This means that migrants also send to friends and others in their network. In addition, if someone in the country of origin receives remittances, often his or her network will also benefit from this in some way, either financially or they benefit from the flows of information and ideas. However, also migrants benefit from the latter as it might even help with finding a marriage partner, an important aspect within the Somali Diaspora (Al Sharmani 2007, 9).

Networks are thus very important in the Somali culture; both the family and the clan. They can function as a safety net but also as control and enforcement mechanisms as will be shown in this research. However, having access to a network does not imply that one has access to remittances; to explain the accessibility of actors to resources, we will focus on institutions – and trust as an aspect of institutions- as this is through which the transnational relationships are channeled. Institutions are the rules to which both the senders and receivers abide to. By focusing on how institutions guide and monitor exchanges between senders and receivers, the process of remittances and the relationships can be better understood (Smith 2007).

On a transnational level some institutions are maintained while others lose their importance. It is thus deemed important to focus on the changes of institutions on a transnational level and the effects this has on the transnational relationship and remittances. Indeed, this research will explicitly focus on how these social institutions transcend borders, and are sustained transnationally. Thus, we consider how Somalis make use of social institutions with remittances and the relationship with either the receiver or the sender? An example of social institutions that will be explored further is the welfare fund (Van Notten 2005), a presumption of many African clans; are Somalis assumed to apply this in the same manner on a transnational level?

Kabki (2007) in her research on remittances in rural Ashanti found that actors there were mainly 'holding up hands' for remittances. In other words, these actors were not able to provide anything in return. Whereas Smith (2007) in his research on remittances in urban Accra, the rural dwellers could only refer to the migrant's social duty to ensure their claim on remittances. The added value of an urban setting like Accra was the functional aspect of urban dwellers who could function as a 'hub' or 'sliding-hatch' for migrants with their local environment. For example, if they receive remittances from abroad they could be trusted to pass this on to a particular friend or family member pointed out by the migrant. The level of reciprocity is much higher than in the case of the rural dwellers. As the research location will be Nairobi this research will scrutinize how this works in the case of the Somalis and more specifically, in the case of a refugee country. And how does this work for people who have been, for a majority at least, nomads all their life?

### **1.1 Social relevance of the research**

For an outsider, remittances seem to be a good solution for wealth distribution; the wealthier migrants in (more) developed countries send money to their family and friends in order to support them. However, remittances can have tremendous effects on the lives of the migrant; it can affect their lives both mentally, economically and even socially; mentally, because the Somali migrants feel responsible for their dependent's well-being which put them under a huge amount of pressure (Lindley 2007, Ministry of Internal Affairs 2000). This is of course a difficult state for the migrants and it can influence their economic life as, in some cases, they choose to send money while they can barely manage in their host country themselves. It might even affect their lives socially as they might refrain from certain social

activities in the country of destination to be able to send money back home. In addition, as they do not invest in their own life (in terms of education) they will often linger at the bottom of the economic and social ladder; unemployment as a repercussion of their position (low skilled, low adequacy of the Dutch language) is then a common but detrimental consequence. Being unable to provide for the family is a great shame for Somali men in the Somali culture and, consequently, puts even more pressure on the family (Ministry of Internal Affairs 2000).

In addition, there is the danger that receivers grow dependent on remittances (OECD 2006, Grigorian 2011). If the receiver knows he or she will receive remittances every end of the month, there is not much incentive for them to try and get work. While this may not always be the case as for most Somalis remittances are a welcome addition to the meager income they earn or in some cases the only possible source of income, it is important to look at the detrimental effects. There is no denying that receiving a fixed amount of money monthly can reduce the urge to find work, especially when the income from working is considerably smaller compared to the remittances. This might prove to be problematic for the Somalis and for an economic viable Somalia in the future and it illustrates the complexity of remittances (de Haas 2007, Ahmed 2000). However, various research have provided solutions for this dependency by focusing on how remittances and migration in general can be linked to development circumventing detrimental effects for the economy of the country of origin (Abdih et al. 2009, Fajnzylber et al., de Haas 2007). Still, both groups are affected socially and economically by remittances and by the transnational relationship, both positively and negatively. As a consequence, new transnational dynamics have come into existence between (Somali) people that affects both the senders and the receivers.

An external factor that plays a role in sending remittances concerns the role of the host country. The tone in the academic debate on migration has fluctuated from regarding migration as a positive phenomenon to a negative (de Haan 2006). Remittances played an important role in this debate as it was regarded as a positive effect of migration. Nowadays, ideas on the positive effects of migration on development are at the center of policy initiatives. Receiving-country governments and international agencies argue that highly skilled migration can bring gains for both receiving and sending countries. The aim is to replace the notion of brain drain with brain gain or brain circulation (Findlay, 2002, in Castless & Miller, 2009).

As the tone of the migration debate changed at the academic level, a similar change took place at the political level. There is an ongoing trend where host countries seem to recognize more and more the contribution of Diasporas to develop their country of origin. Remittances thus have also become a much debated topic in policy making. On the one hand, actors in the development world want to coordinate remittances and use it for the development of the migrants' country of origins. On the other hand, politicians want to discourage remittance sending among migrants as they perceive remittances as money that is not being invested in the migrant's position and integration in the host country. Also for them, research on the transnational relationships and the institutions that come to play in remitting could be an important source of information (de Haan 2006).

An important social implication for a host country like Kenya is possible tensions in the society between the inhabitants and the refugees. Ever since the civil war, Kenya has been flooded by an enormous number of Somali refugees which has put a big pressure on the country (UNHCR 2011). The enormous move from Somalis in Kenya has created a xenophobic reaction within Kenya towards the group; there is suspicion among the Kenyans towards the wealthier Somalis and their increasing wealth and influence in the Kenyan economy (Abdulsamed 2011, Amnesty 2010, Herz 2011). Moreover, there is a lot of suspicion towards the wealthier Somalis with regard to piracy and remittances, linking it with illegal transfers to *Al-Shabab* (Abdulsamed 2011). At the same time, the Somali population in Kenya is often vulnerable and subjected to at times discriminating laws and actions of Kenya. As will be described in this research, a vast group of Somalis are in a vulnerable position in Kenya; they are refugees, and particularly the ones with low income are subject to discriminative actions of the Kenyan police and security forces (Amnesty 2011).

The debate whether remittances are a good phenomenon for the country of origin will also be more nuanced in this research. Particularly, in the case of Somalia whose Diaspora is widely spread around the world remittances often does not go to Somalia but rather to countries of destination or transit countries of the Somali Diaspora. This means that the view that migrants and remittances in particular can benefit the country of origin or that brain drain can be turned into brain gain is not automatically implied. However, I will not argue for a negative or positive view towards remittances but rather that it deviates

from the traditional way of looking at transnationalism and remittances and what this implies for remittances and transnational relationships.

## **1.2 Scientific relevance of the research**

In addition, in current literature on transnationalism, remittances, both social and financial, are considered as flows that go from north to south or from the country of destination to the country of origin and from rich to poor. However, this research will argue that this is a far too simplistic manner of presenting transnationalism and remittances. With the focus mainly on this flow, a dichotomy of north versus south is enhanced which underestimates the dynamics of transnationalism and remittances. In other words, transnationalism is much more than flows -in any form- from north to south; transnationalism is an autonomous process from south to south, from south to north, from host to host country and, as this research will elaborate more on, even within host countries.

As I will argue against this dichotomy in this research, I will also look at how this affects transnational relationships and transnational hierarchies in this relationships; as the hegemony implies that it is the migrant who decides if and to what extent he or she will be involved in transnationalism, the different approach of this research will have important implications for the transnational relationship and for the migrant him or herself. This bias assumes a transnational hierarchy between the migrants and the ones in the country of origin as it misjudges, or even fails to take into recognition the role of the latter. Transnationalism as described above regards the decision of a migrant to involve him or herself in his country of origin solely based on the migrant, and thereby ignoring the influence of his or her network in the country of origin. Moreover, this view ignores the fact that there are many wealthy Somalis living in Kenya who send remittances themselves. In sum, this research will argue for a more 'grey approach' towards transnationalism to argue against dichotomies in transnationalism. To view transnationalism and transnational relationships within the Somali community from a different perspective Somalia's neighboring country, Kenya, instead of Somalia, is the country where this research has been conducted. Taking Kenya as a research location over Somalia as the country of origin, this research acknowledges and further explores the hypermobility of transnationalism and remittances.

Research on Somali remittances has mainly concentrated on the negative and positive economic and social effects on development countries (Gundel 2002, Ahmed 2000, Kapur 2009, Maimbo 2006, Van Hear et. al. 2004) and the effects of remittances on policies on international aid (van Doorn 2001, Savage et al. 1991). Less focus has been on the Somali transnational relationships and the influence of remittances on this relationship. Remittance is more than a (one-way) flow of money; instead of being neutral, unloaded amount this research will argue that they show delicate transnational mechanisms and relationships. There are also social (non-monetary) remittances and other factors besides economic ones that shape and determine transnational relationships. In addition, so far, there has been very little academic focus on the relationship between Somali social institutions and remittances, especially the social institutions of clans. However, social institutions, and particularly clans, cannot be seen separately from remittances; if one wants to understand remittances they have to consider social institutions and how they are being sustained on a transnational level. This is why the forthcoming research will pay particular attention to this and explore the phenomenon of clans and remittances.

### **1.3 Research aim and questions**

The aim of this research is to gain insight in the dynamic transnational relationships between the Somali senders in the Netherlands and Somali receivers in Kenya based on remittances and focus on how institutions lead to a transnational hierarchy. Specifically, it will focus on which social institutions are used by both senders and receivers, how they use these institutions in order to influence the 'other' (the sender of the receiver) and who is included and who is excluded as a consequence of existing institutions. Moreover, I will focus on how institutions change on a transnational level; which institutions remain important for both (or one) group(s). Somali senders use it as some kind of defense mechanism whereas the Somali receivers use it as to increase their implicit right on remittances. In order to get proper insight in the dynamics of transnational relationships this research will be conducted among Somali senders in the Netherlands and Somali receivers in Nairobi.

The central question structuring this research is the following:

*How do social institutions influence the transnational relationship and produces a transnational hierarchy between Somali senders and Somali receivers in the Kenyan city of Nairobi?*

To answer the research question above, the following sub-questions will help me to focus on different aspects within the whole from which, after putting the parts together, answers on the central question can be given.

1. How do social institutions influence the sending of remittances?
2. How do senders and receivers influence each other for remittances?
3. What are the conditions and expectations regarding sending and receiving remittances?
4. How do senders 'check' on the spending of remittances of the receivers?
5. How are both receivers and senders influenced by their geographical and social in Nairobi and the Netherlands respectively?

The methodology necessary for this research was constructed with these questions in mind: In order to answer these questions the empirical unit of analysis is the individual. The implications of conducting multi-local research will be discussed in the following chapter.

## **2. Theoretical framework**

In the previous chapter I have outlined the relevance of this research and I have introduced the aim of the research. In order to clarify the scope of this research this chapter will provide insight to current theories on the topic focusing on elements to illuminate the focus and the theoretical embedding of this research. First of all, this chapter will focus on transnationalism, what it exactly is – or rather how I use it in this research- and what falls short in the current approach to transnationalism. The transnational approach that will be conceptualized in this chapter determines further methodological choices for the research and how these units complement each other. These concepts will then be explained through remittances which will serve as the basis for my analysis of the interviews in the following chapter and, subsequently, the issue will be established in transnational hierarchies and reciprocity in transnational relationships.

### **2.1 Transnationalism**

Until the end of the 1990s, migrants were mainly studied with regard to their position in a host country. Little attention was paid to the connection with their country of origin. However, since then, there has been a shifting focus in research on migrants where there is more and more focus on their ties with their country of origin. Thereby, it was found that migrants maintain contact with their country of origin much longer than was assumed (Ostergard-Nielsen, 2003). Also according to Levitt et al. (2004) migrants are involved both in their host country as well as their country of origin.

Moreover, the simultaneous adoption of transnationalism in different disciplines led to it to become a container concept. This makes it difficult to use the concept. Portes et al. (1999) describe transnational activities as every cross-border connection and regular cross-border activity between migrants and their country of origin. These connections concern individuals but also companies, organizations, governments and include political, cultural and religious connections. Portes et al. argue that it has led to the concept of transnational communities. These communities are, “characterized by dense networks across space and by an increasing number of people who lead dual lives”(Portes et al. 1999, 221). As migration becomes easier and people become more mobile, many migrants have important and

durable relationships of a political, economic, social or cultural nature in two or more societies at once.

The actors that participate in these transnational communities are called transmigrants “Transmigrants maintain, build and reinforce multiple linkages with their country of origin” (Glick-Schiller et al. 1992, 52). Castles et al. (2009) emphasizes the importance of agency for the transmigrants. The transmigrants can decide if and to what extent they want to involve themselves in transnational activities. However, agency can be severely limited as Guarnizo et al (2003) argue that gender, age, human capital and social capital heavily determine transnational activities. Also Faist (2000) argues that when studying ‘transnational social spaces’ researchers must be careful not to conceive of these spaces as ‘static notions of ties and positions’ but rather as ‘dynamic social processes’. He argues that,

Cultural, political and economic processes in transnational social spaces involve the accumulation, use and effects of various sorts of capital, their volume and convertibility: economic capital, human capital, such as educational credentials, skills and know-how, and social capital, mainly resources inherent in or transmitted through social and symbolic ties.

(Faist 2000, 191)

### *2.1.1 Migrants*

In the literature there seems to be a certain bias in transnationalism towards migrants. Transnationalism is mainly viewed from the perspective of the migrant; it is the migrant who is participating in transnational activities. This bias towards northern actors assumes a transnational hierarchy between the migrants and the ones in the country of origin as it misjudges the role of the latter. Transnationalism as described above regards the decision of a migrant to involve him or herself in his country of origin solely based on the migrant, and thereby ignoring the influence of his or her network in the country of origin. It is thus deemed interesting to consider transnational relationships through a migrant’s social networks. What is more, renouncing the role of the receivers in transnational activities ignores the fact that the life of a receiver is very much affected by the fact that they have a migrant in their network; individuals and entire communities in the country of origin (the migrant’s network) are in this sense drawn in a transnational life as well. This bias will be

challenged in this thesis through a multi-sited research, conducting both interviews among senders of remittances, as well as among receivers of remittances.

Moreover, this research will argue for a hypermobile approach towards transnationalism and remittances in particular, starting with the fact that the interviews were done in Kenya and not in Somalia. Khisty et al. (2001) describe hypermobility as the “maximization of physical movement”. This research uses the term hypermobility to explain the global dynamics of migrants and remittances in the case of Somalia; remittances are not only sent from western countries back home to Somalia but also to Diaspora countries and not only from north to south but also from south to south; “the process of sending and receiving remittance money involves a complex transnational network of relatives who are located in multiple countries” (Al-Sharmani 2007, 3). With roughly 500.000 Somalis and many more having passed through this country (UNHCR 2011), Kenya is an important destination for remittances with an estimated number of 1.8 million dollar flowing towards its inhabitants (Worldbank 2011). Instead of focusing on flows from the country of destinations to the country of origin this research recognizes that remittances are much more dynamic.

### *2.1.2 Urban and rural actors*

Recognizing the fact that location influences the scope and ability to utilize networks through urban-biased (electronic) infrastructure, a distinction needs to be made between urban and rural actors. Urban actors have better access to communication and financial technology. This is also the case in Nairobi, the capital of Kenya, where the access to infrastructure is easy. *Hawala's* (informal money transfer companies) are very easy accessible as there are many different *hawala's* here. Internet is affordable and accessible to most of the respondents which increased their involvement in countries outside Kenya as fundamentally reduced costs allows them to also enact upon transnational ties with migrants through phone calls, skype etc. the distance between the country of origin and the host country has decreased. Internet and telephone calls keep migrants up to date about what is happening with their family and relatives in their country of origin. Globalization, then, seems to facilitate transnationalism as it enables migrants to maintain intensive relationships and connections with their host country. According to Held, globalization is, “the widening, deepening, and speeding up of worldwide interconnectedness in all aspects

of contemporary social life” (Held et al. 1999, 2). What is deemed interesting here is the reciprocal nature of the link; not only migrants make the call but also receivers. In Smith’s research in Ghana in 2003 this was quite different where poorer urban respondents awaited calls from migrants (personal communication 18 April 2012). Through *hawala*’s the migrants can easily send money and so financially support them. Through new information and communication technologies, globalization and thus transnationalism have become concepts with great significance for (trans)migrants.

Moreover, Kabki (2007) in her research to remittances in rural Ashanti found that actors there were mainly ‘holding up hands’ for remittances. Whereas Smith in his urban research, part of the same global transnational research program on the influence of transnational ties in urban Accra argued that urban actors could get more easily involved in transnational activities, facilitated by the electronic infrastructure, the rural dwellers could only appeal to those people’s social obligation for remittances. The added value of an urban setting like Accra was the functional aspect of urban dwellers who could function as a ‘hub’ or ‘sliding- hatch’ for their environment; for example, if they receive remittances from abroad they could pass this on to a friend or family member. The level of reciprocity is much higher than in the case of the rural dwellers.

### *2.1.3 Social networks*

Transnationalism, and thus migrants but also receivers, is not something individual. Transnationalism functions within and between networks that have been built in the country of origin or in a host country. Moreover, it is these transnational networks that keep migrants involved in their country of origin through transnational activities and it is these networks that create a transnational life for the ones who stay behind. However, the network will not be considered the unit of analysis. Rather, the social network will function as a basic assumption of transnationalism, and remittances in particular, and it will be analyzed through focusing on the perception of individuals on remittances and transnational relationships and networks. Although social networks will not be the unit of analysis, this research will focus on the mechanisms and composition of networks through interviews with individuals. This will provide a larger picture of processes that go beyond individuals, explaining the decisions and actions of the respondents on a higher level. De Weerd (2002) states that the formation of networks derives from institutions like kinship and clan-ship

affiliations, from friendships, and from geographical proximity. Networks can be divided in networks that are based on weak ties and networks that are based on strong ties. Weak ties are relationships where two people are not in each other's "in-group" such as family;

*Weak ties, thus, concern alters with whom actors only interact in a few activities. [...] Weak ties may be instrumental in expanding the diversity of resources. They may provide an actor access to human, physical, and financial capital to fulfil certain needs and desires".*

(Smith 2007, 29)

However, weak ties would imply a decreased 'implicit right' on remittances than strong ties. Strong ties are thus members of their in-group with whom they regularly interact. Strong ties are based on a smaller group than weak ties. The most important difference between weak and strong ties is the notion of trust. In weak ties, people have to develop a trustworthy relationship whereas in strong ties trust often already exists because it is embedded in, for example, family. According to Coleman, the strength of these ties, or closure of a network as he also refers to, is key for the functioning of a network;

*"The consequence of this closure is, as in the case of the wholesale diamond market or in other similar communities, a set of effective sanctions that can monitor and guide behavior. Reputation cannot arise in an open structure, and collective sanctions that would ensure trustworthiness cannot be applied."*

(Coleman 1988, 108)

Reputation and trustworthiness are thus, according to Coleman, two important aspects in a dense network. He argues that dense networks function as a control mechanism as it can influence someone's reputation. Trustworthiness, then, is implied in a dense network as its members cannot circumvent its rules without falling subject to reputation damage. This makes it easier for people in the network to trust each other.

It is deemed interesting in the case of the Somali receivers to look at how dense their networks are, particularly clans, and how this affects their 'right' to remittances. Does the fact that a receiver is clan related with a migrant automatically imply that they have a strong chance of receiving remittances? With regard to Somali senders, this research will focus on the density of the clan to see how strong their influence is on its members. The distinction

between clans and family in the case of the Somalis seems to be hardly relevant as clan members, even if they are not blood-related, refer to each other as family. Still, in many cases respondents did not consider their clan very important to them which makes the term dense network less applicable. It is important to note here the different levels of importance of clans in urban and rural networks on which I will continue later in this chapter.

Djelic (2004) argues that actors will try and establish networks that consist of both weak and strong ties as this will benefit them economically and socially. By establishing networks that consists of both strong and weak ties, they are assured of access to resources and other forms of support from their strong ties as this support is well defined and regulated through institutional norms and codes. Simultaneously, weak ties may provide them with access to resources and information that their strong ties do not have. Having both strong and weak ties is considered to be a strong network as it generally consists of members in different geographic locations and different sources of income. A weak network is thus a network that is more homogeneous and is less capable to support its members in times of shock as it will, to some extent, affect all members. On a transnational level this would imply that by maintaining relationships with both strong ties and weak ties one expands his or her links to potential remittances and resources that their local network does not have while maintaining the support and security from close ties. Having a transnational network based on both ties could thus function as a “safety net” for its members (Smith 2007).

Massey and Basem (1992) established the relation between social networks and remittances when they discovered that more Mexican immigrants in the United States would send remittances to their origin households in Mexico if the amount of family members living near them in the United States increased. Massey and Basem concluded that these growing clusters of family members strengthened the transnational social network, providing improved access to employment and more secure channels for remittances to be sent (Massey and Basem, 1992 in Piotrowski, 2006). Remittances have often been analyzed as the exchange between migrants and their home households. However, already in the early late 1960s Philpot (1968) analyzed remittances in a broader perspective including social relationships and social networks. In the late 1980s an upsurge arose and more research adopted a wider view of remittances by including aspects of social networks (Fawcet 1989, Boyd 1989, Levitt 1998, Curran 2001).

In line with this, Roberts and Morris (2003, in Piotrowski, 2006) claim that remittances establishes the membership of migrants in the country of origin, functioning as a basis for different types of social networks in both the country of origin and the country of destination. By sending remittances (and sometimes visiting their households of origin), migrants are able to provide family and community members with information about employment opportunities. By participating in these (often expanding) social networks, actors can help each other find job opportunities and housing and to adapt to new ways of life in various migration destinations (Roberts and Morris 2003).

Although this research focuses particularly on the role of transnational networks, it certainly does not ignore the importance of local networks. the local networks as argued by Massey et al. (1992) can force a migrant to be more active on a transnational level. As will be shown In this research, in both research locations, clans were often located near to one's geographic location. At the least, the Somalis knew exactly where and how many clan members lived near them. It illustrates the importance of clans both for Somali senders as well as receivers. Moreover, this research will argue that local networks are, in various cases, a precondition for transnational networks; in order to expand one's network on a transnational level one needs to make use of their local network.

## **2.2 Institutions**

According to Smith (2007) in order to understand the transnational relationships between the sender and the receiver, the social institutions of the specific culture need to be further explored. Smith uses the description of North to explain institutions;

Institutions are the rules of the game of a society or more formally are the humanly-devised constraints that structure human interaction. They are composed of formal rules (statute law, common law, regulations), informal constraints (conventions, norms of behavior, and self-imposed codes of conduct), and the enforcement characteristics of both.

(North 1990, in Smith 2007, 33)

Institutions are thus the rules to which both the senders and receivers abide to. By focusing on how institutions guide and monitor exchanges between senders and receivers, Smith

(2007) argues that the process of remittances and the relationships can be better understood.

Smith emphasizes the importance of institutions on two aspects in a transnational relationship. First of all, institutions are important in networks and relationships as institutions can include and exclude actors. Some actors might benefit more from institutions while others are excluded through these institutions. In the same manner, for some actors the effects of institutions are far more positive than for others. Networks and institutions are thus intrinsically connected to each other. This manner of thinking is relevant for this research because clans are a central aspect in the Somali institutional context; this network builds on institutions that influences its members heavily, both locally and transnationally as will be shown in this research.

Furthermore, some studies make a clear distinction between remittances to household members and remittances to extended family or relatives. According to Blue (2004) who researched remittances among Cubans,

Social incentives to remit also vary by the closeness of family ties. Remittances are innately tied to family connections, and empirical studies have indicated that migrants are more likely to send money to immediate, than to extended, family members...The relationship between remittance senders and receivers is clear and does not require further clarification; it is assumed that the senders are immediate family members-parents, children, or siblings.

(Blue 2004, 65).

In contrast to these researches, the relationship between Somali remittance senders and receivers is not assumed to be straightforward and it is therefore very much necessary to include the local level in this research; not only to look at 'who' but also focus on different interpretation and views of the transnational relationship. In several interviews with Somalis in the Netherlands they often refer to each other as 'relatives'; this could mean that they are not blood related but related through their clan. As such, someone is more easily categorized as being 'closely related' even if they do not know each other personally. However, according to Horst, despite being 'relatives' of each other, receivers still have to be strategic about whom they will call for remittances as calling is an expensive undertaking. They will consider who they will have the best chance with before they will actually call. Thus, it seems that receivers will not just call anybody as this will be a costly and unbeneficial

strategy (Horst 2003). Relatives should thus be people whom the sender either cares about or has a (strategic) interest when sending money to that person.

Moreover, institutions monitor the relationship between the sender and the receiver. Institutions function as an enforcement mechanism as “[i]nstitutions rely on norms and sanctions.” In other words, through norms and sanctions the transnational relationship can be held in check; there are consequences to the actions of both the senders and the receivers. A traditional relationship is based on geographic proximity where people can check on each other and where there is face-to-face interaction. The geographic proximity implies that people share similar norms and values “so that the ‘rules of the game’ are generally agreed and accepted”(Mazzucato 2009, 1113);

“Geographical proximity allows people to see what others are doing, that someone making a claim is indeed experiencing a difficulty, and that when the claim is abided by, the help obtained is indeed used to alleviate the difficulty and not for some other purpose.”

(Mazzucato 2009, 1111)

With the absence of geographical proximity, a different enforcement mechanism is needed if arrangements are to work on a transnational level. Mazzucato argues that with the absence of the geographic proximity, social proximity is the presumption for transnational arrangements. Overall, this is also the argument of economists studying investments in relationships whereby proximity for monitoring is seen as key (with an ever growing international business, this is also for them more and more difficult) (Gerybadze 1999, Amin et. al 1999). According to Mazzucato, the relationship can only work if the sender and the receiver rely on the same social institutions. She refers to this as social proximity; “there is a need for social proximity to ensure that people have similar norms, [and] are driven by common objectives” (Mazzucato 2009, 1113). Remittances do not seem to be ‘flowing’ when migrants do not care about social institutions. For example, if a migrant does not care about his reputation, either among the Diaspora, among the family or clan back home, the migrant will not be affected by whatever sanctions will be imposed on him or her. She illustrates the importance of social proximity by using the example of Ghanaian elders who keep track of the contribution of network members in the Diaspora to funerals in Ghana through a card system that was instituted for Ghanaian migrants. If a migrant fails to contribute, he and his

family could not be buried in village territory. This would constitute “a great source of shame in all Ghanaian communities”.

The absence of geographic proximity also holds implications for institutions. Although changes in institutions are limited, according to Uphoff (1948), institutions are still erratic. On a transnational level some institutions are maintained while others lose their importance. It is thus deemed important to focus on the changes of institutions on a transnational level and the effects this has on the transnational relationship and remittances. As will be shown in this research, several institutions regarding remittances do not apply to the second generation migrants. But even in the first generation migrants, institutions change as migrants encounter new institutions; those of their host country. This research will focus on how these social institutions transcend borders and are sustained transnationally. How are Somalis making use of social institutions with remittances and the relationship with either the receiver or the sender?

Particularly, I will focus on how important the clan is for a migrant in the Netherlands and in Kenya. Van Notten (2005) predicts that with the appearance of independent insurance companies in the near future and the establishment of freeports in Somalia they will, “[t]ake over the insurance burden of the clans and a large part of the litigation [...] these twin developments will undoubtedly change the nature of the clans. They will lose both their present function of ‘settler of conflicts,’ and the will and the means to impose moral values such as charity and solidarity upon their members” (van Notten 2005, 141). If he already speaks of a reduced influence of clans on their members in the near future, how does this affect the perception on clans on a transnational level? What makes matters interesting on a transnational level is that the Somali laws have never been decided over on a political level as it has always been the affair of clans. According to van Notten, “each person must abide by the laws of his own nation” (van Notten 2005, 35). Thus, people have always lived according to the laws of their clan and nothing has changed in that respect. What does this mean for clans transnationally? I will return to this question further in this research.

### **2.3 Remittances**

In the prior section the concept of remittances already turned up. In this section I discuss the value and role of this concept for this research in more detail. In the 1980s, Lucas and Stark developed the New Economics and Labour Migration (NELM) theory, a new approach

to understanding remittances and why it is being sent. They stated that reasons for migrants to remit are either altruistic, egoistic or can be explained through a mutual contract that senders and receivers have committed themselves to. According to Lucas and Stark the migration of one person of the family is a well-considered and strategic move from the family. The family has invested in the migration of the migrant. As a consequence, the migrant is expected to send remittances back home as a delayed payment to the family or as insurance to the family in times of shock (Stark & Lucas, 1988). It is explained as a way to alleviate shocks through “risk pooling” which means that the ones who stay behind are insured by having one family member abroad. They refer to it as a “self-enforcing contractual arrangement” between the senders and the receivers (Lucas & Stark 1988, 469).

However, something that is not considered by Lucas and Stark is that this arrangement depends very much on social proximity as discussed earlier in this chapter. Mazzucato (2009) scrutinizes the NELM theory in her research among Ghanaians by critically asking why a migrant would really abide to this contract when they can just as well cut ties with people back home. Especially in the cases where the migrants live in Europe or the United States the receivers seem to lean much more on the senders financially and thus benefit much more from the arrangement. In other words, the arrangement seems detrimental for the senders. Mazzucato (2009) concludes that, in many cases, the reason for the senders is to stick by the ‘informal insurance contract’ is co-insurance i.e. that senders need the support of the receivers in their lives in the host country. Thus she argues that, “in many cases their insecure position in the host country society makes it important for migrants to maintain linkages with their support networks in case of need or unforeseen crises.” She continues that, “the migrant also receives insurance from members of the home country network in what we call reverse remittances” (Mazzucato 2009, 1110). She states that financial help of family back home is needed especially in ‘phase II’ when the migrant is waiting for a residence permit and (in the Netherlands at least) is not allowed to work at that moment. However, it is not only financial support that the migrant receives from people from their home country; finding a wife is also an important matter among Ghanaians. The family can help find a suitable partner through their networks and make sure that she will be a reliable candidate (Mazzucato 2009, 1111). This draws further on the discussion of the distinction between geographic proximity and social proximity between senders and

receivers as being increasingly blurred, not least due to the fact that both are seldom only 'senders' or 'receivers'. Thus both sides understand the rules of this co-insurance.

Thus far, I have only talked about strategic interests of senders and receivers in the transnational relationship. However, an additional perspective that is deemed interesting for the transnational relationships in this research is Amin's argument on transnational intimacy as it is believed that the emotional aspect in the transnational relationship cannot be left unaddressed in this research. Amin emphasizes the importance of relational proximity in transnational relationships. Amin states that intimacy can be achieved through modern communication technology;

Intimacy may be achieved through the frequent and regular contacts enabled by the distanced networks of communication and travel (how else do transnational firms, institutions, and social movements work?) as well as the unbroken interplay between face-to-face and telemediated contact.

(Amin 2001, 393).

Relational proximity, then, is more an outcome of a reducing importance of geographic proximity due to technological advancements or, more specifically, transnationalism enabled through globalization. It is deemed important to focus on relational proximity as it can shape transnational relationships with regard to controlling and monitoring remittances. In addition, relational proximity might influence someone's claim for remittances; it is assumed that the ones who have a close transnational relationship also have the most claim on remittances.

Parrenas (2003) describes the process of transnational intimacy among Filipino mothers with their children. For Parrenas, sending remittances implies intimacy between the sender and receiver; "[r]emittances play a central role in transnational family maintenance. Mothers maintain intimate relations across borders by sending remittances to their families at least once a month" (Parrenas 2003, 323). Moreover, the intensive contact the mother has with her daughter facilitates a monitoring system as she is kept up to date of what is happening and what the money is spent on. For Somalis, telecommunication is very important to keep in contact with their social network (Menkhaus 2001, 4). Lindley's title "The early-morning phone call" is telling for remittances among Somalis as it refers to the many times senders of remittances are being contacted; it could be that relational proximity,

then, is facilitated by this medium and consequently guides transnational relationship. The fact that telecommunications and money-wiring services have been much better since the collapse of the Somali state (UNDP 1998, 15) shows the importance of communicating (and remitting) transnationally for the Somalis. In the empirical chapters I will focus on how and if the Somali migrant in the Netherlands and/or the receiver in Kenya use remittances for intimacy.

### *2.3.1 Social capital*

Social capital is deemed interesting here with regard to access to remittances. As will be shown later in this research, in both research locations having access to a transnational network does not ensure a receiver on receiving remittances. According to Hanifan's (1916), explanation of social capital the bigger one's network is the more chance one has on accessing resources, regardless of the close-knitted nature of this network;

If he may come into contact with his neighbor, and they with other neighbors, there will be an accumulation of social capital, which may immediately satisfy his social needs and which may bear a social potentiality sufficient to the substantial improvement of living conditions in the whole community. The community as a whole will benefit by the cooperation of all its parts, while the individual will find in his associations the advantages of the help, the sympathy, and the fellowship of his neighbors. (my underlining)

(Hanifan 1916, 130)

According to Hanifan then, social capital suggests access to resources through networks. On a transnational level this would mean that if an actor is embedded in a transnational networks implies he/she would automatically benefit from having a member of one's network abroad. Drawing the link to remittances, having social capital would imply access to remittances. However, and this is also why I have underlined the 'may's in Hanifan's quot, it still lacks a good explanation of why some people in a transnational network do benefit from it and why others do not. On a transnational level, even being a member of a closed network does not imply access to remittances; a Somali family generally consists of 8 members and it is not possible for a migrant to send remittances to all of them. Smith (2007) makes an important point arguing that social capital does not explain the accessibility of actors to remittances. Moreover, financial remittance seems to be more difficult to access than, for

example, ideas or knowledge as it requires trust and the history of exchanges can play a role for a migrant to decide to whom he will send remittances (Smith 2007). In addition, with financial remittances there is more 'at stake' than when exchanging ideas or knowledge; it is more valuable in the sense that migrants are more effected by providing money than providing ideas, as will also be shown further in this research. To explain the accessibility of actors to resources, institutions – and trust as an aspect of institutions- need to be further explored (Smith 2007).

Remittances are thus not neutral, unloaded transfers. Rather, they show delicate transnational mechanisms and relationships. When a Somali migrant decides to send remittances to someone, several factors come to play that makes him or her decide to do this, especially in a context where the migrants are frequently approached for remittances. Vice versa, if a Somali migrant decides not to send remittances where negative consequences that can be imposed on the migrant for this decision might make him or her rethink the decision. In order to understand transnational relationships one needs to focus on remittances as the decision of remitting or not remitting illustrates the dynamics and conditions of transnational relationships.

What is more, transnational relationships cannot be analyzed based on financial remittances alone. Social remittances, or flows in ideas and knowledge or just transnational conversations for that matter have their part in defining those relationships. Reciprocity is an important element here; although receivers are often unable to repay the remittances there still exists reciprocity among the senders and the receivers. Not in the form of money but often in the form of social remittances or 'doing favors.' As already explained in chapter 3.1.1 reciprocity occurs particularly in urban areas as receivers have access to more means and a bigger network that could be useful for the migrant. Still, it seems to be an important issue in transnational relationships as it influences the decision of the migrant to send or to refrain from sending.

### *2.3.2 Control and enforcement mechanisms*

Mazzucato (2009) found in her research that Ghanaian migrants do keep track of how their remittances are spent. They do this through using friends in their home country to check on the people they send remittances to which Mazzucato refers to as "peer monitoring". The migrants preferred to use friends to look over their money rather than family as family could

be subjected and succumb to pressure from family members to which friends would be more immune. In addition, the Ghanaian migrants have more “sanctioning power over a friend who misbehaves than over a family member, since custom makes it difficult to sever relationships with kin” (Mazzucato 2009, 12). The Ghanaian migrants seem to circumvent institutions through this strategy. In the case of Filipino migrants the migrant mother co-manages the remittances. She can see all extractions on the bank account and thus she stays “closely involved with the day-to-day challenges of family life in the Philippines” (Parrenas, 2003, 324). Considering the vast majority does not have a bank account in Somalia, it is much more complicated for the migrant to know exactly on what his or her remittances is spent.

Several researches show that migrants seem to put thought in choosing who will manage the money in the country of origin (Smith 2007, Mazzucato 2006, Parrenas 2003). Mazzucato’s research found, for example, that their ‘managers’ are not in financial need and have travelled so that they (in contrast to a lot of other receivers) know that money does not ‘grow on trees.’ In the case of the Ghanaians, “effective monitoring and enforcement mechanisms” are used and migrants seem to be well aware of how their money is being spent and are involved in the money spending. According to Mazzucato, “These mechanisms ensure that people do not engage in riskier behavior just because they are part of such an arrangement (moral hazard)” (Mazzucato 2006, 2).

However, this needs to be nuanced as even people who have never travelled abroad can be aware of the (economic) situation of migrants in the West. Yet, some play the ignorance card on this to be able to impose demands on these migrants. This was clearly shown in an episode on remittances in the documentary *Metropolis* (2011) where the topic was on how Nicaraguans cope with the fact that the crisis in the United States had affected the amount of remittances. Typically, one Nicaraguan woman who just explained how her sister’s husband had lost his job in the U.S. because of the crisis, called her sister to ask for 300 dollars. When her sister asked how she thought she would do this the woman answered, “that’s your problem, but it’s an emergency. It’s for a kind of sickness, I can’t tell you right now.” What this shows is an unbalanced relationship, where a receiver has a lot of influence by appealing on someone’s social obligation or feelings; lies and exaggeration seem to be powerful tools for receivers.

### 2.3.1 Social pressure

Interestingly, in contrast to Mazzucato's argument that enforcement mechanisms work as containing moral hazards, the discourse among Somali migrants on remittances seems to be dominated by their concern that remittances make people less productive and passive (Lindley 2006). The perception is that receivers are not motivated to work because they will receive money at the end of the month anyway. Lindley describes the tensions between senders and receivers of remittances as the senders are approached by a lot of people and are not capable of sending everyone money; "Some felt that recipients did not appreciate their hard work and wasted the money" (Lindley 2009, 1327). De Haas (2005) categorizes this as a myth in his paper "*International Migration, Remittances and Development: myths and facts*" stating that receivers often increase their economic activities using remittances as an investment for developing their own activities. still, the fact that the senders even have this perception of the receivers is deemed interesting, particularly because this research enables me to see whether this perception is correct and how this influences the transnational relationship.

Lindley argues that social pressure is an important incentive for migrants to remit to their family back home. This social pressure is exercised both from his or her country of origin as well as from the Diaspora in the host country. Where Mazzucato puts the emphasis on reciprocity and the positive aspects that remittances can bring to a migrants' life, Lindley focuses very much on the limitation that remittances put on the lives of migrants in their host countries (Lindley 2009). Although social pressure does not have to be a negative concept per se, it can work out negatively for the life of migrants. Lindley explains cultural expectations as 'pressured transnationalism.' This coincides with a heavy financial, social and personal burden for the migrants;

Many Somalis would be 'shamed' if they did not support their relatives. Fartun left Mogadishu in the late 1990s after several family members were killed. His early years in the UK were tough and he was homeless for a period. Not remitting was one element in his disgrace: 'I was a disgraciato, my family connections were kaput.  
(Lindley 2007, 16)

The focus of this research will be then on *how* this pressure is executed from such a distance and how social pressure is exercised both on the sender (to send more) as well as on the receiver (to spend it 'right').

Lindley argues that for most Somalis remittances were unforeseen burdens (Riak Akuei 2005), a “post-hoc strategy rather than part of their outward migration calculations” (Lindley 2009, 1331). This would mean that even though they are the senders of remittances, it does not automatically imply that they are in control of the money and that they are at the top of the hierarchy. In fact, several studies illustrate the migrants as the subordinated group instead of the dominating group in the relationship (Lindley 2009, Riak Akuei 2005, Al-Ali et al. 2002). Al-Ali et al. (2002) describe the strong social pressure felt by Bosnian and Eritrean refugees to maintain transnational connections and used the term ‘forced transnationalism’. Akuei describes remittances as a burden for senders, showing the complexity of the transnational relationship (Akuei, 9). Lindley raises an interesting observation when she states that some people remit part of their state allowances as, “[t]his money is the means by which the state ensures a minimal standard of living for its poor. Yet some people may quietly accept material poverty below this standard in order to send small sums to loved ones in need overseas” (Lindley 2009, 1326). Often enough, sending remittances will thwart their efforts on economic advancement (Granovetter 1985).

Lindley conducted her research among Somalis in the UK. The Somali population is much bigger in the UK than in the Netherlands. The Office for National Statistics estimates that 108,000 Somali-born immigrants were resident in the UK in March 2010, making it the country with the biggest population of Somalis in Europe. This bigger network of Somalis can have economic and social advantages for its members as they help each other with finding a job and perhaps with finding a suitable spouse (Mazzucato 2009, 1111). A disadvantage is the social pressure that coincides with this tied network. Mazzucato states that,

It is possible for network members to obtain information about a migrant overseas even when the migrant does not want that information to reach her community back home. Although this is only possible when a large enough number of migrants from the same hometown are living in close proximity of each other overseas.

(Mazzucato 2009, 1113)

The central of bureau for statistics (CBS 2011) estimates that there are currently living about 22.000 Somalis in the Netherlands. The difference in size between the two countries is an important dissimilarity which makes it necessary for this research to see if and to what extent social pressure applies to Somalis in the Netherlands. If this does exist in the Netherlands, what does this imply for the senders and the transnational relationship with the receivers?

Although Mazzucato draws further on Lucas and Starks' theory that remittances are a contract which Lindley has rejected in her research, Mazzucato's and Lindley's theory do not exclude each other. Rather, they complement each other as Lindley's theory focuses on the motivations and the decisions to remit whereas Mazzucato is looking at the process after this decision; namely, the relationship based on remittances. Although Lindley argues that social pressures is the reason for the migrant to remit this could not mean that there is no agency at the side of the sender to check and maybe even influence the spending of the receiver. Senders do not unconditionally send money to receivers; what can they do if they detect abuse of their money? The senders seem to have power in that they can decide (or at least threaten) not to remit. According to Lindley, "people develop various strategies ranging from 'smarter remitting' to avoidance to help [the senders] cope with expectations" (Lindley 2007, 27).

## **2.4 Conceptual framework**

The prior chapter described the theoretical framework; a lens to look at and scrutinize transnational relationships and hierarchies between senders and receivers, focusing on institutions as the all-encapsulating unity guiding and monitoring these relationships. As such, institutions will support exploring transnational relationship and hierarchies within these relationships.

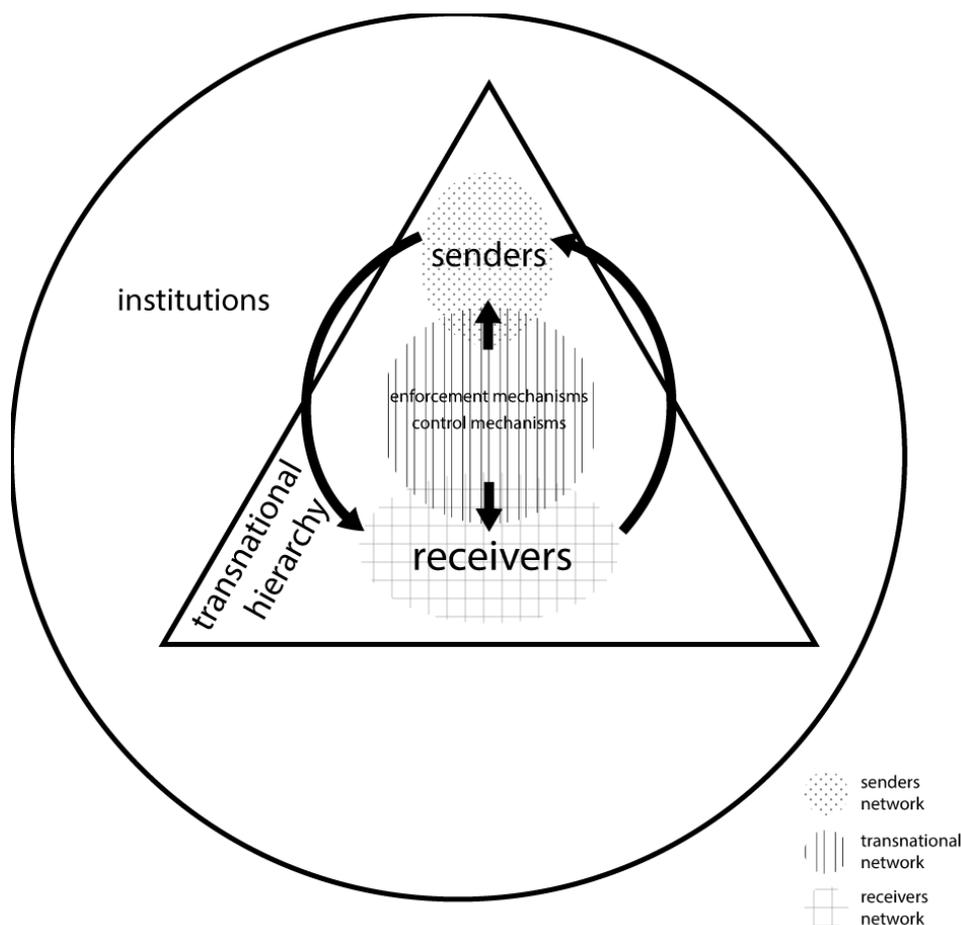


Figure 1 Conceptual model

As it shows in figure 1, the transnational relationships, the actors, and the mechanisms that are at play in the transnational relationship (both senders and receivers) are embedded in social institutions. This research will focus on which enforcement mechanisms and control mechanisms come to play within these relationships and how they are made use of by both the sender and the receivers to guide the relationship in a certain direction. Moreover, this model illustrates the fluidity of transnational hierarchy within between senders and receivers. This research will adapt a wider view of remittances by including aspects of social networks as focusing on individuals will present a too limited picture. Using three different networks (the network in the host country, origin country and transnational networks) the figure shows how these network can at times be related and at times be independent of each other, affecting the behavior of its members. The figure illustrates the key concepts that this research will focus on in this research. From this, I have constructed a methodology that applies to the theoretical background as illustrated above.

### 3. Methodology

Recognizing the importance of giving insight to the buildup of this research I have devoted a particular intensive chapter on the methodology of this research and particularly the choices made. Moreover, choices made in the course of this research have not only shaped my methodology but, as will be shown in this chapter, have also had substantial influence on the eventual approach and conclusion of this research. As such, this chapter will not only gain insight in the course of the research but will also provide valuable theoretical insight from which important conclusions can be drawn.

Based on the research questions I had formulated in my thesis proposal I could make decisions for a methodology. Although I was subject to contexts at times, I tried to hold on to this methodology as much as possible. Particularly in Kenya, this was at times difficult but the methodology functioned as a guidance which gave me assistance and direction. I will discuss the challenges and difficulties I encountered and how I dealt with this as this will provide insight in to why I made certain choices and the steps to and away from the research proposal. The aim is to increase the transparency increasing the credibility of this research. Furthermore, this chapter will illustrate the process I went through during my research regarding insights that I have gained early in the research and later in the research. These new insights continuously shaped the research as it sometimes forced me to think in another direction.

#### **3.1 Choice of research location**

In order to gain proper insight in the dynamics of transnational relationships and be able to find potential transnational hierarchies I chose to do a multi-sited research. More importantly, in my aim to prevent bias towards migrants in transnationalism this research will conduct a multi-sited research, considering both the senders and the receivers. This will lead to a more holistic approach, overcoming the bias towards the migrant perspective on transnationalism in this manner. With this I mean to say that in current literature on transnationalism the focus has been very much on the migrant and his/her transnational activities as a certain hegemony in transnationalism. one cannot analyze local context

without looking at the transnational influence on this context. As mentioned before, much less focus has been on the impact of transnationalism on the people in the country of origin; the people in the network of the migrant and how transnationalism affects them and, more importantly, how they go about with transnationalism (Horst 2003). I will focus on the activeness of receivers and their role in transnationalism and with regard to this research, how they influence senders in remittances sending.

Kenya as a research location for the receivers was not only chosen because of my inability to go to Somalia. It was also deemed a very interesting research location because of the enormous number of Somalis living here, and how this would affect remittances, institutions and transnational relationships. As there had already been done ample research on Somalia I found the research location of Kenya an interesting location. Moreover, I believed that the position of Somalis in Nairobi would give me an interesting perspective on remittances as it would challenge the current dichotomy from sending to a host country to the country of origin; the fact that it is not going to one's country of origin but to another host country would provide a different perspective on remittance flows exploring diversity and heterogeneity within transnationalism and the flows of remittances.

HIRDA did provide me the option to work together with the University of Mogadishu. This would mean that the students of the University of Mogadishu could distribute questionnaires for me. However, being unable to monitor this and attend the interviews I was reluctant to use this as my methodology. As I could not be sure of how matters would go and my influence on the process would be limited because of the great distance between the students and me, both geographically and culturally as I was afraid that the cultural gap between us would create a difficult cooperation. In addition, I believed that during the interviews I would want to revise questions or directions based on previous interviews. Considering the fact that this would be very difficult to do in this methodology I chose to refrain from it and go to a research location that would be safe for me to go and allow me to conduct my own interviews.

### **3.2 Literature study**

In order to build a firm theoretical background, literature study was needed in order to gain insight on several phenomena and theories within the debates on transnationalism and remittances. Through literature study, the topics of (Somali) institutions, remittances, and

transnationalism were explored and interrelationships scrutinized. Through the use of books, academic articles, reports and statistics published by NGOs and governments I gained insight of current studies, ideas and theory on transnationalism and remittances. The literature study was mainly done in the preparatory phase. Studying topics and theories on their own and then critically approaching them allowed me to see what is missing and how, if necessary, they can be complemented. This enabled me to design a research that is innovative and contributes in a constructive manner to academic debates and knowledge surrounding these topics. After several interviews in the Netherlands with Dutch Somalis I placed my findings in the context of existing literature. This allowed me to see which finding complied with existent research and which topics would have to be explored more thoroughly in the interviews in order to obtain clearer answers. This allowed me to shape the interviews during the course of time.

Part of the literature study was conducted in Kenya, where local and international organizations, and contact persons were consulted in order to obtain information regarding the research context. Findings from interviews with Somali respondents in Kenya were continuously compared with current literature, which made critical review of the interviews possible. This way, I could ask myself whether the findings were in line with current literature or whether some theories did not apply to this particular group of respondents.

As part of the research is focused on the geographical context of Somalis, it was deemed important to look at figures and statistics on demographics of Somalis in the Netherlands as well as in Kenya. While statistics on Somalis' residing in the Netherlands are well documented and easily available, figures on Somalis in Kenya are more difficult to come by. The Kenyan government has no well documented statistical resources on Somalis living in Kenya, so these numbers had to be based on numbers provided by organizations like the UNDP, dealing with Somali refugees. Even these sources however have their limitations; many Somalis reside in Kenya illegally and will not openly work with statistical surveys. Adding to this, there is a high amount of mobility between the refugee camps and Nairobi. Moreover, as one respondent in Kenya pointed out to me, many Somalis come to Kenya to obtain a residence permit, just to go back home with this permit afterwards. This gives them the freedom to move around in Kenya and gives them the security that when they ever have to flee to Kenya they are already legal. All these factors makes estimates of less accurate.

### **3.3 Interviews**

In this research, over 40 qualitative interviews were held, in both the Netherlands and Kenya. In order to properly conduct the research the goal was to interview both Somali senders of remittances in the Netherlands and Somali receivers of remittances in Nairobi. The different groups were not linked through family or other kinds of relationship. The Dutch Somali senders remitted to Kenya, Somalia, Yemen and several other countries in Africa and the Middle East as these were countries where a significant Somali group have found refuge since the civil war. The Somali receivers of remittances in Nairobi mainly received remittances from the United States and Europe, among which the Netherlands, but several respondents stated they had also received remittances from both the Middle East and South Africa.

The interviews were conducted with the purpose of gaining insight in the senders' perception of the relationship with the receiver and the receivers' perception of the sender. Furthermore, the interviews also aimed at finding out in what ways respondents try to influence receivers, and which social institutions they use to do so. As both poor and affluent Somalis reside in Kenya, I had the chance to speak to not only to receivers of remittances but also to some senders of remittances in Kenya. The dichotomy of receivers and senders soon turned out to be the wrong terminology for the two groups in the Netherlands and in Kenya. Respondents in Kenya also indicated they send remittances sometimes, both to Somalia as well as to Somalis elsewhere in Kenya; in the latter role they function as a 'hub' for remitting to other members of their network. The fact that this research mainly focuses on people who are dependent on remittances does not mean that this research enhances the dichotomy between wealthy senders and poor receivers nor that it disregards the hypermobility of remittances in general. Rather, for the purpose of this research I had made the decision to focus on the vast majority of Somalis who indeed are dependent on remittances. Still, this does not automatically enhance the dichotomy as it also shows, among others, how some receivers function as in-betweens or hubs for other receivers.

Through my apprenticeship at HIRDA, a Somali Diaspora organization in Amsterdam, I came into contact with Somali networks in the Netherlands. They then helped me to get into contact with other organizations that have their own Somali networks in the Netherlands

which ultimately gave me access to a broad and diverse network of Somalis in the Netherlands. Furthermore, I contacted Somalis through my own network at the university and through friends. This way, I could select my respondents based on gender, age, and background. Instead of using a snowball effect where I would get new contacts through the respondents, I did not want to solely rely on this strategy as I was afraid this might negatively affect the diversity of the respondents.

I resided in Nairobi, Kenya in the months June and July 2011. I only had limited contacts in Kenya when I left the Netherlands. However, Mohamed Guled, the country director of HIRDA in Kenya proved to be a very helpful connection as he was able to introduce me to his (Somali) network. Through him and both international NGOs (among others Oxfam Novib) as well as local Somali NGOs in Nairobi I could get into contact with Somali networks in Nairobi. I also approached *hawala's*; both for interviews as well as in my search for respondents.

In the Netherlands I found that it was imperative for the interviews to be successful to have someone to connect me to the respondents so that they would not be suspicious towards my intentions, convincing them that the information would only be used for research only. Consequently, in my search to respondents both in the Netherlands as well as in Kenya, I met up with many people who were able to help me and could connect me to new respondents. Especially since my questions related to a sensitive matter it was important that there was someone I could be linked to in the interviews; although remittances are a common phenomenon among Somalis, they were still hesitant to talk to outsiders about it as they could never be sure of my true intentions and objectives. Somalis are often illegal in Kenya, making them frightened of possible repercussions. I thus had quite some difficulties finding people who were firstly willing to talk to me and secondly who would let me win their trust so that they would openly talk to me about remittances. Following the insider versus outside perspective, where Harris (1976) argues in the different responses in ethnography for insiders of a culture and outsiders of a culture, in some cases the distance between the respondents and me produced an opposite reaction and was actually a motivation for the respondents to be open and frank about certain issues.

Although it was my idea to have individual interviews with everyone, one contact person in Kenya organized a group discussion for me with his friends. This turned out to be a good methodology as they were intensively discussing and comparing their answers to my

questions which was very insightful and relevant. The group agreed on some and disagreed on other points; an indication that differences of opinion were allowed within this group, which made the input more useable.

Eventually, 18 respondents were interviewed in the Netherlands; eight women and ten men. It was important to interview an equal amount of women and men for my research as one part of my research concentrates on the relationship between gender and remittances; as it is very well possible that men and women will have a different opinion on remittances. The age of the respondents ranged from 16 to 50 and they were living spread across the Netherlands. All of the respondents indicated to send remittances. Ten respondents indicated to send regularly and eight respondents send irregularly. One female respondent only sends remittances twice a year (the two Islamic feasts; offer fest and sugar fest) because, as she explained, her family all live in Europe and the United States. Another female respondent did have family living in Somalia but because they are wealthy she does not feel the need to send money. Five respondents indicated that they want to send remittances but they cannot send because they are either students or indicated that they are trying to make ends meet every month. Five respondents were second generation or left Somalia on a very early age, indicating that they have no memory of the country. Two respondents were living in the UK and three respondents had been living in the UK but had moved back to the Netherlands. Ten respondents were born in Mogadishu and eight respondents were born in rural areas.

In order to obtain the information from the Somali receivers of remittances 26 in depth interviews in Kenya have been held. The group consisted of 11 women and 16 men. All of the respondents except four are receiving remittances, and of those four people two were senders themselves. The majority did not have a job and were dependent on remittances. Thus, if they would not receive remittances, they would not have any income and would thus be unable to take care of their family or themselves. The respondents had only been living in Eastleigh for a short period; they had arrived there as adults and after 2000. the duration of their stay arranged from one year to ten years. Besides two respondents who grew up in Nairobi, the majority were first generation migrants. The respondents were between the age of 20 and 60. 14 respondents were born and raised in Mogadishu and 12 respondents were from rural areas. The women were all mothers and either widows or left by their husband except for two women, one of whom had a husband

living in the USA who sends her remittances on a monthly basis. In every interview the respondents explained their situation; where and with whom they lived, their income, etc. The majority of the interviews were individual conversations, except with five male respondents with whom I had a focus group discussion.

The choice for separate groups over persons connected to each other by remittances was motivated both by the fact that a match sample approach was less relevant for this research. A match sample methodology would mean that I would talk to the senders in the Netherlands after which I would talk to the ones who receive remittances from those same senders (Mazzucato 2009). However, the purpose of this research is to explore the dynamics of the transnational relationships between senders and receivers and mainly the perception of this relationship. Interviewing respondents on both sides that were not connected to each other would then still give me a relevant and clear picture; it is about the cross-network perception of the receivers of the relationship and the sender in general rather than researching the relationships in one network. It was thus not also necessary to solely interview respondents that received remittances from the Netherlands as the perception of both sides on the relationships sustains regardless from which country it is being sent (Glick-Schiller 2002).<sup>1</sup> Furthermore, this choice was also motivated by practical reasons; HIRDA warned me at the very beginning that respondents would not be willing to give contact details of their receivers as they would get suspicious of my intentions; they warned me that the respondents would think I would use information I retrieved from them for purposes that could potentially harm them politically or socially, particularly since their vulnerable status as often illegal refugees residing in Kenya on which I will expand more in the following chapters.

### **3.4 Observations**

Observations of the surroundings during the interviews also played an important part of the research telling details not told by the respondents. Especially in Nairobi when going to the Somali neighborhood, Eastleigh, the scenery told a lot. Eastleigh comes across as a very poor

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<sup>1</sup> Glick-Schiller (2002) argues that nationalism is and never was a influencing factor in shaping migration. Rather, transnationalism has always been the entity through which the world, migration, and even nations were shaped. This research enhances this theory which, as a consequence, reduces the necessity to differentiate people based on nation-states.

neighborhood with unpaved and badly maintained roads, littered with garbage. I met several respondents at their home which allowed me to see under what circumstances they were living. The surprise when I entered the houses of the respondents was big; although they were all small, the apartments were new, in a very good condition and strikingly clean. However, this did not hide the fact that all apartments were very overcrowded: in several apartments I saw six people living in 20 m<sup>2</sup>. In the Netherlands I visited almost all the respondents at home. Unfortunately, in Kenya, I only visited the house of five respondents as particularly the male respondents would rather meet in public places, for example in a restaurant.

I let the question of where to meet depend on where the respondents wanted to meet; the majority of the female respondents preferred to meet at home because cafes are men's places, as one woman explained to me which would thus not be an appropriate place to meet. Lacking an alternative, one contact person set up a meeting place at a woman's house inviting other women to come there and answer my questions. In addition, going to their house would be easier for them as they were often parents of young children. The male respondents were more comfortable to meet in a café. This was most probably the case because they would not be comfortable bringing a female to their home, restricted by their culture and by their social environment. Interestingly, I did meet up with two young women in a café, both graduates at the university, well adequate, self-reliant and looking for a job. They also brought me to their house, and to my surprise they were living with four people, one of which a male, in a 'student room' as they called it. Although I cannot generalize, it does seem to give somewhat insight in the differences in the Somali culture with regard to generation and education.

Observations were not only used to identify personal situations but also to estimate the position of the Somali population in Kenya in general. In Eastleigh, for example, there was a four star hotel in the middle of the center, right next to a badly maintained road. There was a lot of construction going on and the apartment buildings appeared to be newly built. In South C, a middle class Somali neighborhood where I resided during my two months stay in Kenya, entire housing blocks were being build, all owned by a few Somalis. Not only buildings in Somali neighborhoods were in hands of Somalis, also in the center of Nairobi there were quite a few buildings and restaurants owned by Somalis. As will be elaborated on later in this research, Eastleigh is an area of contrast; there are living poor and rich people in

a thriving business section littered with garbage with a very bad infrastructure. These observations helped me to make sense of the different discourses within Kenya and between Kenya and the Netherlands; I will return to this in the empirical chapters.

Especially in Kenya, casual conversations with Kenyans and (Kenyan) Somalis proved to be very informative with regard to the circumstances and the atmosphere for Somalis. With my hostess, who was Kenyan, and her friends, but also in cafe's and when meeting new people, whenever I told them that I was there to interview Somalis for research they had quite a strong opinion about this. Through these conversations but also through reading Kenyan newspapers I learned that Kenyans were quite suspicious towards Somalis. They were wary about the fact that Somalis were getting increasingly more power and influence in housing construction, which is sometimes linked by Kenyans with ties to *Al-Shabab* or piracy. The abovementioned observations supported me in my conclusions particularly on the position of Somalis in Kenya, later in this research I will expand on how this seems to influence remittances and transnationalism in general.

### **3.5 Difficulties and challenges**

An important revision that took place in the course of the research was the decision to focus on a qualitative research only instead of on a qualitative and quantitative research. Having already designed the surveys I wanted to use in Kenya I quickly found in the first weeks of my research time in Kenya that there were hurdles to this method. My presumption that the anonymous character of the surveys would encourage respondents to be open about certain (sensitive) topics proved to be wrong. Three contact persons had offered to spread the surveys in their network. The surveys were in English with the idea to translate them to Somali if it would go smoothly. After I had spread the survey to about twenty people and reading through the answers, I found that my presumption was wrong and people were even less motivated to answer openly; questions about clans were left blank and open questions were hardly filled out. To my surprise, the anonymous character did not encourage people to be open. Discussing this with the people who helped me distributing the surveys I was told that people are suspicious and that there are so many researchers of which they can never be entirely sure what the information will be used for. Once I was even told that people do not like to talk about remittances because they are scared that this will

endanger humanitarian help; if those agencies would hear how much remittances goes to Somalis, they would be more reluctant to send help there was the argument. Comparing this suspicion with the interviews, I felt that the suspicion in the interviews was much lower; in this case, it seemed that personal contact helped. Still, in the end, I have most probably not talked to people who were not willing to talk to me which might have caused a bias in this research; bias is something which can never be completely ruled out as research is guided by bias, even if it is my own bias (Griffiths 1998). In order to reduce the chance on further bias I have tried to diversify the group of respondents as will be explained below.

The survey focused mainly on from who they received remittances and if and how they approach people for remittances and to explore how they feel they can influence the transnational relationship and their position as a Somali in Kenya. The aim was to gain insight in strategies used by receivers for remittances, to gain insight in the ties of the transnational relationship (from who do they (not) receive, who do they (not) approach, who approaches them) and whether/how this is influenced by their geographical location.

When Abdiwahab, a contact person, told me that he could make sure that his network would fill out the questionnaires I let him and asked four other contact persons whether they could circulate the questionnaires among their network. Four of them handed out the questionnaires among friends and family as they told me. I recognized that this would harm the anonymous character of the questionnaires but at the same time I believed that they could make the other fill out the questionnaires entirely. One contact person, Zeinab who just graduated from university, offered to go by some of her female neighbors in her apartment. As the questionnaires were in English she said she would give the questionnaires to the ones who could fill them out and read and translate the questions to the ones who could not speak English, writing the answers down on the questionnaire herself. I decided not to join Zeinab to her neighbors for whom she would read out the questionnaire thinking that the fact that they were acquaintances among each other would stimulate an open conversation. Recognizing the fact that this was different from my intention, I still thought it was interesting to see how this would go. We arranged that she would read out the questions in Somali and the women would answer them in Somali. This proved to result in a different reaction than I had anticipated. My assumption was that the women would be more open to someone who was from the community, someone who was Somali and they could speak with in their own language. The opposite turned out to be the

case as Zeinab told me that the women were reluctant to answer several questions with which I had never had any problems with in the interviews. Interestingly, whereas I thought that being an outsider would have disadvantage me in the interviews, it might have been the case that people were more open because I was an outsider.

After receiving both the information from the surveys and the interviews they would complement each other; the interviews would give more in-depth information on personal relationships, the surveys would provide insight on the who's and the how's on a larger scale. It was also my intention to do a quantitative research among Somalis in the Netherlands. However, recognizing that the answers provided in the pilot surveys in Kenya were not sufficient to help me draw vast conclusions from this, the following chapters will focus on the answers provided by the interviews. As these would consist of 40 interviews in total, I would still gain an interesting insight in personal stories, but also stories on others, ideas and discourse around remittances and transnational relationships, providing the answers on the questions asked earlier in this research.

Contacting potential respondents was not always without difficulties, particularly in Kenya. I was warned beforehand that the Somali community is close knitted and inward focused, and gaining their trust was perhaps the biggest challenge. The fact that this is a multi-local research was at times difficult. As already stated gaining trust was important but also very difficult and it thus needed time. The fact that I had to do this process twice in a limited amount of time put additional constraints on the possibilities. I was in Kenya for two months and it took longer than anticipated to find people that would connect me to respondents. I felt very strongly that this had to do with the fact that I was not part of them; I was not Somali. My appearance did not help me; someone told me that white people are associated with researchers and Somalis are suspicious towards researchers. Referring to the insider outsider perspective once more, in some cases the fact that I was an outsider made approaching respondents and interviews difficult.

I also approach *hawala's* as a means to find potential respondents for interviews. However, these proved to be problematic: both the *hawala's* and their customers were very cautious and distrusting, resulting in several no shows on meetings that were arranged. The combination of a topic that is always sensitive: money, and the *hawala's*, a business under strict scrutiny for terrorist funding in Somalia (Thompson 2007) proved to be a difficult combination and there was little support from that side.

An important aspect was thus to win the trust of respondents. The goal was to create an informal setting that would motivate them to talk about their lives. HIRDA advised me in the Netherlands to financially compensate the respondents as I would not have been able to have interviews. Lothar Smith, my supervisor, advised against financial payment and fortunately I followed his advice because I believe that this approach led to an amicable and, more importantly, an honest setting for the interviews. The more familiar the setting and my relationship with the respondents was the more they would answer my questions openly. This did not work in every case, especially in the cases when a translator was present as the conversation in those cases more often turned into a question-answer interview. I often had to reassure (and sometimes disappoint) the respondents in Kenya that I was just a student. Some respondents were concerned about their illegal status and others were hoping that I could provide them with a refugee card or visa. It shows the uncertainty many Somalis in Kenya live in and their hopes of a better life, either in Kenya with a refugee card or rather (as became clear in the vast majority of the interviews) somewhere else. This is also why the snowball effect, which I had expected would help me very much in Kenya, did not go very well. Although it did work in some cases, from other respondents I did not hear again after the interview. While I did not want the entire respondent group to be formed by the snowball effect as this might bias the results, the fact that it only happened in three occasions made it more difficult to reach potential respondents.

Contacts from a local NGO, Oxfam Novib and several other contacts made in the Netherlands also functioned as a way into the Somali community in Kenya. Contacts were however not the same as respondents; it remained a major challenge to convince people to trust you and to talk to you. I found that interviewing the receivers was more difficult than interviewing the senders as the senders were much more open than the receivers. The language barrier was a major issue; most of the Somali respondents could not speak English and so I depended on the contact person to translate for me. It could very well be that respondents did not speak freely as they did not want the contact person to know certain things about them. I used semi-structured interviews, hoping to get a conversation going. Several respondents I visited more than once, to overcome distrust in the hope that they would provide me with more information.

Moreover, the issues that I discussed with the receivers were more sensitive than the issues that I discussed with the senders. As will be clear in chapter 5, some people were

ashamed to approach people for remittances, let alone talk about it. Information on receivers and how they approach certain migrants was not information I would get easily from them, particularly negative information. Stories proved to be very valuable in this context. Respondents often used examples in their environment to make their point. Often heard stories from respondent in both the Netherlands and in Kenya were about abuse of remittances. This was, however, often described as something they had heard from friends or families which they then told me to prove their point. None of the respondents in Kenya stated they had lied to their sender to receive more remittances. However, I did hear stories about lies and exaggeration in both research locations.

Several respondents indicated they are aware and tired of the general negative view on Somalis, as they put it. This has led to two different experiences in the interviews; people who were not willing to talk because of this and people who were eager to talk to adjust this image. However, especially in the latter case, I had to be careful with socially desirable answers in the interviews. One respondent emphasized that he wanted me to have the right information as some people are not providing the “right” information. I found this remark very interesting as before that moment I had not considered the answers of respondents as either the wrong or right information, especially since my questions concerned perceptions of and the discourse over remittances and the relationship of the respondents with the sender or the receiver, all very subjective topics. I do not mean that I was not critical towards the answers the respondents gave me, as I was very much aware that some respondents could tell me things that were not true. However, since my questions did not rely on statistics or numbers, even lies would be interesting as it would display a certain discourse on the topic.

Above I have tried to give insight in the methodology and the processes I have gone through in establishing this research in order to increase the transparency. I have provided insight in the difficulties as a researcher in another culture, a group that is fairly suspicious to outsiders which, as I showed, sometimes limited me in conducting the research. I had anticipated that the choice to conduct my research in two locations would be very time consuming and very intensive mainly because I had to win trust and search respondents twice. Still, I was determined to conduct my research in this manner, accepting the exertion it would take me to set up an academic and relevant research. Looking back, I am surprised by how open my respondents were at times and how welcoming, as I was warned that the

community is very closed and does not like intruders. The contact persons and respondents would sometimes go out of their way to help me find and talk to respondents.

## 4. Setting the stage: Somalis and remittances

As this research focuses particularly on one population, namely the Somali population worldwide, it is necessary to describe the context, the culture and the migration of Somalis. As was accurately captured by Horst in the title of her dissertation, *Transnational Nomads: How Somali refugees cope with life at Dadaab*, also this research confirms the fact that Somalis are indeed transnational nomads. This is also an important reason for the decision to do research with Somalis in Kenya instead of in Somalia.

Particularly because this research argues that institutions are central in explaining remittances and transnational relationships it is deemed important to describe the Somali institutions that this concerns. This chapter will set out the demographics of Somalia after which it will focus on institutions that will help explain remittances. In addition, I will describe the context of the Somalis in the two research locations; Kenya and the Netherlands. As will be shown in the next chapters institutions can even differ by country. However, this can only be made clear if describing the history and the social and political context of Somalia. What these differences between countries mean and what we can conclude from this can only be discussed if a thorough background information on the abovementioned things is given which will be done in this chapter. Finally, a particular focus will be on clans as an important social institution after which I will focus on the composition of the clan. Given the importance of the clan in the Somali culture scrutinizing this through a literature study will provide a basic knowledge which is needed in order to understand responses of the respondents.

### 4.1 Somalia

Somalia is located in the Horn of Africa. Somalia gained its independence in 1960. The northern part had been part of the United Kingdom and the Southern part of Somalia of Italy. Somaliland and Puntland have declared their independence from Somalia in 1991. However, this has not been recognized internationally. The fact that 60% of the population is nomadic leads to the fact that it is very hard to determine exactly the size of the Somali population. What complicates this even further is the fact that the amount has been going

up and down due to emigration and immigration. This includes both regional emigration as well as international emigration. According to Tillaart (2000), there are now about seven to nine million Somalis living in Somalia. Around one million Somalis live in the capital, Mogadishu, which is located in the south of Somalia. The ongoing draught and the civil war has caused many Somalis to flee. According to the UNHCR there are around 770,000 refugees and around 1,5 million *IDPs*. According to the UNDP, early 2010, 3.6 million people were in need of urgent humanitarian assistance across Somalia, and 1.5 million people were displaced. 117.300 Somalis have applied for asylum in Europe and the United States.



Figure 2 CIA world factbook, 2002

Before the Civil war broke out in 1991 with the fall of the Somali President Siad Barre, mostly sailors and economic opportunists came to the West, a male dominated group. Somalis never let borders stop them from crossing them and there were also many Somalis ‘moving around’ neighboring countries. These were mainly pastoral nomads and traders and in contrast to overseas migration this group consisted for a big part out of women. Migrating to the Middle East was another popular destination among the Somalis where they mainly worked in the oil business (Kleist 2004). So even before the Civil war there was a significant amount of Somalis living outside the Somali borders.

Besides the fact that the Civil war significantly increased the amount of emigration of Somalis, it has changed the profile of the migrants and the remitters. When there were mostly young male migrants in the 70s and 80s, the Civil war drove out families and thus created a new group of migrants where women and children shaped, among others, the

group overseas (Lindley 2005). The demographics of the Somali refugees coming to the West differed significantly from the demographics of Somali refugees coming to neighboring countries. With the exception of refugee plans initiated by Western government, the majority of the Somali refugees were the wealthier ones. The poorer Somalis mainly migrate within Somalia or to neighboring countries as they did not have the financial means to undertake a far journey like the one from Somalia to Europe for example ( Castles et al. 2009).

Despite the fact that so many Somalis have left Somalia, Somali migrants have always maintained a strong connection with their country of origin. In general, the transnational relationships with family, friends and their clan remained tight. These strong connections can be found, among others, in the transfers of money that flow from Europe and the United States to villages and cities in Somalia. Even though the communication technology was not nearly as developed in the beginning of the 1990s as it is now, the Somali migrants supported their families, friends and clans through remittances. With the money that the Somali migrants make here, a vast majority remits monthly to Somalia. Together these remittances amount to 3.5 billion Euros per year (UNDP 2008) making remittances the main sources of income for Somalia.

#### *4.1.1 Statelessness*

In contrast to the perception that Somalia has economically, socially, and politically collapsed during the civil war, researchers doubt the impact it has had on the lives of Somalis. Thus, Little (2003, xvii) argues that social institutions based on cultural resilience have enabled many rural people and herders to survive economically in a stateless nation; “Somalia was without a state, a ministry of finance, or a central bank but trade was flourishing”. This could well be because the Somali state, especially under Barre’s rule, Somalia’s economy never really prospered either. According to Mubarak (2004), the pastoral sub-sector, which accounted for more than 80% of annual exports, “received only about 6 percent of public expenditure, corresponding to 1.2% of GDP annually during 1974-1988” (Mubarak 1997, 2029).

In any case, according to Little the state had not been ‘meaningful’; “in terms of providing basic human services and support, the state had failed miserably in the rural regions of southern Somalia” (Little 2003, 123) thus concluding that “[t]he notion of a central

state was always elusive in Somalia" (Little 2003, xvii). Somalis never have and never could rely on the state economically. Partially because of this, Somalis have always very much relied on an informal economy. Little argues that the reliance on an informal economy has, among others, increased their cultural resilience as it enabled them to continue business when there was no law to protect them against liabilities. "Even in the 1980s unofficial trade [...] unrecorded pastoral production and exchange, and remittances from Somalis working abroad accounted for the bulk of domestic economic value" (Little 2003, 7). Somalis have always managed their informal business on the basis of trust and social networks. "Legal contracts in the border areas of Somalia are currently meaningless, as they are in other stateless or near-stateless regions of Africa. Instead, other means are in place to facilitate transactions, minimize risks, and enhance trust" (Little 2003, 11). Social trust is what always has been very important for herders with livestock trades. They traded through buying on credit through a network of kin and marital relationship. Little states that, "[w]ithout this trust [livestock trade] would have been impossible" (Little 2003, 143).

#### **4.2 Somalis in Kenya**

Kenya has been, since the beginning of the Somali Civil war, overflowed with refugees. This group of refugees has fled from Somalia to escape the violence, finding a safe haven in Kenya or they use it as a transit country for their journey further abroad (Lindley 2007, 10). In addition to the establishment of three enormous refugee camps to host these refugees in the north of Kenya, many refugees have also fled to its capital, Nairobi. What deems their position interesting is the fact that there is a substantial amount of Somalis who do not have the financial means and the social capital to leave Kenya. The Somali refugees residing here are in limbo; limited in their ability to continue and limited in going back they are 'stuck' in Kenya.



Picture 1 Somalis in Nairobi (personal collection)

There are living around 385,000 Somali refugees in Kenya (UNHCR 2011). About 100,000 Somalis live in Eastleigh (Herz 2011, 1), a neighborhood in Nairobi. Rich and poor live mixed in this neighborhood, making it a thriving business section in the city of Nairobi. Still, many refugees remain unemployed and dependent on remittances. As the Somali refugees in Kenya are unable to achieve legal residency further abroad, the majority, willingly or unwillingly, will stay in Kenya, making them a big and vulnerable group.

Herz describes the dire financial situations of a vast amount of Somali refugees in Kenya;

The fact that many of Eastleigh's inhabitants, due to their refugee status are living illegally in the city, and combined with their supposedly evident financial success makes them easy targets for bribery and blackmail of protection money.

(Herz, 2011, 6)

Since the population density of Eastleigh is only increasing the rent has risen sharply in the last few years. The fact that the housing properties are not in the hands of Somalis has contributed to this according to Herz;

Because of the high population density and the fact that living closely together in one neighborhood has a priority for the refugee community, Kenyan landlords can charge virtually arbitrary rental fees in no way proportionate to the quality of the residential spaces.

(Herz 2011, 8)



Picture 2 and 3 Eastleigh (Source: Somalia report 2011)

In addition, It is increasingly difficult to acquire a refugee status in Kenya and thus many (especially new) Somalis are forced to live in Kenya illegally. This, and the fact that Somalis in Kenya are associated with wealth, has led to daily arrests by the police who demand bribes for their release, a practice that makes the life of Somalis in Kenya even more expensive.

The arrival of the refugees has also been the cause of tensions within Kenya. A country that is developing itself is now forced to take care of the enormous influx of Somali refugees. Even though they receive help from, among others, the EU commission and the INGO CARE this has only contributed to the financial matter of the refugees. New social problems have risen; distrust and animosity towards Somali refugees, in Kenya mostly associated with terrorism and piracy, have grown (Deutsche Presse Agentu 1992). This is not only creeping up in the rural areas near the big refugee camps, but also in the capital of Kenya (NPR Quist-Arction 2011). The fact that there is a considerable amount of Somalis in Nairobi that are well off makes people even more suspicious, especially about the origins of their wealth (Newstime Africa Kamara 2012).

A letter to the Saturday Nation, A Kenyan newspaper, is very telling for tensions that are playing;

It's not easy being branded a Kenyan, a Kenyan-Somali or a Somali of any other origin. You are guilty of everything from terrorism to public nuisances like spitting on the sidewalk. It is hard enough getting national identity cards and passports, navigating the numerous road blocks and prejudiced policemen as we visit our rural areas in Northern Kenya and dealing with overzealous immigration officials at JKIA... it's said we sit around all day eating miraa [qat] and have huge amounts of

'unexplained' money [...] I am concerned by the increasingly strident tone of the reports, accusations and innuendos.

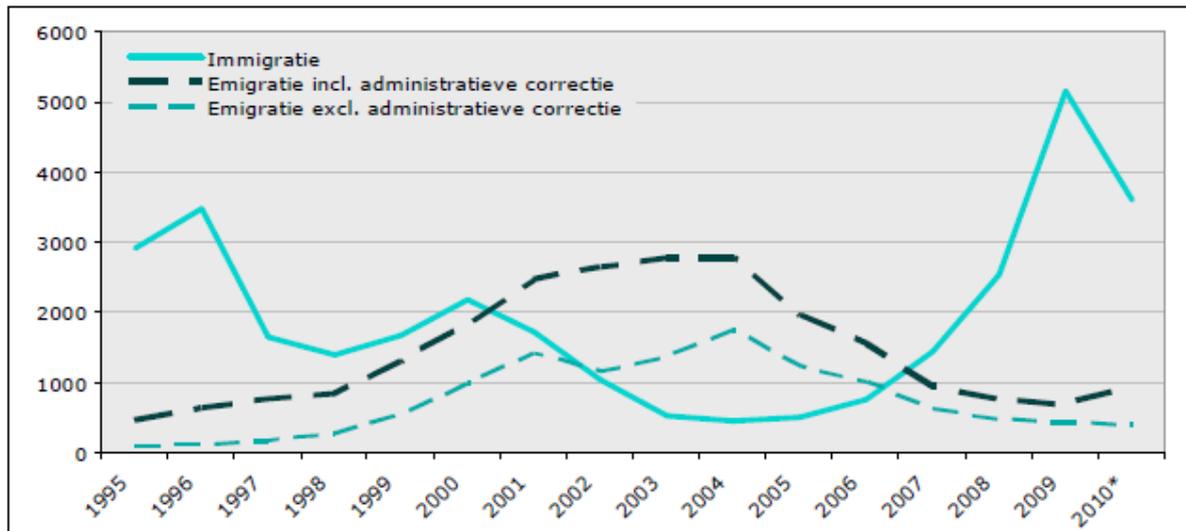
*(Saturday Nation 2011).*

It illustrates the tensions between Somalis and Kenyans. I encountered a woman in a café in Nairobi whom I explained my research to. As I told her that I also looked at the position of Somalis in Nairobi she said there is quite a gap between Somalis and Kenyans and mentioned they have names for Somalis, one of which was 'wollohi people' (the actual word is wollahi which means something like 'swear it') because they say that a lot, she explained it is used to make fun of them. This research will focus on how the factors mentioned above influences the economic and social position of Somalis and how it influences remittances. There is a high density of Somalis and geographically they are not far from Somalia which could be a possibility for them to take on a role of mediators, people who are helping their relatives in Somalia. Finally, as the people I will approach are all receivers of remittances I will concentrate on their perception of remittances and their perception of (their relationship with) the senders; do they feel they can influence them? How do they use social institutions to convince them and who do they approach for remittances?

#### **4.3 Somalis in the Netherlands**

Ever since the Somali civil war in 1991, the population of Somalis in the Netherlands has grown substantially up to 26.000 Somalis in the Netherlands. A small part of the Somali refugees residing in Kenyan refugee camps has also been invited by the Dutch government to come to the Netherlands. Other Somalis have come to the Netherlands as part of family

reunification or were born in the Netherlands (CBS 2010).



### Immigration

-Emigration incl. administrative correction

-Emigration excl. administrative correction

Figure 3: Immigration and Emigration from Somalia to the Netherlands over a period of fifteen years (Source: CBS 2010)

Somalis with their nomadic and clan-based culture, have, as a migrant group, a particular difficulties with settling in the Dutch society, struggling with conflicting norms and values of those in the country of origin and in the country of destination (Brink et al. 1996). There is a high unemployment rate among Dutch Somalis. In addition, there is a high drop-out rate in education, a high use of *qat* and the group is often isolated in the Dutch society. Chewing *qat* is an accepted social custom that is done in all the layers of the population. in the Netherlands, *qat* is legal. The price of *qat*, enough for one person per day is around 6 euros. Somalis can forget their problems and ease their frustration and feelings of isolation. However, it is expensive and it is often the cause of continuous unemployment, school drop-out and it brings the families of the users of it in poverty and isolation which is an additional strain on Somali households in the Netherlands. Finally, there is distrust towards institutions; they rather rely on their clan who also have a limited access to information and institutions which leads to the group being poorly informed on the possibilities in their host country (Ministry of Internal Affairs 2000).

In 1988 UNICEF estimated that 78% of the Somalis is illiterate and even now, of the Somalis currently living in the Netherlands only 10% has a university degree, 68% lower or secondary education, and 16% has never been to school (Nieuwhof et al. 2000). The total of

500 a 600 lessons in the Dutch language is for many Somalis not sufficient and after the course the Somalis control the language too little to be able to find work (de Wit 1998).

In addition, according to Tabibian (1999), who conducted a research among Somali women in Tilburg, Somalis think strongly about holding on to their own traditions. They interact with Somalis, marry within the community and listen to Somali radio broadcasting. Somalis live spread in the Netherlands because of the dispersal policy which makes this more difficult. As a consequence, the danger of isolation is grave in this group. Moreover, particularly women indicated they feel that their social contacts are insufficient and often feel isolated. One explanation is that they have even more difficulty with the Dutch language and often they do not control the language at all. In addition, they are often isolated as they are taking care of the household and the children which decreases their participation in the society and decreases their contacts (Tabibian 1999).



Figure 4: Dispersion of Somalis in the Netherlands (Source: CBS 2011)

All the above mentioned factors put a lot of pressure on the family as the parents are often not capable to process these experiences and take care of their children as they have lost all supporting institutions that would help them raise their family, socially and financially. The

tensions that come to exist because of this can lead to abuse, reflectance and the break-up of a family (regioplan beleidsonderzoek 2010)<sup>2</sup>.

### 4.3 Somalia, institutions and remittances

Financial transfers by migrants have been estimated to be Somalia's largest source of external revenue, competing with livestock exports and considerably larger than international aid flows. Annual transfers from Somali migrants in the UK, believed to be one of the largest sources of transfers, have been estimated at around nine times the UK's bilateral aid to Somalia. The uses and impacts of these transfers in Somalia and elsewhere in the Horn of Africa are complex, but a significant proportion meets the daily needs of families.

(Lindley 2006, 20)

An imperative development for the (economic) survival of Somalis in a stateless and war-torn nation has of course been remittances. The civil war has increased remittances significantly. Since the fall of the president, Somalia has been a stateless nation and the scene of many clashes between clans. This in addition to the current draught has made Somalia an insecure place for many to live in. Especially for Somalia, remittances have crucial implications as it exceeds international donor funding. Somalia is a somewhat forgotten land; the endless conflict, piracy, *Al-Shabab* and its connections with Al-Qaeda and the corruption with aid distribution has not made Somalia the most popular country to donate to. It is now mainly the Somali Diaspora that keep transnational money flowing.

The individual remittances are mainly an addition to the income of households (Hassan 2008). When it were mostly working migrants who used to send remittances to Somalia before the Civil war, there are now many Somali families living abroad who sustain the ones who stayed behind by remitting monthly (Lindley 2009, 1318). The enormous increase of Somali refugees to neighboring countries and to Europe and the United States has boosted the streaming of remittances. According to Little, “[t]he Somali community increasingly is ‘globalized’, perhaps as much today as any African society, and depends heavily on a wide-ranging diaspora and laissez-faire, trade-based economy” (Little 2003, 2).

The interesting thing in this case is that Lucas and Stark’s NELM theory on risk pooling is in the case of the Somalis not only an international phenomenon. According to Van Notten (2005), supporting each other financially has always played an important role in their culture

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<sup>2</sup> Regional policy research

in their home country as well. He refers to Ayittey's description of a 'welfare fund' that is often used in Africa to explain this in the case of the Somalis; "the extended family serves as a 'safety net,' provides 'venture capital,' protection, insurance, etc. for individual members." He continues, that "the family is the basic economic and social unit; the individual is secondary" (Van Notten 2005, 78). Similar to the fact that remittances can create tensions internationally when receivers rely heavily on the senders, the "welfare fund" which Somalis rely on within a clan in Somalia can create an unbalanced relationship there as well; "the Somalis customarily retain their judge and obtain insurance only within their own extended family. The family takes advantage of this by extracting all sorts of benefits from its more successful members." Parallel to the burden for the migrants, the welfare fund is a burden for the well-off Somalis in Somalia; "That custom [welfare fund] prevents entrepreneurs from saving money and letting it grow. This makes them more or less a prisoner of their extended family" (Van Notten 2005, 107). Why a sender would not cut ties with their families back home can partly be explained by the history of this welfare fund within Somalia. Van Notten describes the importance of insurance in Somalia throughout history. He refers to the century-old custom that,

A person cannot be a member of the Somali nation unless insured against any liabilities [...] This custom must have evolved from the practice of some families providing such surety to their members, which worked so well that other families followed suit. In the end, those that did not were excluded from business and social intercourse [...] they would simply have been boycotted by the families that did insure their members.

(Van Notten 2005, 124)

This way, people do not seem to be able to escape the responsibility of remittances without breaking traditions and thus risk losing ties with their family back home. This institution can also be applied on a transnational level and forces the migrants (the people who are better off) to remit.

#### *4.3.1 Clans*

The Somali society is divided into six mayor clans. Every Somali belongs to one of the mayor clan-families but they identify more with the smaller sub clans which are a branch of the bigger clan-families as the mayor clans were too big for Somalis to identify with or to rely on

(Cassanelli 1982, 19). The Somali identity could be traced back through their founding ancestors. According to Cassanelli “every individual maintained a genealogy that traced his ancestry back to the founder of the line,” he continues,

Descent was traced [...] through the male line. At birth, each child received an original first name and took as surnames the first name of his or her father, grandfather, and so on back to the purported founder. In this way, lengthy genealogies (Abtirsiinyo) were built up; and by comparing, genealogies, two individuals could quickly determine how closely they were related.

(Cassanelli 1982, 16)

Interestingly, whereas in the north of Somalia the shaping of the clan is mainly based on genealogical affiliation, in the south of Somalia, the formation of clans was also very much based on territorial proximity. In the south they also considered economic and defensive arguments so that different clans with different genealogical origins merged, making them a ‘territorial unit’ for their economic or military benefit (Cassanelli 1982, 22). Clansmen often lived separately for the most part of the year but they would come together in times of scarcity or prolonged drought. This was grounded on defensive reasons as in times of hardships clans would attack each other and they would then stand stronger as a group to defend themselves from the other or even attack the other; “[f]or ultimately it was the effective fighting strength of a clan that determined its right to territory (Cassanelli 1982, 19). Clans are also shaped by way of intermarriage between different clans. This is even stimulated within clans as it would “widen the circle of potential allies that could be called upon in time of need” (Cassanelli 1982, 19). Somalia is a ‘segmentary society’ where the dynamics of the relationship between clans evolved and changed through time and events where they made decision based on the survival of their clans. Cassanelli concluded that “in a segmentary system, it is the opposition of balanced groups and coalitions that provides the fundamental source of order and security in the larger society” (Cassanelli 1982, 17). According to Little, the Somali (nomadic pastoralism) is “a livelihood well adapted to stateless circumstances but brutally defensive when threatened, and by a wide-ranging kinship system that facilitates personal contacts and strategic relationships” (Little 2003, xvii). According to van Notten (2005), clans are ‘strategic relationships’. If it is true that clans are “strategic relationships” how strategically are they used when sending remittances?

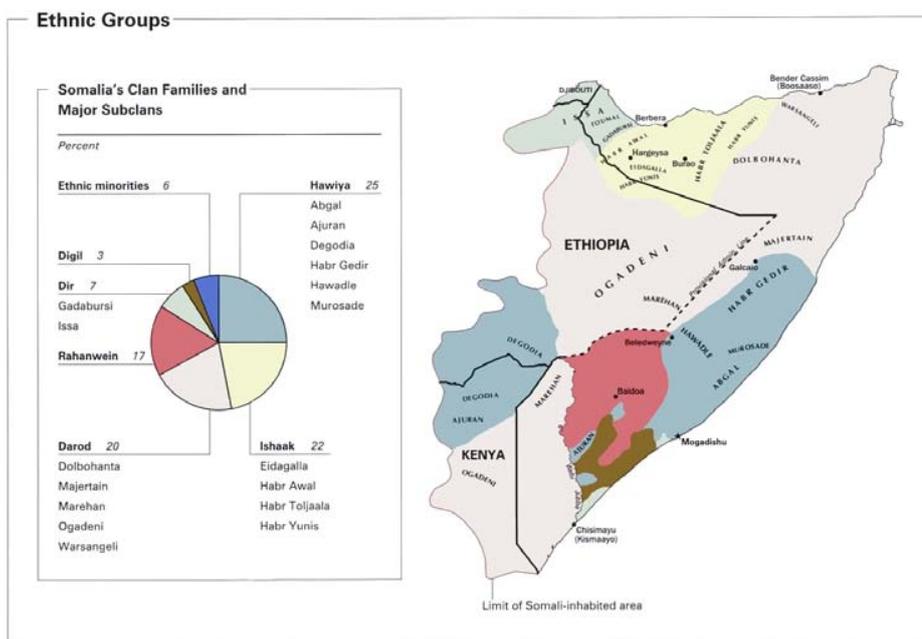


Figure 5 Ethnic groups in Somalia in 2002. (Source: CIA world factbook, 2002)

The downside of the increased reliance on social trust in clans is that it has raised suspicion and even conflict between clans. Eighty-five percent of the population is ethnically Somali which would make one assume there is a certain homogeneity within the society. They share the same language and religion but it is clanism that dominates the feeling of identity and belonging. Somalis rely completely on their clan to decide who they can and who they cannot trust. According to Little, clanism and trust have always played an important role in Somali politics but since the Civil war politicians have (ab)used the division between clans and now deny Somalis from other clans the right to participate in politics. "Clans and their territories, in turn have become forcibly isolated from each other and interactions restricted by armed factions. This forced isolationism accelerates hostilities and mistrust between groups, since social interaction and communication are important for facilitating trust-based relationships" (Little 2003, 12). Another negative development caused by the statelessness is that the minorities will not benefit from the free trade environment. The social networks that the informal economy is based on marginalizes those groups even more as they cannot rely on their networks and they will not receive any protection from a government (Little 2003, 124).

Prior chapters discussed roles of transnationalism and institutions, and how these relate to transnational relationships, possible hierarchies guided by institutions. This chapter

focused specifically on Somalis in Kenya and the Netherlands painting a picture of the contexts of these localities as a background to institutions. Against this background, the next two chapters will focus on the empirical findings of senders in the Netherlands and receivers in Kenya respectively.

## 5. Empirical findings: The senders

You are not in charge of your own money [...]because my mother tells me to, I have to send my brother money even though I know he wastes it. You will have to send remittances until the day your parents die.

(interview, 18 February 2011)

What do you mean do I feel pressure to send remittances? I am in charge of my own money and I will decide whether I send remittances or not.

(Interview, 25 March 2011)

These two quotes of respondents in this research very clearly illustrate different views, feelings, ideas and institutions of respondents in the Netherlands. What I can say without a doubt is that no generalization can be made of senders in the Netherlands. This reaffirms that no generalization can be made of the transnational relationships. Senders go about differently with senders, with people in the same country, in this case the Netherlands, and thus with institutions and transnationalism. However, as will be shown in this chapter there were also some similarities found in the answers of the respondents on remittances, institutions and transnational relationships. What is more, this chapter does not only give insight in the choices and strategies of senders, it will also give valuable insight in how receivers go about with the transnational relationships and how they try to influence the senders. As will be clear from this and the following chapter, in some cases and particularly with some topics, more information was gained on the receivers through the information of interviews with the senders but also very much vice versa. Refraining from drawing any conclusions on the transnational relationship in this chapter (as this can only be done after reviewing 'the other side of the coin' in this case the receivers), this chapter will provide insight in the interviews held in the Netherlands. Focusing on three main things that have been expanded on in the theoretical chapter, institutions, transnational hierarchy and social networks will function as the general themes through this chapter.

### 5.1 Somalis in the Netherlands

In Kenya, one respondent told me that Somalis in the Netherlands were known to be '*shiite*' which can be translated to 'broke'. Another respondent said that in the Netherlands Somalis are lazy, living of social security money, not working although, he added that this is a general characteristic of Somalis in Europe. This is why, he said, he would ask people from the US for remittances before he would ask people from Europe. Almost all the respondents agreed that there was more remittances coming from the US, "because people work harder there" as a respondent in the Netherlands explained. Still, as another respondent stated, although it might be the case that the amount of remittances from the US is more, Somalis in Europe are more often enabled to send money because they receive social security all the time. Besides the fact that this illustrates the situation of Somalis in the Netherlands from the perspective of the receivers, it also shows how receivers are very updated on host countries.

Also respondents in the Netherlands confirmed that social security often had a negative effect on the productivity of Somalis. Interestingly, in the interviews many Dutch based Somalis drew comparisons with countrymen in the UK. For example, several respondents stated that the bureaucracy in the Netherlands makes many Somalis reluctant to start a business, which could more easily be achieved in the UK. This comparison was not without reason of course as many Somalis in the Netherlands now have family members living in the UK. In the last ten years almost 20.000 Somalis have migrated to the UK from the Netherlands. The reasons given were that living among Somalis would make many people feel comfortable and there were better education opportunities in the UK; for many university was in the UK possible whereas in the Netherlands their educational level would have been too low. Chewing *qat* was also a common problem for many Somalis as was reflected in several interviews. Still, the majority of the respondents stated to live comfortably in the Netherlands and there were several anecdotes from the respondents on homesick Somalis in the UK.

Very much in line with what Massey and Basem (1992) argued, several respondents drew a line with the clusters of families living near each other and remittances. One male respondent, whose family lives in the UK, said that whenever he is in the UK he has much more contact with Somalia; "I am thinking more about Somalia when I am surrounded by Somalis." Muna, who moved from the Netherlands to the UK when she was 16 years old, explained it differently; "People remind you (here) to send money. It happens pretty often that one family member gives your (home) telephone number to someone who needs

something so that he or she can call you.” 13 of the 18 respondents stated they did not discuss remittances with other people in the Netherlands. Said, a thirty-eight year old woman who came to the Netherlands in 1994, thought this was the case because she did not have any family living around her with whom she would discuss it. The Somalis who she is interacting with in the Netherlands are people whom she met in the Netherlands and are not from the same region, clan or family;

We don't discuss remittances because we know that people might lie about it. For example, they will say that they have sent money to their family when they have not. This will only lead to unpleasant conversations.

(Interview, May 15 2011)

Noor, a men who lives in the United Kingdom but who was visiting a friend in the Netherlands said that because there is not a big Somali community there is not much contact with Somalia; “there is nobody to remind you in the Netherlands about Somalia or to send remittances.” Hamdi, a forty year old woman who has been living in 1992, does not send remittances. When she was asked whether she ever feels social pressure in her surroundings she stated that she is in charge of her own money and nobody can tell her what to do with it. Zahra, a mother of three children who has been living in the Netherlands since 1992, only sends remittances twice a year; with *Eid* (sugar fest) and *Odhia* (offer fest). Her neighbor in Venray, who is from a different clan than Sarah, collects the money for her family twice a year. Sarah also stated she does not have family in Somalia anymore and thus does not send.

### *5.1.1 Local social capital*

As so many Dutch Somalis are approached by people for remittances, local social capital can be valuable in that they can share the burden. Mohamed Ali Hassan said he and his relatives arrange with each other to whom they will send. Now, as he described it, it is a shared responsibility. Shakuur described how he can find support in the Somali Diaspora when he is in no state to send remittances. He will then ask if someone can send money to his mother with the promise that he will repay him in two weeks.

In the Netherlands, Abdul described how his clan has helped members who were, for example, evicted from their homes. However, there were also several respondents who

stated that their clan does not go out of their way to help its members nor do they rely on it. One male respondent, for example, stated that his clan never helped him upon his arrival in the Netherlands. Still, as several respondents explained, they would never reject if their clan would call upon them for their money for e.g. a clan based project for their home town in Somalia.

Interestingly, one female respondent could not name examples of clans helping out their clan members in the Netherlands but could name several in the UK whereby a clan would collect money for someone with an addiction in order to pay for the rehabilitation. She said that in the Netherlands, with the social security, the importance of clans for people has even more reduced. Whereas in Somalia, a clan would provide protection against other clans and social security, in the west, a clan is no longer needed as she stated. She explained how she had been approached once when she came to the Netherlands by her clan to pay for 'blood money'. Blood money is money that a person has to pay for killing someone. As this related to a clan issue the clan collected money to pay this. She then said, "let him die, this way he has learned his lesson not to kill other people" after which she never received a request from her clan again. She said that she never felt a negative consequence from this decision as she had never needed the help from her clan. She explained how she saw around her that the longer people stay in the West, the less they are involved in their clan.

There are also joint endowments that are not clan related. Fatima explained how her mother is part of an arrangement with other Somali women in the Netherlands where they give a certain amount to a pot each month. At the beginning of the year, they decide who receives the amount when so that they can undertake something big with the money. Fatima, having grown up in the Netherlands herself, said that she did not entirely understand the logic of it and had told her mother several times that she might as well save part of her monthly income so that she does not have to rely on that construction. This is an interesting contrast between first and second generation migrants, on which I will continue later in this chapter. Fatima explained how money is something collective in the Somali culture. She gave an example of her friend who asked Fatima sometimes when 'they' will receive the (Fatima's) paycheck.

In total, 14 respondents stated their clan was of little importance to them in the Netherlands. They all stated they do know where their clans members live in the Netherlands but that they interact more with the Somalis living around them than with their

clan members living in another city. This illustrates that clans are not closed networks; rather, they are open networks with which they occasionally interact. However, even in their cases, every respondent was still involved with their clan in some way, especially as a fundraiser for development projects in Somalia. Interestingly then, the clans still seem to be able to compel its members when it comes to gathering money.

## **5.2 Profiling the receivers**

All of the respondents stated they mainly send to their family. This, in the majority of the cases, meant that the respondents send to one to three persons on a monthly basis. In addition, they also send remittances on an irregular basis. Another important entity for the respondents is the clan as eight respondents indicated they will also send money to their clan members. Clan members are also referred to as relatives and particularly the eight respondents who send to their clan do not differentiate between clan and family. Ahadeli, for example, explained how he referred to a clan member as his cousin whereas they are not actually blood related.

Seven respondents also stated they send to friends or neighbors, all of them were born in Mogadishu. This is an indication on the difference between urban and rural networks as the respondents from rural areas indicated that their entire network consisted out of family and clan members. The respondents from Mogadishu indicated that the clan is not very important to them anymore. All of them stated that their friends were people they grew up with or had known them for over 10 years. As Leila explained,

I have been living next to my neighbor in Mogadishu for about 15 years and we have grown to be friends. I know their situation is difficult and I know that she will spend the money on the things that are needed.

(Interview, 15 March 2011)

Whereas the respondents from rural areas indicated they did not differentiate between family and clans, –indicating the density of the network of both clans and family- the respondents from Mogadishu did differentiate between the two, stating that family connections and several friendships were mainly based on strong ties and clans mainly on weak ties. The urban and rural networks of the respondents thus also affect the density of the networks.

However, both respondents from Mogadishu and rural areas did not only send individually but also through their clan, several respondents stated that their clan collects money for projects for schools, hygiene etc. in their region in Somalia. Farhan stated that, even growing up in the Mogadishu, his clan was never very important to him. However, he does contribute to projects that are initiated by his clan. Farhan's clan collects money from his clan members from all over the world. He explained that they ask a contribution of 50 Euros per half year from everyone; gives this money but he does not get involved in the exact spending or monitoring. This way, the clan had been able to pay for a water pump (worth 10,000 Euros) and monthly salaries of teachers at schools in the Hiiran region, the region from where his clan originates. There are clan leaders in every country that keep in contact with each other and stimulate the clan members in that country. He explained that he can only say no if he does not have enough money to contribute to the project;

Not contributing while you can means that you are intentionally diverting from your clan, this would soon be known by everyone in the clan and you would lose support from them in the future. Although I am not very committed to my clan I do not want to isolate myself from them because it could be that I need their support in the future. In addition, it would be weird meeting someone from your clan and he or she knows that you have diverted. Besides, it is only 100 euro's in one year.

(Interview, 15 April)

Sixteen respondents declared they receive phone calls from Somalia but also from neighboring countries of Somalia, like Kenya, Djibouti and Ethiopia where many Somalis are residing as well. Also several respondents stated they receive from the Middle East where Abdul's aunt for example reunited with her son in Yemen as a consequence of the war. The respondents indicated their family in these host countries in Africa and the Middle East need just as much support as people in Somalia, as they are often in a vulnerable position being aliens in another country. They do not seem to make their decision on who to send remittances to based on which country the receivers are, rather, it seems to be more a matter of where their family is based; not only because they are direct family members but also because they are the once who can monitor remittances for them in that place.

Several respondents stated they want to know the persons they are sending to and they would not send to people they had never met before;

I do not want to send my money to a grey area where I do not know on what the money will be spent. I send the money to people I know and trust. With the people I send money to I know that they won't spend the money on guns.

(interview, 3 April)

Trust then, as argued by Coleman (1988), seemed to be important in sending remittances in several interviews with the respondents. The notion of trust from senders towards receivers either reflects on members of a closed network or trust had established throughout; in several interviews it came forward that if a receiver shows it has handled remittances wisely, it would be more likely that the receivers will have more claim on remittances in contrast to someone who has spent it on the 'wrong' things. The prior history of exchange or reputation would then be important in this case. Still, stories on abuse were common on both the side of the receivers as well as on the senders; the senders know their money is abused but they cannot do a lot against it. Trust, thus, does not seem to be the default in every transnational relationship. I will continue on this in chapter 5.4.

The majority of the respondents stated they had sent money to people they have never met before. In this case, according to Nasir, they will try to convince you to send remittances by appealing to the institution of clan; "The only way they are trying to convince me to send to them is by convincing me that we are related through family or clan" (Interview, April 2011). Interestingly then, instead of convincing senders that they really need the money, the receivers emphasize institutions. Still, ten respondents stated not to send to people only because they are related and indicated they also send remittances to people who are not within their clan.

### **5.3 Motivations for sending remittances**

All of the respondents said that it is their culture and their religion to help people who are living under difficult circumstances. In every interview the respondent gave this as a reason. It is thus a very important, widely consented institution of which the respondents all indicated to be very proud. As mentioned earlier in this research, an important Somali institution is that the wealthier members of a clan, are expected to take care of their clan. This was also described this way by Abdi;

You will probably never understand this completely because you live in a very individualized society but for us Somalis, we do everything together as we have always lived in a collective society. If you are richer than the rest of your clan then you are supposed to support your clan members.

(Interview, 18 April 2011)

Moreover, other reasons were also given as three respondents stated they had to repay their travel abroad. Family and/or relatives financed their journey which was considered as a loan which the migrant would repay when he/she was able to do this. Interestingly, two respondents stated that their family in Kenya and Somalia had financed the travel. However, all three respondents who stated this, were now studying and in no situation to repay the money. The respondents were either partially exempted or could repay the loan later. However, in all three cases, the respondents did not only remit to the ones who financed their travel but also to other family members and even acquaintances.

Another motivation that came forward in the interviews for remitting was reciprocity. However, in none of the cases it was about financial reciprocity. Rather, it was more a form of social reciprocity. Gaining respect was, according to Mohamed Ali Hassan, what the respondents would gain back from sending remittances. Also, reciprocity was reflected in the argument that helping others in their time of need would mean that the respondents would also receive help in their times of need. Ahadeli, a man of 26 who has been living in the Netherlands for almost four years, said that,

If you give remittances, you will gain respect and help in times when you need it yourself . In Somalia I also gave out money and help when I was asked. This way, when I am myself in a period of need, they will help me because I have always helped them.

(interview, 4 May 2011)

Also Fatima Ali, a woman who came to the Netherlands on the age of five, described a form of reciprocity in the sending remittances. Maintaining relationships with Somalia can be beneficial when migrants need assistance; as described by Fatima Ali, her network was invaluable when her father was building a house in Somalia;

Being a migrant and building a house in Somalia implies that it will take twice as long and it will be twice as expensive. My father's aunt kept an eye on the project and

tried to make it go somewhat faster and somewhat cheaper. Also, whenever I go to Somaliland she takes care of me and watches out for me.

(Interview, 10 August 2011)

This role that Fatima's aunt has taken up, as a caretaker and updating the family in the Netherlands proves to be important. Not only for housing projects as in this case, but also for checking on receivers.

There were three respondents who had indicated that they do not send remittances. The first two had been living here for about fifteen years; one of them stated that she did not have relatives living there, another said that her family was wealthy enough and did not need remittances. The third respondent, who had been living in Mogadishu before coming to the Netherlands indicated a girl from her lower school had called her several times to ask for remittances and said she thought this was ridiculous; after sending twice she had decided not to send anymore. Also for her, her direct family did not live in Mogadishu anymore.

### *5.3.1 Enforcement mechanisms*

As will be illustrated in this subsection, remittances is not only about motivation, there also mechanisms that enforce senders to send remittances. It would be logical to assume that people who go back to Somalia are more motivated to send remittances in order to maintain good relationships with the people there as is the case for Fatima. Through maintaining good relations with Somalia, the migrants will be more welcomed when they go back. A male respondent of fifty who came to the Netherlands in 1993, described how, in Somalia, the family might arrange for a migrant to be kidnapped when a migrant goes back to Somalia and the family is not satisfied with the amount of remittances he is sending; "they will scare him so badly and force him to send more money". While it is uncertain whether these arranged kidnappings actually occur and at what frequency, the fact that these stories circulate among Somali migrants illustrates the sanctioning power of an institution like the clan and how it can put an enormous amount of pressure on the senders to send remittances.

A respondent described a "stress to be honorable." Reputation is an important factor for the respondents and this influences their sending and although it can be labeled as a

motivation for remittance sending, in some cases it can also be used as an enforcement mechanism. Similar to Coleman's (1988) argument who argued that a network has a powerful impact on its members because it can break one's reputation, this seems to matter a lot to the respondents here as well. They recognize the powerful impact of someone's network or in some cases the clan who can accuse a family of being stingy, a great shame in the Somali culture. Several respondents linked this to social pressure; one's reputation is used as a tool to pressure people in to shape the actions of a member. Nine respondents stated they experience some form of social pressure from the receivers when sending remittances. Farhan, a 30 year old man who has been living in the Netherlands for 5 years, experienced this every day as he was unable to send money as a nursing student. He described how people in Somalia talk badly about him to his family. Shukri, a young woman who has been living in the Netherlands for three years, described how after she had told someone she could not send remittances, her family called her and asked her why she did not send. This, as Shukri explained, makes it even harder to refuse people. Ahadeli described a situation when he was still in the asylum center and he received a call from his uncle. When Ahadeli explained him he could not send him any money the uncle became very angry with him and to this day the uncle does not want to speak to him. When he was asked whether this has happened more often he said that this happens every time he says no; "the people respond with an "ok" but I know that they are angry with me" (Interview, 8 April 2011).

Keen, a forty-five year old woman who has been living in the Netherlands for about twenty years, tried to explain the behavior of the receivers by stating that the fault is not only with the receivers. Interestingly, the social pressure that is forced on the senders also heavily pressures the receivers which, as she explained, is the cause for some receivers to lie. Interestingly, the social pressure does not only reflect on the senders but also on the receivers of remittances;

There is social control in Somalia that has a big influence on the behavior of the receivers. If the family abroad does not send money, it is not a good family no matter what their situation is in the host country. When a receiver sees how his neighbor is living a good life from the remittances he receives every month and he is making ends meet with the remittances he receives every month, he will get questions from his surroundings; why are you not getting more? His response will then be that his

family is stingy. The receiver will then lie to his family abroad about his condition to get more so that he doesn't have to be ashamed anymore.

(Interview, 12 March 2011)

However, there were several respondents who did not feel social pressure and besides sending to their close ones, they either did not send remittances to anybody or sporadically. Interestingly, in the interviews it also came forward how receivers are constrained in their actions by institutions. Fatimo Ali used a Somali saying to explain this; "if someone asks and complains a lot (s)he will be hated." Another example which illustrates the constraints on receivers is the phenomenon of *agoon*. In the Somali culture it is considered *haram* to ask children without a father (*agoon*) for remittances. Hamdi, a mother of four children who has lived in the Netherlands for 10 years, said that, "people respect this matter and thus they do not ask my children for remittances." In this sense, institutions do not only function as an enforcement mechanism to send remittances, they also constrain people in approaching migrants.

#### **5.4 Control mechanisms**

Several researchers have indicated that the influence of the migrants on the receivers and on their money seems fairly limited ((Lindley 2009, Riak Akuei 2005, Al-Ali et al. 2002).). This reflected, to a certain extent, in the answers of the respondents. As Mohamed, a forty-five year old man who came to the Netherlands fifteen years ago, said, "you are not in charge of your own money." Every month he sends remittances to his brother and his parents, among others. Despite of the geographic distance between him and the receiver, at one point Mohamed found out his brother was misusing the money he had sent to him; instead of spending it on his family and daily expenses he was spending it on *qat*. After Mohamed had threatened to stop sending remittances if his brother would continue this behavior, his mother spoke to him that he should not stop sending money to his brother. Mohamed could not sanction his brother for his behavior. He said,

Remittances create dependency among receivers as they will stop working when they receive. But we can't stop sending them because it's family. Now, because my mother tells me to, I have to send my brother money even though I know he wastes it. You will have to send remittances until the day your parents die.

(interview, 18 February 2011)

This is a strong example of the social proximity on a transnational level; despite the geographic distance, Mohamed does not reject his mother's wishes who, like his brother, lives in Somalia. More importantly, it illustrates how institutions maintain their effect transnationally and its effect on the sender as it shows a limited sanctioning power on the side of the sender. Several other respondents stated that they would never go against the wishes of their parents. Ali, a thirty-five year old man, described that there are people who sometime go against their parents, especially in the case when the parents want their child to send remittances but this goes heavily against tradition as Somali culture is strictly normed that one should not argue with the parents; "you just don't disagree with your parents."

Another issue that came forward in the interviews was that the respondents were never sure if the receivers were sincere. Keen, a forty-five year old woman who came to the Netherlands in the 1990s, described a general trend that senders do not believe the receivers anymore; "we don't know whether their story is true or not so most of the time we think that they are not true."

However, this does not have to be a problem per se as the networks of the migrants seem to function as a form of checks and balances in the relationship. Ahadeli said, "yes, sometimes people lie but you will notice it and if not, you will always find out because you will let your family check on them." An example of how these checks work was given by Nasir who was approached by a relative who wanted money to set up a small sewing business. Nasir had only agreed to sending the money after he called family that could confirm that she was really a seamstress and she really had intentions to set up a business for herself; "the community in Somalia will know if the person is truthful." After a while, he checked, through his family in Somalia, how the business was going. This also applied to Keen. She described how she knows what is going on in Kenya and Somalia, where her family is mostly located;

The people I send remittances have to be active, they have to find a job. If it is washing the dishes, I don't care, as long as they are working. I check with my sister and I hear from family and relatives whom I call and from people that call me about things that are happening there. I know that my nephew is a good young man and is

trying very hard looking for a job and gaining his own income. It is still hard for him but because I know he is trying I will send him money when he needs it. One time my brother asked me 'how do you know about everything that is going on here?' I try to stay updated.

(Interview, 5 March 2011)

Also in the case of receiving phone calls from Somalia from people the senders have never met, networks function as a valuable check for the migrants. Farhan received a phone call from Kenya from someone he had never met, stating to be his nephew and asking him for money. Before Farhan responded to his request he called his uncle asking if this was his son and if he really needs money. After his uncle confirmed this, Ahadeli stated that, if he could he would help him. Ahadeli also received phone calls from aunts he had never seen in Somalia. Before responding to their requests he would call his mother and ask her if they were really his aunts. Approximately half of the respondents stated they use their network as a control mechanism for their remittances; the people who they trust in their own network will check on receivers whom the sender hardly knows or does not know whether he can trust the remittances to be in good hands with a receiver.

However, in some instances it is also the case that the senders cannot check on the receiver as they do not have relatives that live near that person who could check for them. Leila stated she also sends to Yemen because relatives have fled to that country but there is no way she can know if the money is spent well. Thus, networks seem to be important entities for migrants to know to whom and on what their money is being spent but this has also its limits.

### **5.5 Remittance curbing**

In almost all of the interviews, the respondents indicated to use some form of strategies as some sort of a protection mechanism to prevent being over asked. The respondents sometimes refuse to pick up the phone or change their number. Farhan said that when he left the asylum center he changed his phone number and did not give it to anybody in Somalia or Kenya where his mother's family lives. Ahadeli said that when he sees a Somali number he does not pick up the phone; "I am a good and sensitive person and it kills me to say no to them so I just will not pick up the phone". This illustrates that social capital of the

receiver does not imply access to remittances as the senders cannot answer to all requests for remittances.

However, there is a negative side effect attached to these 'strategies': namely, the possibility that they isolate themselves from their family and relatives. Farhan explained how she receives a phone call and learns who is getting married, who gave birth and which events are going to take place; when a migrants decided to not answer the phone they will be deprived of information about their relatives and of social contact. The consequence of this strategy can be that when they are in time of need, nobody will help them as they have nobody to turn to. They recognize that breaking connections with them could imply isolation from their network in both the country of origin as well as the country of destination. The 'unforeseen burden' of which Riak Akuei 2005 talks, is very much present in all of the cases of the respondents; it is a burden on their finances but also very much on their social life and the social relationship they maintain with people from their country of origin, both transnationally as well as nationally. Several respondents indicated they feel that they have to choose between remittances or no social contact with the people. Ahadeli stated he realizes that people will not help him in return due to him not keeping contact with the people in Somalia, but, he said,

What else can I do? People do not believe me when I say I do not have the money. They think I am lying so I can just better not pick up the phone instead of spending my time in trying to convince them that I am not lying, which they will never believe.

(Interview, 8 April 2011)

Keen described how she arranges remittances with her family since two years. All the senders in her family know who sends to whom. This is to prevent abuse by the receivers;

Sometimes receivers call and say they do not have food and that they do not have someone to turn to. With this system we know exactly who receives from who and how much they receive. The receiver now knows that he doesn't have to bother calling someone else because he knows they know someone has already send him money.

(Interview, 12 March 2011)

Keen and one other respondent stated they had arranged remittances with other Somali migrants. There are not many people who manage remittances like this, she said, but for those who do not arrange it, they are fighting a losing battle. A consequence of this strategy was that she and her family had made her brother upset with her. He had told them to keep the money. Keen was not impressed by his reaction and stated she would wait for him to indicate when he needed money again. She describes how she has sent a lot of money to her brother who lives in Nairobi but that he always wasted the money. According to Keen, many senders prefer to avoid this confrontation as it could possibly affect their reputation. Instead of blaming the receiver for misuse, according to her, the sender is blamed for frugality. This is why, Keen said, many Somalis are reluctant to make these kind of arrangements and thus send remittances without knowing to who it is going and on what it is being spent.

However, remittances are far more complicated than a simple receiver versus sender system, where the receiver is constantly begging and the senders constantly guarding themselves against misuse of and requests for money. As noted before, it is also based on a system of reciprocity. Even though there does not seem to be reciprocity in every case, and, in the interviews, the relationship seems to be more beneficial for the receiver than for the sender, not every relationship between a sender and a receiver is tensional. It is also not always the case that the receiver is solely interested in money, as in the case of Ahadeli, whose mother lives in Yemen in whom he finds a lot of support. She often advises him on how to send remittances and to who: at times she advises him not to send it to her one month, so he can send it to a different family that is in more need of assistance. Being in a geographical proximity with the receivers, his mother is also the one who looks after who is in most need of the money. This way, his mother helps him with the distribution of his money and relieves him in stress. Also in the case of Keen, her sister not only receives money, she also looks out for Keen's brother and nephew to whom Keen also sends. This way, Keen receives updates from her sister and they work together on distributing the remittances.

## **5.6 Transnational intimacy**

According to Nasir, there were unrealistically high expectations from receivers twenty years ago but this has, since then, changed because of stories of migrants on hardships in the host

country. However, most of the respondents stated that they do feel pressured by the enormous expectations from their family and relatives in the country of origin. Ahadeli said,

The most frustrating is that people show no interest what so ever in your situation. People actually think the money comes out of walls here because they have heard of ATMs or have seen them on television.

(Interview, April 13 2011)

For some respondents, the incomprehension from the receiver's side to the condition of the sender, has seriously hampered their relationship. Fahran declared he did not have a good relationship with his mother because, as he stated, she does not understand him and his life here. He mainly calls his family where his mother is living and asks them how she is doing. He only has sporadic email contact with his mother. In several interviews the respondents stated that if they receive a phone call from Somalia they know it is about remittances. Hamdi stated that telephone calls are never social; "if it is going well with the family, you don't hear from them. When there is trouble they will call." In Somalia, Ahadeli used to have a good relationship with his uncle but because he could not send him any money when he came to the Netherlands, the contact has now been broken off.

However, Ahadeli maintains very close contact with his mother, who lives in Yemen, and calls her weekly. They update each other on their lives and he emphasized how good the support of his mother has been for him. Also Keen stated that her contact with her family in Kenya and Somalia is good and that they regularly call each other to just "chat". She described how at first, her brother and sisters did not understand her and her situation either but that, in time, this has changed as they now also ask how she and her daughter Sibra are doing. For Shukri, talking to her family in Djibouti on the telephone, she finds comfort in the relationship, particularly in the first phase in the Netherlands, Shukri described how she often called her mother because she missed her and she missed Somalia. Thus, even though relationships can be tensional, the transnational networks of the migrants also seem to function as support. As mentioned earlier, remittances are not neutral amounts. Moreover, remittances seem to produce and reproduce social relationships. Although none of the respondents stated they want to break all ties with their country of origin, the misunderstandings between the two seem to, in some cases, decrease the intensity of the transnational networks.

### 5.7 Gender and sending remittances

Ten respondents in the Netherlands were women. What particularly came forward in the questions regarding gender were the tensions in the marriages of the respondents regarding remittances. Ahadeli described that remittances is, in a lot of Somali families, the cause for quarrelling and even divorce. Somalis often have a very hard time adjusting to the Dutch culture, forced to leave their country of origin and often traumatized by the war in Somalia makes it hard for a lot of Somali refugees to find their way in a new country like the Netherlands. Somali men in particular, whose task it is to provide for their family, when they are unable to do so this puts a lot of pressure on the family. Unemployment is high under the Somalis in the Netherlands which means that there are a lot of Somali men who stay at home and are living on social security. This loss of face for the man affects the entire family. On top of this, the social security is often not enough to provide for both the families of the husband and of the wife. Men and women often quarrel about whom to send remittances to as both want to send remittances to their family.

Mohamed said that husband and wife should set arrange their money and set aside an amount for remittances; both for the husband and wife. This way, agreements will prevent quarrelling. However, many household make these decisions ad hoc and let them depend on requests for remittances which means that in some months they are expected to send money that they do not have. The stress that reflects on the senders of remittances reflects on the marriages in the Netherlands. As a solution families sometimes get divorced on paper while still living together which increases their income. Also the *qat* use of many Somali men puts a lot of stress on Somali families. Matan described how Somali men refuge in *qat* use which brings high costs for the family and decreases the urgency for the men to find work which brings the families in a downward spiral. He continued that senders almost always send to women to avoid difficulties. He said that men are more likely to spend the money unwisely or even on *qat*;

When you send to a woman you have a 100% guarantee that the money will be spend wisely. They will put their family first and will use the remittances for daily expenses.

(Interview, 10 May 2011)

All the respondents confirmed this as the respondents, both men and women, considered women to be more trustworthy and more responsible. Maimuna, a forty year old mother of two children, said that woman have always been the managers of the money in Somali households. It was very common that the husband would give the paycheck to his wife so that she administered it. Keen explained how her brother at one point told her to send remittances to his wife, her sister-in-law, instead of sending it to him. It is thus, according to Maimuna, not more than a logical strategy to send the money to women.

### **5.8 Second generation and sending remittance**

Of the 18 respondents in the Netherlands, five people were either born in the Netherlands with Somali parents or children who had come here on an early age; both provided very similar stories as is also the reason why I brought them together in this subsection. There was a very clear difference in the answers between first migrants and second migrants. The second migrants have not been raised in Somalia and hardly have any strong connection with the country. Four of them had never sent money to Somalia directly and three of them had never received a phone call from Somalia. The four respondents who had never sent directly said that when they send money, it goes through their parents. Their parents are the ones who receive the phone calls and the requests. They then ask their children if they want to contribute. Muna explained that,

My aunts and grandmother often call my mother and ask her for money and then my mother asks me if I want to give as well. So when I send it is always in the form of a bigger collection, I have never send remittances to someone directly.

(Interview, 15 April 2011)

Fatima Ali, who left Somaliland and came to the Netherlands on the age of five in 1996, does send directly to people in Somaliland. For her, the reason to send, was to relieve her parents. She stated that her parents are in small circumstances and thus she took the task, as the oldest of her brother and sisters, to help her parents. She agreed with them on who she would send remittances to monthly so that her parents could focus on others. She only sends to direct family, while her parents also send to indirect family. Her parents have always protected her and have never given out her phone number. She thus never receives phone calls from Somaliland but she sends money to Somaliland regularly.

According to Mohamed the children of the first generation migrants often do not understand why their parents put themselves in difficult situations, remitting their money to Somalia. At times the parents also use the child allowance for this which can lead to tensional situations in the families. Moreover, the five respondents were much more critical on remittances. Elmi and Fatima have both gone back to Somaliland ; Fatima described how she was unpleasantly surprised by the fact that even wealthy Somalis were expecting here to give money to them while she was there. Elmi described how someone was carefully trying to keep his cell phone which he demanded back, saying it was ridiculous. The above illustrates that the institutions are less strong for second generation migrants. They do not feel consequences, sanctions nor social pressure as their contact with Somalia is sporadically or indirect and they have built a life, strongly directed at and embedded in the Netherlands.

## **Conclusions**

While early literature mainly emphasized the agency, and particularly choice, of senders, later literature illustrated the migrants as the subordinated group to receivers, carrying the burden of social obligation for remittances (Lindley 2009, Riak Akuei 2005, Al-Ali et al. 2002). While Somalis in the Netherlands often have to cope with the difficulties of migration and lack substantial and steady income, there were several motivations behind sending the remittances.

Only a small group acknowledged not to send remittances and felt no pressure to do so. The larger group either remitted due to reciprocity, having a good relationship with someone or due to social pressure, either from other Somalis or from the receiver. Reciprocity was based on the support Dutch Somalis receive or have received during their journey towards the Netherlands but also reputation was important for them 'to get back'. Social pressure from within the Netherlands seemed to be hardly present: the consequences of not sending did not appear to be as high as in the case of Somalis in the UK. What has emanated from this chapter is that the majority of senders feel highly and constantly pressured to send remittances by receivers. Even though Somalis in the Netherlands are often in a difficult position, financially and socially, several respondents said that they were afraid that refusing to send remittances would have negative consequences for them, either in the network of the country of origin, or wherever the receivers and the migrant's network was residing. Receivers sometimes threatened to break of contact when sender would not

send, forcing them to choose between sending remittances or losing contact with the receivers: often close family members or their source of information about their homeland.

Another prominent phenomenon that came forward in the interviews was the distrust from the senders towards the receivers. Several respondents stated their powerlessness towards the misuse of remittances receivers. Some respondents tried to tackle this by using their network to control the receivers and get feedback on their spending. While lowering or stop remitting seemed a bridge too far for most, several respondents stated they would stop sending remittances or at least implement a strict monitoring system to go against this abuse distributed them equally. This system allowed them to control the receivers, although they had to overcome social pressure in doing so.

Clans also played an, perhaps unacknowledged role in sending remittances. The difference between talking about clans and acting with regard to clans was significant. While many people stated that their clan was not important to them, in reality the respondents were often to a bigger or lesser extent involved in their clan. The clans to which respondents in the Netherlands belong seemed to be mainly open networks; often, the people were not living in close proximity nor did they interact regularly. Still, in several cases the clan could exercise pressure on its members to send remittances and in a few cases the respondents did rely on their clan for resources.

## 6. Empirical findings; receivers and remittances

I am always struggling to get my son to send me remittances every month [...] what can I do to make him send remittances to me? I have called his friends who are also living in the United States to see whether he really does not have any money as he is always complaining about or if he just does not want to send money.[...] if I had a daughter I would be undoubtedly receive remittances each month.

(Interview, 8 July 2011.)

My brother cares about me and that is why he is always pushing and stimulating me. He is very involved in my life. He calls me every two weeks to see how I am doing and if I'm still at school working hard.

(Interview, 5 July 2011)

The above quotes of respondents in Kenya again show two different transnational relationships. Both receivers, the respondent experience remittances and their sender in a different way; whereas the first respondent very much focusing on receiving remittances and illustrates a certain powerlessness in the relationship while at the same time it shows how receivers use strategies to try to turn the relationship, the second respondent experiences remittances in a familial way and the remittances are used to keep the young man on the right track. Both quotes show different dynamics within transnational relationships on which this chapter will focus. Refraining from drawing comparisons with answers from senders in the previous chapter, I will put the findings from both sides of the coin together in the following chapter.

### 6.1 Somali refugees in Nairobi

All the respondents, except for those who were successful businessmen, stated they want to leave Kenya. This coincides with Lindley's finding who wrote that the Somalis see Kenya as a transit country. However, the respondents said that they did not have the means to travel further abroad. Seven respondents stated they did not have a refugee status, meaning that they were residing in Kenya illegally. The other respondents did not want to answer the question from which the sensitivity of the issue can be concluded. In addition, it is getting more and more difficult for people to obtain a refugee status in Kenya. As one female respondent put it, "how can I feel at home here if they even deny me a legal status?"

Another woman stated that living in Kenya “feels temporarily because I can never feel at home here. This is mentally very hard.” Ashar stated that “life might be better in Somalia. Here there is peace but there are no jobs. Peace is the only reason why I am staying here.” Jama, a young man of 25, described the financial situation of being a Somali refugee in Kenya;

If you don't have family abroad that will send you money, life will be very difficult here. I feel guilty because I don't receive anything and I live with friends who do receive. I feel like a parasite on their money.

(Interview, 20 July 2011)

Most of the respondents talked about the dire circumstances of living in Kenya as a Somali refugee. Police harass seemed to be affecting them the most. Fatun said,

We are treated as animals. The police can arrest us anytime. Sometimes they handcuff people and they will ask who wants to buy them free. I know one time when nobody knew that a man had gone to jail so he had been in jail for over a year. So I never go out at night because that is when the police come out. It is no life.

(Interview, 8 June 2011)

Mohamed explained that because there is a substantial number of affluent Somalis in Kenya, the police know they will be able to extort money from them;

If you do not have the right document or you don't speak English or Kiswahili you are very likely to get caught and you cannot do anything about it. The police know that even if they arrest a less affluent person, other Somalis, sometimes even strangers, will bail him or her out.

(interview, 30 June 2011)

Although the respondents indicated that it is mainly the police that is harassing them there is a growing dislike towards Somalis from the general Kenyan population as well. In conversations with several Kenyans about my research it became clear that many have a negative perception of the Somalis and it is commonly believed that the wealth of Somalis is linked to piracy or *Al-Shabab*.

Another aspect that puts a severe strain on the lives of the Somalis in Kenya is the high cost of living. Maria said she had not expected that life was so expensive in Kenya. The rent, particularly in Eastleigh, is very high. This in turn also affects the amount of remittances necessary. Noor stated that in Mogadishu,

100 or 200 dollars per month is enough to support the people there. In Nairobi it's not enough because the rent is already 300 dollars per month.[..] people are squeezed in Eastleigh so the prices go up.

(Interview, 10 June 2011)

All of the respondents had relied on financial support from their relatives to be able to leave Somalia and come to Nairobi. The journey to Kenya is, according to several respondents, getting more and more difficult and expensive every year. Money is needed to pay for transportation, food but also for bribing Kenyan authorities. Fatun, a mother of three children, was arrested during her journey to Nairobi in 2007 and kept in custody with her children for 90 days. An uncle had paid the ransom after which she could continue her journey to Nairobi. She and the majority of the respondents stated that they are unable to pay back this money to their relatives.

In the group discussion, an interesting perception on the position of Somali refugees in Kenya was provided by Mohamed Dahir. Mohamed said that their position as Somali refugees improved their chance at receiving remittances;

Somalis in Europe send money to Kenya, not to Somalia. When you are in Somalia and call they don't respect you. There they can only call for education and health and not for monthly remittances for daily living.

(Interview, 6 July)

When talking to Abdullahi, a Dutch Somali, upon my return in the Netherlands he confirmed that a big group has passed Nairobi and they are aware the conditions people are living in. Particularly those people know how hard it is needed and would therefore respond to their requests. When Keen, who had family living in Kenya, was asked what she thought about this she rejected this argument. According to her, there was enough job opportunity there which would allow the Somali refugees there to gain their own income. Mohamed, who also has family living in Kenya, did agree that the situation of the Somali refugees in Kenya was

alarming. However, he said he was surprised by the trivialized tone of this argument as it seemed that ,“this boy does not have any idea what is happening in Somalia anymore.”

## **6.2 Profiling the senders**

Most of the respondents received remittances from their direct family (siblings, children, parents). All the respondents stated that if a daughter or a son has gone abroad it is his or her duty to support the parent(s). If someone’s brother or sister is abroad they were not always expected to send as they would normally give priority to either their children or their parents. Still, 20 respondents received from their brother or sister or approached them for remittances, either regularly or irregularly. Muhabe, a single mother of three children pointed out that, “Because I’m her sister I don’t receive regularly, if I would be a daughter or son of my sister I would.” She linked her relationship with the sender to explain why she was not receiving remittances regularly.

Parallel to the literature research on urban and rural networks, in the interviews, there seemed to be a difference between respondents from Mogadishu and respondents from rural areas. The network of the respondents from rural areas consisted mainly of clan members or relatives. In all cases, the clan members that would send remittances to the respondents were people they grew up with in Somalia. The networks from the respondents from Mogadishu also included friends, classmates and neighbors, most of whom they knew for a considerable time of their life. For five years, Shakur, a young man born in Mogadishu, had been receiving remittances every month from a friend in Australia, with whom he went to grade school, even though he has no idea which clan his friend belongs to. Abdul, also born in Mogadishu, stated that, “if there is friendship, the clan doesn’t count.” The networks of the urban respondents was thus much more diverse than the networks of the rural respondents. Abdiwahab, a Somali who was working for a Somali NGO, however, pointed out that since the clan fighting in Mogadishu people do rely more on their clan than before and that the networks outside the clans becomes smaller for a lot of people:

This also reflects on remittances. People’s networks become smaller and increasingly reliant on clans. Their network is then also more intensive so they can rely on them more than they used to.

(interview, 9 June 2011)

### **6.3 Approaching migrants**

In the interviews there was a clear difference in responses between senders who receive regularly and senders who receive irregularly. The respondents who receive irregularly in all cases stated they did not control the senders when they refused to send. Instead of scrutinizing the reason why the migrant would not send remittances, the most respondents who received irregularly invested that time and money in calling someone else whereas the once who receive regularly seemed to have more influence on their sender. They stated it is casual contact which does not enable them to influence the sender even if they would check on him or her.

In general, the respondents called the migrants by telephone to ask for remittances. Yet the media Facebook and email were also used as ways to ask for remittances. Abdul stated however that it was not as effective as telephone calls as it is harder for a migrant to ignore a phone call. Six (female) respondents who receive regularly had never approached others for remittances relying only on one person. When they were asked why they have never approached someone else they answered that they do not know anybody else abroad. Remarkably, none of the male respondents used this argument in the interviews.

Most of the respondents who did approach migrants were inhibited by shame. Fatima told me that she feels ashamed when the person on the phone says no. The five young men I spoke to in a group discussion stated they would not just call anybody abroad. One said it is shameless to ask non-relatives. He did however approach friends as they would be willing to help him as well. However, he stated that friends abroad often send remittances each month to their own family, making it hard for them to support him as well. Shame can thus be a severely limiting factor in the receivers struggle to get remittances.

However, shame did not seem to be a limitation to all the respondents. Five respondents stated when a migrant is reluctant to send them remittances they will just call somebody else. Still, receivers have to be strategic about whom they will call for remittances as calling abroad is an expensive undertaking. In addition, it is important for the receivers to know the migrants when they call. Abdirizak, a man who used to receive remittances when he was unemployed, had approached different people, both friends and relatives and stated that it is important to ask someone for remittances you can trust. He said that one has to

personally know the person as Somalis in Europe or the United States; “they won’t answer the phone easily if they don’t know the number.” Thus it seems that they will not (nor can) just call anybody as this will be a costly and unbeneficial strategy (Horst 2003).

#### **6.4 Local social capital**

Trust also seemed to be a matter when trying to obtain someone’s number from abroad. Abdullahi received a telephone number from a migrant from his father. Fannan received a telephone number from his friend; “he gave me the number because he knows me and our friendship goes way back.” He stated that he was only given the number because his friend knew he was in need for money. Transnational relationships are thus not the only relationships that matter for the respondents; local networks are very important too (Smith, 63).

However, when Shams, a mother who has been living in Kenya for five years with her five children, was asked how and if she was supported by relatives or friends in Kenya she answered;

My relatives and friends are in the same situation as me. They are also in need for money. The clan can’t help me with paying the rent every month. That’s why we ask people abroad if they can help us. My sister is closer to me than my clan and she earns much more so she can support me every month.

(Interview, 1 July 2011)

The homogeneity of Shams ‘s regional network is evidently a limitation to local support; her family and her clan in Kenya were not able to help her as they were in the same position.

##### *6.4.1 Clans*

In Nairobi, young people share apartments with people from different clans. People don’t like to talk about clans anymore. Older people still ask each other from which clan they are. It’s the second question after asking someone’s name. But young people don’t ask this anymore. From all of the guys sitting here I don’t know their clans. For the youth it feels shameful to ask others from which clan they are because you’re scared that your clans might have been fighting.

(Interview, 10 July 2011)

Although there is, particularly for the younger respondents, a taboo on asking each other's clans, in several cases the respondent could rely on the clan for (financial) support. Even though none of the respondents turned to their clan in Nairobi to get monthly support, several respondents could rely on their clan in some cases. The strength of the clan is the fact that it is a large group and when everyone contributes with a small amount, it is able to help its members. Ahmed, a twenty-five year old man, who has been living in Nairobi since he was five, stated the clan is still very important in several situations;

Clans come to help when someone has gone to jail and needs to be bailed out. Also for damage the clan is important. They will gather money and support you.

(Interview, 20 June 2011)

Mohamed, a forty-one year old man stated that clans are mainly important for money, a job and housing. Abdul, a student of psychology, referred to this as "nepotism" in Eastleigh. He states that close relatives will help each other financially and with jobs. As there are many people in need for a job, he stated, the owner of a restaurant for example, will first help the people closest to him. This way, especially the wealthier (sub)clans can help its members.

Not everyone confirmed that their clan was helpful however. Thirteen respondents stated they cannot rely on their clan. Six respondents stated because the clan did not have money either and seven respondents did not want to elaborate on the issue. Garaar, a thirty two year old man, was asked whether his clan helped him when he arrived in Nairobi, and later, when he was without a job. His clan was never able to help him;

Nobody can help you, not even the clans. Hoiwiye is the bigger clan that I am in. they have more money but they give this to close relatives. Hawadle is the smaller sub clan but they don't have the money to help me.

(Interview, 15 July 2011)

The different sounds on the importance of clans were striking; whereas some people almost completely deny the importance of clans, some people were very convinced that the clan still plays a major role in the lives of every Somali. Noor, for example, stated that some neighborhoods in Eastleigh almost entirely consist of one clan. Remarkably, several

respondents, who also live in Eastleigh, did not recognize this at all or as was explained that those neighborhoods are inhabited by clans from rural areas (or “bush” as Mohamed Dahir formulated it). Several respondents stated that, “in Eastleigh you are Somali and Somalis help each other.” Also Mohamed stated that clans are much less important in Nairobi than they were in Somalia;

In Somalia, your clan could help you to get a Ministry job in Somalia but that doesn't work like that here. Also the collective investments that Somalis do a lot here are not based on clans but more on 'being Somali.'

Zeinab, a young woman who just graduated from the university, helped me in conducting the pilot survey. None of the respondents wanted to elaborate on the clans to her. It illustrates the sensitivity and the complexity of clans;

When I asked a question regarding clans they would just shake their heads because they didn't want to answer them. One woman told me that the clan didn't help her at all when she came to Nairobi, she was trying to survive on her own. She doesn't want to talk about the clan because she feels abandoned by them. The clans are just tired of helping all the new people because they are very dependent and the clan can only do so much to help people. They leave them to themselves. The people I spoke to feel ashamed that their clan didn't help them and they don't want to talk about it.

(Interview, 16 July 2011)

Social networks, especially in the same geographic area, can thus only do so much to help its members. The widespread poverty puts an enormous pressure on the network which is not able to cope with this in times of crises (Smith, 28).

#### *6.4.2 Connection with Somalia*

All of the respondents still maintained contact with their region of origin in Somalia. Even though the financial situation is difficult for most Somali refugees in Kenya, eight respondents said that they still manage to send money to Somalia at times. Jamia said he sometimes receives a letter from his father, stating that they need some money. Several respondents said that they would send money on special occasions like Ramadan. They receive a little extra themselves so they can send that money on to their family in Somalia. However, in most cases the respondents stated they cannot support their family and

relatives in Somalia as they struggle to make ends meet themselves. When the respondents were asked if their family in Somalia can support them, the majority responded negatively;

They cannot help me, they don't have the money and I can't go back as long as there is war. I will go back when the war is over. That's why it's also important for me to maintain the relationships, otherwise they will forget me or blame me for not keeping in touch.

(Interview, 2 July 2011)

As she acknowledge her limited chance to leave Kenya, she invested in her relationships in Somalia with the idea of returning in the future. Contact between Eastleigh and Somalia had been difficult for some respondents as it is expensive to call from Nairobi to Somalia. For one respondent sending letters back and forth was the only way of communication with his family in Somalia as his family lived in such a remote area in Somalia where phone lines were still inexistent.

Several respondents in Kenya were senders of remittances themselves. Abdiwahab, for example, said he sent remittances to several family members who also live in Kenya. He described how he feels that sometimes his family members waste his money. He gave an example of how his brother in law had asked for money many times, big amounts so that he could start up something. However, every time he wasted the money on *qat* or other things. His sister quarreled a lot with her husband over the money. Abdiwahab try assuage the situation by keep sending remittances and at one point he decide to send the money directly to his sister so that she would manage it and make sure that his brother-in-law would no longer be able to waste the money. Interestingly, even for remitters who are within geographic proximity with the receivers, it is difficult to try and prevent abuse of the money.

Abdul described how he saw around him that many people in Kenya would approach senders abroad rather than in Nairobi. Ironically, according to Abdul, even the receivers themselves make the distinction that the senders are in the West and the receivers in Kenya;

Even if people in the West only make 2000 dollars a month and someone in Kenya makes 10.000 dollar a month, the people would approach the ones in the West instead of those in Kenya. It is just in their minds that the money is in the West.

(Interview, 4 June)

## 6.5 Control mechanisms

Six respondents stated that they, at one point in time, have checked on the sender. Hayat, a forty year old mother whose son lives in the United States stated she had found his friends' telephone number in the United States. Her son did not send regularly and Hayat was struggling to make him send remittances to her. This way, she was trying to find whether "he does not care or that he really did not have money." His friends told her that he is a good man but that he really has no money to send to her. This reassured her. Shams Mohamed, a forty-five year old mother whose daughter lives in the United States stated she had never inquired to the financial situation of her daughter; "she's my daughter, I trust her" was her response.

Hayat described how her son tried to decrease the amount from 300 dollars to 250 dollar per month. She became very annoyed and told him not to call her unless he would send more money. However, this served no purpose as he now always sends 250 dollars. She describes the arguments they had on remittances as he sometimes he did not send at all and she had to call him to ask for the money. But besides getting upset with him and try to influence him in that way she stated she could not do anything to change his behavior.

Ahmed described how, if a sender refuses to remit, one can pass on this information to the clan. The clan will call the person to see why he/she has not been sending;

The clan has an office here and you can turn to them. They try to change the mind of the person who doesn't want to send and if this doesn't work they will avoid the person. This is some kind of mental punishment for the sender. But it doesn't have any effect when the person doesn't care. For example, when he or she will never come back to Somalia or Nairobi anyway it won't affect the person. If the senders can't or won't help you the clan will help you.

(Interview, 7 July 2011)

The above stories all illustrate how the receivers try and, in some cases, can influence the senders on sending remittances. Not surprisingly, I did not hear the receivers talking about badmouthing the senders but this does not mean that this does not happen, as is clearly shown in the interviews with the senders. However, in the interviews it came forward that senders also try to influence the receivers. Abdullahi's brother, for example, held

conditions to sending remittances. His brother would only send remittances if he would finish his study. Abdullahi stated that he has family living around him who could easily check on him this and pass the information on to his brother. Ali stated that his brother, who sends him remittances every month, always pushes him to find work and become independent. Ali stated that his brother had, at one point, threatened to stop sending remittances because his brother thought he was lazy. However, his brother never stopped sending remittances.

However, not all the respondents were always arguing with their sender about remittances. Eight respondents indicated that they receive automatically from either their parent, brother, sister or aunt. In the case of Garaar, his brother sends remittances “automatically” because, he stated, his brother knows that he needs it so he does not need to ask for it. Eight respondents stated they did not ask for remittances and that the sender sends automatically every month. Garaar even described how he and his brother cooperated on finding remittances for him;

My brother who lives in the UK told me to call some relatives in the US without telling them that I receive from him. But most of the people in the US knew that I have a brother in the UK and they would tell me to contact him for money.

(Interview, 20 June 2011)

With the majority of the respondents who receive regularly, an amount was agreed upon with their sender which seem to eliminate potential tensions between the senders and the receivers. In 13 cases the migrants that send remittances to the respondents had also lived in Nairobi, making it easier for the sender and the receiver to come to an agreement on the amount. Hayat stated that she had agreed with her sister on the amount when they calculated the rent and daily expenses together; “she knows it all goes to groceries and rent, what is there more to know for her?”

## **6.6 Relational proximity**

Ten respondents who receive regularly stated that besides calling about remittances, they also call regularly with the senders to talk about their lives. Garaar, a 30 year old man, called every three weeks with his brother and maintained a good relationships through these phone calls. Mohamed, an ICT student, stated that,

My brother cares about me and that is why he is always pushing and stimulating me. He is very involved in my life. He calls me every two weeks to see how I am doing and if I'm still at school working hard.

(Interview, 5 July 2011)

A limitation to transnational intimacy is the high cost of calling. However, all the respondents stated that they keep in touch with their relatives and friends abroad through internet. This medium facilitates transnational contact and they can give updates on their own lives and current affairs.

However, in general, it came forward that calling is not something social; phone calls are mainly about remittances. 15 respondents had no idea what their senders were doing for a living; "I don't know what my mother does in the UK but she works" was one of the responses of the respondents. Mohamed, a medicine student, did know that his father is a taxi driver but he also said that his father never tells him how he is doing. As Noor, an employee at Dahabshiil, a money transfer organization, told me, "telephone calls between senders and receivers are never social, it is only for remittances." This applies even for direct family members and there seems to be a disinterest from the receiver in the sender. Zahra stated that she calls her sender sometimes when she had not sent remittances "to remind her" to send. Besides those phone calls they barely communicate with each other.

As explained in chapter 3.4.1 where I described the information receivers have on Somali migrants in their countries and the amount of remittances they send, it shows that the receivers are, in general, quite aware of what is happening with the senders. As discussed in the theoretical chapter, it could well be that receivers play the ignorance card, being well aware of the difficult situation the Somali migrants are in. Garaar was of the opinion that his brother in the UK "complains too much" on having no money and that things are hard. It seems that it is not appreciated when the migrants try to explain their financial situation. Mohamed stated he does not believe his brother in the US who tells him that he cannot send remittances every month. This disinterest and distrust towards the sender seems to lead to tension between senders and receivers.

## 6.7 Gender

Most of the respondents argued that women are better senders than men. Hayat, who receives from her son from the US, states that if she would have had a daughter in the USA that would have meant that she would receive more remittances. Fatima did have a daughter abroad and she agree with Hayat that she is happy she has a committed daughter there because she never has to argue on remittances as her daughter sends her money every month. All the respondents, both men and women, who had approached migrants for sending remittances stated they more often approached women. The reason they gave for approaching them was that women are empathetic (or weaker as Dahir formulated it), and more committed, and could therefore be more easily convinced to send remittances. For the receivers it was thus a strategy to call women as they would have more chance receiving remittances from them than from men.

Interestingly, in contrary to this perception, two female respondents argued that although it might be the case that women are more easily convinced to send remittances, as a receiver you can better influence men on sending remittances because they are the ones who earn and are in charge of the money. It is thus more difficult to ask for more remittances to women because it is not their money; it is their husband's. It would then be counterproductive, according to them, to approach women as they have to ask their husband first before they can actually send remittances. However, several respondents did not agree with this view as they argued that money has always been a women's issue in the Somali culture; according to Zeinab, men have always let the women handle the money issues in the households. The husband would give their income to their wives so that they could look after it. One respondent who disagreed with the view that women were always dependent on their husbands for sending remittances, described how he knew one male sender who never sends to his family but does always send to his wife's family which he used as an argument that women most definitely have control over one's household's money.

There were some interesting differences between the male and the female respondents in Kenya. In almost all the interviews, the female receivers said they have never approached other people, besides the ones they are receiving from. Seven female respondents explained this by stating that they do not know anybody abroad. Like the male respondents also the female respondents said they did not dare to ask everybody because of

shame. In contrast, the male respondents all declared they had approached people abroad and not once was the issue raised that they did not know anybody abroad. Several male respondents did say that they would feel ashamed to call people they hardly know so they refrained from that. The other respondents did not raise this point and did not seem to care about this. There are several explanations for this and caution is needed not to generalize or oversimplify this difference between men and women in asking remittances. One of the explanations could be that women feel more ashamed about approaching people and thus answered negatively when they in fact had approached people to ask for remittances. However, the male respondents did have contact with migrants. This would then mean that the network is not as big as the male respondents. This could be the case as the majority of the female respondents were widows and did not work; this could be an explanation to the fact that their network is not so big. In one case a mother of two children who received from her husband in the United States stated that she never goes out of the house unless for some groceries at time. It seemed that the fact that she is secured of her remittances every month through the institution or marriage, reduces the urge to go out of the house and get involved in local or transnational matters.

The male respondents had to do more effort to receive remittances and had to prove themselves more of responsible spending than the female respondents. The female respondents (mostly widows with children) seem to have priority over them and were never checked upon nor did the women indicate that the senders try to influence their disbursements. A logical explanation is that the women I spoke to all had a family to take care of. The majority were mothers and they all stated they spend the money on rent and daily expenses. The male respondents, in contrast, were often much younger and did not have the responsibility of a family. It thus only seems logical that the senders were more involved in the spending of the male respondents. As Fatima put it,

Young men are easily influenced and tend to spend the money on the wrong things. Because they do not have the responsibility of a family they can spend on it on whatever they like. If their senders are not careful their money will disappear in the wind. In any case, the women are more responsible with money and the senders know this so they do not involve themselves too much with women.

(interview, 4 July 2011)

The female respondents seemed to be less involved in reciprocity and none of them were functioning as a 'hub'. All but two female respondents were mothers (women ranging from 20 to 60) which could be an explanation to this. The women seemed to be more limited by family responsibility as they received remittances which they would all spend on their family. The majority of the women were without a husband which put them in a difficult situation as they were not able to work with young children at home. The male respondents who did not have a family seemed to be able to move more freely as they could afford entrepreneurship, not having the responsibility of a family to take care of. The male respondents who did have a family seemed to move more freely as their wife would be taking care of the kids. However, several female respondents did state they provided senders with information about things that were happening around them. This proved to be an important way to involve themselves in transnational matters and increase their claim on remittances.

### **6.8 Second generation**

Parallel to migrants in the Netherlands, there were also first and second migrants in Kenya. For the second generation refugees it was still fairly easy to acquire a refugee status, making them legal. In addition, over the years they have often learned either English or Swahili or both which protects them and makes them less vulnerable than the first generation migrants. Comparing respondents who lived in Eastleigh for a relatively short period (around four years) and respondents who had been living there for a longer time (around ten years) there was a noticeable difference with regard to language; the respondents who had been living longer in Eastleigh were much more proficient in English than the once who had been living there for a shorter period. Ahmed stated that this was important in Eastleigh as it enabled him to talk to the police in English which, as he described, protected him and makes him less vulnerable being able to negotiate with the police.

Interestingly, similar to the second migrants in the Netherlands, Ahmed and two other second migrants said they barely have contact with Somalia. Ahmed explained that he left Somalia when he was four so he did not remember anything or anyone from Somalia and that is why he does not have contact with Somalia. Still, also for the second generation migrants several Somali institutions are still important as the institutions in Eastleigh seem to be intact more easily than in the Netherlands, given the fact they live in close proximity

with each other and there are very frequently coming new Somali refugees to Kenya. However, the contact with Somalia, in the case of the second generation respondents were limited which was the most important difference between the two groups of migrants.

## **Conclusions**

The receivers of remittances in Nairobi are a diverse and heterogeneous group, ranging from lower-, to middle- and upperclass, each facing their own daily struggles. Whether they struggle to cope with high rents, police harassment, corruption, single motherhood or living in or on the fringes of illegality while speaking neither English or Swahili, or just simply living, remittances play an important and continuous part. Strategies to receive (more) remittances differed from person to person, although a certain trend could be discerned. One of the tactics was to focus on female migrants to ask for remittances as they would, due to their perceived softer character, be more prone to comply. This seemed to be confirmed by the fact that a majority of the respondents confirmed that they often had more difficulties getting remittances from male family members. A common strategy, particularly among male respondents, is to call a lot of people they know abroad; if the migrant would or could not send remittances, the next person on the list would be contacted. While these persons were often related, sometimes even strangers whose number was given were called as well. The internet and social media is also becoming a new form of contact: while less personal (and thus at times less persuasive) it is cheaper and makes it far easier to contact more potential remitters. Another group did indicate they did not approach persons: either they could not as they knew no one abroad, or they would not from fear of feeling ashamed by a possible refusal. This fear seemed to be more prevalent among women.

Trust did not seem to be a necessity: Whereas some respondents indicated to have a trustful relationship with their sender as they could always rely on them for remittances and support) other respondents indicated to hardly talk to their sender, and when they talked it was mostly about remittances. While most receivers were aware of difficulties senders have in their new country, a significant amount of the receivers distrusted the senders, especially young males. Senders were accused of neglecting to send remittances or complaining about the amount to send. Several respondents had monthly difficulties or arguments with the sender regarding the amount, or even sending at all. The majority of the respondents were not involved at all in the life of the migrant: they had thus no knowledge

of their job, circumstances and income. When communications take place, they are mostly of solely about remittances. Nobody seemed to use intimacy as a strategy to have more claim on remittances. However, not every respondent was suspicious towards the senders, and several respondents stated they realize they have to trust the person and vice versa as otherwise the chances of receiving remittances is limited.

Clan or family relations did not guarantee a steady flow of remittances either: being related does not guarantee monthly remittances for receivers, as this is highly dependent of the migrant and whether he or she chooses to stay involved in transnational activities, and in this case, remittances. Opinions regarding clans differed: some felt that clans were still strong in Eastleigh, while the younger generation felt others claimed that the clan's influence was limited. Urban young respondents are more prone to ask a close friend than a clan member for assistance. For the younger generation asking to which clan someone belongs is starting to become a taboo, while for the older generation this is normal. Differences in age and geographic location have a strong influence on the behavior of respondents transnationally.

Finally, the group of Somali's in Kenya are not only receivers however: several of the wealthier Somali's sent remittances to both Somalia and Kenya. Almost half of the respondents indicated to send remittances themselves during *Eid* and *Odhia*: as they themselves receive more remittances during these days as well.

## 7. Bringing it together

In the last two chapters I have built a repertoire of discourses, opinions and ideas on transnationalism and remittances. In this chapter I will bring together the findings made in the Netherlands (chapter 5) and in Kenya (chapter 6) and focus on answering the main question of this research;

*“How do social institutions influence the transnational relationship and create a transnational hierarchy between Somali senders in the Netherlands and Somali receivers in the Kenyan city of Nairobi?”*

The previous two chapters elaborated on the positions of, on the other hand, the Somalis in the Netherlands (chapter 5) and on the other hand on the position of their counterparts in Kenya (chapter 6). Thereby we were able to derive an understanding of the particular positions of these two migrant populations, and in their transnational relationship to each other. Moreover, I will analyze different interpretations and perceptions on the transnational relationship and the differences and similarities in the views of the sending and the receiving Somalis. In this chapter we explore the meaning of these transnational relationships in order to provide conceptual and empirical insight with regard to ongoing debates on intra-versus cross- continental displacement, transnational relationships and hierarchies shaped by remittances. This chapter will thus function as an analysis of the two previous chapters (chapter 5 en chapter 6) discussing how these findings relate to and contribute to the current debate on transnationalism, remittances, migration and mobility.

### *Institutions at play*

Both empirical chapters illustrate several transnational relationships that are based on trust, and that have hardly any tensions between the sender and the receiver. Some relationships have found a harmony that is good for both the sender as well as the receiver, financially as well as emotionally. What is more, some receivers and senders ‘cooperate’ in monitoring the remittances or are looking for ways to become independent on remittances and receivers are trying to work their way out of dependence of remittances through education and

seeking jobs. Several respondents also indicated to have an emotional bond with their sender/receiver, helping their brother in Kenya to stay in school by setting strict lines for remittances and watching out for him, or having regular contact over the phone to exchange information.

Several studies emphasize the importance of agency for the transmigrants (Castles et al. (2009), Al-Sharmani 2007, Glick-Schiller et al. 1992); the transmigrants can decide if, how and to what extent they want to be involved in transnational activities. Mazzucato argues that the reason why migrants stay involved in these relationships, even after they have been living in their host country for a very long period, is that the senders also benefit from this network. Lindley's research (2005) portrays a different picture with regard to the agency of senders and states that this is severely limited by social pressure from the receivers. This research found that Lindley's portrayal is a better description of the transnational relationships between senders and receivers. Although every respondent emphasized that it is their culture and their religion to help people who are living under difficult circumstances, there were also other reasons to send that undermined the assumption that senders are free to decide to send or not. As was also shown in the empirical chapter, migrants also send remittances because of social pressure. Indeed, Lindley (2006) even described remittances in particular as a burden for the migrant. In that sense, migrants are required to send remittances and if they do not, the relationship is prone to conflict and the migrant is accused of being frugal, a deep insult for Somalis.

Still, senders do not unconditionally send money to receivers. According to Lindley, "people develop various strategies ranging from 'smarter remitting' to avoidance to help [the senders] cope with expectations" (Lindley 2007, 27). This was indeed found in the interviews when senders indicated to not send remittances to everyone and would sometimes even (try to) stop remittances. In almost all of the interviews, the respondents indicated to use some form of strategies as some sort of a protection mechanism to prevent being over asked; for example, the respondents sometimes refused to pick up the phone or changed their number or even establish a transnational checks network to control the spending.

Also Mazzucato (2009) argued that there are enforcement mechanisms like peer monitoring that enable migrants to keep track of their money; in this sense, according to Mazzucato, geographical proximity should not interfere with contractual arrangements on

money. Respondents in the Netherlands indicated indeed that the information on the spending of remittances would get back to you anyway, particularly information on mismanagement of the money. The networks of the migrants seemed indeed to function as a form of checks and balances in the relationship; the people whom they trust in their own network will check on receivers.

However, what both Lindley and Mazzucato fail to recognize here is the strength of institutions, and the fact that taking steps after hearing of abuse, or taking on smarter remittances in order to protect themselves from being over asked, saying 'no' is not as easy as it seems, as sometimes a 'no' can have difficult consequences for the sender. The receivers try to influence the senders by playing the emotional card, or threaten to break contact to try and change their minds. This, as was apparent from the interviews with Somalis in the Netherlands has a significant impact on the senders. Gaining (or maintaining) respect from receivers by supporting them financially was then an important reason for respondents in the Netherlands to send remittances. Particularly the latter part shows the 'power' receivers have over the senders, using social pressure and playing with the guilt of the senders to convince them to send money. It shows how receivers are making use of social institutions to influence the senders; the role of institutions is apparent here and guides the transnational relationship. Moreover, when senders resort to not answering the phone they are also deprived of other information about their relatives, perhaps even information on their own remittances and deprived of contact with family they would like to talk to, isolating themselves from their family and relatives. Several respondents indicated they feel that they have to choose between remittances or no social contact with the people. What this shows is an unbalanced relationship, where a receiver has a lot of influence by appealing on someone's social obligation or feelings.

The above, is also why mismanagement of remittances is hard to stop if institutions do not correct this. This is also why, although in some relationships it is still important, trust is no longer a prerequisite for remittances to 'flow', rather, institutions are. What is interesting in this context is social capital. In Ghana the legitimacy of requests from receiver to sender declined over the years; if a senders invests a lot in a receivers, the receiver loses its claim on the remittances of the sender; particularly if there is nothing gin return the social capital can only go on for so long (Smith 2007). The opposite seems to be the case in this research where institutions seem to reinforce the legitimacy and the self-evidentness of

sending remittances, particularly in the case of the institution family and clan. In other words, if a receiver legitimizes its claim on remittances on other grounds like on, as has been shown in the previous chapter several times, particular institutions (the family or the clan), then a sender can send remittances all he/she wants but the receivers will never lose its legitimacy on the social capital. In contrast to the assumption that relational proximity was imperative in transnational relationship, receivers do not always seem to be very careful towards their social capital; instead of approaching a sender respectfully in the hope to receive remittances, receivers get upset with the senders if they refuse to send. This illustrates again how emotionally loaded remittances actually are and it seems that these emotions are legitimized; emotions are used as claims on remittances and several senders accept this.

A prerequisite for the remittances or for informal arrangement is social proximity (Mazzucato 2009), or to put it differently institutions need to be in place for the mechanisms as described above to work. Institutions are subject to, albeit slowly, change, particularly on a transnational level. The respondents that have been living in the Netherlands for a longer period of time, seemed to be more at ease with their transnational activities than respondents who had only lived here for several years as they stick to a chosen group that they would send remittances to. The relatively new migrants seemed to be more sensitive towards calls than relatively older migrants, like for example Keen, who had chosen to support the ones whom she trusted and also had a good relationship with. This could be a sign of a decrease in institutions. However, vast conclusions cannot be drawn on this matter as this research did not extend to scrutinizing reasons why and if migrants decrease remittances. As has been shown the importance of clans are decreasing both in the Netherlands and in, to a lesser extent, Kenya, which affects the extent to which receivers can appeal to clanism on a transnational level; I will continue on this later in this chapter. Even the institution of family can be in some cases questioned as a certain powerlessness came also very much forward in the interviews with the respondents in Kenya as well. Mothers who had difficulties with receiving money from their children in Europe or the United States is a striking example. Interestingly in this case, neither the institution family nor the historical reciprocity of upbringing are powerful enough to enforce a receiver to send to his mother. I specifically state 'his' here, as there had not been one conflict with a parent with

their daughter who were said to be more responsible and more loyal to the institution of family, on which I will continue later on in this chapter.

There were striking differences between second generation respondents and first generation respondents. As described in chapter 5, for second generation respondents in the Netherlands remittances sending was often something indirect; it was done through their family and they would hardly have contact with people in Somalia. It became very clear from the interviews with the second generation migrants in the Netherlands that Somali institutions, that were very important for first generation migrants, apply less to the first group. They are less influenced by social pressure, the feeling that they have to send remittances because it is their culture/religion. Except for one respondent from the second generation, they hardly send remittances and if they do it they do it when they are asked to send remittances. Moreover, the second generation in the Netherlands seems to be more critical on remittances and Somali institutions in general. Fatima for example, was very critical on the fact that, when you are in Somalia, people expect you to give money even to Somalis with big cars. Moreover, in contrast to their parents, they were also more critical on the fact whether remittances is something positive; the second generation had more room for this criticism than first generation. Although several respondents of the first generation recognizes the latter issue, it often did not stop them from sending remittances. It illustrates how someone from a second generation is less sensitive to institutions as, for example, sharing wealth as one wealthier member within a group.

Finally, although recognizing that gender is something mainstreamed and important in all the themes addressed, for the practicality of this research I used a chapter to dedicate specific attention to it (as we of course do not want to risk 'gender mainstreaming; awaystreaming'). Also for this chapter, instead of addressing gender here integrated in the themes, I will elaborate on this specifically as a subtheme of institutions. Gender was particularly important as a strategy by the senders to make sure, that their money would be well spent. This was considered by both male and female senders and it seemed to be a widely consented notion; it is the smartest thing to do. One respondent explained that women have always managed the financial aspects in the household and that therefore there is nothing particular about them receiving and managing remittances. Even an intentional shift from sending to women after it became clear that the money sent to their husband was mismanaged, did not seem to sparkle too much discussion and was, in the

cases as described by the respondent, accepted without further ado. However, Somalia is still a very patriarchic society and two examples showed a certain discourse on women and their position in the Somali society. A respondent explained how he decided to send remittances to his sister instead of to his brother in law because there were quarrels between them on how he had been spending the money. Afterward, the respondent indicated that he thought his sister was particularly wrong in starting the quarrels on this issue. In order to prevent an escalation and a divorce he sent the remittances to his sister, emphasizing that this was mainly to keep her from arguing all the time instead of addressing the mismanagement of her husband, his brother in law. As was described in chapter 6, Mohamed said that women in Somalia and Kenya do not quarrel so much as the Somali women do in Europe. Stating this, he observed a difference in institutions between Somalis living in Kenya and Somalis living in Western countries.

Also with regard to senders, women seemed to be the most reliable. As was described nicely by one respondent, women have proven to be the most responsible that when they move away they will always provide for their family. This was very clear from interview with the receivers, clearly put by one respondent who stated that she knew that if she had a daughter abroad she would not have to 'beg' as much for remittances as she is doing now she has a son abroad. As became clear from interviews with respondents in the Netherlands, remittances have caused tensions within families between men and women who are both trying to provide for their family. Divorces within the Somali culture are not uncommon and not unaccepted. However, there is a particular stigma on divorced Somali women and they are very unlikely to marry again. Combined with the fact that the Somali culture is very much a culture where men provide the family with money, it can create difficult situations for Somali women both in Somalia as well as anywhere else in the world.

Whereas some researchers emphasize the negative consequences of transnationalism for gender inequality, other researchers stress an increasing autonomy of women (Carling 2005, Jolly et. al 2005, Wong 2005). Parrenas (2003) argues that in the case of the Philippian women, the fact that they have acquired the role of bread winner and have gained the responsibility of the financial aspect of the family did not much change in their position in society or the role in the family; the relationship between women and men is still unequal. Like in the case of the Philippines, Somali women have gained a more important transnational role with regard to finance. In contrast to the Philippian women, several

female respondents have indicated that they feel that their status as a reliable partner particularly in a receiving country has enhanced their position in society. With regard to Somali women in the Netherlands, several respondents in Kenya stated to approach them because they were 'easier to convince' because of their 'softer' character. Still, in the context of family, the fact that a daughter has proven to be a more reliable remitter when living abroad, could have positive consequences on a longer term; whereas now, particularly in Somalia, many parents do not see the benefit of schooling their daughters (UNICEF 2010), the fact that a family could potentially rely on their daughter in the future could enhance their position within the family and consequently in society. Moreover, Particularly in Kenya but also in the Netherlands I have talked to quite a number of widows. The war in Somalia have caused a great number of women to become a widow and they are depending on their selves and their family for income which could very well have positive effects on their autonomy in society. Although we cannot say or predict a possible trend with certainty, also due to the limited scope of this research, it would be recommended to scrutinize and identify a process that would increase the position of women within society as a consequence of a more central role in transnational activities, particularly with regard to remittances.

Interestingly, in this research, it has become apparent that trust is not a precondition for sending remittances, particularly among direct family members where different institutions come to play, overruling trust. Mistrust on both the sides of the receivers and the senders was often raised. Whereas it is argued in the theoretical chapter that trust is something that results from institutions, this illustrates that trust cannot always be created despite the institutions at play. In order to analyze trust further I will continue by making a distinction between consumptive remittances and productive remittances.

Remittances are often viewed as something that focuses only on household expenses (Tabuga 2007, Guzman 2007, Clement 2011). However, as has been argued by critics (sources) and is also illustrated in this research, remittances consist of much more than that. Particularly with regard to reversed remittances and trust, one has to look beyond remittances functioning as a supplement for household expenses or consumptivism and include a focus on remittances for business-related activities, or productivism. The latter, can be divided in two streamings; first of all, productivism can be a decision of a migrant to own stock with the idea to make profit. Productivism can also be a decision of a migrant to

invest in a receiver often with the idea to create independence. As was clear from the literature and also confirmed in the interviews, there are people who send remittances as a form of investment, making a distinction between investments that are profitable for migrants (e.g. investment in bigger business projects with the aim on profit-making) and investments which are not (e.g. investing in a sewing shop without requesting part of the profit).

Interestingly, focusing on investments that are profitable it was clear that for this kind of investment, trust, 'history of exchanges' (Smith 2009), and reversed remittances (Mazzucato 2009) have shown to be more important than institutions. Indeed, economic activities seem to reinforce reversed remittances and trust. In contrast to personal relationships, where institutions rather than trust were a precondition for transnational relationships, trust is indeed a very important aspect in these business relationships. As was described by Smith (2007) trust is something that is either something institutional (like family) or it is something that has been built over the years and is based on "history of exchanges" (Smith 2007) that substantiate to what extent someone can be trusted and used as a reliable contact person for business transactions and projects. Institutions seem to be of less influence here and senders are able to choose the reliable actors, ignoring the e.g. unreliable brother. In the interviews with the respondents who invested with the intention of profitmaking, indicated to be very dependent on their network and its support for the business. Trust in these relationships was a precondition for a successful implementation of the business and reversed remittances was stronger (or at least more apparent) in these cases as they returned a service by looking after the business.

### *Social networks*

As was apparent from the interviews in Kenya, several respondents indicated they were very active in approaching migrants abroad to receive remittances. Receivers often do not rely on only one network as this reduced their chance on remittances; being part of a close network, like the family, does not guarantee remittances. Although I have showed that receivers can always lay claim on remittances through institutions, for example as a (close) family member, the financial capacity of this network reduced the amount to which receivers can lay claim on it. As such, receivers appeal to different networks through telephone, mail and social media (the latter was particularly true for younger respondents who were familiar

with these media). This illustrates the activeness of respondents in transnational activities and even local networks were used as a means for this goal; i.e. obtaining a migrant's telephone number or approaching a family member of a migrant if the migrant had refused to send remittances.

Transnationally, networks proved to be a particularly useful network for reputation and as a monitoring system both for the receivers as for the senders. Senders consulted family members to look out after money they had send instead of relying on clan members. Both from the senders and receivers there is suspicion towards the 'other'; senders were to be reluctant to send money even though they can and receivers were to misuse remittances. towards the senders when they indicated they had no money to send and, as a consequence, both groups check on the other through their network. However, it came forward, that there are actors, on both sides, who do not or rather cannot use this monitoring system. As was shown in the empirical chapter, this particularly applies to mothers. In most cases this seemed to be a matter of 'can'; the mothers could not check upon their son because they do not have the network, nor have they invested in such a network, in the host country of the receiver to support them in this. This could also be a matter of institutions; it could be the case that it never occurred to the mothers that one day they would have to check upon their children, assuming the institution of family, of motherhood, would be enough to make a claim on remittances. Moreover, clan has also been a mechanism that functioned as a monitoring system to keep institutions (like taking care of your parents) in check.

The institution 'clan' has been scrutinized both in the Netherlands as well as in Kenya. In the theoretical chapter the question was raised how dense the clan network actually is and how this affects the legitimacy to remittances; does the fact that a receiver is clan related with a migrant automatically imply that they have a strong chance of receiving remittances? The views on clans strongly differed among the respondents. In the Netherlands, the respondents indicated to give money for projects their clan initiates in Somalia but not much more. The vast majority of the respondents in the Netherlands indicated that they were occasionally involved in their clan and did not depend on them because, as one respondent put it, people can sustain themselves in the Netherlands and there is no financial or social urgency to be attached to a clan. As a consequence, there is little that the clan can give in return.

Particularly in Kenya, the importance of clan differed heavily between the respondents. Whereas several respondents stated that clans are still very strong in Eastleigh, others claimed their influence was very limited. Some respondents indicated to be highly involved and dependent on their clan. The clan was still used for settling things, even transnationally, for example, as a way to get into contact with people who refused to send remittances. However, particularly the younger generation was not comfortable asking about someone's clan indicating they were ashamed of the continuous fighting of the clans but also older respondents were quite reluctant to talk about their clan; there seemed to be a dissatisfaction with the support of the clan. What is very relevant in this context, is the clan and its 'financial capacity' (Platteau 2009). Few respondents could rely financially on its clan in Kenya. As explained by one respondent, they were in the same financial difficulty as she was and thus unable to financially support her. Moreover, the fact that respondents preferred not to talk about their clan seems to be in some way related to the fact that the clan could not support its members. As Zeinab explained it, many Somalis in Kenya felt they are being let down by their clan and either feel resentment towards them or shame because their clan did not help them. She described how clans in Kenya are often in a difficult situation because they are not able to support every member that has settled there.

The fact that clan is also hardly important for respondents in the Netherlands affects the transnational institutions of clanship and makes it less likely for receivers to lay claim on this. The description of a decreased importance of clans reflects on a transnational level through the fact that several (younger) respondents would approach a close friend before they would approach an indirect clan member. Thus, considering the fact that both respondents in the Netherlands as well as in Kenya did not want or could not rely on their clan seems to reduce the claim on this institutions for remittances considerably. Referring to the interviews with the senders who indicated to receive sporadic calls from clan members they do not know, it seems that the respondents' networks (particularly those of the urban respondents) consisted of members from different clans and in order to increase potential access to remittances, they resorted to clanism.

What is described above clearly illustrates that remittance is more than a (one-way) flow of money; instead of being neutral, unloaded amount this research has demonstrated that they show the delicate transnational mechanisms, relationships and discourses; institutions come to play and are 'guiding' remittances and transnational relationships. Both

senders as well as receivers are acting according to and use institutions that exist on a transnational level. Moreover, it also shows that there is not one transnational hierarchy; in every network there are multiple and transnational relationships are erratic subject to different factors like geographic location and gender.

## 8. Conclusion

As has been shown throughout this research, remittances are emotionally loaded amounts that are guided by institutions. Both senders and receivers are making use of these institutions as control mechanisms, enforcement mechanisms and protective strategies. In doing so, they are trying to influence the 'other' (either the sender or the receiver) and try to find a balance in their (new) transnational relationship. Interestingly, although trust is important for some respondents, trust and relational proximity do not seem to be a premise for the legitimacy of remittances whereas institutions in most cases are. Social networks, particularly the family and the clan as they are playing a central role within Somali institutions, are used strategically by both the sender and the receiver, to control and to enforce certain progresses.

However, I established the argument that institutions are losing grip both in Kenya as well as in the Netherlands and, as a consequence, on a transnational level, which makes this network as an enforcement or control mechanism less valued. The institution of family does seem to be the strongest institution, however, it has been shown that even this institution loses in some cases its grip on a transnational level, describing struggles receivers have to go through to receive from their children. Nonetheless, still billions of dollars (DFID 2008) go around in Somali remittances which illustrates that transnational relationship and remittances are indeed flowing. Working with institutions that are changing, both the receiver and the senders succeed in some cases to use institutions to influence transnational relationship and particularly with regard to remittances and in some cases they do not. Whereas receivers have found a powerful tool in social pressure, senders have found strategies to go about with remittances. Consequently, we can conclude that transnational hierarchies are not something fixed; we cannot say that receivers in all cases are overruling senders or vice versa. Rather, these transnational hierarchies are fluid and dependent on institutions, but also on geographical and socio-economic factors and gender.

Moreover, I have argued that remittances are much more than a one-way flow going from northern countries to southern countries; rather, by taking Kenya as a research location, I have shown that remittances are multi-directional going from north to south but also from south to south and even from south to north. As such, I have argued that the terms of sending country and receiving country fall short as Kenya is a receiving but a

sending country at the same time. What is more, the term receiving country fails to capture the dynamics of the Somali population in Kenya consisting of rich, poor and middle class Somalis. Moreover, I have shown that, to different extents, institutions differ per country; to a small extent, Somalis in Kenya indicate differences between Somalia and Kenya with regard to e.g. gender and clanism.

### *Recommendations*

Below I have formulated recommendations for future research, formulating questions that I have not been able to answer in my research and questions that arose during the research and are perceived as critical for the field to scrutinize.

As there is relatively big group of successful businessmen this does not account for every clan. Interestingly, one respondent, a Somali businessman, stated that he would get a lot of requests on money from within his clan when he was in Somalia. Now in Kenya, he said he receives less requests from his clan. As he did not want to talk about his clan, the 'why' is left unaddressed here and, unfortunately, mere speculations on this question can be made. However, it is very much a niche in research that should be explored more; how are Somali businessmen relating themselves to their clan? Particularly with regard to the burden of taking care of their clan and how this accounts for the financial capacity and willingness of a clan to take care of its members, particularly in countries but Somalia as a decrease in institutions and increase in geographic distance can be found here. The discourse around Somali businessmen is deemed interesting here; they are said to always live up to their obligation towards their clan. However, to what extent these successful businessmen are still engaged in their clan and able to provide for other members was not part of this research, due to the limited period of the research. However, this relationship is still very interesting to explore further as it will contribute to the discussion of intranational relationships, and financial capacity versus institutional obligations within clans and could thus give valuable insight into the (changing) dynamics of contemporary clans. Moreover, as shown throughout this research there are a lot of business projects in Kenya managed by Somalis; it is deemed interesting to look at how closed these networks are with regard to other clan members and how and if someone, a migrant, a member of another clan can get involved. Related to this, scrutinizing the financial capacity (Platteau 2009) of the clan in relation to the density of the network can be of interest with regard to remittances, transnationally but also nationally.

Particularly in Kenya, how does the clan deal with the fact that there are so many Somali refugees arriving and to what extent do or can they support these members and (to what extent) can refugees in Kenya rely on their clan?

Particularly women seemed to be reluctant to call far relations and indicating they do not know anybody abroad. It could be that the network of women is indeed smaller, and they really do not know anybody abroad; however, as the exact composition of social networks (particularly those of women and those of men) extended outside the scope of this research this can only be a suggestion within this research, a suggestion that is strongly recommended to scrutinize in further research exploring differences in gender based social networks. However, when comparing this to the male respondents I talked to, they were active in approaching different people, some close to them and some not, and some received through friends or families in Kenya.

Interestingly, the interviews showed that senders from Kenya to some extent seem to struggle with the same things as the senders in the Netherlands; the distance within the country made it difficult for him to really know what is going on and to effectively intervene. Interestingly then, this issue is not only a problem for migrants sending to people far abroad, it also appears to be an issue within one country. Senders within Kenya seem to be dealing with the same difficulties of (although less enormous) geographic distance, and it appears to be not only an issue that migrants are dealing with; abuse of money thus does not seem to be something that only occurs on a transnational level, it is even something that happens intranationally. Why this is interesting is that the phenomenon of abuse of remittances is not necessarily produced in the transnational relationship between a 'rich' migrant (as would receivers perceive it) and a receiver that is living far away. I would thus very much like to suggest to scrutinize the relationship between senders and receivers within the same country, and interesting for this particular research, Kenya. As this research has mainly focused on the relationships between senders and receivers transnationally, a research in this field will contribute to capturing the complexity of a sender and receiver 'system' transnationally, interregionally and intranationally.

Moreover, as I have intentionally chosen not to do a sample match, due to the fact that respondents seemed to be reluctant to give out contact information but also because I intended to broaden the scope of the research by talking to respondents from different backgrounds, receiving from different countries. However, in order to retrieve answers on

particular issues a match sample is required and I would very much recommend a match sample on a similar topic. Moreover, as I have shown that remittances not only go from north to south but also from south to north and from south to south, a simultaneous match sample that would be executed among one network in multiple host countries to verify and to create insight in the transnational dynamics and the complexity of remittances and transnationalism and more insight in the mechanisms of a transnational network that is kept in check although its members are spread around different countries. Moreover, this could also provide more insight in to the 'who' and 'who not' receive remittances, a question that due to the methodology of this research (a multi-local but not a multi-sited research) has been left unaddressed. Particularly the 'who not' would provide an valuable insight into the dynamics and mechanisms of a network with regard to remittances.

Placing this research in the larger and ongoing discussion on Migration and Development and the contribution of migrants in this, encounters much discussion from skeptics who see little benefit in Migration and Development and proponents who, depending on several factors, believe that the contribution of migrants could substantially increase the development of their home country (de Haas 2006). Both agree though, that collective initiatives have more potential with regard to development than personal initiatives (or personal remittances) that are mainly going to household expenses. Horst in her research specifically recommends to "look at the potentials of transnational communities as 'durable solutions' to protracted refugee situations" (Horst 2003, 206). There seems to be little motivation to focus on (new) collective initiatives among senders however, as this would mean that they either have to send a higher amount monthly to Somalia – or another country where the project will be initiated- or that they will have to stop sending remittances individually or at the least, decrease this amount. For many senders, paying an even higher amount is not feasible (Lindley 2005) as they are struggling with sending remittances now. A change, then, from sending individually to collectively could possibly be hampered by the dynamics in current transnational relationships. As I have shown throughout this research, there is not much willingness on the side of the sender to stop sending remittances to their personal network because on the one hand their receivers are often so dependent on them that for the senders to stop remitting or decrease the amount of remittances it could have bad consequences for the livelihood of their receiver. Moreover, because there are receivers who do not look beyond 'now', it could sow

incomprehension on the side of the receiver, particularly because the personal benefit will most likely on the short term decrease. Moreover, the distrust of the receiver towards the sender would reinforce this reluctance as they would assume that a sender could do both collective remittances as well as individual. I thus foresee a difficult process for proponents to encourage collective initiatives, particularly in the context of Somalia. Partially because the dependence on remittances is higher than in the case of for example a stable country like Ghana but also because they would encounter opposition from the receivers, leaving little incentive for the migrants to change their remittance.

Horst (2003) advises in the above mentioned recommendation to take into account the endurance of these networks, as the importance might decrease over generations. As described in chapter 5, for second generation respondents in the Netherlands remittances sending was often something indirect; it was done through their family and they would hardly have contact with people in Somalia. In this research it became clear that Somali institutions, particularly the institutions of clanism, that were very important for first generation migrants, apply less to the first group. They are less influenced by social pressure, the feeling that they have to send remittances because it is their culture/religion. Except for respondent from the second generation, they hardly send remittances and if they do it they do it when they are asked to send remittances. Researches have been conducted among second generation of other migrant groups and remittances, but few has been researched among the Somali second generation, which, because of its different and fragile context, would be an interesting focus. Particularly in the context of sustainability of migration and development it is deemed important to look at the second generation migrants and encourage and involve them in development. Further research on this subject is interesting, particularly in collaboration with NGOs and even more so with members of the Diaspora (Horst 2003, Lindley 2007). In line with this it is deemed interesting to mention that HIRDA, the Diaspora development organization, is currently conducting a (quantitative) research to the engagement of Somali second generation in development and finding ways to stimulate second generation to become more involved. I am mentioning this research in the conclusion chapter because instead of focusing on institutions, this research will focus on incentives for second generation migrants which could be of interest to tackle the obstacles I have described with regard to collective initiatives. Unable to await its outcome, I

recommend for future research to take notice of this research as a useful reference to build on to with regard to stimulating migration and development.

Building on previous research – and the specific recommendation of Horst (2003) to explore not only the local side as she had but also the side of the senders- that have tried to capture remittances and its fluid character, this research had an explorative character aiming to describe the reach and the complexity of remittances. The above recommendations have focused on approaching transnational relationships and its hierarchies from different angles and through different methodological approaches as to focus on certain elements of the transnational networks and, as such, scrutinize the fluidity of transnational hierarchies and look at how those findings can be used for policy purposes with regard to migration and development as well as academic purposes with regard to capturing transnationalism.

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## Annex I

### Survey on remittances among Somali's in Kenya

Personal characteristics:

- 1) Man/woman: \_\_\_\_\_
- 2) Age: \_\_\_\_\_
- 3) Religion: \_\_\_\_\_
- 4) Place of birth (place, country):  
\_\_\_\_\_
- 5) Current place of residence: \_\_\_\_\_
- 6) Marital status: \_\_\_\_\_
- 7) Children: \_\_\_\_\_

8) Can you describe your living situation (own apartment, living with family, parents, etc):

9) Why did you move to Kenya?

10) How long have you lived in Kenya?

 years

11) What do you do for a living? (please describe all activities you undertake to get an income)

12) Is it enough to provide you with everything you need? *(Please check the box that applies to you)*

Yes  No

13) Do you receive remittances?

Yes  No

*If yes proceed to question 14. If no, proceed to question 36*

14) From whom do you receive remittances? Please write down your relationship with the sender(s) and where they live. If you receive from several people please write it down.

Sender 1

Relationship: Country of residence:
--

Sender 2

Relationship: Country of residence:
--

Sender 3

Relationship: Country of residence:
--

(If you receive remittances from more than 3 senders, please continue writing on the back of this page).

15) How often do you receive remittances? *(Please check the box that applies to you)*

- a. Every week
- b. Every month
- c. Irregularly

16) Are you the only one in your household who receives remittances?

Yes

No  Who else in your household receives remittances? Please write down your relationship(s) with the persons who receive remittances in your household.

--

17) Why do you receive remittances?

--

18) How do you decide which people to approach for remittances? Please write down which factors play a role in your decision.

19) Have people ever been unwilling to send you remittances? What did they give you as a reason?

***For the following questions please state how much you disagree/agree with the statement by checking the box. If you feel a question is totally not applicable to your personal case, please select not applicable.***

Question	Completely disagree	Disagree	Neutral	Agree	Completely agree	Not applicable
20 I can influence the amount and the frequency of remittances that are sent to me	<input type="radio"/>					
21 I feel I have to convince senders to send me remittances	<input type="radio"/>					
22 It is easier to receive remittances as a Somali living in Nairobi than as a Somali living in Somalia	<input type="radio"/>					
23 I feel that I am competing with others over remittances from my sender	<input type="radio"/>					
24 The senders influences the decisions I make when spending the remittances	<input type="radio"/>					
25 The sender advises me on what to spend my remittances	<input type="radio"/>					
26 I update the sender on everything I spend the remittances on	<input type="radio"/>					
27 People from Somalia expect me to send remittances to them	<input type="radio"/>					

28) If the sender does not send the remittances, do you try to sanction him/her? How?

29) With whom do you have the feeling that you can influence the sending of remittances and with whom do you feel you cannot influence the remittance sending? Please specify the relationship(s).

30) Who has approached you for remittances? Please specify the frequency you are being contacted and the relationship you have with the person(s) and where the person(s) live.

Frequency:

Relationship:

Where the persons live:

Please circle the correct answer for the following 3 questions

- |  |     |       |  |
|--|-----|-------|--|
| 31) Do you receive remittances from men or women?          | Men | Women |  |
| Both   |     |       |  |
| 32) Who do you approach more often for remittances?        | Men | Women |  |
| 33) Do you and your husband/wife both receive remittances? | Yes | No    |  |

	Completely disagree	Disagree	Neutral	Agree	Completely agree	Not applicable
34) My husband/wife and I always agree on what to spend remittances	<input type="radio"/>					
35) (The spending of) Remittances sometimes causes tensions between my husband/wife and I	<input type="radio"/>					

36) Are you affiliated to a (sub)clan? Yes  No

If yes, which one?

---

37) How many members of your (sub)clan live close to you in Kenya? (please circle the correct answer)

0 - 10  10 - 30  50 - 100  more than 100

Question	Completely disagree	Disagree	Neutral	Agree	Completely agree	Not applicable
38 I rely very much on my clan in Kenya	<input type="radio"/>					
39 My clan has supported me financially	<input type="radio"/>					
40 I rely and interact very much with non-clan members in Kenya	<input type="radio"/>					

41) Do you rely more or less on your clan in Kenya than in Somalia?

More  Less  Same

Why do you feel that is the case?

42) How does this compare to living in Somalia?

It is similar to living in Somalia

It is different to living in Somalia

What is similar or different?

43) Do you (among others) approach people from different (sub)clans for remittances?

Yes

No

I don't know the (sub)clans of the people I approach

Thank you for filling out this survey!

If you wish to know more about this research please contact the email address that is printed in the right corner on the top of this page or visit [www.hirda.org](http://www.hirda.org) and contact them.

## Executive summary

Remittances have been subject to many research from the twentieth century up till now. Particularly in the case of Somalia (or rather the Somalis), billions of dollars go around the world (DFID 2008). Remittances are not neutral amounts however; the amounts are embedded in institutions and are significantly emotional loaded. This basic assumption is used in this research in order to scrutinize remittances, transnational relationships and the shaping of transnational hierarchies. Through conducting a multi-sited research interviewing both the senders and the receivers it will argue against any generalization or dichotomization regarding transnationalism, remittances nor regarding the senders and receivers, emphasizing the fluidity of remittances and the relationships. We will zoom in on the socio-economic position of Somali senders in the Netherlands, on Somali receivers in Kenya, after which the transnational space between these groups will be scrutinized focusing particularly on the institutions and its changing character on a transnational level. Using social networks, and particularly the clan as an important Somali institution, as a basic assumption in this research (transnationalism is never something individual) in both countries as well as between these countries, we will scrutinize monitoring systems and social pressure within these (at times mal-) functioning networks. Moreover, this research explores the dynamics of these relationships and focuses on how institutions guide and monitor control and enforcement mechanisms by looking at trust, distrust and strategies used by both senders and receivers to influence the relationship but also as protective mechanisms. This research will build on a repertoire of discourses and views on remittances and the transnational relationship. As such, this exploratory research has portrayed a broad scope of different relationships, different dynamics and mechanisms after which it will conclude with recommendations for future research to capture the complexity of remittances and transnational relationships.