

# Obligated to Give: Remittances and the Maintenance of Transnational Networks Between Somalis at Home and Abroad

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Laura Hammond

## I. Introduction

One day, while drinking tea with Suad and her children in their small apartment in Lewiston, Maine, I asked her whether she felt pressure from her relatives in Somalia to send money. She chuckled sadly and said, “People say that there is a pill called *ga’alqois*, which means [literally] that which distances one from their relatives and close friends. Before you leave, you promise your friends and relatives that you will not take the pill and will not forget to send them money. Then when you arrive in the United States you see how hard life is here and you don’t send any money. People say that you must have taken the *ga’alqois* pill.”

The “Catch-22” position that Suad describes here—of feeling pressure to send money to her family in Somalia and her feeling that they do not understand how difficult her life is in the United States or how little she can afford to send this money—is a recurrent topic of conversation, source of anxiety, and motivating force in many migrant communities throughout North America and Europe. Yet in the literature on remittances, the perspective of the sender has not received much attention. The lion’s share of the burgeoning literature on remittances focuses on the size of remittance flows and its impact on recipient household, community, national, and regional economies.<sup>1</sup>

In this study, I consider the pressure that is placed upon Somali refugees and immigrants living in Lewiston, Maine, to support relatives living in Somalia as well as in other parts of the world. I argue that

remittances are the glue that holds many families together. They are a means by which individuals living in exile, away from their extended families, actively fulfill their social obligations and play a meaningful role in their communities despite the physical distance that separates them. The web of obligations to which they are beholden not only provides a necessary lifeline to those living in Somalia, in refugee camps, and in cities throughout the Horn of Africa, but can also help bind together those living in the diaspora. The result is the strengthening of this transnational community that exists in multiple localities simultaneously. Remittances help families to stay together not only through their economic power, but also through the communication and sharing of affective ties that such exchanges make possible. Through remittances, existing social ties may be reinforced and new ties may be formed between people who come from the same clan or geographical area. Rather than serving as an agent to maintain the status quo of social relations, the practice of sending and receiving remittances should be seen in a more dynamic sense as a medium for negotiating and creatively reinterpreting social relationships. This economic transaction therefore takes on additional significance; its social function can be transformative. At the same time, inability or failure to remit can weaken social ties, sow the seeds of conflict, and ultimately result in the alienation of the sender from those who expect support as well as from fellow clan members or members of the diasporic community. Seen in this sense, it can be said that people who send remittances also derive benefits from their acts. From the perspective of maintaining social capital, remittance sending is not the unidirectional or asymmetrical flow of resources that the literature often portrays.

Because the practice of sending remittances is so much more than an economic transfer of resources, the degree to which the individual sender is able to alter the amount or ultimate use of money that is sent may be limited. Recent literature on remittances has made much of the fact that most transfers are in the form of payments to individual family members to meet recurrent or extraordinary household expenses, rather than for the purpose of investing in community-level development schemes.<sup>2</sup> While this may be true, it is also argued that when recipients use remittances for health, education, housing, or entrepreneurial activity, they may be able to impact corresponding social development indicators in ways that international development assistance (and even humanitarian assistance sometimes) is often unable to do.<sup>3</sup> Fagen and Bump observe: “Especially in countries or areas where weak or non-functioning political and financial institutions limit inter-

national access, the desired beneficiaries of development have received support far more reliably from family members than from internationally funded projects."<sup>4</sup>

Critiques of the position that remittances represent an untapped resource for development have focused on the volatility of remittances as a result of a recession in the sending or receiving country, fluctuations in exchange rates, and political instability in either country. Moreover, because remittances are usually used for personal expenses rather than for investment, critics have argued that remittances have had a negative impact on fuel inflation, wage rates, import dependency, and balance of payments.<sup>5</sup>

I argue here that the potential for remitters to divert their transfers from meeting the day-to-day needs of individual family members to more durable investments in community development may be overstated because the social function of remittances, and the rules of obligation that surround them, are not well understood. In reality, it may not be possible for most people to dictate how the money they send will be used. Thus, when people do send money for community development projects, they must do so as an additional payment rather than in place of the regular support they send to relatives. Promoting development fueled by remittances may require people to send even more money "back home" than they already do, and may represent an unbearable burden. Given the enormous financial pressures that senders already face, arguing for additional funds to be sent to support development projects may well be beyond their capacity.

## II. Global Literature on Remittances

In the last year, three major reports have been published with international migration and remittances as their central themes: the World Bank's 2006 "Global Economic Prospects" report;<sup>6</sup> the 2005 final report of the Global Commission on International Migration (GCIM), "Migration in an Interconnected World: New Directions for Action;"<sup>7</sup> and Bimal Ghosh's "Migrants' Remittances and Development: Myths, Rhetoric and Realities," published by the International Organization for Migration.<sup>8</sup> Much of the current interest in remittances stems from the belated recognition that when compared to development aid, remittances form a much larger source of revenue. It is estimated that in 2005, at least \$167 billion was remitted, a figure that the World Bank says may be an underestimate by as much as 50 percent.<sup>9</sup> This figure

is three times the value of official development assistance and is the second most important source of income to developing countries after foreign direct investment.<sup>10</sup> Leading recipients of remittances in 2004 were Mexico (\$16 billion a year), India (\$9.9 billion), and the Philippines (\$8.5 billion). The GCIM report points out that “remittances as a share of GDP are much higher in smaller countries such as Jordan (23 per cent), Lesotho (27 per cent) and Tonga (37 per cent).”<sup>11</sup>

The World Bank’s analysis concludes that despite the enormity of resource flows, remittances have not had a significant effect on income inequality and do not have a clear impact on economic growth. However, remittances have been shown to have some power to reduce the incidence and severity of poverty, to result in greater expenditures on health and education, and to help both direct and indirect recipients withstand shocks to their overall economic security. Thus, there is a link to improvement in development indicators even with individual transfers.<sup>12</sup>

The overwhelming majority of remittances sent to countries of origin are targeted at individual households, either to cover basic expenses on a regular basis or to respond to particular needs (health crises, wedding or funeral expenses, dispute settlement, holiday expenses, etc.). Tanya Basok’s study of Mexican migrant workers to Canada showed that only slightly less than 25% of remittances were spent on productive investments. Those who are most likely to invest tend to be from urban areas or places where development efforts have been more successful.<sup>13</sup>

Remittance levels tend to spike following a natural disaster, as was seen following the 2004 Asian Tsunami, Hurricane Jean in Haiti (also in 2004),<sup>14</sup> and the 2005 Pakistan Earthquake. These remittances form what Patricia Fagen has termed a “chain of solidarity,” involving “neighbors, relatives still in the country, international humanitarian agencies and overseas relatives.”<sup>15</sup>

Some diasporic communities (e.g., Ghana, Mexico, Nigeria) have organized Hometown Associations or local non-governmental organizations (NGOs) to support specific community-based initiatives, but the amount of money directed to these activities is relatively small (usually less than \$10,000 each).<sup>16</sup> Margarita Mooney’s work with Mexican migrants has demonstrated a positive correlation between the strength of migrant communities in the country of emigration and a propensity to send remittances for community development rather than consumption practices.<sup>17</sup> As Nicholas Van Hear points out, “remittances should

be seen as part of an exchange; it is in this link between home and abroad that 'transnationalism' lies."<sup>18</sup>

Migrants are usually more conscientious about sending remittances in the early days following their departure from the area of origin. In addition to funds sent to support individual family members, money may be sent to repay debts that the migrant incurred while traveling to the destination country. These costs can run to thousands of dollars, particularly if the migrant enlisted the services of a smuggler or had to pay bribes or buy false documentation in order to gain entry to the destination country. In 2002 in Somaliland, the reported price of a European or North American passport ranged from US\$2,000, if the passport was to be returned to the person who had provided it, and US\$5,000 if the migrant intended to keep it.<sup>19</sup> These debts are often financed through the contributions of members of the clan, and the ability to pay these costs may not necessarily prove that the migrant's nuclear family is well off. Many migrants spend years trying to pay off the debts that their family has incurred for them to be able to relocate.

As Van Hear points out, it may generally be true that those who migrate farthest tend to be individuals who can call upon either their own or their close relatives' personal wealth.<sup>20</sup> In this sense, class differences can be determining factors in the ultimate destinations to which some people migrate. Those who can afford to travel to a more affluent country may do so, while those who are poorer, or who do not have the kin ties to facilitate their travel, may remain closer to their areas of origin. To a certain extent, resettlement programs undertaken by Western countries erode this distinction, since very often it is those with the least social or financial capital who are chosen for resettlement. In recent years, for example, the United States Government has been involved in the resettlement of an estimated 12,000–15,000 Somali Bantus to the United States. Somali Bantus are among the poorest and most marginalized of Somalis.<sup>21</sup>

The Global Commission on International Migration has argued that the developmental impact of remittances appears to be greatest where governance is strongest: "It is essential to recognize that the developmental impact of migrant remittances depends to a large extent on the quality of governance in countries of origin and the macroeconomic policies pursued by those states. Without sound financial systems, stable currencies, a favourable investment climate and honest administration, even large-scale and long-term remittance receipts are unlikely to contribute to sustainable growth."<sup>22</sup> While this may be true at the

global level, Somalia may constitute an important exception. Remittances constitute the largest form of capital in-flow, more than foreign direct investment, trade, and international development assistance (probably more than all three of these combined). While one can argue that improvements in governance might increase the positive impact of remittances on the country, the value that remittances already hold for thousands of Somalis living in and around Somalia—even in the absence of peace and well-established structures of governance—is impressive.

### **III. Difficulties of Conducting Research on Remittances**

Even in countries with well-established states and systems of accountable and transparent governance, data on global and country-specific levels of remittance flows are notoriously unreliable. This is partly because of a reluctance on the part of remitters to discuss the amount of money they send to their relatives. Reasons for their hesitance include fear that they may lose social welfare support or be subject to taxation; discussing individual and family economic matters may not be not culturally accepted; they are employed in the informal sector (often illegally); or because they send money through unofficial channels (unregistered transfer companies, carried by trusted individuals who are traveling to the place where the remitters family are living, or sent in kind in the form of consumer goods, educational fees, medicines, or other items).<sup>23</sup> Balance of payments estimates from central banks and government departments use different definitions of what constitutes a remittance, as well as different methodologies for quantifying the flows. They are generally assumed to underestimate the levels. There are thus enormous ranges when citing the size of remittance flows at the country, regional, and global levels.

In Somalia the collection of reliable figures is even more problematic<sup>24</sup> because there is no internationally recognized functioning state. Even in areas where there is a state apparatus (Somaliland and Puntland) the data collection capacity of the administrations is extremely limited. As a result, researchers attempt to triangulate their data by researching remittance flows from both the sending and receiving ends, interviewing those who handle remittance flows (money transfer companies, central banks), and discussing with senders and recipients the mechanics and motivations involved in sending and receiving. This article uses these triangulation techniques to a degree, but rather than

trying to quantify the level of flows my emphasis is on the motivations and dynamics of remittances.

#### IV. Somalia: A Nation Kept Alive by Remittances

Somalia has been without an internationally recognized government since 1991, when President Siad Barre's regime was overthrown. For much of that time, the country has been in a state of war or at least low-intensity fighting. The Northwest of the country, the former British colony now known as the self-declared Republic of Somaliland, has benefited from relative peace and stability since 1994 and can be said to be well on the way to a post-war recovery even in the absence of international recognition. It is estimated that between 1 and 1.5 million Somalians<sup>25</sup> live outside their country of origin.<sup>26</sup> Many reside in refugee camps in Kenya or Ethiopia, with other significant concentrations in the Gulf States, throughout the Greater Horn of Africa, and in Europe and North America. Transnational links between Somalis living inside and outside of Somalia, as well as between members of the diaspora living in different countries of exile, are very strong.

Although Africa in general is a relatively low-level recipient of remittances when compared to Latin America or Asia, Somalia is said to be the world's largest per-capita recipient of remittances.<sup>27</sup> The remittance network is not new, even if the years of war and absence of formal transfer mechanisms have given rise to innovation in remittance practices. Before the collapse of the state and the outbreak of war, Somalis traveled widely throughout the Horn of Africa and Gulf regions, trading livestock for food and non-food imports. Significant Somali populations in the United Kingdom and Italy, the former colonial rulers, have also been in existence for decades. Many refugees have followed these well-established migration routes, settling with relatives and fellow clans people.<sup>28</sup> Establishment of large Somali communities in such places as Toronto (2006 Census data cites 18,445 people in Toronto of Somali ethnic origin,<sup>29</sup> though Hopkins [2005]<sup>30</sup> notes that Somali community organizations in Toronto put the number at 90,000–100,000), Minneapolis (according to Horst, official figures of 15,000–30,000 are likely to be an underestimate<sup>31</sup>), and European capitals (the 2001 Census recorded 43,373 people born in Somalia, but an estimate that those belonging to the "Somali community" reaches as high as 95,000<sup>32</sup> is more recent and has been led by the resettlement of refugees since 1991).

Remittances to Somalia are considered to be the largest source of foreign currency and the principal import. Khalid Medani estimates that 40% of all urban households rely on remittances.<sup>33</sup> Indeed, the high level of remittances coming into Somalia is credited with having helped the country to survive, particularly since 1998 when the Gulf countries imposed a ban on livestock imports from the Horn of Africa in response to fears about the prevalence of Rift Valley Fever. The impact of the ban is estimated to total a loss of at least \$300 million a year.<sup>34</sup> Somalis living abroad send money to relatives living inside the country as well as in the refugee camps.<sup>35</sup> Those who receive this money often further distribute the funds to relatives living in rural areas who do not have immediate family living abroad who can assist them. It is estimated that 2–5% of rural Somalis receive remittances directly. However, the rate of distribution of remittance money inside the clans must be high; Medani has found that none of the four sub-clans of the Isaaq clan has less than 18% of households that receive remittances. Among the Habr Awal subclan, which is largely urban, living around the cities of Hargeisa and Gabileh, 31% of all households reportedly benefit from remittances.<sup>36</sup>

To facilitate the sending of cash to a country that lacks formal banking and postal systems, a money-transfer industry run entirely by and for Somalis has developed. Money-transfer companies, known as *xawilaada*,<sup>37</sup> have been established with branches in virtually every place with a significant Somali population. *Xawilaada* are capable of delivering cash to intended recipients within hours for relatively low fees (typically a 5% commission, though discounts are given during the holy month of Ramadan). One of the benefits of this system is that it does not require the recipient to have a fixed and known address, since the individual's clan name and identification are used as a sort of address.<sup>38</sup> Following the terrorist attacks of September 11, 2001, many of these *xawilaada* have either been closed or have reopened after revising their accounting systems to comply with regulations in the host country. The largest of the *xawilaada*, al-Barakaat, was closed down and \$43 million was seized.<sup>39</sup> Most *xawilaada* are now compliant with the international regulations established by the Financial Action Task Force and also cooperate in a Somali Financial Services Association that is overseen by the United Nations Development Program.<sup>40</sup> They still, however, play a vital role in maintaining the remittance linkages.



## V. Lewiston's Somali Population

The Somali community in Lewiston, Maine, is one of the newest significant settlements of Somalis in the United States, and one of the largest secondary movements of any immigrant group. Beginning in 2001, Somalis began to arrive in Lewiston; most came from Atlanta and its suburb, Clarkston. They were attracted by low rents, relative availability of employment, and the small-town atmosphere that offered a stark contrast to the urban ghetto that they had come from. In Lewiston, Somali parents hoped to be able to steer their children clear of the gang violence, drugs, and dismal high school dropout rates so common in America's inner cities.<sup>41</sup>

By 2002, nearly 1,200 Somalis had come to Lewiston, which had had a population of approximately 35,000. Prior to the Somalis' arrival, the city had virtually no experience with immigrant groups. Concerned that the number of newcomers might continue to rise, the mayor of the town wrote an open letter to the Somali community, which was published in the *Portland Press Herald*, asking the community to advise their relatives that Lewiston did not have the capacity to accept any more newcomers: "This large number of new arrivals cannot continue without negative results for all. The Somali community must exercise some discipline and reduce the stress on our limited finances and our generosity. Our city is maxed-out financially, physically and emotionally."<sup>42</sup> The Somali community took offense at this display of hostility, and many local residents came to their defense. A series of protests and counter-protests (one of which attracted 4,000 people in support of the Somali community) attracted the attention of the national press.<sup>43</sup> Ultimately (and despite some lingering tensions<sup>44</sup>), the Somali community appears to have achieved the upper hand. The mayor, under pressure, decided not to seek re-election<sup>45</sup> and Somalis have continued to move into Lewiston, although at a reduced rate, due mostly to a perceived shortage of employment in the area. Today there are an estimated 2,000 Somalis living in the Lewiston area.<sup>46</sup> In addition, a slew of services have been introduced to facilitate cultural appreciation and awareness, provide English as a Second Language classes, make social services more accessible to non-English speakers, and provide vocational training to unemployed women and men. Several Somali non-governmental organisations have been established, some of which collaborate with American service providers and NGOs. The local mosque, located at the centre of the downtown area, provides a spiritual and social

focal point for the community. Several shops and restaurants have also been opened by Somali entrepreneurs, which cater largely, though not exclusively, to Somali clientele.

Over time, more and more Somalis in the Lewiston area have been able to find employment. The largest employers include the mail-order and outdoor goods company L. L. Bean, which has adopted a team-hire policy in its warehouse whereby team members need not be fluent in English as long as the team leader can translate for them. Some of those whose English is fluent have found work in the company's call center. Other employers include a printing company, a tampon factory, and a bakery. Recently, the Hampton Inn Hotel (in the outlet-store haven of Freeport, Maine) hired 45 Somalis from Lewiston to work as cleaners and chambermaids. They too use a team-translation system, and the hotel manager has set aside space for people to pray. "It's a perfect match," says the hotel manager, who pays a starting wage of \$7.50 plus health and dental benefits and vacation leave.<sup>47</sup>

Despite these advances, Somalis living in Lewiston have had a difficult time achieving economic self-sufficiency. Unemployment rates, although lower than they were in 2001–02, are still high, and many people find that language and cultural barriers, together with difficulty finding child care, lack of local transport, and seemingly Byzantine rules concerning entitlements to social welfare benefits, continue to make it difficult for them to find adequate employment or to take advantage of training programmes aimed at helping them integrate into the local workforce.

## **VI. Remittances: A Hidden Cost?**

The research for this analysis grew out of an earlier research project with my colleague, Dr. Richard Ford, and our international development graduate students at Clark University. In 2003, at the invitation of the City of Lewiston and Somali Community Services (a local NGO), we conducted a participatory assessment of local community priorities, capacities, and needs. The idea was to help the Somali community living in a particular housing development to identify their own priority needs for community development and to articulate those needs in an Action Plan that they could then use in approaching donors, city officials, and other organisations that provide assistance to refugee and immigrant communities.<sup>48</sup>

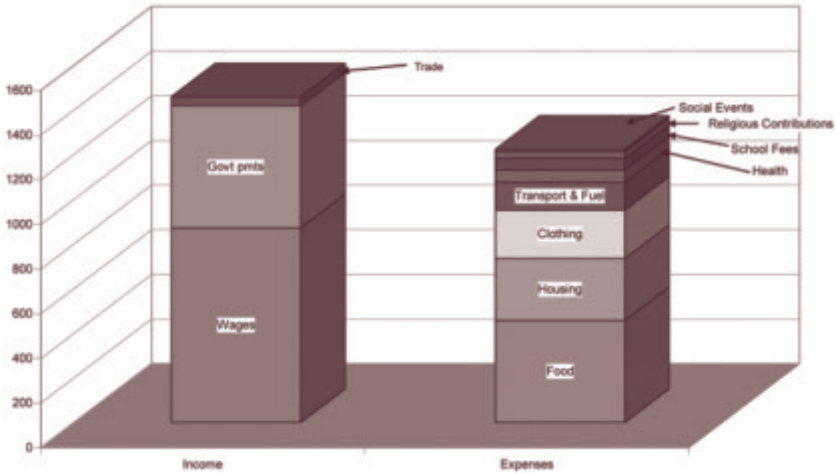


Figure 1. Household Income and Expenditure

One of the steps in this process was for the graduate students and the teenagers living in the housing development, whose English is often perfect, to jointly conduct a survey of household incomes, assets, and expenditures. The results of the survey were revealing in their very silence on two issues. First, all of the households reported that they did not receive remittances from relatives. Second, as illustrated in the graph, it appeared that the households were earning quite a bit more than they were spending. The average household income reported was \$1,458 per month, while the average total expenditure per household was \$1,233 per month. Despite these figures suggesting that households were making a surplus, our interviews with individuals and the time spent with them in their homes (we conducted the entire assessment while staying in the housing development with host families) showed that people were barely scraping by. What we had missed, we came to learn, was the heavy burden that households were facing to send remittances to their relatives.

In 2004, I returned to the community to conduct interviews on the extent to which people were sending remittances and their motivations, and to learn about the mechanisms of the remittance networks. I interviewed Somalis living in Lewiston, including those who were unemployed as well as business people and those with regular, if low-paying, jobs. I also interviewed local agents for the Dahabshiil *xawilaada* in Portland, Maine.

Confirming my suspicion that the flow of remittances was very high, the agents estimate that every month they send between \$200,000 and \$300,000 to Somalia and the countries surrounding it. This number increases during the Holy month of Ramadan. The company's discount of 1% on commissions and the requirement of *zakat* (which obligates people to support the poor) result in a significant increase in the amount sent. As large as these flows are, the agents estimated that in Minneapolis/St. Paul, where the Somali population is much larger, the flows might be ten times as high.

More important than the question of how much money they were sending is that of why they felt it necessary to send money. Although I did not interview enough people to obtain statistically significant data, most of those I spoke to said that they regularly spent as much as half of their income on remittances. Many people reported that they were in debt because they had had to borrow money to be able to send it back to their relatives. Clearly, the money that they were remitting was not spare cash, and the burden placed upon individuals and households who sent money was extremely heavy.

These interviews led me to consider the implications of remittances from the senders' perspective. Several questions presented themselves. Why, I wondered, are people sending money that they cannot really afford to send? Are the demands of their relatives so great that they have no choice but to send money? Are they so selfless that they give and get nothing in return? Or might it be true that those who are involved in sending remittances do so because they get something back, something perhaps intangible but nonetheless essential for their well-being?

## **VII. A Heavy Financial Burden**

In one interview after another, members of the Somali community in Lewiston recounted the difficulties that they faced in raising money to send to their relatives. Several people have more than one job, and everyone reported supporting several people through a combination of regular and periodic payments.

Hassan, a part-time student, reports supporting five people who are living away from the core of the family, which has settled in Kenya. He and two siblings are living in the United States, and two others are living in the United Kingdom. Together, they support their mother, taking turns to pay each month. He also sends money to his uncle,

who is 88 years old, and two cousins. He says, "The amount you pay depends on your ability. Women in the family who have to pay day care bills or those who do not have as much money are not expected to pay as much." Still, as the eldest son, Hassan is expected to coordinate the payments from his siblings, and to supplement their payments if they cannot pay their share. In addition, he regularly sends money to a step-cousin who is living in Ethiopia, and to a more distant cousin who is studying in Cairo. He says that he helps the boy with school fees, in order "to encourage him to study electrical engineering rather than religion." In addition to these regular payments, Hassan says that he sends money up to six times a year for "extraordinary expenses," such as medical emergencies, weddings, or funerals.

Like many migrants, Hassan occupies several categories simultaneously. Although he is a refugee, having fled the war in Somalia and been granted asylum in Kenya before being selected to be resettled in the United States, he is also an economic migrant. For the purposes of analyzing remittance behaviour, it may not be necessary to keep these two identities distinct, since research has shown that once they settle in exile, refugee and migrant communities tend to merge and, as Fagen and Bump note, "both are important generators of remittances."<sup>49</sup> That said, it may also be true that the relatives of refugees carry a higher risk of themselves being displaced and living in refugee camps or neighboring countries, and thus being even more dependent upon the remittances that their relatives send.<sup>50</sup>

Hassan's family, having relocated to Kenya, selected him first from among the family to go to North America to get an education and then find a job that would enable him to support his relatives by sending money and eventually to help his siblings leave Kenya to resettle in the West. Sending money is his way of fulfilling the obligations of an eldest son. Just as he would be expected to take on a leadership role in the family had he not migrated, particularly after the death of his father, he continues to exercise his leadership from afar by sending support to his relatives.

Hassan is lucky, in a sense, that he is not yet married; if he were, he would have to balance his obligations to his own family with the commitments that both he and his wife would have for her family as well. Married couples find it extremely difficult to meet their families' expectations of them, yet most strive to do so anyway.

Mohamed, who lives in Lewiston with his wife and their three children, says that he feels constantly under pressure to send money to both his and his wife's relatives for regular and emergency needs.

He says, "Everyone has caller ID; if someone calls and you see 'Out of Area' [on the display], you don't answer. If the phone rings after midnight, you don't answer because you know it is your relatives calling from Africa." Despite his efforts to joke about trying to duck his responsibilities, he admits that he will always respond to the calls if he can.

For married couples, at least two lineages (the wife's parents and her father's lineage and the husband's parents and his father's lineage) depend on the money they send. This can put strain on the marriage because each partner pressures the other to send money to his/her side of the family. Some couples divorce because they cannot agree on who to give money to and how to divide the money that is available for remitting. Sometimes women take it upon themselves to make sure that their own relatives are not overlooked when it comes to receiving remittances. In traditional Somali society a range of institutions help individuals to save money, and these have been adapted to life in North America. Amina, Mohamed's wife, says that she belongs to a *hagbad*, a savings association into which each member contributes an amount of money monthly. Then members take turns collecting the total pool of money each month. A *hagbad* is often made up of women who share clan ties, who live in the same neighborhood, or who work together. Amina says, "If I need money for a family emergency, I may borrow from my *hagbad* [i.e., from individual members], or ask for my turn [to collect the pool] to come earlier. They will never refuse me. Why should I tell my husband [if I take my turn earlier]? It is only the same \$50 that I am giving every month. I don't even tell him what I do with it." Amina said that she feels such steps are necessary to make sure that she is able to live up to her family's expectations of her, particularly when her husband is also feeling pressure from his relatives. In such cases, he would be more likely to respond to demands from his own family first, since in this patriarchal system (in anthropological terms, a patrilineal system, in which identity, inheritance, and social standing are passed through the father's side of the family) his duties to his own birth family are considered the most important.

Not only do people send money to their relatives in and around Somalia, they also send to those living in the diaspora who are facing extraordinary financial hardship. These payments help to support transnational ties between relatives living in different localities abroad. Mohamed recalls a woman in London who needed an operation. His uncle, who is recognized as a leader of the subclan even though he is

living in the United States, mobilized individual contributions of \$100 each, and in this way, raised \$3,000–4,000 for her. Mohamed laments the fact that his uncle is so senior in the clan, for it means that he also is looked upon to provide for clansmen and women whom he might not be obliged to help if his family did not have such a high social standing.

### VIII. Remittances Bring Shifts in Gender Relations

Women's participation in the remittance network has been increasing as more women have found employment in and around Lewiston. Several women interviewed say that they send money not only to relatives, but also, if they are able, to their mosques in the area of origin and to support other community projects. Suad thinks that women are more reliable remitters because they know how to budget better:

During the war, and in the refugee camp, women had to plan how to make the food last. They know what it is to plan. Here [in the United States], you get food stamps, which are supposed to be a supplement to your income. But if you are very careful, you can get all your food from your food stamps. You can buy flour instead of an expensive loaf of bread, and then you can save money. Then when you get cash, you can send it home.

Women are resourceful in other ways as well. They may pool their food stamps or cash with other households in order to buy in bulk, which is cheaper and allows them to shop less frequently.

Somali entrepreneurship, for which they are renowned, also extends to finding ways to make money to send home. Zahra explained, "Instead of sending my \$2,000 tax return home, I might buy a carpet or furniture or clothes with it and sell them here. People will buy them and I might be able to make \$4,000 from the investment, but people don't pay all at once. They might pay little by little, through the year. So as I get \$30 or \$50 from them I will send it to my family."

Women's increasing role in sending remittances has led to shifts in the overall social structure and in relations between men and women. It has opened doors to participation in clan matters that were once accessible only to men. Women in Lewiston report that some of them are now able to take part in the *diya* system, a dispute resolution and social safety net mechanism whereby the clan looks after its members.<sup>51</sup>

Since very often women are in a better position than men to contribute to such things as compensation for a crime committed, or a dowry for a girl about to be wed, they are beginning to play a role in the *diya*. This echoes changes in gender relations inside Somalia as well, where during the war women assumed the position of chief breadwinner of the household and thus have greater control over economic matters affecting the household. However, the changes have yet to have a significant effect on women's involvement in public politics.

### IX. Unable to Pay: The Path to Social Exclusion

According to Somalis in Lewiston, one of the reasons that pressure on those living in the diaspora to send money to their relatives is so great is because people living in and around Somalia do not understand how difficult it is to earn a decent living in the West. Kaltun, whose mother and close relatives live in Ethiopia's Somali region, says that she tries to send as much money as she can as often as she can. She recalls, "I once sent my mother \$300 and she refused to take it, saying it was too little. I could live on that much money! It is more than 2500 birr [in Ethiopian currency], and a Doctor's salary is 500 birr... [But] she has twelve people living with her (four children of her brother who died and seven grandchildren and one other [child of one of her siblings]). I am the only child who is outside, so she depends on me, but she thinks that I have more money than I really do. I want to bring her here to show her how we live. She won't want to stay. But at least she will see how difficult it is for me. I worry so much, I have so much stress about being able to earn enough money that I have gained a lot of weight. If I went back I would lose it I am sure."

She laments the fact that she is not able to send as much money as her family expects from her. "We all act a little like *ga'alqois* when we come here, because we can't help everyone so we have to turn away from some people." This is clearly a source of great strain for her and for others who are unable to live up to the expectations of their relatives.

Being able to participate in the economic life of one's family, not only the nuclear family, but the clan and subclan as well, helps people feel that despite the distance that separates them from their relatives, they still play an instrumental role in the functioning of the family. Not being able to take part in these transactions, or not being able to live up to the sometimes unrealistic expectations that the family has



of the migrant, is a source of great shame, which may come not only from those who expect but do not receive remittances, but also from members of the diasporic community (particularly one's clans people) who can see that the person is not fulfilling his or her obligations.<sup>52</sup> As Karen Jacobsen observes:

[T]he diaspora network is far-flung and likely to be present in the country where the refugee scout settles; thus, there is no escaping its watchful eye, unless she changes her identity or cuts all contact with the network (which some do, at great cost). Like economic migrants, refugees desire to retain contact, increase their social status, and preserve their dignity before the gaze of their community—whether this community is part of the diaspora or in the country of origin. The community notices who sends and who does not, and remittances are a way to exhibit connections.<sup>53</sup>

So great is the desire to demonstrate one's commitment and to enhance one's social standing that some people reportedly misrepresent themselves to their relatives in the country of origin, telling them that they earn more money or have an easier life than they really do, even if this means that the expectations to send more money will be greater.

Not only do remittances serve as the glue to hold together existing kinship ties that have been stretched through physical distance, they also help fortify ties that have been forged in exile and, in that sense, are transformative. Marriages between Somalis in the diaspora bring new obligations, not only to the nuclear family that is being formed, but to the extended kin of each spouse. Failure to provide in the way that is expected from the spouse's family can impact the security of the marriage itself, and can lead to divorce.<sup>54</sup>

The "payback" that being able to remit can bring to these senders includes security in the knowledge that they are fulfilling the expectations of the family, as well as increased prestige and respect from the clan for not forgetting their responsibilities and for continuing to play an important role in the clan community. As intangible as these benefits may seem, their importance to the senders must not be underestimated. Hassan and Mohamed list the common problems encountered by those who are not able to send money to their relatives. "People may suffer from depression, marital tensions that may even lead to divorce, drinking and drug problems, and a general feeling of alienation from their family." Stephanie Riak Akuei's study of the Sudanese Dinka communities in Cairo and the United States found similar

effects among those who were unable to remit sufficiently.<sup>55</sup> People may at first make fewer visits to see their family and eventually they may stop communicating with them altogether.

Hassan illustrates the point about feeling alienated due to the inability to provide support to relatives with a personal tale. Recently, returning to the United States from a trip to South Africa, he stopped over in Nairobi to see his family. He had brought what he thought was enough money for a ten-week visit. However, after the fourth week, he had given away all of his money. He said, "Everyone expects a visit and you never come empty-handed. So I didn't visit them because I had nothing and they became angry with me. I used to avoid the mosque at BBC time [5:30 p.m., when the BBC Somali Service is broadcast, and people gather together to listen to the news]. I also took off my glasses and wore a dirty *mawiiis* (a sarong, commonly worn by Somali men) so as not to be identified as an American Somali" (*Reer Lewiston*<sup>56</sup>). Upon his return, he decided that it would be a long while before he visited his family there again. Somali identity is inextricably tied to clan, sub-clan, and family ties, so the more an individual is alienated from these institutions, the more troubled they may feel. As soon as he received his Master's degree, despite his interest in going on to complete a Ph.D., Hassan began to hunt for a job to be better able to support his family.

The choice that Hassan feels obliged to make—to sacrifice his further study in order to support his family—is typical of many of those I interviewed. Ayaan, a woman who had been going to the local community college to study nursing, ultimately gave up her studies because she could not afford the tuition and time required to study since her mother was waiting for her to send her money so that she could also immigrate to the United States. Jacobsen points out that not only are people unable to gain further education, they may also be unable to improve their language or vocational skills (even if these might help to bring greater financial reward in the longer term) because of their obligations. They are also unable to accumulate any savings. "Without savings," she notes, "the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a financial crisis."<sup>57</sup>

Even those who are able to send a limited amount of money report feeling bothered that they cannot send more. Nechma recalls the early days of living in the United States thus: "At first, I could not enjoy myself here. I would go out to eat and I couldn't eat my meal because

I felt so guilty for spending the money. I would go to a movie and not pay attention to the film because I was so disturbed. Gradually you become more used to it, but this life is hard.”

The difficulty is compounded by what Somalis in Lewiston (and elsewhere<sup>58</sup>) refer to as an unrealistic expectation of what life in the United States is like. Just as Kaltun’s mother expected that she should be able to send more than \$300 a month, others report that their relatives are rarely satisfied with what they receive. When they respond to requests for additional money (to meet one-off expenses like weddings) saying that they cannot afford to send more, the relatives making the request frequently do not believe that they could actually be so short of spare cash.

The demands on Somalis living in Lewiston also include the expectation that they will eventually sponsor and finance their relatives to come join them. Except for the few people who are chosen for resettlement by the United States government, such family reunification is usually prohibitively expensive. Airfare alone from Somalia, Ethiopia, or Kenya can be \$1,500–\$3,000 per person. While countries of asylum in theory grant family reunification visas to immediate relatives (including children, spouses, and sometimes parents or siblings), many of the Somalis I interviewed said that they had entered the country illegally, by using a false passport, using the services of a smuggler, or posing as a member of someone else’s family<sup>59</sup> and thus are not able to benefit from these family reunification provisions. Instead, they must pay as much as \$5,000 for a U.S. or European passport, and then often in addition pay up to \$5,000 for a smuggler to help bring them into the country, with no guarantee that the smuggler will be successful and that they will not lose their money if the relative is caught and prevented from entering.<sup>60</sup>

#### **X. Fungibility of Remittances: A Potential Resource for Development?**

A recurring message in the literature on remittances is the notion that remittance transfers represent a potential major source of development financing. Such thinking poses an obvious danger in that it may serve as a disincentive to development agencies to increase or even just maintain current funding levels, if there is a belief that remittances can be maximised. In addition, this line of argument ignores the real pressures that people are put under to send what they can to their relatives.

Furthermore, it overstates the sender's ability to control what happens to the funds once they have been received.

The literature shows that throughout the world, the most common use of remittances is to support basic requirements at the household level. Money may be used to purchase food, pay housing costs and school fees, and cover basic healthcare expenses. Recipients commonly share the money they receive with other relatives and neighbors, either in cash or by helping to support them with food. Sometimes, however, the recipient spends the money on things that the sender finds objectionable. In such cases, there is little that the sender can do. Nechma says she knows that when she sends money to her father, he often buys *qat* (a mildly narcotic plant chewed by many men, and some women, throughout the Horn of Africa and Yemen) and invites his friends to come to his house to chew it with him. Her response has been to send money to both her mother and father, so that her mother can buy the household items that she needs, even if her father buys *qat* for his friends. Having the resources to invite friends and clansmen to sit and chew *qat* is a demonstration of hospitality that is expected of a senior man in the clan; indeed, it is a necessary ingredient of many clan gatherings that are called to settle disputes or make decisions that will affect the clan family. Through hosting such events her father is able to maintain his dignity and standing within the clan. "What am I going to do?," Nechma asks rhetorically, "I am not going to tell him not to buy *qat* with it; all I can do is try to make sure that my mother is able to care for the family as well."

Hassan, who funds his cousin's studies in Egypt, says, "I try to support investments in people that will have a lasting impact as much as I can." Having said this, he realizes that he is not able to dictate what people will do with the money, and unless he goes to visit the relatives often, he may not even know what they do with it. Ahmed, a friend of mine who has returned to live in Somalia after several years in Kenya, told me in an e-mail, "It is difficult for the remittances to be redirected to development purposes at this end because the mindset and mechanism to draw from the flow of transactions that represent the remittances simply does not exist."

When remittances are used for community development purposes, it is usually because the sender has made the payment directly to the cause rather than funneled it through his or her family. The Edna Aden Maternity Hospital in Hargeisa, for instance, was initially constructed by the personal pension of its founder, former First Lady of Somalia

and current Foreign Minister of Somaliland Edna Aden Ismail. Somalia's first woman nurse, Edna had worked for the World Health Organisation for thirty years before retiring to build the hospital. However, her pension could not cover all of the costs. Much of the construction, as well as the running costs of the hospital (which provides free health care to women as well as training to nurses) has been provided by contributions from the diaspora in addition to irregular funding from international organisations. Two new universities in Somaliland, Burao University, located in the town for which it is named, and Amoud University in Boroma, have benefited from substantial donations from Somali communities abroad. Contributions from the diaspora have been collected to finance the reconstruction of bridges damaged by flooding in Burao and Hargeisa as well.

In the political sector, the parliamentary elections in 2005 were largely funded by contributions from the diaspora. Many people found contributing in this way to national politics to be a meaningful way of playing a constructive role in the formalization of the government apparatus. Candidates of the three major parties received significant funding from abroad through clan backing. Increasingly parties are moving away from their clan affiliations and successfully seeking cross-clan support. Somaliland can now claim to have the only parliament in Africa in which the legislature is controlled by a party that is different from that of the Head of State.

Just as remittances can be used to support positive community development initiatives and peace-building efforts, they can also be used to fuel conflict. This is a point often overlooked in the literature on remittances even though, as Van Hear points out, Paul Collier's work at the World Bank on the factors that predispose a country to civil war identifies the existence of a large diaspora as an important risk factor.<sup>61</sup> One of the few exceptions is a report by Van Hear and colleagues, which notes that remittances from the Tamil diaspora have been used to support the Liberation Tigers of Tamil Eelam, and that conflicts inside India have been partially supported with funds from the Indian diaspora.<sup>62</sup> The Somali civil war, which at the time of writing was experiencing a resurgence in the South, is thought to be largely financed by contributions from abroad. Some of this funding comes from governments and foundations. Different branches of the jihadist movement, for instance, receive funding from a variety of militant, non-Somali Islamist sources based in other countries. However, some Somali individuals send money to support the continuation of the war

and to pay the living expenses of their relatives so that they will be able to participate in the fighting. This is not to say that most, or even a very large percentage of, remittances are intended to be used to fuel conflict; rather, the point is to show that remittances do not have *only* a positive effect on the country of origin.

## **XI. Conclusion: The Future of Development-Oriented Remittances**

In order for remittances to constitute an effective source of development assistance, at least one of two conditions must be met: (a) sending communities experience a marked increase in income such that they are able to send more money; or (b) recipients experience a marked increase in living conditions so that they do not require as much support for basic subsistence from abroad. Neither of these scenarios is likely any time soon in Somalia, where Somalis continue to face the insecurities of chronic civil war and the absence of a state that is both stable and internationally recognized. Despite the effectiveness of some local administrative structures, the absence of an internationally recognized and supported state has meant that there is virtually no source of credit or finance for investment, or regulatory protection. Without valid travel documents (all legitimate Somali passports have now expired so people must travel using passports from adopted countries, travel documents issued to refugees, or forged documents), travel and communication is made much more difficult. Finally, fifteen years of state failure, sporadic war, and generalized insecurity has discouraged most donors from providing the kind of substantial reconstruction and development assistance that is needed. For Somalis living as refugees in the region, discrimination and the restrictions on movement (particularly in Kenya), as well as employment and land ownership policies imposed upon recognized refugees, further constrain people's livelihoods.

The Global Commission on International Migration's recommendations warn that, "Developing country policies should aim to generate adequate employment and rapid growth, rather than relying on migration as an alternative to development opportunities."<sup>63</sup> Other literature stresses the need to see remittances in a positive light rather than as a destabilizing or conflict-supporting mechanism. Jacobsen advises that, "Refugee policies and relief assistance would do well to incorporate the fact of remittance sending into their understanding of how best to help refugees, especially those who are the senders."<sup>64</sup>

One way to do this would be to maximize the impact of any assistance sent to the country of origin for development purposes. When contributions to community development are made by the diaspora, their effectiveness can be enhanced by co-funding or matching funding from governments or development partners. In the Mexican states of Jalisco and Oaxaca, the government operates a matching fund program. For every emigrant dollar, the state (and sometimes the municipality) contributes an additional dollar. This funding mechanism has been applied to such community development projects as water taps, school construction, provision of community recreational facilities, and road improvement.<sup>65</sup> A similar approach has been tried in Somaliland, where a group known as Somscaan UK, composed of Somalis living in the U.K. and Scandinavian countries, collectively bought a block of land in the town of Burao. Supported by the Danish Refugee Council, the group applied for and received 600,000 Euros from the European Union for the rehabilitation of Burao water supplies and to upgrade primary and secondary schools in the town.<sup>66</sup> This project was somewhat controversial since the funding was intended to help facilitate the return migration of the landowners, but it can also be argued that it had a positive impact on the local community and at the same time was seen as a worthwhile investment for the remitters.

Comparative, policy-oriented studies of remittance flows have tended to yield similar recommendations:

- 1) Help cut the cost and bureaucratic difficulty of sending remittances;
- 2) Help improve the legal status and relative level of integration of immigrants within the host society to help ensure that they are given equal access to employment and education markets; and
- 3) Promote emigrant involvement in sending and planning for development in their countries of origin.<sup>67</sup>

Some of these recommendations are not as relevant for Somalia as they may be for other countries. For instance, many countries must contend with high commission rates for transfer of resources. Somali *Xawilaada* have the benefit of low commission rates (and no interest rates for money held by the company for the recipient or sender, interest being proscribed by the tenets of Islam). Similarly, in the absence of a recognized government, liberalization of the labor market and harmonization of development and migration policies, both key rec-

ommendations of the GCIM report, are not as relevant as they are in countries where the government is functioning.

Ultimately, what is needed is an appreciation of the tremendous pressure that Somalis face to support their relatives, and the reasons that this obligation is important to them. Such an awareness should underlie the initiatives recommended above, and can hopefully lead to helping to relieve their burden in the long term.

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## Notes

1. Three notable exceptions are Karen Jacobsen, *The Economic Life of Refugees* (West Hartford, Conn.: Kumarian Press, 2006); Stephanie Riak Akuei's work with Nuer communities in Egypt and the United States (Stephanie Riak Akuei, "Remittances as Unforeseen Burdens: The Livelihoods and Social Obligations of Sudanese Refugees," *Global Migration Perspectives*, No. 18 (Geneva: Global Commission on International Migration, 2005); and Cindy Horst's work with Somalis in Minneapolis (Cindy Horst, "Connected Lives: Somalis in Minneapolis, Family Responsibilities and the Migration Dreams of Relatives," *New Issues in Refugee Research* (Geneva: UNHCR, 2006) and Cindy Horst, "Money and Mobility: Transnational Livelihood Strategies of the Somali Diaspora," *Global Migration Perspectives*, No. 9 (Geneva: Global Commission on International Migration, 2004).
2. World Bank, "Global Economic Prospects" (Washington, D.C.: World Bank, 2006); and Global Commission on International Migration (GCIM), "Migration in an Interconnected World: New Directions for Action" (Geneva: GCIM, 2005).
3. Patricia Weiss Fagen and Micah N. Bump, "Remittances in Conflict and Crises: How Remittances Sustain Livelihoods in War, Crises and Transitions to Peace" (Washington, D.C.: International Peace Academy Policy Paper, 2006), p. 4.
4. *Ibid.*, pp. 4–5.
5. Sergio Diaz-Brisquets and Jorge Perez-Lopez, "Refugee Remittances: Conceptual Issues and the Cuban and Nicaraguan Experiences," *International Migration Review* 31, no. 2 (1997): 415.
6. World Bank 2006.
7. GCIM 2005.
8. Bimal Ghosh, "Migrants' Remittances and Development: Myths, Rhetoric and Realities" (Geneva: International Organisation for Migration, 2006).
9. For a discussion about the difficulties of measuring remittance flows, see Ghosh 2006.
10. World Bank 2006.
11. GCIM 2005, p. 26.
12. World Bank 2006.
13. Tanya Basok, "Migration of Mexican Seasonal Farm Workers to Canada and Development: Obstacles to Productive Investment," *International Migration Review* 34, no. 1 (2000): 89–91, 95.
14. Patricia Fagen, "Remittances in Crises: A Haiti Case Study," Humanitarian Policy Group Background Paper (London: Humanitarian Policy Group/Overseas Development Institute, April 2006).



15. Ibid., p. 15.
16. Manuel Orozco, "Globalization and Migration: The Impact of Family Remittances in Latin America," *Latin American Politics and Society* 44, no. 2 (2002): 41–66; GCIM 2005; and Nicholas Van Hear, Frank Pieke, and Steven Vertovec. "The Contribution of UK-based Diasporas to Development and Poverty Reduction," *Report for the UK Department for International Development* (Oxford: Oxford University Centre on Migration, Policy and Society, April 2004).
17. Margarita Mooney, "Migrants' Social Ties in the U.S. and Investment in Mexico," *Social Forces* 81, no. 3 (2003): 1147–1170.
18. Nicholas Van Hear, "Sustaining Societies under Strain: Remittances as a Form of Transnational Exchange in Sri Lanka and Ghana," in Nadjie Al-Ali and Khalid Koser, *New Approaches to Migration? Transnational Communities and the Transformation of Home* (London: Routledge, 2002), pp. 202–203.
19. Laura Hammond, "No Documentation, No Information: Somalis Immigrate to the UK Despite the Risks," Report submitted to University College London for the U.K. Home Office-funded project Information Dissemination to Potential Asylum Seekers about U.K. Immigration and Asylum Policy and Practice (London: unpublished, 2002), p. 12.
20. Nicholas Van Hear, "'I Went as Far as my Money Would Take Me': Conflict, Forced Migration and Class," Centre on Migration, Policy and Society Working Paper No. 6 (Oxford: University of Oxford, 2004).
21. Office of Refugee Resettlement, "Report from the 2003 National Consultation Somali Bantu Planning Workshop" (Washington: Office of Refugee Resettlement, 2003).
22. GCIM 2005, p. 28
23. Jacobsen 2006; Van Hear 2004, p. 15; and Diaz-Briquets 1997, p. 413.
24. Anna Lindley, "Somalia Country Study: A Part of the Report on Informal Remittance Systems in Africa, Caribbean and the Pacific (ACP) countries," for the U.K. Department of International Development (Oxford: Centre on Migration, Policy and Society, January 2005).
25. The territory of the ethnic group known as the Somali spans Somalia/Somaliland, Kenya, Ethiopia and Djibouti. To distinguish between ethnic Somalis who may or may not be nationals of Somalia, and those who are in fact nationals of Somalia/Somaliland, the term Somalian to refer to the latter group. This is widespread practice among Somalis themselves.
26. Van Hear 2004; and UNHCR 2005.
27. Ismail I. Ahmed, "New Regulations Restrict Somali Remittances," *ID21 Insights*, #60 (2006): 5; and Ismail I. Ahmed, "Remittances and their Economic Impact in Post-War Somaliland," *Disasters* 24, no. 4 (2000): 380–389.
28. Van Hear 2004, pp. 10–11.
29. Statistics Canada, 2006, [www.statcan.gc.ca](http://www.statcan.gc.ca), accessed 24 October 2010.
30. Gail Hopkins, 2005. 'Somali Community Organizations in London and Toronto: Collaboration and Effectiveness,' *Journal of Refugee Studies*, Vol. 19, No. 3, pp. 361–380.
31. Horst 2006.

32. Van Hear et al. 2004, p. 7, citing I. Cole and D. Robinson, *Somali Housing Experiences in England* (Sheffield: Hallam University, 2003).
33. Khalid M. Medani, "Financing Terrorism or Survival?: Informal Finance and State Collapse in Somalia, and the U.S. War on Terrorism," *Middle East Report*, No. 223 (Summer 2002): 2–9.
34. *Ibid.*, p. 3.
35. Horst 2004.
36. Medani 2002, p. 4.
37. *Xawilaada* (pronounced hawilad) is the plural form of the term, which comes from the Arabic word *xawil*, meaning transfer.
38. Lindley 2005.
39. Medani 2002, p. 3.
40. Fagen and Bump 2006, p. 16.
41. Maggie Jones, "The New Yankees," *Mother Jones Magazine* (1 March 2004).
42. Laurier Raymond, "Letter to the Somali Community," *Portland Press Herald* (1 October 2002).
43. Jones 2004.
44. Justin Ellis, "Muslims Urge Respect for Religion after Hate Crime," *Portland Press Herald* (6 July 2006).
45. Katie Zezima, "Maine: Lewiston Mayor Stepping Down," *New York Times* (22 May 2003).
46. Ellis 2006.
47. Tux Turkel, "Somali Workers Ease Labor Crunch," *Portland Press Herald* (6 June 2006).
48. "Somali Families in Hillview: Assessing Needs, Setting Priorities, Building Consensus" (Lewiston, Maine: Somali Community Services and Clark University 2004), accessed online on 28 July 2006 at [ci.lewiston.me.us/cultures/index.htm](http://ci.lewiston.me.us/cultures/index.htm).
49. Fagen and Bump 2006, p. i. Refugees' and asylum seekers' contributions to the welfare of individuals and communities in the country of origin has only recently come to be acknowledged as being potentially as significant as those of other kinds of migrants. See Khalid Koser and Nicholas Van Hear, *Asylum Migration and Implications for Countries of Origin* (Helsinki: United Nations University and World Institute for Development Economics Research, 2003).
50. Jacobsen 2006, p. 61.
51. Ioan M. Lewis, *Blood and Bone: The Call of Kinship in Somali Society* (Trenton, N.J.: Red Sea Press, 1994), pp. 20–21.
52. Stephanie Riak Akuei's work with Sudanese Dinka communities in Cairo and the U.S. yields similar findings (Riak Akuei 2005). Dinka felt both misunderstood by their kinsmen who made unreasonable demands on their resources, and also compelled to respond as much as they possibly could to these demands.
53. Jacobsen 2006, p. 62.
54. Horst 2006.
55. Riak Akuei 2005, p. 10.

56. *Reer*, meaning people, is often used as a label to identify people from a particular clan or area. "*Reer* Lewiston" thus refers to "the clan coming from Lewiston," as if by virtue of settling in that town their original clan identities have been amalgamated with their physical location.

57. Jacobsen 2006, p. 60

58. See Horst 2006.

59. The U.S. and many other countries participating in resettlement schemes now regularly conduct DNA testing on family members, so this method of gaining entry to a country is not as widely used as it used to be.

60. See also Hammond 2002.

61. Van Hear 2004, p. 17, citing Paul Collier, "Economic Causes of Civil Conflict and their Implications for Policy" (Washington: World Bank, 2000), p. 14.

62. Van Hear et al. 2004, p. 17.

63. GCIM 2005.

64. Jacobsen 2006, p. 64.

65. Orozco 2002, p. 61.

66. Van Hear et al. 2004 and Van Hear 2004.

67. GCIM 2005; World Bank 2006; and Van Hear et al. 2004.