SENDING REMITTANCE

AS

TRANSNATIONAL KINSHIP PRACTICES

A Case Study of Somali Refugees in London

By

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AUTHOR'S DECLARATION

I hereby declare that I am the sole author of this thesis. This is a true copy of the thesis, including any required final revisions, as accepted by my examiners. I understand that my thesis may be made electronically available to the public.

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Abstract

This thesis explores the meanings migrants attach to the practice of remitting. Building on previous research findings on Somali remittance practices, it considers the dynamics of managing life in transnational times. We ask what influences can turn Somali refugees in London into ‘Sending Remittance Social Agents’. To examine, we recruited volunteers from twenty households and sought the help of three Money Transfer Business agents [Hawaladers] to serve as gatekeepers and expert guides in the business. We used ethnographic case study to gather evidence in the fieldwork as the participants receive phone calls, analyse information about their family' needs and negotiate with their spouses the amount of money to send. We followed participants as they send remittances, congregate, network and socialise with others in cafés, mosques and community centres. Using Tönnies’ theory of community as the global framework of the study and Interactionist with a ‘Social Field' approaches, we analysed the evidence, investigating how several dynamics influence senders' decisions. These factors include their social structure, culture, Islamic traditions, migration experiences, and subsequent settlement processes in London.

Examining how the refugees managed transnational life across nation states, we further studied the participants’ biography, history and changes in their lives. The finding revealed the meanings refugees attach to the practices of remitting are providing much-needed lifeline support, but it also acts as a transnational kinship practices. It is in response to their ‘natural will’ in the context of ‘rational will’.

Keywords: Somalis, sending remittances, transnational kinship, *Gemeinschaft, Gesellschaft*

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PREFACE

THE TAXI DRIVER

A scene from an advertisement clip catches my attention. A taxi driver waits hours for a job; he sighs, nods, and frequently wipes his face just to stay awake, but nothing happens. The man sings songs entertain himself and looks through the cab windows at the passers-by with great anticipation, but yet nothing happens. The driver exits his car, stretches his legs and then his arms, but again, nothing happens. He screams, returns to his taxi, and then throws himself into the shallow seat. Settling in, he waits for another uncertain period, but still nothing happens. And then just as he reaches a point of despair, and the prospect of a job seems impossible, his phone suddenly rings. However, before he can even answer the call, a much-awaited sound appears on the screen in front, announcing a text message which beeps once, then twice. Confirming a job at last, a message providing an address and destination appears on the screen in front of him. Keenly aware of time, he looks at the message, reads the familiar address, and quickly sets off in his cab towards the pickup point. He cuts corners, darts in and out through congested, narrow streets in a dense neighbourhood, and reaches the address on time.

The cab driver meets his passenger, but still the telephone keeps ringing intermittently. With his passenger in the back, the driver races to the airport, but before reaching the nearest turn-off onto the motorway, he hears the menacing ring of the telephone again. First, he tries to ignore it and then he puts his phone on silent. The determined caller changes tactics and after a few minutes his work mobile rings again. With one of his eyes on the street and the other on the dashboard mirror, he ignores the ringing to assess his passenger’s mood and asks, ‘How is the weather today?’ He turns his head round slightly, smiling until he meets his passenger’s eyes. Suddenly, he cuts the conversation short and politely asks for permission to answer the harassing phone call. When the passenger agrees, he brings his car to a halt at the corner of a major road. The driver, whom I shall refer to as ‘Ali’, shakes his head with wrath and antipathy as he picks up the mobile phone. He squeezes the tiny mobile onto his chin as he gazes up towards the ceiling, blinking as if he is being strangled. Struggling to hear the caller’s voice, he shouts loudly into the phone as he closes the car window. Suddenly, upon hearing something from the caller, Ali’s demeanour is transformed. Instead of continuing to shout, he calms down and listens attentively, occasionally laughing, but lightly, to suppress his emotions. Swiftly, he changes as if he hears the good news.

The second scene in the advert moves to the opposite corner of the globe, where the call is connected to a young woman. She listens attentively, occasionally smiling to show her agreement with what is being said, as the camera focuses in on her face. She replies, nodding with a smile, and then laughs regularly, desiring and craving for his voice. Finally, Ali cuts the discussion short by uttering a familiar phrase: ‘I have not forgotten you, I am now sending it.’ Ali pulls out another mobile phone from his pocket, sitting on his driver’s seat in his taxi on the hard shoulder of the motorway. He flicks open the phone, switches it on, and briskly dials a number. He tells his Hawala agent to send money, the same amount he has just quoted for his passenger’s fare. The scene shifts back again to an African city, where the same young woman enters a money transfer branch on the high street. It is worth pausing the camera here to situate this thesis within the scenario just described in the advert.

CHAPTER 1

INTRODUCTION

> We live not our own lives, but under the expectation of the other's world. Tell me […] how can this be natural? This was why so many Somalis here, appear […] you know […] so genuine in a false image! **Case [14]**

If we consider the prolonged Somali conflict as a unique civil war, then its products - separated families, displaced peoples, and agonised transnational kinships are also distinctive struggles. For two decades, the conflict has destabilised most of the Somali regions if not ruined them altogether. The world has seen the spillover effects of this unjustified violence through hostile acts of piracy and unprecedented migration. However, the conflict created less visible and more tragic consequences, as it dislocated many vulnerable families, including mainly women and children. Refugees could not easily ignore members of their families if they were suffering hunger and faced possible death. Some of these groups remain internally displaced while others have crossed borders and by default, further increased the ever-growing population movement. Refugees travelled from rural villages to urban areas in Somalia while urban residents emptied the cities, and they crossed over to safer international borders.

For the first time in Somali history, the conflict forced mass populations to leave home. villagers, semi-urban residents whose social orientation was based on a Gemeinschaft[1] of kinship, mind, and locality, were suddenly forced to seek safety and a new shelter elsewhere.

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[1] *Gemeinschaft* is Tönnies' conception of the nature of social systems. Personal relationships are defined and regulated on the basis of traditional social rules. People have simple and direct face-to-face relations with each other which are determined by their 'natural will'.

In the process, the conflict uprooted an entire generation, as travelled to the north seeking sanctuary in Gesellschaft[2]- type groups based on ‘rational will’. Somali refugees have not only crossed nation states and continents, but they have also crossed boundaries of spaces, places and social systems. What they have left behind is an informal and more face-to-face social organisation where everyone knows each other. Where they end up is in more individualistic societies where everything is formal, written, regulated and more controlled. Somali refugees quickly realised that the social system had changed for them. In an attempt to reconcile their nomadic tradition and the new social spaces, they have recreated some equivalence between the two places. In the process, refugees established a new form of a mobile and dynamic kinship system which reassembles the original form of Somali social organisation. This new form of identity reconfigured into a transnational kinship system, but it certainly also helped preserve the link between the two social fields in exile and at home. It allowed them to service their social relations through the traditional reciprocity mechanism, known as ‘Kaalmo’.[3] This support mechanism occupies a prominent place in Somali culture as it calls for sharing resources, information, support and advice – both in non-financial and financial terms. In this research, I am interested in the financial support system of sending money. I am concerned with the transnational kinship practice which preserves connections between migrants and their families across the globe. I give a brief outline of the current global remittances trend, suggesting that although Somalis send money to their families, they are not alone.

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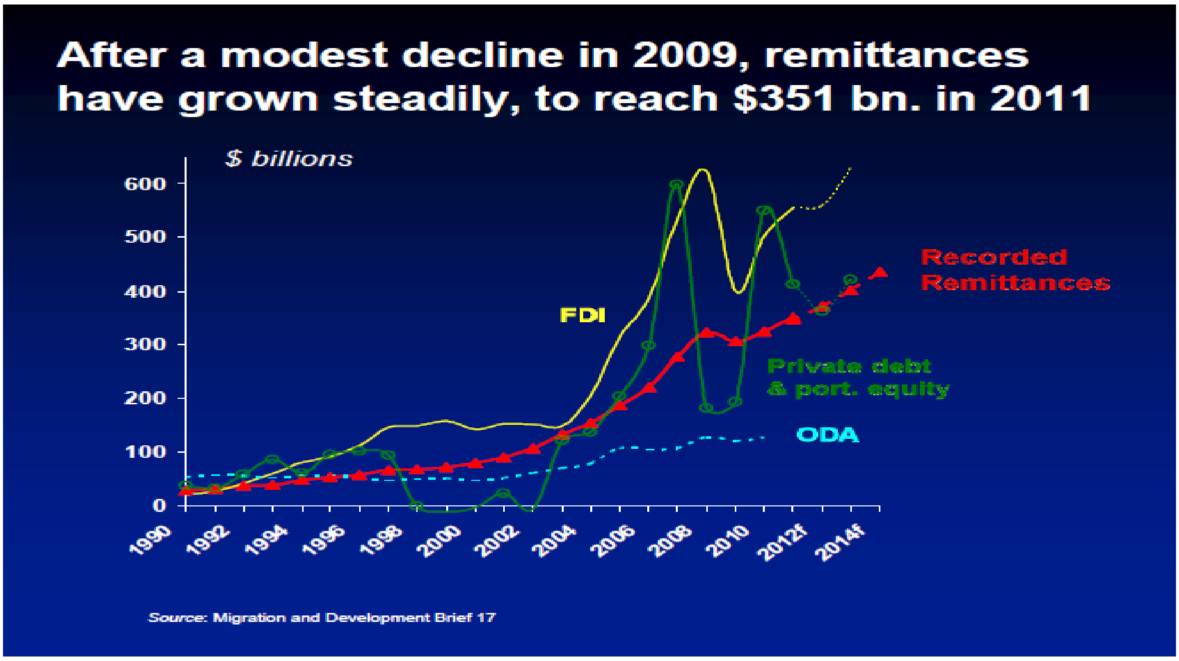
[2] *Gesellschaft* is the creation of ‘rational will’ and it is typified by modern, cosmopolitan societies with their government bureaucracies and large industrial organisations.

3 *Kaalmo* is a term used to indicate distress and a kind of micro ‘mayday’ alarm. It has a unique cultural marker amongst all Somali practices. In Somali culture when someone asks for Kaalmo support is where one has to give regardless of gender, ethnicity, clan or any other identifier.

1.1 Remittance Overview

The World Bank defines remittance as the money sent by migrant workers to their non-migrant families in their home country (World Bank, 2006). Several researchers see it as “household income, investment capital, life-saving assistance” (Lucas & Stark, 1985, 1988; Stark, 1989, 1991). Other researchers see it creatively. They see the remittance practice as a multidimensional entity. They view it as "a social obligation, a sign of love, a token of power, a source of military, finance, a business opportunity, macroeconomic inflow" (Carling, 2008; Lindley, 2010, p. 14). This last definition affirms the suggestion that just “as migrants are not ‘just labour’, remittances are not ‘just money’ (2010, p. 141).



After a modest decline in 2009, remittances have grown steadily, to reach $351 bn. in 2011

Source: Migration and Development Brief 17

Fig. 1: Migration and Development Brief

It also confirms that since the participants were not economic migrants, but rather refugees fleeing protracted conflicts; one must take into account the fact that the factors, which induced migration were not always the same. As seen in Fig 1, remittances in 2009 were estimated at

USD $414 billion, of which over $316 billion went to developing countries. The graph shows a drop of 6 per cent from USD $336 billion in 2008 (World Bank, 2010a; Ratha et al., 2010). However, as Fig. 1 has shown above, officially recorded remittance flows into developing countries were estimated to have reached $351 billion in 2011 – up to 8 percent from 2010. In 2011, the global transfer flow estimate was $483 billion, while the estimate for 2012 reached $534 billion, presenting a growth that was contrary to expectations.

According to the latest issue of the World Bank's Migration and Development Brief, this trend is likely to grow to $685 billion by 2015. It is not the first time that the flow of remittance has exceeded the Bank's expectations. The World Bank estimated that the volume of transfer flows to developing countries would reach $351 billion in 2011 (World Bank 2011). This flow of money exceeded its earlier estimate of the total $406 billion in that year, an increase of 6.5 percent over the previous year. The trend in remittance flows was projected to rise by 7.9 percent in 2013, 10.1 percent in 2014 and 10.7 percent in 2015, to reach $534 billion. This upward trend reveals one side of the story - the importance of sending remittances to the economies of the South. It tells us very little about these societies, or North to South power relations, the drivers, the subjects, the circumstances, or the meanings of the continuous growth of the trend. In fact, it disguises senders' involvement in the growing unequal transnational social relations. As migrants often cross borders, they take part, belong to, or become associated with diverse social networks across long distances through numerous technologies. These social relations need constant maintenance if they are to be meaningful – and one-way to preserve social relations in a powerless context, is to send remittance, showing solidarity with non-migrant families, relatives and kinship members. So how does this solidarity work?

1.2 Remittance to Somalia

Since the decision to send remittance is a personal one, it involves politics from below. In the West, social mobility is similar with economic mobility, inheritance, self-improvement and individual educational achievements. However, in other tribal societies where such social stability is absent, social mobility instead becomes synonymous with the ability to take risks, move out and change places, otherwise known as ‘Transnational Nomadism’ (Horst, 2002). It is through the ability to be nomadic, and to be in search of a sanctuary - the promise of a better life depends on all the time. If one succeeds, then one helps others. In a conflict zone, for instance, one’s life is always at risk. Nevertheless, by changing the place and moving out, life suddenly changes and becomes momentarily better even though they cannot afford basic human needs such as shelter, food, water, education and so on. A state of transitoriness and high risk taking strategy forms a new kind of entrepreneurship that takes over people’s mind. Still the enterprise does not involve selling and buying, it is the ability to be mobile and on the move. For instance, when a refugee moves from Somalia to Dadaab, people expect food for themselves. Nevertheless, when one moves from Dadaab to Nairobi, their basic human needs are being satisfied. They may secure food plus something else. They may barely survive on a steady base. Kenya is within the same region as Somalia, and on average Africans earn less than $2 a day, sometimes even less than $1. For refugees, the settlement means that one cannot earn or save enough money to send back so that the families left behind sustain a meaningful livelihood.

However, when refugees move to a city such as London, the story is different. The average start earnings changes, so it provides enough money for them and their families. The very act of just being in London, Oslo or Minneapolis, carries with it the ability to achieve upward mobility and status on a micro level. Migrants consciously assume this new status as one compares themselves, not as a resident in exile, but rather as a member of the family left behind. In turn, the non-migrant families respond positively by assigning and confirming back the new status.

The new status comes with a particular form of duty and social responsibility. One recognises the existence of economic disparity between the two domains. Within this context, refugees compare with their present world and the conditions of their families. In the process, they see much-improved conditions as they reflect on their previous social position in their families (i.e. kinship, journey, struggles, and difficulties). Between the gaps of these two domains of social positions, one reflects hardship, travel in desert, risk of return, survival in unimaginable conditions, and eventually feels a certain sense of achievement – a successful entrepreneur. Still, the new situation requires constant guarding, for it could create resentment among opponents who are more silent. For instance, one is aware that those left behind can potentially produce inflated perceptions, which can be far from the real 'social reality'. To borrow from Horst's concept of 'Buufis' which can overtake the prospective migrant's mind, senders are aware of their new position, and how others left behind will be resentful of them if they do not change their lives. In order to deflect this expectation, one must manage transnational life between the two domains in exile and at home. On the one hand, if the household does not conceal their personal circumstances, then they may receive criticism from their family. On the other, if one receives flattery or criticism from their kin, then senders interpret non-migrants' behaviour as either effortlessly maximising their gains or perhaps trying to plot their downfall. Therefore, sending remittance to Somalia is a contested issue from below, which encapsulates several social trajectories and demands the need for careful management.

Given the politics involved in sending remittance, no information exists on the exact amount of money which has been sent to Somalia. Because there has been no central government until recently, there have been no links between Somalia and financial institutions in the West. Instead, Somalis developed their own indigenous Gemeinschaft-type financial services, referred to as the ‘Hawala System’. This transfer system has allowed Somalis in particular to use their clan membership as an address to locate senders’ family members, and thus there was no need to invent financial institutions. However, what is certain is that many refugees in the West support their family members in Somalia and within the diaspora (Horst, 2004; 2006; Lindley, 2006; Hammond, 2007). From these studies, a quarter to one-third of the population relies mainly on Somali Money Transfers sent from the West or the Gulf countries. According to World Bank estimates, the total amount of remittances sent to Somalia in 2004 was somewhere between US$750 million and US$1 billion. In a similar but a recent family ties survey of 453 recipients, research estimated that money sent to Somali regions adds up to a minimum of US$1.2 billion a year (UN, 2013). In this survey, senders transferred money from Europe, with 26 percent of the total sample reporting connections with friends or relatives living in the UK. In that respect, there are three parallel, yet relevant issues which emerged from this survey: senders and their locations; the volume of the resources; and lastly, the act of sending remittance to Somalia including the networks and channels of the transfer. Moreover, I argue there are other unidentified causes that propel the sending remittances to Somalia.

1.3 Research Question [s]

In this thesis, I examine the following research questions: what meanings do Somali refugees attach to their practice of remitting? What influences can turn migrants into remittance-sending social agents? What are the reasons behind their choice? Why do refugees send remittances when they cannot afford to do so? How do refugees generate resources for repatriation? How do they simultaneously mediate this relationship across several places and borders?

The main objectives are:

(a) To describe the Somali social structure

(b) To understand the influences for sending remittances

(c) And to explain the meanings that Somali refugees attach to the practice of remitting.

1.4 Thesis Outline

This thesis consists eleven chapters. After a brief introduction, Chapter 2 summarises Somali history, highlighting how the dynamics of their social structure, culture and Islamic traditions interact and produces visible social orientations. To show the ontological position of the researcher, Chapter 3 introduces the concept of refugee as both a ‘noun’ and a ‘verb’. In this dissertation, we adopt the view of the 'refugee as a noun’ and focus on the view of the members in London. This position allows us to see the world from the participants' perspective and present knowledge based on the Somali Londoners’ world view. Chapter 4 covers the literature on remittance practices, drawing on the general remittance practice, and more specificity around Somali transfer sources. Chapter 5 considers the theoretical framework while Chapter 6 deals with the method we used to gather evidence in response to the research questions. This Chapter is divided into three subsections: the research perspective, research strategy, and collection/analysis of data.

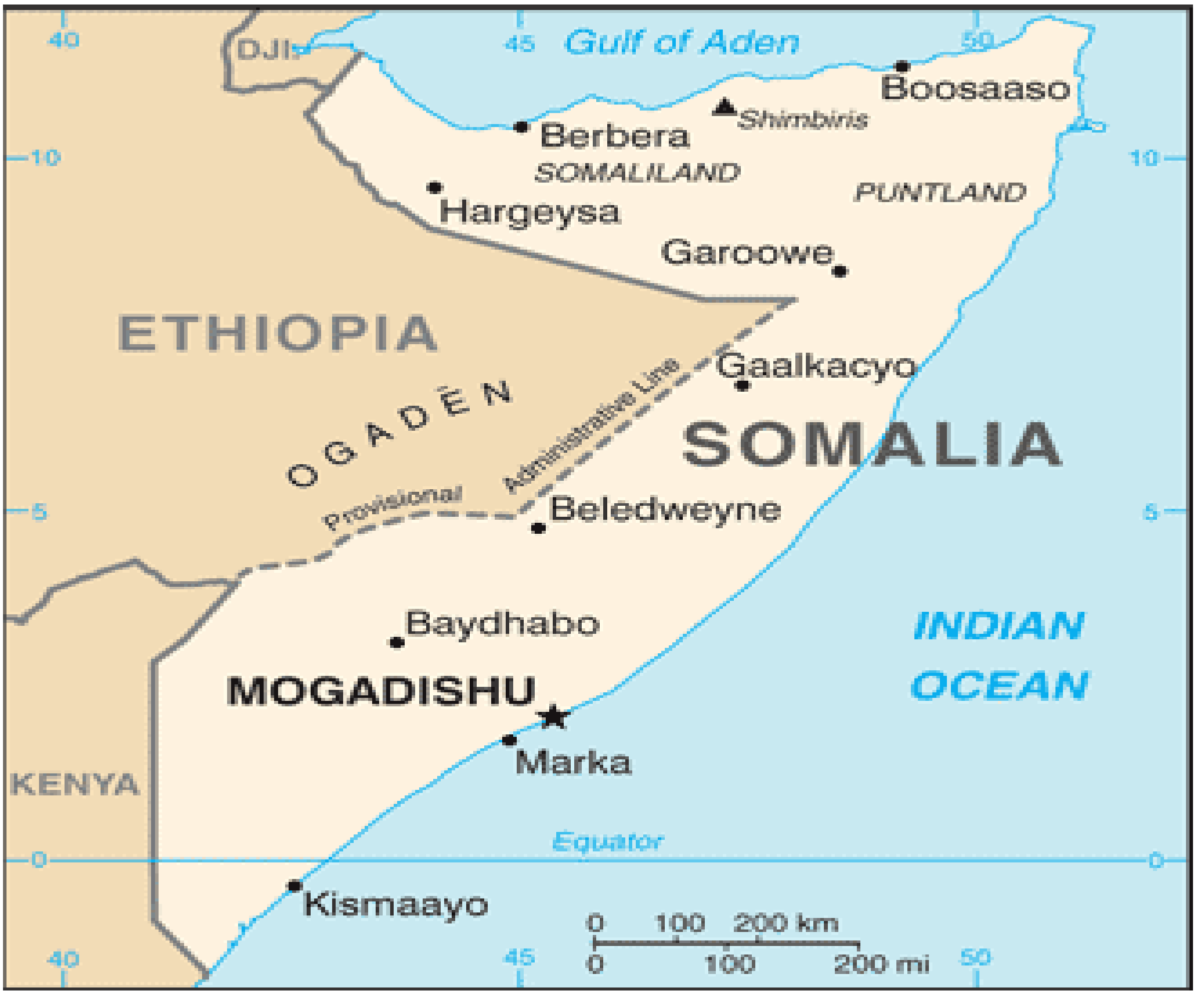
In Chapter 7 and 8, deal with the main findings of the study. While Chapter 7 consists into four subdivisions in which all focus on the local context, Chapter 8 contains four subsections. It addresses place, change and social transformation. It covers the external connections which include global and transnational aspects. Following this, Chapter 9 contains issues specific to the findings and analysis of gender. Chapter 10, features the main discussion where we argue that two significant social forces influenced participants to send remittance. Finally, Chapter 11 summarises and ends the findings of the previous chapters, while presenting how my research contributes to the current knowledge on the remittance practices of refugees.

CHAPTER 2

SOMALIA

2.0 Country Profile

Somalia is located in the horn of Africa. It has an estimated population of just 10 million with a coastline extending over 3,300 km along the Red Sea and the Indian Ocean. In this section, I provide a brief profile of the country and introduce the dynamics of Somali social structures.



Gulf of Aden
DJI.
Boosaaso
Shimbiris
Berbera
SOMALILAND
PUNTLAND
Hargeysa
Garoowe
ETHIOPIA
Gaalkacyo
OGADĒN
Provisional Administrative Line
SOMALIA
Beledweyne
Baydhabo
MOGADISHU
INDIAN OCEAN
Marka
KENYA
Equator
Kismaayo
0 100 200 km
0 100 200 mi
40
45
50
10
5
0

Fig. 2: Map of Somalia

Somalia lies on a significant route for world trade. As a place of global strategic importance, around 10 percent of international trade passes through Somalia, the Red Sea and the Suez Canal every year. Somalis trace their origins to Arabian ancestors who settled on the coast 1,000 years ago. According to Mukhtar, Somalis claim they are homogeneous, but the exact origin of Somali race remains mysterious (Mukhtar, 1995, p. 19). However, most historians suggest that the origins of the Somali people go back to a much earlier time in the region. However, some claim that their ancestors migrated from Arabia, but did not know the date or place of arrival. Others will tell stories about Nomads, about antiquity, and about a Pharaonic civilisation itself having been originated by Somalis in Puntland (Mukhtar, 1995, p. 19).

Somalia is an exceptionally fascinating country in migration terms. Like other nomadic populations, Somalis have traditionally been mobile. The origins and entry of Somali people into the present-day regions remains a contested issue. Nonetheless, Somali researchers agree that towards the end of the 19th century, colonial powers divided the country into five parts (Ahmed, 1995; Mukhtar, 1995; Samatar, 1997). They redrew Somalia's borders, giving part of it to neighbouring countries. The state came into being as a sovereign nation in July, 1960 after the merger between the former British protectorate and Italian Somaliland. After nine years and three successive democratically elected governments, Siad Barre led a military coup to take over leadership of the Republic in October, 1969. His regime held power until 1991, when civil war broke out and resulted in the collapse of the Somali state. Following twenty-two years of anarchy and a string of consecutive and ineffectual, transitional states, a more widely supported and representative federal government was elected in September, 2012. Today, there are an estimated five million Somalis who live in Eastern Ethiopia and Northern Kenya alone. No one knows the number of Somalis, but estimates suggest that a million live in the EU and North America.

2.1 Social Structure

Somali society is based on tribal communities of aggregate bands (Lewis, 1961; Ahmed, 1995; Horst, 2007; Lindley, 2010 et al.). There are two dialectically related principles that govern social contracts - ‘tol’ and ‘xeer’ (kinship and contract) (Lewis, 1961, p. 3, 126, 193). The Somali Kinship system originates on the segmentary lineage under which individual Somalis trace their descent to common male ancestors. As a kinship society, it remains communal and organises itself as a corporation based on custom and traditions. According to Lewis (1961), the association and segmentation of Somalis could be classified into four groups – reer[4], Jilib[5], Qolo and Qabiil[6]. This classification was itself the basis for the Somali social contract and political system. From 'Jilib' groups, alliances link and form through 'xeer'[7] - a collective tribal treaty or 'xeer' contract (Lewis, 1961, p. 4). Statutory law consists of legislation designed by elected politicians whereas customary laws consist of the rules that judges dictate for the local conventional behaviour of people (Notten, 2005). Customary law may be rare, but the Somali context, it exists within the social structure. It does not need legislation because it is not 'made'; it is 'discovered' through the experience of deviating from the social norms and culture and is compensatory, rather than punitive.

In Somalia, elders and tribal leaders are revered and thus given authority as judges who

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4 *Reer* means lineage in an extended sense, but it may be a regional variation.

5 *Jilib* is a term used to describe small tribal units of related families who usually belong to the same genealogical lineage. It is the smallest kinship unit which develops vertically after family, household and relative.

6 *Qolo* and *Qabiil* are used interchangeably, but Qabiil is restricted to larger units of groups such as primary lineage groups.

7 The term *xeer* means unwritten customary tribal laws in Somali language.

implement the law, including Sharia Law (Notten, 2005). One can sense within ‘xeer’, there has been assimilation of a number of shared principles and practices. As a result, many aspects of Sharia have been subordinated to the clan culture. Here, matters of the common kinship responsibility take precedence over personal liability, as well as the nature of punishments and family issues. Somali religious leaders, known as Ulema, carry out a judicial role, including conducting marriage and divorce proceedings. At times, they also support the efforts of the clan elders to promote peace during tribal hostilities and disputes. However, according to I.M. Lewis, Ulema does not settle disputes themselves or judge between the opposing groups, for this task are resolved by elders in the council (Lewis, 1961, p. 162). Elders expect members of their tribe will conform to the customary laws and subsequently assume the role of a member of the community. In fact, they imagine one will act as a carrier and transmitter of this symbol of tribal and kinship systems. Regardless of education and age, descent becomes ‘status’ and power that one has to inherit.

In Somali studies, notions of Islamic tradition, with the family, kinship and descent, have all been agreed on and accepted as regulatory and genealogical social realities. Researchers agree the role of Islam in Somali society cannot be overlooked. This role and its exceptional commitment can be traced back to the country and its geography. Somalis are all Muslims, who enjoy a unique role in the history of Islam in Africa (Lewis, 1961; Ahmed, 1995, Samater, 1997; Mukhtar, 1995, p. 1). Conversely, attempts to conflate genealogy and identity politics in order to produce tribalism has not been universally accepted yet. There are two opposing perspectives - regardless of which one of the two concepts is more representative, clans and kinship ties are clearly critical concepts in Somali culture. The notion of clan membership can be a signifier of in-group and out-group belonging, and thus an indicator of who qualifies for the remittance support.

Somalis often express greater loyalty to their lineage than to anything else, including the state. This preference for group membership in the nation is because of their tribal political structure, which Lewis refers to as the ‘clan’ (2002). As with many other societies based on kinship and principles of inclusion, Somalis – families, households, relatives, and kinships – share a common interest in politics, economics and ideology. This common interest means that these groups, regardless of their place and territory, form a permanent social unit whose members claim a common descent. Groups unite because they trace conviviality through the patrilineal line. Therefore, membership is automatically established at birth. Somali clan social systems and descent groupings involve the sharing of resources and property as well as the exchange of assemblages of everyday defence if they feel threatened. Still, their traditional function has been implicitly understood by all members, but it includes territorial organisation, land ownership, inheritance, social control, political representation and marriage regulation.

If one is to understand the meaning attached to sending remittances, then one must interrogate how Somalis relate to one another. Understanding Somali social relations requires some background knowledge of aspects of their tribal system. This system of communal life may seem archaic to some, but in a Somali context, it has been a form of survival strategies. What is new, however, is their global reach. Nomadic circulation from rural to urban migration has now been transformed into a global movement, creating transnational life, and as a consequence, it can no longer claim a base of its own. For instance, older parents who required care would typically move into one of their children’s households, but this is no longer possible. While the connections still exist and are active, it is neither possible for members to be together in one place nor to share common resources such as food, as before the conflict. So the critical questions are: what links the fragmented parts together? What protects them from becoming split across spaces and places, even though they appear geographically fragmented? How does one maintains this link, while being loyal to preserve the kinship and Islamic tradition?

Kinship, in the Somali context, refers to a patrilineal family system that represents an individual's genealogy (Lewis, 1994). Here, I will use family and tribe interchangeably as units of social organisations. It is to highlight that the Somalis belong to a more extended kinship structure, with roots in a segmented lineage system. These groupings include features such as a hierarchal structure of individuals, a nuclear style family, extended relatives, and a kinship system. The male descent group is characterised as 'tol', which means according Ahmed, 'that which stitches parts together'. While in some places, the concept is often referred to as 'Reer' (Lewis, 1994). Among Somali tribes, a major division exists between the Samaale and the Saab (Ibid, 2002). From this segmentation, the classification consists of five core group families, each of which is further subdivided into sub-tribal groups (see Somali clan structure, Lindley, 2010). From Lewis's perspective (1994, 2002), the family lineage structure (often called the clan), is central to all peculiarities of Somali culture and society. However, several Somali researchers reject this claim, asserting its influence in Lewis's work. Lewis's result tends to be biased towards the promotion of the 'clan' thesis at the expense of other social structures (see Ahmed, 1995b, Farah, 2000; Samatar, 1994b).

The debate surrounding the concept of the clan and its significance in Somali social markers has been one of the major controversies in interpreting its culture. For Lewis, the Somali lineage system was the defining model of society as a "multi-purpose, culturally constructed resource of compelling power because of its ostensibly inherent character as Somalis conceptualise it" (Lewis, 1994, p. 233). Abdi I. Samatar, on the other hand, argues for "the master concept of clan as the only significant explanatory factor" (Samatar, 1994b, p. 6). In contrast, Lewis asserts that Somalis adopt their fundamental social and political identity at birth via membership to their father's clan. He thus brings together two important, but different concepts – genealogy and identity politics. Lewis asserts that kinship as an identity is exclusively traced back to the male line. To support this theory, he cites his fieldwork notes where he observed children reciting all of their paternal descendants up to the clan ancestors and beyond. From his observations, he proposes that the term 'clan' is necessary to order the Somali tribal system and classifies these into five groupings: Dir, Isaac, Darod, Hawiye, and Rahanweyn. Lewis suggests that Dir, Isaaq, Hawiye and Darod clans are nomadic pastoralists, whereas the Digil and Rahanweyn are agro-pastoralists who live within a mixed farming economy in the Bay Region of south-west Somalia. Despite urban growth and modernisation, Lewis argues that clan identities remain intact and have been a permanent fixture throughout Somali history.

Abdi. I. Samatar rejects Lewis's assertion of the clan as a constant fixture of Somali historical and cultural development. One of Lewis's underlying assertions was that the idea of the 'clan' is grounded in the social fabric of a 'descent group'. In other words, it is a quality of its members' collective descent from a common ancestor. It is a source of pride, and members of the group have a lively sense of clan superiority and distinctiveness. They form in-groups and out-groups. In essence, out-groups – other clans – are regarded as outsiders and viewed with suspicion, although these feelings may be muted in the case of in-groups which, through common descent, belong to the same clan.

Yet, Abdi I. Samatar (1997) and other Somali researchers (Ahmed, 1995a; Mukhtar, 1995) believe that despite ethnic variations, most Somalis share the same fundamental social, cultural and religious values. These same values and norms are defined by the nature of traditional Somali identity: Islamic beliefs, Somali language, genealogy, orality, poetic literature, and xeer (customary law). Above all, Somalis share material risks. Collectively, these traits define Somali identity. In a sense, they reject Lewis's assertion that clans range in size from an extended family to a collection of social groups at a regional and national level. Avoiding using the term 'clan', the Somali researchers argue that Somali tribes can be categorised into several layers, 'major' or 'minor' groups and subgroups as long as one refers to associations. This division is done for the sake of classification and ease of understanding of the social stratification. The label 'major-minor' clan is still an academic concept. Abdi Samatar argues that it is not based on any accurate national consensus. Furthermore, there is no explicit quantitative information through which tribes can be classified as major or minor clans. Ultimately, Somali tribal groups share a common Somali identity and origin (Ahmed Samatar, 1995; Abdi Samatar, 1997). Both Samatars' argue that an understanding of any society's social structure should remain based on understanding them through language, literature, and religious and cultural practices.

Addressing this point, Lewis concedes one important point. He agrees Somali clan families do not belong to different races, but rather to an ethnic group with a shared language, religion and socio-political organisation – which he terms as 'clanship' (Lewis, 1994). He further asserts that it might be true in a more scientific sense that Somalis do not belong to different races. Nevertheless, he argues that trying to locate social structure within genealogical origins is irrelevant in Somali terms. He asserts that Somali researchers, such as Abdi I. Samatar, misinterpret the entire issue of Somali ethnic relations in general. Lewis insists that although the ‘clan’ is a matter of subjective ideas and not the actual genetic makeup of those concerned, it still defines the Somali identity. In a sense, one gains an insight into one’s identity and differences from others. These ideas are cultural and have not been genetically inherited. Lewis points to the tradition that Somalis ubiquitously uphold, whereby those who share the same lineage and belong to the same ‘clan’, are always expected to support one another, regardless of their condition. Somali clans and sub clans are no more distinct an ethnic group than any other particular society. In short, he argues that they are nothing but extended family in-groups. To support this idea that the clan is the only significant explanatory factor, I suggest the terms ‘clan’ and ‘kinship’ membership are used interchangeably. Nonetheless, it means kinship embodies both genealogy and identity and is an important connector among dense social relations.

If, as Lewis has suggested, that clan, tribes and kinships are intangible concepts, then domains and the associations between bodies and resources, love and trust, sympathy and empathy, are also invisible. Provided the two ideas are the basis for connections and disconnections, these associations emerge from certain densities of concepts. But then, where do these densities come from? I am interested in the relationships and the forms that they assume and evolve into. The point I seek to make can perhaps be better illustrated when I say that, as a resident in London, I have direct experience of the local urban environment where I can be located. The process of locating creates relationships and connections within a dense domain – of neighbours, service providers, local authorities and the state.

In an urban management context, several essential preconditions are needed to manage an area. One of the central conditions has been the idea of an ‘address’: assigning a postcode and suggesting the geographical location of places to house ‘legitimate’ residents. In order for interactions between residents and those in the city to take place, it is necessary to be ‘officially’ recognised, and an address acts as a symbol of recognition and control. It is not only relevant to inhabitants of the city, but for different interest groups in many parts of the West, where it has become an acceptable, if not established, compromise. For someone living in the city, the lack of an ‘address’ is associated with absence and, on some occasions, deviance (i.e. someone who does not pay their taxes and cannot be traced in the area).

The city is a complex place. Many social ties exist, but because of the density of these relations, it is difficult to produce a consistent image of all the residents, participants, and networks of different creeds, colour and interests. Therefore, it is necessary to combine these differences into a synchronised entity and pose one simple question: ‘Who are we?’ The answer to this is one which is intrinsically linked to where we are resident: our ‘address’. Here the concept of ‘address’ is situated beyond numbers, places, and locations where someone is located within these domains. Although ‘address’ is attached to a particular territorial location which conforms to a mode of recognition, over time the rest of society recognises us as a person consistently connected to our ‘address’. It not only mediates how one is addressed, but it also enables those in authority to exert forms of control over the resident’s relationship with the rest of the world. In essence, the rest of the world approaches us, the residents, with several expectations. Therefore, ‘address’ itself arbitrates, because it makes everyone locatable. Every ‘address’ is a form of control and surveillance mechanism, which thus places residents within a particular territory, neighbourhood, city and nation state.

As with other countries, in Somalia, residents are required to be locatable. In the North, for instance, having an address is mandatory because ‘address’ reinforces a modality of recognition, connecting individuals to the land, the area, and a particular house. Addresses distinguish and individualise, assigning responsibility not only to oneself, but also for paying taxes, bills, etc. Similarly, in the Somali context, clans differentiate into tribes and kinships, which then individualises into relatives, families and persons. Clan not only assigns responsibility to oneself, but also in regards to paying dues to other clan members, and to one’s group and kinships. Although the clan can be characterised as disruptive phenomena, its membership becomes the medium of certain communal interactions, and it ensures that specific responsibilities are upheld. In parallel with the situation of having an ‘address’ in an urban management context, clan acceptance has been a characteristic feature of Somali social relationships and social structure.

In the West, no doubt assigning addresses has benefited the authorities and enabled residents to connect and mediate life in the city. Also, it helps them to exert some control over how they prefer to be contacted. For example, technology empowers urban residents, providing them with the necessary infrastructure to enable them to mediate how they wish to be addressed. As Isin (2007) has argued, people have always assumed the city was part of something larger than their own life or imagination; an entity, which has an expanded ‘address’. The argument proceeds in this logic. As residents are part of something bigger; the neighbourhood is part of the city; the city is part of the state; and, therefore, the state becomes their ‘address’ and identity. Indeed, the state has become the most significant form of ‘address’ for most of the current world population.

In his analysis entitled ‘Critique of Scalar Thought’ (2007), Isin states links address and citizenship. He argues when one claims to be British, Danish, Canadian or American; this has become the most significant form of ‘address’ for citizens of these countries. This is because they cannot move across these respective frontiers without a passport, which in itself becomes a symbol of national identity. Thus, Isin tries to show the state is an ‘address’ (i.e. related to being Dutch, Somali, Egyptian, or Italian) and is itself the product of urban life. Therefore, establishing new forms of address has been the product of the multiple and complex relationships which have developed between people in the city environment. There would be no need to be located in such a way if the city itself were not a complex and dense place. For example, when Isin says “[t]he city is [a] difference machine” (Isin, 2007, p. 221), what he means is that it becomes predictable to foresee what will happen because of this mode of interaction.

However, is it possible to know what the outcome of these interactions will be? It is in the density of intersections amongst things, bodies and places in the city where differences have been produced. It has become obvious there is no future for someone who does not have an ‘address’. Those who lack one do not exist on the map of the city, in neighbourhoods, on the electoral register, in health care provisions, and so on. In the cities of the global south, large sections of the population do not possess an official ‘address’, but they continue to exist and are not accounted for. This can be seen in post-colonial, third world countries and their continuous lack of development. For instance, there are no reliable figures for how many people live in a particular area, so no one has been able to assess the needs of the residents and plan appropriate services for them. Not much data exists to account for how many people live in a particular area, so satisfactory plans for provisions such as food, water, health, education, or for potential disasters and conflicts, are not implemented. In a sense, little recognition exists when one does not possess an ‘address’.

Somali kinship is a unique one. It has adopted the culture of establishing an ‘address’ in the urban management context. This kinship system cannot be overlooked when it comes to examining the practice of sending remittances to relatives. Two sides of the debate on Somali social organisations have contributed to this idea of ‘address’. To be located in the context of a Somali social structure, A I. Samatar (1997) has suggested another position. He argues that one should consider language, literature, religious and cultural practices of the social actors; whereas Lewis (1994) argues that one’s genealogical makeup is also equally essential. Both of them argue that Somalis cannot avoid clan identification because clan association classifies an individual just like an ‘address’ does. Once identified, it assigns responsibility for a person under clan traditions and Islamic rule of rights and duties. Thus, no single Somali can escape the bond to support their families and send remittances to those beyond the family members. If a non-migrant wants to find a prospective remitter and they do not know where they live, one directly contacts extended kinship members who may be living in London using their clan as an address. If this person approaches the head of the tribe, known as ‘Oday’ or ‘Brokerage’, then they can quickly access details of any kinship member in their region or in other nation states. After a few calls to friends, one is bound to be found without much effort as their relatives can be located in these places.

2.2 Islam and Tradition

In the previous section, we determined Somali kinship social system and the role of clans in Somali society. In this section, I intend to add another layer to this sphere - Islam. In Somali society, Islam is everything and a way of life. Social actors view Islam and Somali concepts as having a synonymous identity. There are several reasons for converging the two concepts. Islam reached Somalia in its early days and, as a result, all Somalis regard themselves as Muslims (Mukhtar, 1995, p. 20). In Somali society, Islam is not only the principal religion, but it is also the primary organiser of social relations and economic structures. Although Somalis believe in the Islamic faith, unlike several other Muslim nations, they prefer to identify themselves as Muslims in all spaces and contexts. If the local cultural practice is compatible with this tradition, it is accepted and encouraged. However, if the cultural practices are incompatible with the Sharia, it is rejected. In this context, " [f]aith in Islam is a state of happiness acquired by virtue of constructive action and conceptions as well as dynamic and active measures" (Abdalati, 1975, p.23). This principle requires adherence to four kinds of rights and duties for anyone who accepts Islam as a 'Deen'.[8]

The first principle involves the rights of Allah (God). Muslims believe Allah created 'Man' and that he will return to Him. The rights of Allah include that 'Man' should have faith in Him alone, and that he should accept His authority and associate only with Him. The Shahadah, (pronouncing that 'There is no God, but Allah') epitomises this value.

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[8] *Deen* is an Arabic word which refers to the life path along which righteous Muslims travel in order to comply fully and sincerely with the divine law. Deen, in Islamic terms, means a full submission, following worship by man for the creator, the ruler, the subjugator in a comprehensive system of life with all its belief, intellectual, moral and practical aspects.

Second, Islam specifies the rights of the 'Self'. Islam teaches that 'Man' is cruel and unjust to himself and to other beings - the rights of 'Self'. The greatest weakness of 'Man' is when he succumbs to an overpowering desire instead of resisting it, and its gratifications knowingly cause great harm to himself.

The third principle is the rights of 'other' human beings. The Sharia has established a balance between the rights of 'man' and the rights of the society so no conflict may arise between the two rights. In other words, all must cooperate in establishing the law of Allah. The position details the start of the family as a unit which consists of a husband, wife and their children. Within the family, the division of labour is clearly specified so that all functions smoothly. Children's duties are to respect and obey their parents and then service and provide for their needs when they grow up. Here, Islamic principles express that a man's relative has the prominent rights over him. The respect for the ties between relatives is imperative and is stipulated in detail in the Quran.

Participants in this research believe that Man is instructed to recognise this bond in every possible way. If a dependent becomes weak or is plagued with some troubles, this is the duty of her rich and prosperous families to help her. This idea of helping the family member, relative or kin, is called 'Kaalmo' in Somali terms. When someone calls to ask for 'Kaalmo,' one is asking for support, but the message also carries with it a double meaning. The caller reminds the sender of their responsibility - under tribal kinship rules or faith. For instance, the caller who is asking for 'Kaalmo' tells a story about their life as a member of the sender's kinship group without losing any dignity to the senders. Instead, the caller cleverly blends their rapport with ideologies of the kinship. Perhaps an incident bears real responsibility, so it qualifies attention and support. What happens is that callers try to state clearly that they are asking for help, but they do so by addressing nothing but their rights.

The fourth and final section details the universal rights of all creatures. The Somali ‘Self’ is encapsulated in these values, as it is embedded both in Islam and traditional identifications. These connecting markers, both religious and secular, are included in everyday practices such as marriage, family affairs, births, deaths and business dealings. It is these characteristics that influence Somali social organisations when they consider supporting their families who have remained in their home countries. It is also the mismanagement of these identifying characteristics of kinship, tribes, local norms and wider citizenship of the country that led to nepotism, corruption and eventual state collapse. Although the tradition creates an exceptional conviviality, it is also the one that contributed the circumstances, which led the refugees to flee their country. This in turn, created the subsequent Diasporisation process of Somali refugees around the globe (see Ahmed, 1995; Lindley, 2010, pp. 27-51). So far I have suggested that the Somali ‘Self’ emanates from a Gemeinschaft-type kinship organisation which holds a strong pastoral and nomadic culture (Lewis, 1961, 2002). One strives to balance customary and Islamic tradition to the best of their ability. This identification forces the ‘Self’ to switch between different credentials. As it performs these roles; yet, it is also acutely aware of these rights, duties and responsibilities, since the role of the state to provide social security has been absent.

2.3 Somali Nation

The current Somali State was born out of the unification of the former British and Italian colonies of Somali lands. Somali researchers believe that this union was one of convenience, for unification generated an immediate national cohesion which concealed 'contested identities' (Kusow, 2004). They argue that although Somalis appear to be a homogenous group on the surface, there are variations between the ethnic groups. They suggest this ethnic diversity propels unequal competition and sets the regional and clan agendas. It is true that the idea of statehood at the time of the independence from the colonial powers positively overwhelmed the early Somalis. It seems the repercussions of these first divisions were either misunderstood or ignored altogether. A handful of these individuals viewed themselves as freedom fighters, mainly aware of the need to fill the vacuum created by colonial rule. Some of them worked with the administrators who were previously in power. However, they soon replaced the colonial administrators and began to view themselves as elites, and started to enjoy a high degree of legitimacy with the public. After five years, cracks began to appear in the Somali political landscape. One of the criticisms has been that Somali leadership continued with the British and Italian colonial administrations' corrupt practices to remain in power. Despite the limitations of its agenda, this regime remained an ineffective civilian government.

In line with African post-colonial upheavals, a group of military officers staged a coup to overthrow the civil government. Siad Barre forced out the prominent coup officers to establish a military government and later nationalise the country's national resources. For the first time in Somali history, a nationalism card was employed and used with maximum effect. Consequently, huge crowds poured into the streets marking the start of a new era of Somali nationalism. It promised to not only bring prosperity back into the arena, but it also pledged to reunite the rest of the Somali regions.

The new military government enjoyed an unprecedented degree of legitimacy during the first few years of its term. For instance, they succeeded in several important projects including a mass literacy campaign to help people read and write. Taking advantage of the Cold War with Soviet help, the military regime took a socialist ideology as an economic system. As a form of its development strategy, " the government failed to understand socialism in the Somali context as it blindly adopted Soviet tested…" (Samatar, 1993, pp. 25-30).

Samatar believes the government misunderstood its own people and their social structure – based on an Islamic and kinship social system? when it selected socialism ideology, the regime lost its legitimacy. The alien Soviet socialist system destroyed not only the Somali kinship-based social system, but it also undermined and ruined the backbone of the Somali economy, along with agriculture and livestock. In the process of its implementation, private assets were removed from their rightful owners to the state and to a few individuals close to the government. Farming communities lost their land through the experiment. Nevertheless, the nomads who gained the farming land through the socialist redistribution projects barely utilised the land. In fact, the Somali nomad takes great care of their cattle, camels, sheep and goats, not a farm. As collective enterprise was preferred over entrepreneurship and individual ownership, local traders lost their licenses.

The turning point came during the war in 1977–78 when the Soviets allied with Ethiopia in their conflict with Somalia. The government tried everything to silence its critics after it lost both Soviet support and international legitimacy. It banned gatherings, imprisoned oppositionists, executed opponents and punished entire regions and communities.

In 1980s, due to the IMF implementation of structural adjustment programmes, the already weak Somali economy collapsed. The Somali population had to endure hyperinflation, a drop in real production and the total collapse of the banking system, together with a lack of trust in the military government and its political institutions. After the war in Ogaden, mass refugee influx to the capital destabilised the entire system. Of course, the country was highly unstable politically, but also the regime used all the available public funds to entertain tribal elders in these regions.

In the decade from 1980 to 1990, the country had different economic experiments – socialist failed, but capitalist also was futile. The Somali population, which had been suffering a prolonged economic decline, was badly affected by this crisis. Even worse, due to the political instability and lack of institutional credibility, there were no signs of an early solution. International migration became a way forward particularly for the newly impoverished urban middle classes. People vacated the cities in numbers through migration to the Gulf countries for employment. These civil-society groups withdrew their support of the regime with grave consequences for all sectors of social life, including production, consumption, trade, exchange and above all, the national balance of payment.

Although, under the Siad Barre regime, most Somalis suffered oppressive practices until the policy of divide and rule collapsed in late 1990, its principal victims were the minorities. One such group was the group Kusow called the ‘Loo-Ma-Oyayaasha’[9] (Kusow, 2004, p.12). Since there were no organised national entities to assume responsibility and restore the rule of law, the state institutions also failed. Therefore, Somalis returned to their pre-existing conventional modes of subsistence based on pastoralism and farming, after the all-out civil war broke out in 1991.

The Somali nation disintegrated as a result of the civil war, but their social system remained intact and returned to what Tönnies referred to as its communal social system – Gemeinschaft. Gemeinschaft is a term used to characterise communal life. It does not suggest that rural living is inferior or superior, but rather it distinguishes how people organise their way of life. People in rural villages have an essential unity of purpose because they work together for the common good. They are united by ties of family (kinship) and neighbourhood, as well as land, which is worked on communally by the inhabitants. Social life is characterised by intimate conditions of living exclusively together, where the members are bound by a common language and traditions. They recognise common goods and evils, friends and enemies and a sense of ‘we-ness’ or ‘our-ness’. Here the group tends to operate according to a smaller orientation of rural life where everyone knows each other. All social interactions are intimate and consist of personal undertakings. People relate to each other; they possess strong social ties, and there is a powerful sense of togetherness between members of the community as one kinfolk. In the Somali context, social control is maintained through custom, tradition, norms and pressures under the persuasion of moral ground based on Islam. Sometimes the influence is disseminated through social networks and gossip. The standards and morals of the community demand that one aligns themselves with the established group values. These techniques work well in Gemeinschaft societies because people pay attention to what others think about them. In other words, here ‘Self’ is more reflective.

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[9] *Loo-ma-oyayaasha* (those for whom no one sheds tears over their death and destruction or to whom no one gives credit to their contributions in the making of the Somali nation).

Gemeinschaft relationships are divided into three further concepts: kinship, friendship, and locality. Kinship Gemeinschaft is based on the notion of household; the strongest relationship being between mother and child, followed by husband and wife, and then the siblings. Gemeinschaft also occurs between father and child, but this relationship is less instinctual than that of the mother and child. However, the father and child relationship is the original manifestation of authority within Gemeinschaft. Secondly, it follows that kinship ties develop and then differentiate into the Gemeinschaft of locality, which is based on a shared habitat. And lastly, there is also a friendship, or Gemeinschaft of the Mind, which requires a shared mental community (e.g. religion). In short, 'Gemeinschaft' refers to a small traditional community where social actors are bound together and cooperate with each other very closely because their collective behaviour is determined by kinship ties.

Tönnies’ vital contribution to this body of sociological theory was his concept of ‘natural will’ and ‘rational will’. The ‘natural will’ concept is based on an affective orientation to the family, as well as one’s locality, religion and culture, where one has a natural affinity for this type of society. Tönnies describes the relations of production as primarily meeting the needs of the community. For him, the natural state of affairs is one of Gemeinschaft: “the theory starts from the assumption of the perfect unity of ‘human wills’ as a natural condition” (Tönnies, 2002, p. 37). He considers the feelings of unity in this formation as based on “family” (Ibid, p. 37). A link to such a group is based on loyalty, friendship and trust in a mutually supportive and interdependent way. Therefore, ‘natural will’ is based on respect for tradition and religion (Ibid, p. 54), and is typical of rural towns and villages. Production and exchange are thus based on simple ‘commodity circulation’ (Ibid p. 55).

In contrast, 'Gesellschaft' is characterised by ‘rational will’. Social relations are more impersonal and based purely on 'transaction'. Tönnies’ view of the nature of relations of production also mirrors those described by Marx. This alienation of the product from its producer and its context, with values based solely on its profit and exchange value, is the basis for the establishment of ‘rational will’. Tönnies sees societies like these as based on contractual rather than family relations, which enables the capitalists to dominate and appropriate the surplus value created by the workers. One can sense that he was also concerned “ about the effects of city life on social bonds and solidarity” (Giddens, 2011, p. 209). Social relations are thus impersonal and individualistic as they are governed by rules that have emerged from tasks. There is very little consensus-type governing the parts in these relations. In effect, self-interest is paramount and often the primary motivation. Social control does not come through informal interactions, trust, pressures or gossip, but rather through a formal type of sanctioning process such as legally defined punishment that forces one to stay aligned with the rules.

One distinct difference between the two social groups is, on the one hand, that ‘natural will’ tends to be local and intensive. On the other hand, ‘rational will’ seems to be impersonal, taking the form of contracts between isolated parts. The latter relationships tend to be complex and are not tied to any locality (Tönnies, 2002, p. 103–125). In other words, Tönnies implies that the social bond between the two groups is different from ‘natural will’ is more interdependent, whereas ‘rational will’ is more independent of social relations.

If one is to be successful, then one should switch between them. To change identities, it requires manoeuvring across multiple social fields and managing the life of a different kind. It necessitates cultural capital, knowledge and experience, but these requirements are not available to all. For instance, sacred and secular knowledge has never been decompartmentalised. Even until now, Somali religious scholars, known as ‘Ulema’ and their counterparts, or traditional leaders have never crossed into each other’s domain.

Ultimately, it is the mismanaging of these communal social relations which fuelled the early Somali civil war as the 'rule of the gun' replaced the 'rule of law'. In the process, whatever was left of public resources was looted, so people fled for their lives. As a result, Somali refugees are victims of one of the world’s most modern misfortunes. In 1990, the UNHCR estimated Somali refugees to be around 455,200, and this trend continued to increase by the year 2000. An estimated 8 percent of the population have left the country in the past six years. On 17th April 2013, there were 1,037,554 refugees in neighbouring countries and almost 1.1 million Somalis are internally displaced. Many of these settled in the region, and few of them managed to come to the West and in London.

CHAPTER 3

REFUGEES

3.0 Introduction

The United Kingdom is a signatory to the UN Convention and its 1967 protocol. In this protocol, the UN defines a refugee as a person who has been forced to leave their country to escape persecution or natural disaster. The legal definition is twofold. First, a refugee is a person who has left the territory of the state of which they are nationals, and second, someone is a refugee because of one's relationship with the existing government/ruling class. Here, according to the UN definition of the status of refugees, Article I articulates that:

> A refugee is an individual who 'owing to well-founded fear of being persecuted for reasons of race, religion, nationality, memberships of a particular social group or political opinion, is outside the country of nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, unwilling to return to it.

The explanation of 'refugee' in the social sciences is different from the one above, as this social group is faced with eligibility requirements and a classification system which decides who is in or out. Instead, social scientists are interested in understanding the 'refugee as a verb', and how the individual will alter the social landscape. Important considerations here are the structures of the local population. The extent to which the refugee can, and is willing, to be assimilated, as well as the effect that the term 'refugee' may have on the host society. Therefore, the term 'refugee' carries with it, a double meaning. The host views the 'refugee' through lenses of ethnicity, race and religion, but how do the refugees see themselves?

Refugees conceptualise the term ‘refugee as a noun’, unlike authorities, policymakers and social scientists. For refugees, making to the shores of Britain alone is the first milestone and securing a residency is an achievement in itself. However, when they enter the country, they find resistance, discrimination and cold reception – in fact, their expectations quickly evaporate when they are confronted with the social reality of a global city. The UK is a capitalist society, and unless one is equipped with the necessary skills and cultural capital to navigate through the system, one is bound to suffer from another form of anxiety. For instance, one has to live on the margins as a destitute refugee, but they also have to deal with the risk of being perceived as a terrorist, while navigating an unfamiliar urban terrain. Therefore, the critical question is how one manages to manoeuver around the city, but also how one succeeds to survive in hostile conditions. In other words, how does one penetrate the virtual wall or the ‘social screen’?

While it is true that refugees have fled from conflict and sought safety, they have then had to confront another barrier individually. If they have to apply for asylum, they also have to meet a rigid eligibility test which does not support them. This is not a new phenomenon, but its intensity has accelerated as modern refugees have become increasingly unwanted. In Britain as in the West, there has been an open, but subtle struggle between the authorities and the refugees. In the following, I present a brief history of the refugees and their position in London.

3.1 Refugees and their Position

Most of the participants in this research applied asylum at the port of entry. Others joined a member of their family who had secured refugee status. Refugees have been coming to Britain to seek asylum and make new lives for themselves. This is not entirely a new issue. However, does this mean that refugees are welcome here? One could argue “Britain gives priority to its ruling class and the needs of the British capital above the interests of refugees” (Vickers, p.67). Although it was historically acceptable to send colonial administrators away as expatriates to its colonies, in modern times, if the same colonies experience upheaval, Britain shuts its doors. The country proves reluctant to welcome refugees fleeing from conflicts unless one asks for asylum after secretly crossing the borders.

Contrary to public opinion, Britain was either reluctant or very slow to respond to the persecution of Jews in Europe in 1930, as well as before, during the Second World War (Ford, 983, p.135-51). Similarly, over the years Britain has been hesitant to welcome refugees. For instance, history shows it extend cold reception to the Poles fleeing from communism, and Hungarians fleeing uprisings against the communist regime. It was even worse how was received by Ugandan Asians seeking refuge, Chileans escaping the Pinochet dictatorship, and the Vietnamese Boat people running from one of the most horrific atrocities of this century. All of these groups were received with reluctance and controversy. The more recent refugees who have come from several places like Afghanistan and Iraq, in which Britain contributed directly to the fuel of the fire, are not any different. In response to these critical circumstances, the state has always pursued strategies aimed to minimise costs, but to maximise the benefits to itself (Ibid, 67). The game in the colonial period worked very well but has changed.

As keenly observed by Les Back, London is a place of contradictions. The national and the local, are no longer separate from each other, but rather intertwined and encapsulated as one entity – a global city. This social reality in the city creates a serious dilemma for the state. The government feels unease when refugees are not found in the spaces originally the British empire allocated to them, and even more upsetting is when ambiguity makes placing them in their social and physical world difficult. As noted by Bauman, one would think a stranger is an alien when they know nothing about them. However, modern strangers are considered aliens whose state knows more about them than the aliens know themselves. In other words, it is a person who is “bound to come time and again, uninvited, into my field of vision” (Bauman, 1990, p.54). Bauman further asserts that “if we didn't know anything about them, they wouldn't be strangers,” but “nobodies” (1990, p.55). Because we 'note their presence' and know a great deal about the migrants but try to convince ourselves they should not be here, it is hard 'to make sense of them.' As Bauman says, “[t]hey are as it were, neither close nor distant. Refugees are neither a part of us' nor a part of them. 'For this reason, they cause confusion and anxiety” (Ibid, p.55). For Britannia contends emotionally “ with enemies, we fight; friends, we like and help; but, what about people who are neither nor who, strangely, can be both?” (Ibid, p. 56).

From this background, the relationship between state and migrants - asylum seekers and refugees, could be seen as nothing but pure antagonism. This attitude has not yet changed; in fact, some researchers believe it has worsened (Griffiths et al., 2000). The state shows resentment through its actions, nonetheless; refugees revert to bewilderment and silence, as they come to terms with their positioning in the host society. They are mere witnesses to the events unfolding in their everyday lives since they have no power or influence over their adversaries in the media and others who are determined to make migration as an issue. In a sense, the state by the name of protection for 'fortress Britain’ efforts to reduce the flow of refugees entering the UK by passing severe measures, controls, and countless restrictions. However, all of these measures have mostly proven to be in vain. For instance, the Immigration and Asylum Appeals Act 1993, which incorporated the 1951 UN refugee convention into UK law, restricted asylum seekers' rights to appeal against adverse decisions. In a few years, rather than dropping, refugee arrivals increased in number. Following this trend, the authorities instated the Asylum Act 1996, which introduced restrictions on benefits, housing and employment for asylum applicants. To compensate, refugee and asylum seekers turned to their social networks and to the informal economy, and hence, the underground job market. Although these networks pay little wages and offer no protection, it has provided something else. For the refugees, it provides precious resources and sustenance under an autocratic rule, which is intended to subjugate vulnerable refugees rather than to support them. Suddenly we find that the transnational networks, including extended families and friends scattered across the globe, protect destitute refugees. However, the authorities as before, appear to act in their interest rather than on behalf of asylum seekers and refugees. Consequentially, the establishment loses legitimacy, trust, and ultimately loyalty, even if it eventually grants migrants British citizenship. When the desired outcome was not achieved, the Immigration and Asylum Act 1999 removed benefits from asylum applicants. This act introduced the National Asylum Support Service (NASS) in which cash was substituted with vouchers, and new arrivals were dispersed reluctantly outside London. In the eyes of the refugees, the state, which was supposed to protect, suddenly appears as an oppressive agent. The purpose may have been to control the refugees in the hopes that they would communicate their suffering to those in their social networks. However, these attempts failed to discourage migrants from coming to

Britain.

Having failed to curb the influx of refugees yet again, the Nationality, Asylum and Immigration Act 2002 focused on the removal of unsuccessful asylum applicants. This was followed by the Asylum and Immigration Act 2004 which put in place a series of tribunals where asylum seekers could only appeal once against a rejected application. The refugees who settled in Britain and gained citizenship through naturalisation also continued to suffer the same treatment. It is worth noting that at the time of writing this thesis, the British parliament is debating an interesting case. The question is how naturalised British citizens, mainly Somali refugees (who successfully gained their British citizenship), can be stripped of their nationality, even if they are risking a return to becoming stateless. It seems that the British citizenship has now been turned into a two-tier system: one class of citizenship for those who are indigenous to Britain and another class for naturalised alien immigrants. In this context, refugees have to go through the trauma of their plight. They have to confront another kind of everyday institutional racism, which restricts, rather than supports. This is an experience of a system that divides ‘our’ wealth and ‘their’ poverty (Kundnani, 2007, p. 3-4) in a sustained period of time, which extends from their arrival, to settlement and beyond.

As these systems impose legitimate powers managed by the state, it creates a serious problem for the refugees. For instance, if the state is no different from the previous system of governments or non-governmental actors who caused refugees to flee into displacement and exile, one wonders whom they could complain to? This social reality reconceptualises the term ‘refugee as a noun’. Refugees face rejection from all corners in their search to resettle in the West and remake life in cities like London. Institutional racism is everywhere. Thus, refugees confront very hard forces that limit, rather than support them (Phillimore & Goodson, 2006).

In addition to these restrictions, the Somalis also possess an inherent deficit of cultural capital. It 's hard to settle in London unless these capitals can be put into action. These shortfalls include such things as language barriers, regional accents, and appearance (Bourdieu, 1986). These combined social and cultural capital paucities impact negatively on their ability to remake and reposition themselves within a new social space. From their absence, if one is to relocate in the city, one has no choice but in their everyday life as investigators do, to create and re-enact a new screen. For Simone, the 'screen' is a device that assists citizens to try on diverse ways of being in the city 'on for size' without making serious commitments to them. This involves 'practices of looking, which are often deployed to constitute a possible differentiation between 'looking out' and 'looking out for it' (Simone, 2012, p. 209). In a sense, the screen 'filters out the unwanted intrusions'. However, it also redirects attention towards identification of the required target, a new opportunity (Ibid, 209). With the experience of trial and error, refugees reimagine their position in London. They realise the city is a complex place which requires creative skill that is not easily available for them. They soon realise London is defined by its creative economy, and as Massey has suggested, London is the most dynamic, cosmopolitan and diverse of the major cities in the world. However, its formidable capacity to produce wealth coexists with staggering levels of economic disadvantage (Massey 2007, p. 54). Thus, London's identity is intimately connected with global finance and business, city markets and as a centre of cultural authority for global financial services (Ibid, 2007). Massey calls London a successful city, but asserts that it also disguises its margins. In this case, refugees discover this disguise too late.

3.2 Somali Diaspora Formation

As suggested by many researchers, diaspora remains an ambiguous term (see, Safran, 1991; Clifford, 1994; Cohen, 1996, 1997; Vertovec, 1998, 2000). The word itself has Greek origins and is defined as to 'sow over' (Anthias, 1998; Cohen, 1997). Diaspora is associated with a high element of loss, suffering and a return of memory and final gathering (Baumann, 2001; Robinson, 2002). Recently, the concept of diaspora has expanded, also referring to other histories of forced expulsions such as slavery and the 'Black Atlantic' (Gilroy, 1993; Anthias, 1998). In the late 90's, diaspora scholarship in cultural studies and the social sciences proliferated (e.g. Brah, 1996; Clifford, 1994; Cohen, 1997; Gilroy, 1993; Safran, 1991; Van Hear, 1998). These studies indicated that the diaspora is essentially a dispersion from one place to another, mainly relating to home and away. Some researchers describe it as the experiences and thoughts of flight and exile (Farah, 2000). For example, Farah draws attention to his experience in exile and intersperses accounts from other transnational Somalis who live in African cities, the EU and North America. Similarly, others use it to refer to distribution (Montclos, 2003). However, Somali diaspora researchers use the term to refer to one ethnic migrant group congregating at a particular place in exile (McGown, 1999; Horst, 2003, 2004b; Assal, 2004; Lindley, 2010).

In this dissertation, I use the latter meaning of the term. In this context, the idea of diaspora relates to the experiences of people who are connected by strong emotional bonds, but who live physically outside their homeland. Diaspora groups can have a collective impact on their home, influencing politics, economic development and security – by being a member of such a group, it gives access to large funds. When examining the relationship between Somalia and Britain, the diaspora cannot be characterised as a small, alien community sending insignificant funds back to their country of origin – it is much wider than just sending remittances. As such, the critical question concerns how Somali diaspora has been formed.

Somali Diaspora formation and their subsequent settlement in the UK can be traced back to the colonial period of the 19th century (Collins, 1957). Evidence shows that the first Somalis who settled and established communities in Britain were seamen. These people settled in the dockland areas of Cardiff, Liverpool and London (Little, 1948; Collins, 1957). Since 1950, there has been a steady stream of migration, principally from economic migrants who wish to work in the booming steel industries of Manchester and Sheffield. Some of these migrants would travel back home or send money through others who were returning to build homes for their extended families. Omer (2003) notes that large numbers arrived in Britain in the 1980s and 1990s, following the civil war in Somalia. By 1988, the exodus from northern Somalia intensified until 1991, but during this period, new migration from southern Somalia had also begun to increase the volume of population movement. Because of continuous conflict, Somali society as a whole, remains a mobile and an unsettled nation of nomads (Horst, 2007). It is, essentially, a nation that is constantly on the move. The previous single-family now forms a web of kinship networks, which spread across the globe. Thus, some members may live in Asia, Africa, or Europe, but they still regard themselves as one kinship group whose locality and space have changed, but whose 'collective psyche' remains intact. These household members form groups, relatives and kin in exile. They all stay in contact as a new diaspora divided by geography but united by kinship.

In Britain, Somalis make up one of the dominant African-born Muslim migrant communities

(McGown, 1999). As asylum seekers fleeing from one of the most protracted civil wars in the last two decades, they have made their homes mostly in London. There are no reliable figures existing for the actual number of Somalis resident in Britain (Harris, 2004). The census, for example, gives an ambiguous result. The 2001 UK National Census suggested that 43,532 British residents were born in Somalia, with the largest populations concentrated in London, Liverpool, and Leicester. Nevertheless, this makes up only a percentage of the full Somali population in the UK, as it did not take into account UK-born children of Somali parentage. Estimates of the actual number of Somalis living in the UK vary considerably, ranging from 95,000 to 250,000 (Lewis, 2002; Harris, 2004).

There has also been a significant second phase of migration of Somalis, who have been granted citizenship in other European states (Van Hear & Lindley, 2007). Somalis from Scandinavian countries, for example, make up some of the largest communities involved in this movement. The 2011 Census records give a different story: 101, 370 members consider their country of birth as 'Somalia', and 51,724 people categorise their ethnic group as British or Italian 'Somaliland'. Others estimate that the population has yielded three times this figure. For instance, in Tower Hamlets, data on the country of birth of the migrant population indicates that 1.2% of the borough (2,925 people) were Somali-born. Despite the inconsistencies, Tower Hamlet, Ealing, and Brent had the largest concentration of Somali migrants in London. In the next chapter, I am interested in literature relating to sending remittances and the meanings that refugees attach to the practice of remitting.

CHAPTER 4

LITERATURE REVIEW

SECTION 1

4.0 Introduction

Remittance research is still in its infancy. Its origins can be substantively seen a decade previously, seminally in the work of several influential researchers (Adams, 1998; Banerjee, 1984; Lucas & Stark, 1985, 1988; Stark, 1989, 1991; Irvin, 1975; Johnson & Whitelaw, 1974; Skeldon, 1990). It has enjoyed considerable attention since the mid 1990s. Studies on remittance tend to concentrate on particular areas, mainly from Latin American migrants to the USA. However, focus on remittance behaviour and capital flows from urban centres to rural areas, also tend to dominate remittance research. These studies are characterised by their use of quantitative research methods, where economists focus on particular migrants' behaviour in terms of migration, earnings and financial transfers to Latin America. No doubt, these studies constitute a useful attempt to study the flows of remittance; however, they do not form a body of empirical research across the regions in the global South. Although there has been a growing body of research on the impact that sending money has on migrants in the North and their recipient relatives in the South (Acosta et al., 2007; World Bank, 2007), a review of all remittance research of both senders and beneficiaries is beyond the scope of this study. Therefore, this study focuses explicitly on remittance-senders. Specifically, it will explore research around remittances involving Somalis. In section one, I present information on general remittance, while section two reviews research specific to the refugees.

4.1 Demographic Characteristics

4.1.1 Gender

Several researchers have looked at the relationship between the dependent variable of remittance and the independent variable of gender (Bozzoli, 1983; Craciun, 2006; Osaki, 2003; and Posel, 2001). Others have explored the propensity for men and women to send money (Lucas & Stark, 1985, 1988; Vanwey, 2004; Brown & Poirine, 2005). For example, they investigated whether senders were motivated by altruistic and self-interested behaviour or whether migrants send remittances home to take care of family members. As a group, the findings of this research indicate that gender was an ambiguous independent variable. It is argued that men were more likely to send remittances than women. In some societies, men (as influential tribal leaders, fathers and husbands) can all act to discourage, contain and occasionally restrict the mobility of women. Thus, by default, patriarchal instincts reinforce the traditional roles of rural women (Bozzoli, 1983; see also Posel, 2001). They assert that compared to men, women send a larger proportion of their assets and income. These studies fail to consider the differing categories of the first migration, particularly the push factor, motivation, and situations related to the migrant flight. One of the critical reasons for this was they attributed this to the position and status of women in some societies in the South.

As illustrated by Osaki (2003) and Craciun (2006), there were exceptions. For instance, women were more aware of the needs of their families than men, and they may have more concerns if they have children of their own. To demonstrate this, studies such as one by Vanwey (2004) using data from Thailand, examined the tendency of men and women to send remittance. It suggested that differences in gender may play a role in determining remitting behaviour. Women in Thailand often traditionally inherited the land, which may result to remit for ‘contractual’ reasons. The study showed that women respond more strongly to the needs of their inherited household and that they were much less likely to send money when they were married. Vanwey’s analysis shows that the altruistic approach was consistent with the situation of small householders while the contractual approach was compatible with the reality of larger or wealthier households. This study produced results, which corroborate the findings of most of the previous work in the field. It concludes that women may be more likely to follow the altruistic model. Here, these studies generalise the altruistic behaviour of women. It suggests that migrants send remittances home to care for family members and do so even at the expense of their standards of living in exile. This commitment implies that women are mainly carers (Brown & Poirine, 2005; Lucas & Stark, 1985, 1988; Vanwey, 2004).

Nevertheless, the results concerning the link between gender and remittance are still amongst the most contradictory in the literature. The findings of these studies do not support evidence from similar research. In fact, some of the studies predict that males have a higher propensity to send remittance and in greater amounts (Cai, 2002; Menjivar et al., 1998). Other researchers state that gender was neither significantly correlated with either the likelihood of sending money nor with the amount remitted (Funkhouser, 1995). The contradictions found in these studies were often explained by predominant gender representations, which attribute the financial support of family members to men (Gedeshi et al., 2003; Pessar & Mahler, 2003). The results were, therefore, ambiguous. Why the financial support of family members was attributed to men was not clear, but it may have been related to the gendered labour markets of the time. The different likelihood of remitting for women could be attributed to labour markets, which has the effect of generating discriminations against their earning potential. Given that women sometimes migrate in order to join family members, it may be true that refugee women are less likely to send money.

It could be argued that gender differences concerning settlement patterns in the destination country have an impact on remittance behaviour (Ramirez et al., 2004). This has not been fully articulated, and researchers have relatively ignored different circumstances for women. Given that refugee women travel after successful family reunion applications, one can argue rightly, that they are expected to have greater tendency to settle in the destination country. This might lower the likelihood of individual women to send remittance to her family. The main weakness shared by all of these studies, however, has been their failure to address how the trends in migration have affected women. Most studies have focused on male workers. It ignores the fact that increasing numbers of women are migrating on their own. They are working either on a short-term or permanent basis in the wealthy cities of the North (Kofman, 1999; Morokvasic, 2003; Sassen, 1991, 2003). This trend has been because of the recent restructuring of the job market in the North, where there have been huge demands for domestic and social care professionals in different parts of the world. In the next section, I explore the independent variables, education and employment, affect remittance practices.

4.1.2 Education and Employment

Similar to gender, educational attainment does not exert a continued and consistent influence on money-sending practices. In fact, proving a link between education and sending practice has been difficult. Several researchers confirm that the more skilled the migrant, the lower the likelihood that they will send money compared to those who are unskilled (see Adams, 2008 et al.). The most striking result to emerge from the literature, however, has come from a study done by Lucas and Stark (1985). As one of the first serious analyses of remittance, they hypothesised that migrants transfer money as a form of repaying the costs their families have incurred for their education. Further, they found some empirical evidence to support this assertion, and then most studies followed this early study. This study has only used information on migrants' current educational attainment, which recognises little about contractual arrangements within the family. Understandably, most of the international migrants are from the South, and there are few people who have studied to an age where they consciously enter contractual agreements with their parents.

One major criticism of Lucas and Stark's work has been that they have taken educational attainment for granted. It seems Stark's understanding of the issue within the context of labour migration, is questionable for many situations and cultures. For instance, as pointed out by Linos (1997), it's hard to imagine that a child who goes to school could refuse an agreement or negotiate the terms with their parent. Phrased differently, would parents keep a child out of school if they were unwilling to migrate in the future? Overall, there has been an increasing interest in skilled migrants. These migrants work unconventional hours and take up low paid employment just to survive. This condition creates a disadvantage because it prevents them from finding suitable jobs in the long-term which will fully utilise their skills. Migrants work in low paid jobs and also send more remittances (Funkhouser, 1995; Durand et al., 1996; DeSipio, 2000; Cai, 2003; Lozano-Ascencio, 2004). For this reason, researchers often mis-categorise educated migrants as unskilled. In this sense, households in the lower-income brackets are less likely to transfer than the ones in better-educated households and who are in the upper social strata (Lozano-Ascencio, 2004). Educational attainment is an ambiguous variable, and this variable alone has been shown to have a weak impact on remittance behaviour. Similarly, women are less affected by educational attainment, and as a result, those from the South are less educated than men. A similar pattern emerges in studies of males with higher education, as suitable jobs are not readily available to them.

Fine (2007) and Adams (2008) have also demonstrated that the skills migrants possess may affect the amount of remittance they send back to home. Adams's study was similar to that used by Faini, and both researchers concluded that unskilled migrants send more money than skilled migrants. They argued that since skilled migrants were more likely to bring their families and spend more time working abroad, they transfer less than unskilled migrants. The main weakness of this research seems to be its inappropriate use of unrelated and cross-border data to support their findings. They used new data from seventy-six low, and middle-income developing countries, to examine the demographic, economic and financial determinants of international remittances. While the majority of studies confirm that skilled migrants have a lower likelihood of sending money compared to unskilled or less-skilled ones, Puerto Rican migrants have been noted to be an exception to this rule. The exception occurs because, despite their high rate of migration, Puerto Ricans in the United States remit less money to their relatives than Dominicans (Duany, 2010). The explanation for the low levels of private transfers made by Puerto Ricans is the existence of public payments, such as housing subsidies, and educational grants, which may represent a safety net. Similarly, research on refugee employment is ambiguous and sometimes contradictory. In the Tower Hamlet district, Somalis are one of the most visible ethnic communities in the borough. In 1987, 87% of Somalis living in Tower Hamlets were unemployed (E-Solh, 1991). It was not just in East London where a high number of Somalis were unemployed; 95% living in Merseyside were also out of work (Xifaras, 1996) and 80% were living in London. Ditmars (1995), as cited in the report (See London Enriched, Bloch, 2002), demonstrated that refugee communities were employed at much lower rates (29%) than the UK average (74%). A study in 2002 showed that while 68% of refugee women had been employed in their country of origin, only 18% were employed in the UK. Several researchers argue that among refugee groups, professionals are one of the most disadvantaged groups since it is very difficult to find jobs related to their field (Bloch, 2002). There are serious problems for professionals like teachers, doctors and others to re-enter the job market. For this reason, refugees represent the most underemployed group in the UK (Ibid, 2002). This means refugees are not only faced with socio-structural barriers, but also they tend to fill low-paid jobs. Refugees in London experience higher levels of unemployment and economic inactivity.[10] Further, they suggest that refugee groups in general, have lower mean earnings than the rest of the UK population.

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[10] Enriched Report, December 2009

SECTION 2

4.2 Introduction

As previously argued, Somalia depends heavily on remittances for most of its functioning. It has been the primary source of foreign exchange support during the conflict for the last twenty years. The United Nations Development Programme (UNDP) estimated that remittances to Somalia in 2004 totalled between USD $700 million and 1 billion (Omer & El Koury, 2005). Based on the findings of a recent 2013 survey, it was estimated that remittances to Somalia amounted to a minimum of US$1. 2 billion a year. While international aid flows averaged $834 million/year between 2007 and 2011, during these years remittance experienced a slight increase. It is estimated that nearly 1 million Somalis live abroad out of a total population of 9 million and that these migrants each transfer on average about $2,040 annually. The World Bank data point out that the average amount sent by Somalia diaspora members is larger than the average annual remittances sent by African migrants ($1,263). These observed differences are not accidental and are hence critical in understanding the dynamics of Somali remittance practices. This part of the review concentrates on recent empirical research on Somali refugees (Hammond, 2007; Horst, 2003, 2006, 2007, 2008; Lindley, 2007; Riak Akuei, 2005; Van Hear, 2002; Carling et al., 2008, 2012).

In the subsection, I consider the existing knowledge about the subject. I intend to show the contributions of this literature, their strengths, their weaknesses, and what they might be missing, as well as which areas need further research.

4.3 Somali Remittance

It is easier to see how Somali remittance practices differ from those of other social groups, especially as they are not economic migrants. However, primary research on remittance practices mainly stems from Neoclassical theories (Stark & Lucas 1985, 1988; Taylor, 1999). Although the New Economic Labour Migration (NELM) theory of migration focuses on economic migrants, the Transnationalism and Livelihood strategy centre their study of the complex social relations that connect migrants and their home country. However, they neither adequately capture the social realities of the new refugees nor do they capture the experiences of Somali refugees living in London. Instead of looking at the societal relations between the communities of origin and their new settlement, researchers have looked at connections between the two places – home and exile. They focus on the link between the two separated communities without considering their social system, culture, norms and values. Of course, without taking into account the residual elements that the migrants keep throughout their journey, it is problematic to get close to the meanings that people attach the practice of remitting. Therefore, the critical question becomes: how do we frame this continuing social relation which drives the practices across nation states?

Major theories on remittance research derive from functionalist economics that focus on the individual as a rational actor. According to the NELM theory, migration is understood as a strategy used to vary the household income sources in response to risk or local constraints on credit, insurance or other markets (Taylor, 1999). It proposes that remittances are an aspect of household decisions; part of an implicit contract between the migrant and the remaining family (Stark & Lucas, 1985, 1988). These researchers have provided several models for explaining motivations to send. Altruism and similar models infer that a positive correlation exists between the adverse conditions of those sending remittances and the receiving households. The assumption suggests that the impetuses to send remittances gradually drops in volume (Agarwal & Horowitz, 2002). This argument implies that refugees stay in exile. In this period, the number of dependants in the country of origin declines, the migrant's familial attachments also weaken over time (Stark & Lucas, 1988). It follows that remittance should increase by migrant income and that it decreases (or at least declines), with the recipient's household income after a certain time away (Funkhouser, 1995).

In contrast with altruism, self-interest focuses on the migrant and their family in the country of origin (Lucas & Stark, 1985, 1988, Stark, 1989, 1991). In other words, these theories assume remittance as being part of an inter-temporal, mutually favourable contractual plan between the two households - migrants and non-migrants. It also suggests two competing interests: the migrant is seeking an investment for their future return, and where the non-migrant household is seeking with the acquisition of material gains. It, therefore, implies that each of them aims for their interest, and is aware of the risk. Therefore, the self-interest model views the act of sending remittances as a voluntary action, which must be self-enforcing. However, some of the predictions proposed by these theories may be explained using several other possible motives. One of the weaknesses of this model is its operationalisation. How can one measure altruism and self-interest? Researchers argue that such measures should come from the socio-demographic characteristics associated with a migrant's age, gender and educational attainment (Carling, 2008). Thus, the altruism and self-interest models alone are controversial as they do not consider the social relations, individual history and life experiences of the migrant. Methodologically, the two models compartmentalise disciplines into economics and other social sciences. It also restricts the logical coexistence with other models; it remains one-sided. From this, one should, therefore, view these theories cautiously for several reasons. They are limited in scope and ambiguous in substances.

For Somali refugees and the practice of sending remittances, these models have serious limits. For instance, the economic theory has its own restricted assumptions as suggested by several researchers (see. Lucas & Stark, 1985; Agarwal & Horowitz, 2002; Roberts & Morris, 2003; Brown & Poirine, 2005; Chami et al., 2005). In other words, it is either deemed to be altruistic in the sense that senders are motivated to improve the general welfare of non-migrants (Banerjee, 1984). It is contractual, where senders transfer in exchange for care of the community, education, or other support, including funding further migration expenses (Cai 2003). It is also an insurance against surprises such as unemployment (Agarwal & Horowitz, 2002). Therefore, in comparison to the model of self-interest, altruism may bring feelings into view, but according to Burman, the method simplifies the emotive dimension of interest (2002, p. 51). In addition, Economists Rapoport and Docquier (2006) note that most economic studies neglect the social context within which remittances take place, and this severely limits the explanatory capacity of the whole model. When it comes to sending remittances, these models were found to be ambiguous, if not contradictory (see. Brown, 2000; Kershen, 2000; Fitzgerald et al. 2001).

Recent refugee studies employing the transnational livelihood model also proved to be unclear. Somali refugees in London live in precarious conditions (Lindley, 2010, p. 120); Yet, these households send remittances to their families (Lindley, 2010; Hammond, 2007; and Horst, 2007). Somali refugees in Minneapolis, Lewiston and London send remittances not only to their families back home, but also to relatives and other kinship groups in the diaspora. One critical question related to this is whether it is reasonable to consider refugees as independent 'rational actors.' In a kinship society, communal life is more important than self-interest (Lewis, 1961; Lindley, 2010). Therefore, Somali refugees, as members of the tribal and communal society, are not motivated by self-interest alone.

It becomes even harder to justify the actions of Somali refugees in particular, using the contemporary models. One would expect that refugees who escaped war and have no place or plan to return home would be less likely to send money. However, for the Somalis this is not the case. In fact, most of the previous research suggests that everyone sends remittances (Hammond, 2007; Horst, 2003, 2007; Lindley, 2010). These findings alone show the existing frameworks through which to study Somali refugee remittance practices are inadequate to capture the whole gamut associated with kinship life. Moreover, this theory assumes that individual refugees maximise their income, allowing for some risk. Does this mean, then, that since Somali remittance practices can neither be framed using rational choice nor NELM, it can be understood as a form of exchange and gift giving?

I argue that Somali remittance practices are neither an exchange nor a pure gift economy alone. Mauss defines gift as "legal, economic, ethical, aesthetic, morphological and so on"; they thus " embrace a large number of institutions" (Mauss, 1966, p. 76). This author suggests that transactions (or at least gift giving) is embedded in social life. In other words, gift exchanges operate not by market transactions, but in tandem with social relationships, such as customs, rules of power, symbol, convention, etiquette, ritual, role and status. Emphasising the group rather than the individual in social relations, Mauss further highlights the contrasts between the exchange as moral persons; between families, relatives and kinships (Ibid, 1966). Although Mauss was searching for the origin of Western systems of transactions and the basis for social life, he also came across the idea of a ‘natural economy’. He developed a social understanding of primitive life in terms of an individual who acts out of self-interest, suggesting it is groups, not individuals, who make exchanges and contractual obligations in traditional societies. Mauss further argues that people exchange more than material goods and that these transactions include ritual, support in warfare, entertainment, women, children, dances and feasts. He views the act of gift giving as a “total social phenomena” (Bell, 1992, p. 49). In a sense, many aspects of gift giving are associated with religious, legal, moral and economic reasons. In his classification, Mauss suggests that these activities were directly related to the social structure of the communities involved in the exchange. It follows when someone gives, he/she gains influence and power over the recipient who leads the obligatory circulation of wealth. There is an obligation to give and to receive, and by implication, to refuse a gift is also a refusal of friendship. There is thus a series of rights and duties over a gift.

Also, Mauss sees the exchange of gifts in traditional societies as involving three obligations: giving, receiving and repaying. Malinowski argues that reciprocity resembles a standing partnership or social tie. He points out “ people owe obligations to each other and so conformity with norms is something they give to each other” (Malinowski, 1932, p. 55). However, Sahlins later developed a framework for looking at traditional exchange systems and set out a model of reciprocity (2004). He divides the gift into a model of exchange, suggesting social relations govern the flow of the economy. In his model, there are three main

types of reciprocity (generalised, negative and balanced) which are altered according to kinship or social distance. In this view, the latter is relevant to the Somali case as balanced reciprocity extends to the edge of the social field. Of course, the refugee actions resemble balanced reciprocity as they send money, but it is not clear what material exchanges the refugees receive in return. Therefore, as Carling suggests (2008b), remittance motivations are not mutually exclusive, because previous research has linked migrants and their home communities, citing increasingly intense flows of information, people, money and ideas. Some researchers argue that remittance practices are neither voluntary gifts nor about willing parties exchanging goods, services or money alone. Ultimately, it is the pressures from the family that propel refugees to send remittances (Akuei 2005; Carling 2008a). Indeed, for the first time, researchers link remittance with the country of origin, with notable attention paid to the migrant's perspective (Lindley, 2007). This shift from the general migrants to the specific social group, interested me throughout my fieldwork. It confirms that the nature of the connections requires not only virtual connections between the migrants and non-migrants communities, but also it is a two-way process. In other words, the remittance process involves bridging between two distinct social world and economies – one African and another rich Western context.

In the next section, I argue that the Transnational Perspective helps us make links between Somalia and Britain, but does not capture the sociological realities of the Somali refugees in London.

4.4 Transnational Livelihood

According to several social researchers, the world has changed (Bauman, 1999, 2000; Giddens, 2011; Waters, 2001). The notion of linear detachment from the country of origin to assimilation into the host country has lost ground because of global technological transformation. Migrants use these technological advances to preserve underlying relations of interdependence (Basch, Glick Schiller et al., 1994; Bryceson & Vuorela, 2002; Vertovec, 2003). Transnationalism and livelihood approaches offer alternative perspectives on migration and remittances (De Haas, 2008). The critical question is not whether these frameworks link the two places (i.e. home and exile) or not. Rather, it is whether the Transnational Perspective has the capacity to explain the transmigrant nature of the Somali refugees, in the context of the two social relations.

The term 'transmigrant' captures a refugee's way of life. It applies to migrants whose daily lives depend on constant interconnections across international borders where their public identities are configured over more than one nation-state (Basch et al., 1994; Glick Schiller et al., 1992a). Unlike the previous economic migrants with limited rights of their own, these refugees possess rights to remain as residents as they hold citizenship in their host countries. Nevertheless, they engage and preserve the connection with families and kinships which they have had to leave behind. In this circulation process, immigrants simultaneously forge and preserve multifaceted social relations that link settlements with their societies of origin (Glick Schiller et al., 1992a). The search for understanding in these intricate kinship ties has thus led to a call for a transnational perspective on migration (Basch et al., 1994). A transnational life refers to various kinds of global connections between people sharing some form of shared identity (Guarnizo, 1998; Portes et al., 2000). This sharing of common features could refer to a place of origin and cultural or linguistic traits (Vertovec, 2001). The literature suggests that refugees are often able to draw on friends and contacts locally, nationally, in other countries of exile, and in their country of origin.

It is even harder now to frame the social relations of migrant senders and their recipients, other than to superficially highlight the existence of some connections between the two places as a social field. For instance, do relationships between people tell us about their group behaviours? What influences them? Why do they engage in practices that they cannot possibly sustain themselves? As the technology advances and information flows intensify, people share family responsibility regardless of place. This creates new fluid dynamics between the separated parts where money and ideas also come closer together. It cultivates the underlying relations of interdependence and reciprocity along family, kinship, clan, ethnic or community lines (for example, see Boyd 1989; Basch et al., 1994; Smith & Guarnizo, 1998; Bryceson & Vuorela 2002; Vertovec, 2003). These researchers believe that the existence of intense, dense and frequent flows implies the existence of truly 'transnational communities.' Others have attempted to explain this kind of remittance transfer by placing it within the broader framework of transnationalism (Guarnizo, 2003; Portes et al., 1999; Vertovec, 1999). During this period, interest in a transnational assistance to refugees, particularly in the form of remittances, has increased (Diaz-Briquez et al., 1997; Van Hear, 2001). The contribution of the transnational approach (i.e. by exploring social dynamics within transnational families) to understand remittance practices has been a useful invention. It has allowed researchers to deconstruct the household, and, therefore, challenge previous assumptions that long-term migration involves a linear process of detachment from one country and assimilation into another.

Remittances are neither a unitary package nor are they independent of context. From this perspective, researchers see it as an extremely context-dependent practice at both ends of the transnational social field. Thus, sending remittances are conceptualised as one practice among many social relations. This relationship intensifies flows of goods and people across national borders. For this reason, it has prompted research on the role of family and intimate life, especially in regards to parenting relationships (Carling et al., 2012; Glick, 2010). In this multifaceted social context, practices are often linked to the migration-development debate (de Haas, 2010), however, research also relates to transnational kinship as a subset of social relations.

As seen in the economic literature, motivations for sending remittances are widely explained in terms of either/both altruism and self- interest. However, reciprocal obligations and yearning for social recognition are also included as further explanations in some studies (Guarnizo, 2003, p. 281). For instance, in an established transnational social field, remittances are sent to households for covering general expenses, but they are also sent to specified individuals within and beyond the household. Researchers view sending practices for capitals that are exchanged between members of the same social network, without considering it as a social relations, which link the parts together. Here, when a migrant sends money, it is just as transfers and cross-border relations. Based on these cross-border transfers, the character of the relationship that remittances preserves disappear, except few scholars who see it may be reciprocal. The migrants are accumulating social obligations from people to whom they remit to as childcare, transfer of goods with traditional or sentimental value (Carling et al. 2012). They recognise the existence of obligations, duty and responsibility, but they tend to emphasise the links as a superficial relationship between the migrants and non- migrants.

We are interested beyond this superficial connections, and ask the influences behind the decision. For instance, although researchers recognise the sophistication and reach of Somali remittance practices, no sociological research has tried to unravel the mystery behind their influences. There is an agreement among researchers that Somali supports are complicated because they travel through intricate and dense social relations. These include families linked with polygamous marriages, extended relatives, kinships, clans, religions and regional loyalties (Horst, 2003, 2006a; Hammond, 2007; Lindley, 2010). The resources play multifaceted roles. It has been widely acknowledged that the remitting serve to maintain the lifeline of millions of Somali refugees. Refugees who are displaced in Africa as well as in the diaspora (Weiss Fagen & Bump, 2006; Perouse de Montclos, 2007). However, I argue that these tangled entities and complex networks of families that the remittance practices bond together, has not been framed yet. I, therefore, set out to tackle it sociologically.

One critical question (apart from Somali money transfers), is whether transnational perspectives can explain the social forces that propel every Somali refugee to engage in remittance practices? For example, what influences them to send even if they cannot afford it? Above all, what motivates others to conform to their tradition and religious practices? I argue that although transnational aspects are useful as a framework, it only explains the superficial relationships between the fragmented parts. In other words, it tells us very little about the meanings people attach to the practice of remitting. For instance, Horst notes that although only a small percentage of Somali professionals and top businessmen make up successful elite, nearly all of those in Minneapolis sent money to their relatives. The finding was regardless of the refugee sender's age, gender, education, stay, employment, social network, number of dependants, and financial stability (Horst, 2006). Indeed, this is intriguing because the key focus of this particular study was on how Somalis in Minneapolis deal with the responsibilities they have towards their families ‘remaining behind’ in Africa. Furthermore, it examined how they cope with dreams of migration based on images of life that does not exist. After detailed descriptions of the connections across nation states, Horst connected the two places to sketch the importance of a transnational approach when studying diasporas.

We know that refugees behave differently than economic migrants, as far as settlement, employment, and suffering are concerned. From this experience, they cope with pressure differently. In a sense, the specific cultural markers and their social glue (Hammond, 2007) which was based on religion, tribal and kinship associations, were all overlooked. It was assumed that Somali participants are rational actors who try to maximise gains, rather than forced migrants who left home to seek sanctuary.

Overall, the study found that Somalis engage in several transnational activities, but the primary one is sending remittances. Refugees in Minneapolis understood the role they play in the lives of relatives living in precarious conditions. Therefore, almost everyone remits as little or as much money as possible. Somalis felt obliged to send funds to relatives abroad, but this sense of duty has often been a real burden to their livelihoods. Critically, although the research question, reason and literature were very comprehensive, Horst’s study overlooked the fundamental pillars of Somali social relations – kinship and Islam. As Lindley suggests, “understanding the control and transfer of remittance requires scrutiny of the social construction of the family and community in a particular cultural and transnational context” (Lindley, 2010, p. 141).

In other words, Lindley's findings suggest that in order to understand Somali remittance practices, it is important to consider their social constructions, mainly as Somali traditions and Islamic principles are the pillars of such relationships. People attach meanings to the practice of remitting according to their social norms, culture and religious practices. Of course, while transnational perspectives can, indeed, connect migrants and their families, it tells us very little about the meanings people attach to the practice of remitting. To understand meanings, one has to dig down the social structure, and micro-level group relations in any given society (and Somalis are no different). Indeed, transnational perspective studies have helped researchers rediscover many kinds of movement, nomadic mobilities, urbanisation, and refugees, whereas functionalist approaches are oriented to situations of labour migration alone.

Similarly, this review suggests that the framework of transnational livelihood is incapable of explaining refugee social relations. For instance, Lindley (2010) researched the implications that sending remittances has for potential development, use, and its role in the Somali conflict. Operationalizing the concept of remittances, Lindley puts social actors in the centre of her research. Interestingly, this approach contests many of the current models. By opposing the notion that indicate the outcomes of these activities can be split into discrete categories — as good or bad, she challenges debates on migration research and remittance practices. Lindley asserts that this approach misses out on the prominence of local socio-cultural practices, which are in fact, the underlying principles that drive Somali remittances. Without connecting with Somali social structure as such, this framework emphasises the role of the individual sender. It also makes note of the varying roles remittances play in Somali society while still acknowledging the importance of extended relatives, and how remittances go to the maintenance and sustenance of a household. The nature of Somali kinship means that remittances are spread further afield and help precipitate the development of transnational space through which Somalis now define their identity.

According to Faist, transnational social spaces are defined as a combination of ties. This considers positions in social relations and organisations, and networks of organisations that reach across the borders of multiple states" (2000b, p. 192). In addition, he suggests three patterns of transnational circuits, transnational communities and kinship formations. The first form is the transnational migrant circuit. This field assumes the existence of dense connections between two or more nation-states.

Although there are Somali Money Transfer Businesses (SMTB) and other enterprises thriving in London, they tend to be small and unidirectional. Somali transnational money transfer systems may be regarded as integrative transnational circuits, but there are no commercially meaningful activities and products circulating to and from Somalia and Britain. It may be true that Latino migrants in the US are transnational circuits (see. Basch et al., 1994; Itzigsohn et al., 1999; Levitt, 2003; Portes, 1996), but until now, Somali refugees are not. Somalis have neither the infrastructure nor the institutional capacity to support the diaspora. The diaspora has not yet developed the ability to create business links between Somali regions and the UK market. In some parts of the Somali regions, they are still struggling to come to terms with the conflicts taking place around them. Therefore, Somali participants do not constitute 'transnational migrant circuits.' From Faist's typology, Somali participants do not fully make up a 'transnational community' either. It is true that they share communal intimacy and collective solidarity through religious and clan associations. However, they have yet to establish an agreed unitary state called ‘Somalia.' When currently considering local issues, contestation and disagreements continue to increase (Kusow & Bjork, 2007). The main link between transnational Somalis is kinship groups, as they are tied together by kinship bonds based on both Somali and Islamic traditions. In a sense, they resemble one extended network as they share a strong social bond.

Lindley notes that it is this concept of transnational kinship, which generates the problematic assumption that Somalis living in London move primarily for economic reasons. Even as remitting grows, “remittances are less configured around a single core ‘original’ household” (2010, p. 141) and flow to support broader kin networks, clan-based economies and collective investments. Like other researchers, Lindley has completely disregarded the role of the Somali social structure and Islamic traditions, even though the analysis captures most of the details remarkably well. Lindley insists that there are no simple models to describe the Somali diaspora. She argues that there are embryonic and complex processes which are driven by conflict, defined by remittances, and organised around family, kinships and clan. This research helps us navigate these complexities. It shows the denseness of life in exile, the role of remittances, the rise of transnational identity, and the social realities of people living in Somalia and beyond. Lindley’s ethnographic research plays a crucial role by not repeating the economists’ quest for fixing the relative importance of self-interest and altruism. Instead, her research aims to understand better, how sending remittances shapes and is shaped by, the relations between senders and receivers. In a sense, remittance practices take place on a variety of normative settings in which moral values play a significant role in migrants’ transnational activities (Carling, 2008a). When it comes to Somali research, it is ironic to acknowledge the existence of particular sacred and secular obligations, and yet completely disregard the driving force behind that very responsibility. Several researchers emphasise that Somalis see assistance to those in need as an absolute ‘responsibility’ to the individual as a member of a larger whole. It is religious and cultural obligation to assist those who are struck by crisis and to contribute to the livelihoods of one’s close relatives in need. For instance, Horst asserts that assisting more distant relatives is indeed a ‘responsibility’ (2008, p. 128), and implies that remittance practices persist because it services the social glue. This glue forces actors to feel in some way accountable to the rest of their family. Somali society is a nomadic one with 'nuclear' family units. People often spend an extended period between rural and urban communities, intermixing with other nuclear family units from the same lineage groups (Lewis, 2004, p. 495).

In conclusion, conceptualising the meanings that Somali refugees attach to the practice of remitting in a transnational livelihood framework, raises several issues. It tries to explain family circumstances, location, disposable income of the sender, and length of stay abroad. These fluid links between the individual social actors and home make sense in the context of transnational living. As its contribution suggests, social relations and connections are vital to all Somali groups, wherever they remain at any given time. Here, urban transnational residents are forced into an economic system with significant inequalities in one place, and yet they surprisingly project an opposite image of themselves in another location as senders of remittance. For Somalis, one location is about accepting the powerlessness of carrying out certain urban services with the demands of meagre wages and labour-intensive roles. The other distant location (home) is a different projected image; that of the sender and caretaker.

CHAPTER 5

THEORETICAL FRAMEWORK

5.0 Somali Social Realities

As pointed out from the previous chapter, Somali refugees lead complex social lives. As a small-scale society living in a modern capitalist based society, they face several challenges. To study one of these contestations requires an imaginative adjustment, both for the philosophical and methodological approach. When we practice social science and sociology, we gaze classical thinkers for inspiration and apply existing sociological theories on the subject matter. How about if the sociological theories and the subject matter do not match each other? In this sense, a real challenge arises: how can we develop a theoretical framework which can capture the social realities of displaced African tribes in London?

This chapter is an attempt to answer this question, suggesting that Tonnies framework is better suited as a model of explanation. Sociology and its theories emerged from the enlightenment period in a Western context, particularly at the juncture of the Industrial and French revolution. However, in the case of participants such as Africans and Muslims, these groups experience different social realities. Historically, these realities have had distinctive entries into the current accelerated modernity, mainly through colonialism, neocolonialism and socialism, followed by ethnic upheavals, ongoing violence and civil wars. In a sense, these two social realities present different, and sometimes divergent, images. One of them can be traced back to 19th century Western European realities and the other, to the African context, which is influenced by powerful Islamic traditions and a mixture of communal life.

Sociology has had a unique history both in Europe and later in America. It became useful as a discipline after some resistance because of its engagement with conceptual frameworks, theoretical constructs, and empirical reality. It distinguishes itself not just as a pedagogical, philosophical configuration of ideas, but also as an instrument and tool for empirically understanding issues at the time. When sociology emerged, there was an enormous upheaval in Europe because of the transitions from feudalism to capitalism, and from tradition to modernity. Similarly, in the context of Somali society today, there are still unresolved ethnic conflicts, processes of displacement, and changes from kinship systems to something that is still in the process of becoming. In Somali society, there is some modernisation coming from above, but still on the other side of that is the persistence of kinship, tribalism and traditions. Whilst migration, displacement and urbanisation are indeed taking place, rural life, struggle, and endless violence persist. As informality from below continues, formal economic systems and alien rules come from above in the shape of the UN, NGO, IMF, World Bank, Financial Regulations and the Internet. Besides, cheap travel pushes villagers as well as city residents, to idealise life in exile. However, by default, informality, Hawala based business enterprises, and trust in a kinship system rather than a formal economy and its intensive financial regulation persist in people's mindset. The critical question is how one uses existing sociological theories to understand people who are physically living in London, but who still mentally remain in their rural community back home.

Most Western sociological thinkers like Marx (1867), Weber (1904) and Durkheim (1912) engaged in two types of theorisation. On the one hand, they raised questions around alienation, and on the other, they invoked questions of society and religion. Marx, for instance, looked at processes of exploitation and conflict. He revealed issues of emancipation and their relation to class struggles. In addition, he connected these ideas with the philosophical traditions of alienation which was a seminal idea in all of his work. From a slightly different angle, Emile Durkheim's primary concern was to develop new philosophical perspectives of representation of religion and society (Jones, 1986). When it came to studying the Somali society in London, I found the context to be distinctive from the above platforms.

Somali social agents' differences arise out of the specificity of individual social structures and culture. Further, other major societal differences that stem from Somali history is interwoven with African history and its experiences of colonialisation. This experience alone, whether articulated or silent, places Africa and its residents on the margins of the modern nations. Therefore, as part of a Muslim society, Somalis also share a history of Islamic civilisation. In essence, Somalia has its social structure and values which oppose many of the principles that the Western Judaeo-Christian civilisation is based on. The tradition of Somali society is based on Islam because culture permeates the social structure in many ways by linking family, household, community, economy and politics. To further understand these societal relations, I argue that Islamic sociology would be best equipped to theorise them. The question then becomes: can Western sociological theories apply to the African and Muslim Society's social context when it is so rooted in their tradition and philosophy?

One must find a negotiated settlement between Islamic sociology and Western sociological theories. Perhaps one should not move to reject, but rather redefine them and adjust some of the ideas and theories. Another major difficulty has been the issue of dichotomising between structure and agent, tradition and modernity, continuity and change, subject and object, community and society. From a Western perspective, Islamic traditions may lack a place of coexistence because ontologically the Western view rejects revelation. However, it has its relevance to the Islamic world and in Somali society, particularly in reference to the notion that revelation constitutes a ‘natural will’ phenomena. Here the term ‘natural will’ is critical, but I shall return to it later.

Historically, Islamic traditions have looked both at time and space as well as a social structure, in a non-linear, organic fashion (i.e. a cyclic notion of time). This holistic approach is necessary because every Muslim (and specifically every Somali) is not only conscious of this world – the here and now, which dominates Western philosophy (Giddens, 2011) and civilisation − but importantly, they are also concerned about the new world to come (which is called the hereafter). It is here where there will be rewards for piety and punishment for transgression in this world. In other words, the human destiny of all Muslims (including the Somalis), does not end in this world. The life-and-death cycle continues on, and is, considered to be the beginning of the first part of a long journey.

Similarly, in Somalia there is another upheaval that is continuing because the Somali social relations have not settled yet. In short, sociology may be a vibrant, exciting, inventive, and even stimulating discipline with multifaceted empirical effects. However, as noted before, early sociologists led by Marx (1867), Durkheim (1912) and Weber (1904) were all from Western traditions that come with particular points of views about non-Western cultures. For instance, Weber viewed Islam in a purely hedonistic spirit (especially towards women) and was attentive to extravagances and material goods. Through this lens, he sees that despite Islam's origins in

Jewish-Christian monotheism (Weber, 1965: p. 263), it is a different religion. Weber and other Western academics came with their distinctive of what forms a social agent. One can argue that their historicity governed their way of looking at social reality (i.e. their tradition of knowledge and cognition of the world in which they lived). In this sense, one can legitimately question whether these theories can be made applicable to different societies and cultures. Undoubtedly, the process of industrialisation, capitalism, production, labour, alienation, division of labour, secularism, and rationalisations can all be regarded as a Western project. Small-scale societies have no experience of these modern struggles, and, therefore, their social realities are different.

The two social realities may be different, but in a fundamental sense, they are not so distinct from the issues that challenged previous sociologists as the two problems are not entirely separate in nature. From this perspective, we are negotiating changes that are taking place around us. The changes remind us that we should never view theory in empirical research as an entirely dichotomous entity, but rather as two entities that closely relate to each other. How do we understand social agents from small-scale societies in the context of London, for example? In other words, it is based on a 'small-scale society', yet they live in a large-scale social system. Therefore, is there a way that we can link the two together?

In a 'small-scale scale social system', social relations are governed by face-to-face interactions (Lewis, 1960). Members communicate and interact with their kinship members so that the lineage becomes the known social institution. To understand their practices, we need to recognise that the group's social organisation is a kinship system. In Somalia, there are continuous upheavals and struggles for power, and this civil war has been left unattended for a long-time. It is currently at a stage where the parties involved can no longer see each other face-to-face. Instead, they have had to split into separate factions based on the region, as well as along ethnic and tribal lines. If we agree that the basic societal unit after the individual social agent is a family, then we see how this conflict begins within the Somali family. In the literature, these internal and more mundane conflicts are referred to as ‘fraternal hostility’ (Ibid, p. 55). Every society has an ideal of family unity. A unity such that agreements and disputes, support and abandonment, care and concerns between families, relatives and bands, are expected to be settled without any outside intervention. With that in mind, I support Tönnies when he argues the politics begin where family and kinship associations end (1955).

For Somalis, it is easy to draw a line between families and kinship members. Members trace their lineage to one ancestor. This entity links with parents, relatives, and kinship, and it is irrelevant whether their story is based on fiction or fact (Lewis, 1960; Ahmed, 1995). Somalis have been in close contact with each other throughout their lives until recently when they have been forced to migrate to the north in large numbers. From this social orientation, they have inherited strong cultural and religious traditions of sharing resources. In London, this social conviviality has not stopped but instead persisted across nation-states in a transnational kinship form.

In the West, we take the idea of a ‘state’ and its institutions for granted. It is inconceivable to assume wards without councillors, constituencies without representatives, parliaments without parties, and above all, a state without a government. There is a need for this entity as an institutional body. For the citizens, this organisation undertakes diverse functions and roles which they would not dream of managing individually. In the process, citizens are subject to rules that bind them locally, regionally and globally. If an area possesses such an entity, then it helps; but what if such an entity does not exist at all? Instead, what if the entity claims to exist, but neither practically nor effectively imposes social order on its residents?

Somali society is a fascinating assemblage. While they split from families to relatives, from bands to kinship, they also bind, forming kinship groups. They have neither the notion of a ‘state’ in their mind nor any formal laws which apply to all of them, yet they are still connected at the kinship level. Nevertheless, they have duties and obligations towards their kinfolk regardless of their location in the globe. The suggestion does not mean that Somalis are deliberately in contempt of one tradition as they obey and disregard another. Rather, at the societal level, they may obey a tribal leader for the sake of family and blood ties, but not because he is the ruler or lawmaker of the land.

As a small-scale society, Somalis recognise that fellow citizens (meaning only people with the same lineage) have mutual obligations that do not extend to aliens. This enclosed unit of people made up of the same lineage recognise their particular rule of law among themselves, but they do not expect these to extend outside their kinship members. In this context, members of the tribe consider it their duty to help any of their fellow members who are involved in fighting against outside aliens. Locally, this action is classified as war, even if the antagonist is from a neighbouring tribe. Somalis also subdivide this division into sections of families who occupy certain villages. Families take the names of the founders and descendants of the whole tribe, and they are thus grouped by genealogical relationships. Therefore, members who belong to one of the smallest sections are in a sense, brothers. I argue that this kinship sets patterns of ties towards all sorts of mutual support, including providing financial aid in times of need. This is similar to the concept of the kinship alliance. In a crisis, nomads assemble all the fighting-aged men in one village to support any of the members who may be quarrelling with a neighbouring village (Lewis, 1969). Therefore, remittance practices follow the same logic as the nomadic fighting principles. Rather than a stated rule, it is an ideal standard of conduct that every member of the family should be quick to respond to a call to honour or to rights.

As pointed out earlier, sociological theories are the product of Western modernity. As an urban sociologist, my study involves documenting behaviours created by those who have been displaced from their homelands, and whose actions are being projected across continents. In addition, as an identity of their own, my participants display many hats as it suits them in different circumstance of their lives. With that in mind, how do we understand tribal people who still keep their social ties in their places of origin, while also capturing their new everyday social realities in the global cities?

Somali refugee researchers argue that the transnational perspective is the most appropriate framework for studying this social group (Horst, 2003, 2006, 2008; Lindley, 2010). However, as suggested in the review section, the term ‘transnationalism’ is ambiguous. Researchers use the term in different contexts, and it can take one of the three meanings. First, researchers from cultural anthropology refer to the transnational approach as a form of denouncing Western assimilation discourses (see Basch et al., 1994; Glick Schiller, 1997). However, political science researchers use this perspective differently as they try to theorise globalisation (Faist, 1998, 2000a, 2000b, 2000c). Yet, sociologists use the transnational social field as a theory in another context. Here, they use it for the children of the migrants who had developed economic enclaves (Portes, 1996a, 1996b, 1998, 1999a, 1999b; see also Portes et al., 1999; and Portes, 1995; Portes & Zhou, 1999). For instance, Portes offers a sociological assessment. He understands the term transnationalism as a useful addition to the toolkit that researchers can draw upon when studying immigration and ethnicity (Portes et al., 1999; Portes, 1999a). He suggests that during the transnational process, immigrants forge simultaneous networks that link settlements with their societies of origin (Glick Schiller et al., 1992a). The need for making sense of these relationships has led to a call for a transnational perspective on migration (Basch et al., 1994). In short, transnational perspectives may be relevant on some level, but when it comes to understanding Somali refugee social ties, influences, and social relationships, transnationalism as a framework proves insufficient. It ignores an important part of their social life – i.e. kinship and Islam. I argue that any theoretical framework that considers the social structure and social relations, while combining Islamic tradition, more fully captures the Somali social reality.

If one is not required to travel abroad, to experience exquisite culture, beliefs, practices and kinship societies which are communal, African, and made up of active members of universal Muslims (i.e. Ummah), then modern sociological theories must find ways to frame, analyse and explain these participants' social realities. It is even more challenging for sociologists who try to make sense of the cultural practice of sending one's entire income as a remittance to family and kinship members. Conversely, one should not shy away from the use of sociological theories because they are Eurocentric and not relevant to African tribes who have been displaced in European territories. Indeed, difficulties exist in connecting the two domains and the two social groups. It is not the ethnic differences that I refer to. I contend that there is rather a distinct philosophical perspective of the two domains – Western and African.

As a country, Somalia is still experiencing an embryonic and emergent process of endless conflicts, rural displacement, exodus, drought, nomadism, continuity and change. There is still ongoing and large-scale displacement based on urbanisation; and yet, rural life and tribal allegiance continue while social mobility driven by migration, also persists. Nonetheless, modernisation transcends from above as refugees imagine better live in the west. They move out of Africa, travel across continents, stay in temporary camps and eventually settle in a global city such as London. However, on the other side of this is the persistent obligation towards family, relatives and tribes, mixed with a need to connect communally to kinship and tradition. In other words, these are continuing social processes in which the desired lifestyle has an effect on people. As migrants move back and forth to advanced global cities where the use of financial instruments, technology, telephone, and the Internet prevail, they experience formalities coming from above. Still, there are also informalities such as communal culture, socialising with the same ethnic background, and ethnic-based business which are persisting by default. Above all, there is a strong desire to integrate faith and social life, and this includes economics and politics in the context of a Western secular society. Somali identity fails to offer any concrete meanings to make sense of the ensuing social transformations.

5.1 Community and Society

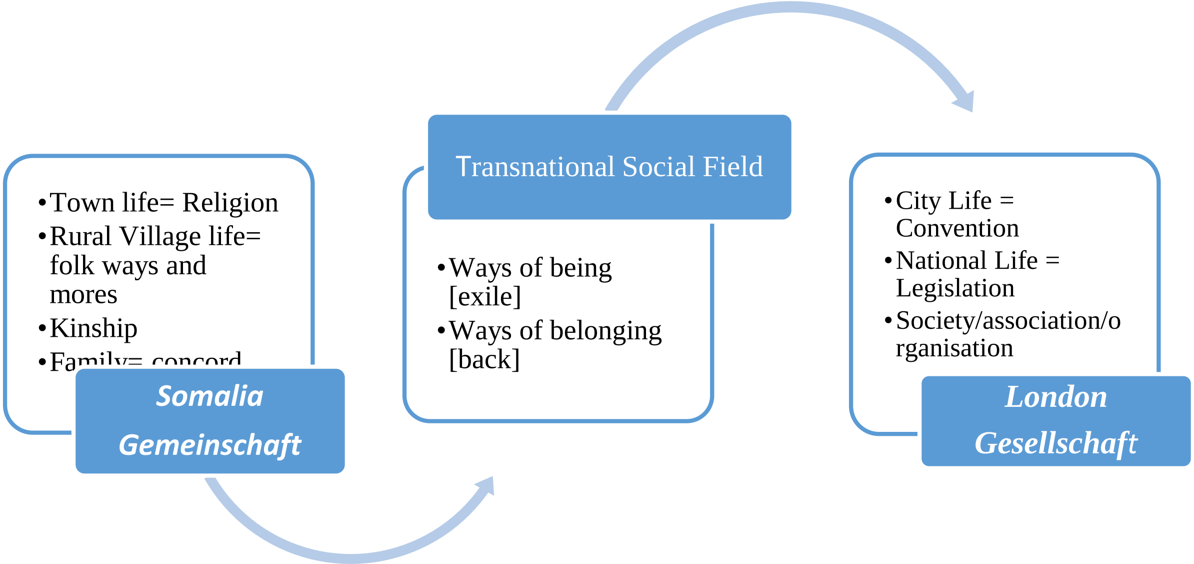

Town life= Religion
Rural Village life= folk ways and mores
Kinship
Family= concord
Somalia
Gemeinschaft
Transnational Social Field
Ways of being [exile]
Ways of belonging [back]
City Life = Convention
National Life = Legislation
Society/association/organisation
London
Gesellschaft

Figure 3. Characteristics of Gemeinschaft and Gesellschaft

The lives of Somali refugees have changed. As they cross borders, nations and continents, they also cross social systems and philosophies of social orientations. The concept of a ‘refugees as a noun’ thus becomes relevant here as they are subjects of the changes and experience some resistance. However, in another place, as ‘a verb’ they also become agents of change and transformation – that is, they are welcomed and praised for their efforts. For refugees, the act of remitting becomes an instrument for coping with both worlds. Consequently, they experience restrictions and surveillance in one place; yet another place they experience praise and freedom. Although the change is a perpetual topic of discourse in sending remittances, there also exists a limited amount of discussion of the role of Somali tradition, culture and belief. This study proposes a framework that can encapsulate these critical moments.

The primary question this chapter seeks to address is what sociological theory best captures and explains the social reality of Somali refugees who attach large amounts of their income on the practice of remitting? While both Tönnies and Durkheim focused on the notion of social glue, Tönnies came up with the concept of ‘natural’ and ‘rational will’. Although sensitive and controversial in some instances, Tönnies’ classification of community and society helps us understand how the refugee participants make sense of their lives. In essence, his ideas assist in understanding how they interact with others who remained in the Somali regions. Also, Tönnies’ approach allows us to respond to the question of identifying the social field as a domain of two types of social ties, namely Gemeinschaft and Gesellschaft.

Gemeinschaft is a term used to characterise communal life. It does not suggest that rural life is inferior or superior, but rather it distinguishes how people organise their way of life. People in rural villages have an essential unity of purpose because they work together for the common good. They are united by ties of family (kinship) and neighbourhood, as well as land that is worked on communally by the inhabitants. Social life is characterised by intimate conditions of living exclusively together, where the members are bound by a shared language and traditions. Here the group act according to a smaller orientation of rural life where everyone knows each other. In other words, all social connections are intimate and consist of personal undertakings. People relate to each other; they possess strong social ties, and there is a powerful sense of togetherness between members of the community as one kinfolk. Social control is maintained through custom, tradition, norms and pressures under the persuasion of religious and moral ground. Sometimes the control is disseminated through social networks and gossip. It could be said that the standards and morals of the community demand too much: it is a life similar in kind to servitude where one is compelled to align with the established group values. These techniques work well in Gemeinschaft societies because people pay attention to what others think about them. In other words, ‘Self’ is more reflective.

Gemeinschaft relationships are divided into three further concepts: kinship, friendship, and locality. Kinship Gemeinschaft is based on the notion of household; the strongest relationship being between mother and child, followed by husband and wife, and then the siblings. Gemeinschaft also occurs between father and child, but this relationship is less instinctual than that of the mother and child. However, the father and child relationship is the original manifestation of authority within Gemeinschaft. Secondly, it follows that kinship ties develop and then differentiate into a Gemeinschaft of locality, which is based on a joint habitat. Finally, there is also friendship or Gemeinschaft of the mind, which requires a shared mental community (e.g. religion). In short, 'Gemeinschaft' refers to a small traditional community where social actors are bound together and cooperate with each other very closely because their collective behaviour is determined by kinship ties.

Tönnies' essential contribution to this body of sociological theory was his concept of 'natural will' and 'rational will'. 'Natural will' is based on an affective orientation to the family, as well as one's locality, religion and culture, where one has a natural affinity for this type of society. Tönnies describes the relations of production as primarily meeting the needs of the community. For him, the natural state of affairs is one of Gemeinschaft: "the theory starts from assuming the perfect unity of 'human wills' as a natural condition" (Tönnies, 2002, p. 37). He considers the feelings of unity in this formation as based on "family" (Ibid, p. 37). A link to such a group is based on loyalty, friendship and trust in a mutually supportive and interdependent way. Therefore, 'will' is based on respect for tradition and religion (Ibid, p. 54), and is typical of rural towns and villages. Production and exchange are, thus, based on simple 'commodity circulation' (Ibid, p. 55).

In contrast, 'Gesellschaft' is characterised by ‘rational will’. Social relations are more impersonal and based purely on 'transaction'. Tönnies view of the nature of relations of production also mirrors those described by Marx (1867). This alienation of the product from its producer and its context (with value based solely on profit and exchange value), is the basis for the establishment of ‘rational will’. Tönnies sees societies like these as based on contractual rather than family relations, which enables the capitalists to dominate and appropriate the surplus value created by the workers. One can sense that he was also concerned “ about the effects of city life on social bonds and solidarity” (Giddens, 2011, p. 209). Social relations are thus impersonal and individualistic as they are governed by rules that emerge from tasks. There is very little consensus governing the parts in these relations. In effect, self-interest is paramount and often the primary motivation. Social control does not come through informal interactions, trust, pressures or gossip, but rather through a formal type of sanctioning process such as legally defined punishment that forces one to stay aligned with the rules.

One distinct difference between the two social groups is that ‘natural will’ tends to be local and intensive. Conversely, ‘rational will’ seems to be impersonal in the form of contracts between isolated parts. The latter relationships tend to be complex and are not tied to any locality (Tönnies, 2002, p. 103–125). Tönnies implies that the social bond between the two groups are different as one is more interdependent, whilst the other is more independent of social relations. In short, Gemeinschaft is made up of a union of natural wills while Gesellschaft is made up of a union of rational, arbitrary wills (Tönnies, 2001, p. 186). Tönnies’ views are based on this social entity of 'things' which are the subject of sociological inquiry.

In this context, it could be said that on an individual level, sending remittances may be a personal decision on the surface, but it is also a profound sociological moment. Linking with the social entity of ‘things,’ one can argue, there are two important issues to consider. The first is that, according to Fig 1, remittance practices remain steady and stable over time. For instance, if London’s migrants sent 1 billion pounds to their countries of origin as remittances last year, then we can expect the same trend this year. Similarly, we can expect migrants to send approximately the same sum of money over the next year because the same numbers of people will be remitting. Thus, it follows that we can anticipate similar figures and projections for the year after that. Therefore, by looking at previous trends, we can rightly infer that no one in the migrant community acts alone. In fact, assuming that the individual remittance senders sit in their home making important individual decisions would be a delusion. The figures suggest instead that migrants are part of larger groups embedded in a wider social structure in which all the senders are members. When an individual migrant comes to make such an important decision to send money, they may sit in private thinking they are free from any other influences. In other words, they may not be aware of others’ actions, but senders are, in fact, not working in complete isolation. They reach certain decisions in tandem with other similar migrants, several them will send one billion pounds at the end of this year.

Secondly, all senders constitute one network structure, and this web encapsulates all migrants who live in London. Migrants share practices of remitting regardless of the specificity of the region they come from, their nationality, class, religion, city, or gender. All of them attach distinct meanings to their actions and practice of remitting. Therefore, one can expect a different remittance rate. How is this possible? If each of these migrants is thinking of sending remittances to their families and is making it using their individual ‘free will’, then the critical question is an interesting one. Is it possible that migrants have attached different attitudes and meanings to the practice of remitting?

One can argue that remittance practices should be the same to all migrants in London. However, in reality, the meanings (i.e. in the social entity of ‘things’) that migrants attach to the practices of sending money are different and specific to particular region, country and community. This classification exists because remittance senders are embedded deep within various social relations, networks and structures. This notion of ‘things’ shape the migrants’ world view when they are enrolling in the practice of remitting. Even the most private and personal decisions and actions are not free from these ‘things’ which are embedded in their social ties and invisible structures. Thus, the individual remittance sender whom we encounter at the point of the money transfer, is not alone. However, they are not thinking about other senders in London. They are neither concerned the one billion pound that goes out of this country every year nor about other social forces that create this enormous amount of money. Still, migrants will assume this is a private decision and will think that they are alone! In essence, migrants see their choice as an isolated action, and they cannot see the bigger picture. They do not consider their actions as part of a group action nor as part of a network of remittance senders, and nor as connected to each other. The current problem, which they are trying to solve, is in fact, not their problem. As Mills rightly suggested, individual refugees share concerns not only with other Somali refugees and other migrants, but also with other people in the global village. According to Mills, this suggests ‘personal troubles’ are in fact, somehow ‘a public issue’ (Mills 1967, p. 395; Mills 1959, p. 8). Accordingly, we argue that sending remittances is a ‘thing’ (a public issue), but the identity of the sender masks it as an individual trouble.

5.2 Identity Formation – The Role of the Home

According to Tönnies, Gemeinschaft begins in the home (2001, p. 42). It stems from the relationships between mother and child, brothers and sisters, and represents a “Gemeinschaft of blood” (Ibid, p. 42). While the bond between a mother and her child “ is most deeply rooted in liking, or pure instinct” (Ibid, p.37), this begins as a physical connection. It then develops into a psychological one as the child grows towards separation. This separation can also involve living with each other as the memories of pleasant experiences will also necessarily include the activities of their brothers or sisters. Tönnies goes on to suggest “the greatest possible similarity of nature and equality of strength may be expected among brothers [and sisters]” (Ibid, p. 42). Since Gemeinschaft-type social orientation begins in the home, it is critical to look at the home for the development of one’s identity.

For many individuals, financial support, sharing resources, and sending remittances is clearly a central part of their identity. Sharing resources is a significant aspect of early home life, and the origin of this identity becomes apparent early on in life. All the participants (i.e. regular and Non-Regular senders, family and kinship support systems) began the processes of socialisation toward sharing resources by encouraging a general interest in giving and sharing food during difficult times.

5.3 *Gemeinschaft*: ways of being

As one matures and physically leaves the ‘Gemeinschaft of blood’ at home, one often seeks to replace it with the ‘Gemeinschaft of mind’ (Tönnies, 2001, p. 42). Gemeinschaft of mind “ implies coordinated actions for common goals" in a setting where “human beings are related through their wills in an organic manner and affirm each other” (Ibid, p. 42). This is close to the environment that a sender finds themselves in, in London. Both regular and Non-Regular households consist of senders who are likely to share similar attitudes, beliefs, and passions about supporting their kinship. This type of community illustrates a Gemeinschaft of mind.

Somali refugee remittance senders identify their recipients as not only a community of like-minded folk, but also they see recipients originate from a common locality. For them, the prior experiences on settling in the UK/London are essential factors. In fact, all the senders (regular and Non-Regular) have had occasion to be a part of all three forms of Gemeinschaft as described by Tönnies. These are (1) Gemeinschaft of blood, (2) Gemeinschaft of mind, and (3) Gemeinschaft of locality. These three types offer the “real foundation of unity, and thus, the possibility of Gemeinschaft” (Ibid, p. 48). Embedded within them are the fundamentals of Somali social relations. This understanding, however, is built largely on a Somali identity which is comprised of being both a Somali and a Muslim. As mentioned earlier, many refugees settle in London after having been under the influence of their social networks, parents, relatives, kinships and clan members. These social relationships affect how they form their identity as a Muslim, and as a Somali, who offers Kaalmo. This socialisation process continues into their new community lives in London. While Somali identity may decline and suffer serious setbacks, the Muslim identity is amplified by their circumstances in exile. Besides, it makes sense to suppress one’s identity while still promoting another one at the same time.

For Tönnies’ theory, the Gemeinschaft of blood, locality, and mind are fully developed by this time, making it difficult for an exiled refugee to step into another character. Settling and living in London does not necessarily erase one’s memory of blood, locality and mind. Tönnies recognises that remaining together in Gemeinschaft is a natural affair, “while particular reason has to be given for separation” (Tönnies, 2001, p. 52). While refugees in exile are not expected to change, and indeed not fully leave their home or their fellow Somalis, they are still under pressure. They want to protect their Somali identity, but the established identity is met head on with the new place (London). As one finds more inconsistencies than consistencies, they revert more to the original character. This forces them to re-evaluate and step outside what they are, into what they might become. This, in turn, causes a crisis of identity unless one manages the predicament very well. In crisis, we not only become alert and fearful, but we also become inventive beings. This, of course, depends on the circumstance, but one can create a negative or positive image of themselves and expect a respective result.

5.4 *Gesellschaft*: ways of becoming

Despite their time travelling/arriving/settling, combined with years spent in displacement, Somali refugee participants are comfortable claiming both the Somali and Muslim identity. They understand the expectations, rules, beliefs, and customs, which exist within their community. They are also familiar with the role associated with migrants. If one has left home, travelled and/or eventually made it to London, the role changes. Therefore, refugees enter the UK and settle in London with defined beliefs about their role in their family and kinship. These beliefs are often religious and traditional (Lewis, 1960 p. 160). Gemeinschaft of mind, therefore, is not only established by one's religious identity as a Muslim and Somali, but quite possibly as a source of inspiration and resources. Gemeinschaft of mind, along with those of blood and locality, makes it difficult for non-senders to ignore their Muslim and Somali identity for two reasons. The first has already been stated as the intensely and deeply embedded, organic self who is initially established in the home (i.e. in this case in villages, rural and urban life in Somali regions). Characterised by beliefs, customs, and traditions, this 'natural will' is sustained and coagulated by one's association with other networks of relatives, tribes and kinships outside their home. In essence, all the participants feel a strong sense of community based on genealogical kinship and unity among those who claim a Somali identity.

The second reason is that it is difficult for the household heads to embrace the newly founded exile identity – that of a citizen in Gesellschaft. Participants feel there is an either/or choice to be made. Things like: 'Am I a Muslim?', 'Am I British?,' Am I Somali?' or 'Am Someone I else?' often become the questions senders ask themselves. Sometimes it can become similar to a conflict of values. What happens is that the Muslim and Somali self, on the one hand, collides with the Londoner self, on the contrary, thereby causing conflict with the participant's overall sense of self. The ritual and amount of interest devoted to sending remittances, along with the struggle for a Muslim and Somali identity, imply a crisis felt by many Somali refugees. Despite differing opinions regarding the severity of the struggle, divergence between the two identities is in proximity to the participants' everyday life. Otherwise, there would be no point or validity to drawing a distinction between 'regular senders' and 'Non-Regular senders,' or between 'senders' and 'non-senders'. Consequently, this decision requires the refugees to choose between the active known member of the kinship network where they remain a 'remittance-sender', and the relatively lost and the unknown member of the network.

Tönnies' theory of Gemeinschaft helps explain the connection to the 'known'. Conversely, the theory of Gesellschaft aides in understanding the difficulty one might have in embracing the 'unknown'. The uncertain future of becoming a resident in a Gesellschaft setting is still unclear. Although physically this is the reality, a refugee who remembers communal life feels meaningless inside as there will be no family, kinship or tribal connections. Thus, while the new citizen is still connected to families who remained home and in the diaspora, they also feel insecure and uncertain about their future in London. A refugee in transition from one social system to another may use terms such as feeling, experience, creation, practice, and habit as these are all expressions of Gemeinschaft and 'natural will.'

However, everyday life in London brings to mind different, individualistic social relations such as those found in work, reasoning, enlightenment, science, and organisation. These characteristics of Gesellschaft and 'rational will' may seem valuable, but they appear to be in direct opposition to those of Muslim and Somali identity. Tönnies recognises that these two forms of will can coexist and mutually serve each other in exile. A refugee struggling between the Muslim and Somali identity (and its beliefs and customs) and their exiled identity, may feel that one must give up being like other Londoners. They may disassociate from others, and from their beliefs, individualistic customs and more. Thus, a serious struggle between two essential features comes to the fore. In this case, the two elements are the Muslim/Somali identity which is based on Islamic tradition and kinship, and the Londoner identity which represents a change.

This study reflects the difficulty that Somali refugees in London experience when trying to combine the tension on the two sides of these social forces. When faced with the contestation of religion, tradition and change, Somali refugees become caught between two worlds mediated by their transnational social fields, neither of which they fully accept to its fullest. In declaring one's self a Somali Londoner, one feels, in, like leaving the Gemeinschaft performance of Somali identity. This declaration does not, however, automatically admit a person into the community of Londoners. A Somali is neither a Somali nor a Londoner. While one may self-identify as one or the other, one is not entirely a part of either group – instead, one lives a transnational social life.

Mixed messages for, or in opposition to one identity over the other, come from family, friends, peer groups, and mainstream society. While London offers support for the exiled identity after settlement, the new Somali Londoner finds it difficult to settle into this newly founded role of a citizen who can be accepted and supported. One must decide whether to transform him or herself into a 'Londoner' or still refer to 'self' as a 'Somali'. The result of this decision is often a reliance on one's new transnational identity. Since self-identification has been a source of acknowledgement in the past, it may continue in this new setting. I suggest a Somali refugee may, effect therefore, define themselves by how well they achieve these experiences and then transition to one's identity as a Somali or Londoner, or both, as a transnational kinship member. When sustaining a Somali identity which can bring a high degree of success and recognition, what need is there to embrace a new role? This mindset of transnational kinship is possibly the closest one can get to creating a new identity. It is here where Tönnies' work is particularly relevant to this study.

5.5 Criticism of the Theory

Tönnies' theory of Gemeinschaft and Gesellschaft has not been without criticism. According to Durkheim, Tönnies' general perspective of a two-step societal evolution is problematic. He argues that Tönnies would have romantically defended Gemeinschaft-like societies while pessimistically criticising the industrial Gesellschaft. It was further suggested that Tönnies failed to capture negative or conflictual social relationships and defended an unjustifiably harmonious picture of social life (Abel, 1970, p. 135). Perhaps most disapproving is complaints that Tönnies' works are patriarchal, discriminatory, too connected to the past, and above all, pessimistic about the social changes occurring in modernity. Critics of Tönnies argue that Gemeinschaft relationships are relatively immobile both geographically, and up and down the social scale. In a sense, rather than being achieved, status in his view is an ascribed meaning that is relatively fixed at birth.

These are serious challenges. However, supporters of Tönnies have dismissed these criticisms by stressing that the concepts of Gemeinschaft and Gesellschaft do not imply a significant judgement and are only analytical tools (Heberle, 1937, p. 21). Like his contemporaries, Tönnies was concerned about the negative consequences of modernisation, but it was his voluntaristic emphasis which appeared strange to them (Werner, 1973, p.3). This latter criticism cannot hold for this research. In Somali social relationships, tribal and kinship groups are still defined as intimate, enduring, and based on a clear understanding of each other's individual position in society. In other words, a person's status is estimated according to whom they are, rather than they have done.

Secondly, critics claim that rather than develop a sociological theory, Tonnies critiqued industrialisation, where he tried to balance the advantages and implicit problems associated with each form of social relations. It is possible that Tönnies was preoccupied with the consequence of the loss of close-knit group associations because of what he saw happening with industrialisation. Perhaps he could see that individuals, once disconnected from closer forms of associations prior to industrialisation, lost their stable moral centre, which characterised the Gemeinschaft-like way of life. In this sense, Tönnies gives an early critique of the impact of capitalism upon human forms of association. In effect, this was the very contribution he was making. He attempts to show the effects of macro structure changes and its bearing on the micro societal level. More explicitly, the importance of Tönnies' contribution to the field of sociology is its close alignment with the historical timing of his work. While Tönnies divides society into two social groups, Gemeinschaft and Gesellschaft, he reminds us that most social ties are not separated accordingly, but rather they are mixed. Such analysis relies on static social relations rather than dynamic ones (Tönnies, 2002, pp. 242–246).

Finally, although Tönnies insisted that separating the two groups was simply an analytical tool designed to explicate the general character of social organisation, they were not meant to be normative judgements about behaviour. Thus, the ambiguity surrounding Tönnies' contribution lies in the automatic mapping of these two concepts along a rural–urban continuum. I argue that this is inaccurate if not misguided. Tönnies was not referring to any particular social group – rural or urban – when he wrote Gemeinschaft and Gesellschaft. Rather, he referred to these as forms of human associations. The original emphasis included any set of relationships characterised by emotional cohesion, on the one hand, and impersonal, rational aspects of human relationship, on the other. However, by conceiving Gemeinschaft and Gesellschaft as conceptually distinct, they have become contentious symbols, which cloud the real meaning of the distinction between the two. In a sense, they stopped being tools of analysis and were instead converted into actual social structures, which could be observed, enumerated, and verified through fieldwork.

Previous Somali researchers overlooked the role of kinship and Islam in Somali society (Lewis, 1960, 2002; Horst, 2002, 2007; Kusow & Bjork, 2007; Hammond 2007; Lindley 2010). Although they discussed at length the Somali cultural support systems in which they highlighted status and roles of gender are all necessary, they neglected Somali culture. Somali culture is not complete unless one considers the role of Islamic tradition (Mukhtar, 1995). In mainstream politics of gender, status involves how a specific society organises itself to make and enforce decisions, resolve conflicts, and control access to, and distribution of, social status and power. Unlike the Gesellschaft social system, the Gemeinschaft-type social system (as well as its social and political structures) are informal and situational. To them, social power is widely distributed amongst the patriarchal culture. If, as Giddens suggests that no action takes place in a social vacuum, then previous researchers argue that the social power has the potential to influence social action (Giddens, 2009). This power can be constructive or cooperative, it can be exploitative and coercive, or it can resist or evade authority. Similarly, status is the collection of rights and duties, which accumulate towards forming a recognised and named social position. For these Somali researchers, status has criteria in which age, gender, kinship, ability, occupation, and alliances are all-important notions. However, as I will show in chapter nine, it is very difficult in the Somali social system to monopolise a status that is determined by age, gender and kinship elders. Of course, in a communal society where the clan is to a great extent patriarchal, more emphasis is given to relationships of kinship and marriage through male lineage structures. Status is ascribed limited, and restricted to one, rather than achieved or determined predominantly by kinship. However, this does not mean that Somali women are excluded, but they are recognised in the context of the Somali culture and tradition. If these concepts associate with different amounts of power and politics, status and roles, then how do women in a small-scale society handle patriarchal culture (which seems at least to outsiders), to disadvantage women? It is at this junction where critics of the theory may draw their argument without considering their positionality about small-scale societies like Somalia, who are determined to clench both their cultures and Islamic traditions. In small-scale societies, gender division is both cultural and religious. It is important to note that while men and women accomplish their work separately, the relationship is one of a balanced complementarity rather than inequality.

In conclusion, the criticism of the Tonnies' theory towards gender is a misplaced one. He did not consider notions of Gemeinschaft and Gesellschaft as actual social structures which could be observed, enumerated, and verified through fieldwork, but rather he used it as a tool for analysis. In this thesis, I use the theory as a tool for analysis since sending money, as part of Somali cultural hospitality constitutes the maintenance of an existing social bond, born out of geographical dispersion. Sending remittance preserves bonds and reciprocity because it cultivates indebtedness and curtails subjecting familial ties to excessive scrutiny between the parties involved. Somalis view it as a serious responsibility of fulfilling a duty, and evaluate others in accordance with the response they receive from their recipients (Cooley, 1922). In effect, they see themselves through their recipient's eyes.

CHAPTER 6

METHODOLOGY

RESEARCH STRATEGY

6.0 Introduction

The methodology of this study is largely dependent on the research questions. The primary research question in this study concerns the influences that turn migrants into remittance-sending social agents. In other words, what are the rationales behind their choice? Why does Ali (the taxi driver mentioned in the preface) and similar refugees, send money when they cannot afford to do so? To explore these issues, I chose symbolic Interactionism to capture the social reality of everyday life. I divided this chapter into two sections: first section examines research perspectives and second covers the research strategy used to collect data.

6.1 Interpretivist Perspective

Symbolic Interactionism is concerned with language, communication and meaning. In effect, this directs our attention to the detail of interpersonal interaction and how that aspect is used to make sense of what others say and do (Giddens, 2009, p. 24). To understand the meanings that people attach to the practice of remitting, our point of departure is the *'Self'* as it emerges in family, households, amongst relatives, and in societal relations. These are viewed as given, ongoing processes of symbolic interaction (Mead, 1934). Symbolic Interactionism (SI) is based on three assumptions: firstly, communication occurs through the creation of shared significant symbols; secondly, the self is constructed through communication and interaction; and lastly, social activity becomes possible through the role-playing process, which is initiated when children begin to pretend to take the roles of others (Mead, 1932). It is through this interaction that individuals learn to see themselves through the eyes of others. As a result, *'Self'* emerges and develops accordingly.

From this perspective, society is composed of symbols that people use to establish meanings, create views of the world, and communicate with one another. SI focuses on the functional relationships between how social actors define their identity through self-definition. Moreover, it is concerned with perceptions of how people see others through their interpersonal interactions, as well as how they think others see them. In the process of attempting to separate the self from the social, Mead uses the notion of – the 'I' and the 'Me' (1962). 'I' is the subject and 'Me' is the objective form of the self. The 'Me', as Mead used the term, is the social self (Giddens, 2009, p. 285). However, it is important to note that the self is viewed as a process, not as a structure. Whether one talks about themselves subjectively or objectively depends on the circumstances. Thus, there are three kinds of interactions – 'introspective', 'symbolic', and from 'individual to group'. The first interaction is called introspective, and it is developed through biographical and historical experiences. From birth, an individual accumulates experiences of themselves and, in turn, they ponder on the social interactions that they have developed and maintained throughout their lives. In a sense, whether consciously or not, they continually interact and enrich their experiences. One can discuss their early schooldays and sometimes reflect on both the good and bad experiences. Their self-concept is thus the consequence of this biographical and historical self-narrative. Here, one looks back at the moment in their lives and collects specific histories, which help them to determine who they are at present and where they might end up in the future. Therefore, SI views meanings as social products and creations that are formed in and through the defining activities of people, as they interact with each other (Blumer, 1998).

This leads us to consider the second type of SI, which occurs in terms of symbols. Mead's key question is, 'how does a human being come to identify itself as a subject?' The answer to this does not lie in a person's mind, but in the 'social' activity that defines human beings because we have a '*self'*. He then examines the self in two dimensions: a) experience as an internal consciousness; and b) practical external social experience. The self is thus created and recreated through two processes that underpin any social action: '*I'* and '*Me'* = *SELF*. Mead proposes that when one looks *at* themselves, one looks *into* themselves. In fact, a person is an actor as well as their own object. Lastly, interaction occurs from the level of the individual to groups. SI assumes man acts toward things based on the meanings these things hold for them. These meanings are derived from the interactions between one and the other (i.e. primary groups). This group may be family, but they are responsible for our attribution of values. Meanings are handled and modified through an interpretive process used by an individual to deal with the things they encounter. There are a number of interrelated concepts in action all at the same time, and some of these are interchangeable: actor, social reality, social interactions, society, interaction, and significant symbols. For the individual, this constant interaction becomes the cultivator of social norms. There are standards by which human behavioural interactions are governed, and these measures are justified by the norms. One assesses actions are socially acceptable by comparing them with existing social norms.

6.2 The Looking Glass Self

Cooley (1922) assumes that the self is a product of social interactions with other people. He suggests that our view of ourselves comes from reflecting on the personal qualities and impressions of how others see us. For Cooley, this occurs in a three-step process. The first step is the suggestion of we imagine how others see us. Our imagination of how others perceive us may be real; however, it is more likely that it is based on how we think others see us. The second step that Cooley suggests is that we imagine how others are judging us. Now not only are we imagining what we think, but also what other people think about us, and how they may be judging us in particular circumstances. We also begin to project an image on to them of how we think they are judging us. The third step involves turning the lens on ourselves, which then influences how we react. This is related to how we adjust to change in certain situations, and how our behaviour is ultimately based on how we feel others in society perceive us. In other words, we learn whom we are by interacting with other people. How we view ourselves is not solely based on what we think or feel about ourselves, but rather on the interactions we have with other people. Therefore, in the context of this research, when people are sending remittances, we do not need to look at the act of sending itself. Rather we need to look at the information senders receive, as well as the cues and symbols that occur when they are interacting with other people. This critical perspective is what Cooley terms the '*looking glass self'*’, as it is much like looking into a mirror and seeing a reflection. Cooley’s discussion of the looking-glass self illustrates an essential idea. It tells how a person becomes aware of how others may perceive them, and how they may subsequently begin to alter their behaviours in anticipation of what they think might be said or done by other actors.

6.3 Ethnographic Case Study

The main purpose of using an ethnographic case study as a research strategy was to gain a deep understanding of the participants and their culture. In this case, an ethnographic comparative case study provides rich insights into the human, social and cultural aspects of organisations. This dialogue between the researcher and participants provides 'insider' knowledge of the participants’ perspective of the social world and has the potential to recreate meanings through narration:

> The ethnographer must then make inferences about what people know by listening carefully to what they say, by observing their behaviour, and by studying artefacts and their use (Spradley, 1979).

By studying the specifics of Somali refugee social relations, I set up to achieve one goal. My goal is to gain an understanding of how remittance senders in their settings, interact with distant family members and relatives. For example, how do they receive a request for support, discuss it with one another, and then budget and plan their income and resources? How do they decide whom to support and who not to assist? How do they contact the Hawaladers, and afterwards, carry out the transaction? The research questions here represent a broad area of inquiry and analysis. Despite quantitative data about the size, location and other demographic features of Somali refugee households in London, the study focuses on the household heads. Moreover, it aims to examine in detail the everyday social lives of these participants. The case study was the most suitable option for this investigation because of its o*rientation* as a research-centred approach. In fact, a researcher studies people not as participants, but as the subject of the research.

Creswell (1998) defines the case study as “an exploration of a 'bounded system' or a case over time through detailed, data collection involving multiple sources of information rich in context” (p. 61). A case study is thus not only an empirical inquiry, but also a research strategy that centres on the researcher (Yin, 1984). To carry out this important research criterion, I use case studies in my ethnographic fieldwork and combine this with personal accounts, biographical data and observations as a tool.

I chose to use an ethnographic approach because it is an interactive method which generates dialogues between the researcher and the researched, within an environment of sharing where knowledge can be co-constructed. Since this approach rests on the orientation of the researcher as a neutral observer, I am aware of the balance between neutrality and the reproduction of inequality in research as suggested by Wainwright (1997). Lastly, the ethnographic approach offers multiple data streams which one can use to triangulate data for validation purposes. Additionally, ethnographic research provides us with a distinguishing feature – field work. Here, researchers, employing suitable strategies, immerse themselves in the life of the people they study (Lewis, 1985) and seek to place the examined phenomena within their social and cultural context. Therefore, ethnographic research means learning from people rather than merely studying people. In other words, the researcher seeks out 'ordinary' people with 'ordinary' knowledge and builds on their everyday experience (Spradley, 1979). It is an attempt to understand another way of life or another culture, whether it is corporate or an ethnic group.

RESEARCHER'S POSITION

6.4 Position

It could be said that going to the city involves a physical and social process of experiencing pollution, seeing, gazing and meeting strangers, whilst travelling around without much consideration to other peoples' presence. If this is the case, then just like navigating the denseness of the city, social research involves ethically confronting 'the social world'. Similar to an unconcerned citizen in the city, the position of the researcher in the 'social world' constitutes doubleness. In other words, it allows us to be visible, but focused in some circumstances where we need to gather relevant data, but also be selective and invisible in others. In this context, researchers have been called to recognise their own positionality (Jackson, 1993, p. 211), to explore the 'politics of position' (Smith, 1993, p. 305), and to examine this reflexively (Rose, 1997). In particular, the work of migration research has been critical in drawing our attention to the significance of reflecting on the various positionalities of the researcher. These researchers suggest an inside–outside boundary may be a way of conceptualising the position of the researcher (Carling et al., 2013). However, certainly it will have an effect on the visibility of the culture under study. Here, the insider position is viewed as a member of the migrant group under study, whereas an outside researcher is a member of the majority population in the country of settlement (Ibid, 2013). Even though my participants were similar in age and experience, I knew I would be crossing social boundaries as they were diverse in class, education, and gender (Menjıvar, 2000, p. 245). I was also aware that I would have to be visible in some circumstances, and invisible to others, especially in areas where it did not concern my research.

Soon after completing my first degree, I started full-time work at a local refugee organisation – a position funded by an inner-city local government in London. When I began my doctoral studies, I had already spent twelve years working with asylum seekers and refugees in three different positions. During the first five years of that period, I worked as an immigration adviser, and then for a further five years, I was an education adviser. For the last two years, I shifted roles to that of both the Immigration and welfare adviser. In these roles, I would see clients for three days a week and then spend time following up their cases for the remaining days. On each of the three days, I would see about five clients a day, averaging fifteen a week, with roughly 550 customers in any given year.

In these roles, I learnt a great deal about the *'politics of position'* (Smith, 1993, p. 305). Throughout my full-time experience as a caseworker, I could not ignore one important social fact – the dualism of the refugee status in Britain. As indicated in chapter three, '*refugee as a verb'* and *'refugee as a noun'* are two oppositional concepts. Whereas the UK authorities see refugees as an agent of social and demographic change that should be curtailed and limited, the refugees see themselves as modern victims of institutional racism. Under serious conditions of powerlessness, they have erected and constructed their own virtual social screen. This screen acts as both a shield as well as a vantage point which protects them from all unwanted intrusions. Yet, it also acts as a catalyst for not just social change, but also societal transformation directed to the home.

In this research, I am concerned about the latter notion. Although Somalis and refugees in general live in precarious conditions, they still transfer considerable amounts of their income to their non migrant families. The critical sociological question is not how they acquire resources to send home or how it is they manage to live with very few resources. Instead, the question is how migrants who sought sanctuary have become economic agents, and what influences have guided them to prioritise others over themselves?

While some of these sociological issues confronted me, I could not dismiss one-factor – space and place. These politics of position came to my attention during the peak of the War on Terror in 2007. The public interest in remittance practices (particularly the Hawala transfer system) had increased. It was not that Money Transfer Business (MTB) was illegal, but no one knew the services that these organisations had been providing for the refugees. I sensed that there is a lack of knowledge about how the Somali cultural support system functions. To learn about the money transfer business, I decided to become more involved with these organisations that help Somali refugees connect with their families.

6.4.1 Relationships with the Money Transfers

My relationship with the MTB and their agents stemmed from my professional work as an adviser. In this capacity, I acted as a customer service trainer for various companies and their agents. In my dealings with them, I offered much-needed services such as training agents who could not access material provided to them for literacy reasons. I simplified clauses in existing UK laws such as the Criminal-Justice Act (1988) and the Terrorism Act (2000). I offered them appropriate in-house trainings covering confidentiality, communication, Anti-Money Laundering Compliances (AML), and transactions (and any potential issues, which would help avoid mistakes and misunderstanding). I also helped them develop good complaint policies.

By going through the procedures on how to receive a complaint and document it for future reference, I showed them how to handle complaints quickly and effectively – all without compromising their Somali culture and customs. As a trainer, I offered one-to-one customer service trainings, all of these were in-house and conducted in Somali language for free. I even organised the training as informal as possible because it often involved vulnerable individual agents. These were money transfer agents who knew the job they had to perform as Hawaladers, but not knew the details of the relevant compliance rules. They recognised the knowledge and information they have gained in these supportive settings were valuable.

When I started my research, It was a matter of contacting Hawala agents back and check if they could help accommodate the project. Since I had already established a good working relationship and strong connections with them, they responded within two weeks. Within these two weeks of our application, three of them got back and confirmed that their business managers had accepted our request. I drafted preliminary terms of reference agreements, sought ethics clearance from the college and approached the college to check if it was technically sufficient. Once the ethics committee approved the project, I contacted the agencies to discuss the details of the terms of reference. As soon as the money transfer agents were on board, it was easy for me to recruit potential households and regular remittance-senders. I spent one week in each money transfer agency. My aim was to familiarise several important functions; how the agents receive customers, take their details, calculate money exchanges make agreements about the amount to pay and process payments.

Because of the previous experience in money transfer regulations, I learnt a great deal about the Somali Money Transfers and their customers in a short time. These money transfer agents helped facilitate access to the fieldwork as they made it easier for us to connect with community gatekeepers and look for possibilities to study their businesses. Our gatekeepers were very helpful. In the beginning, I explored the field following family referrals. Some of the household heads knew our involvement in supporting the service managers improve their customer service skills. I met potential participants at Somali cafés, restaurants, mosques, community centres or the money transfer agency. This approach helped them feel settled for me more quickly, and I considered that we had made progress for two reasons. First, it gave us the confidence to test some of our interview questions, and second, I saw how the exploratory work developed so quickly.

As the agents attracted more households and willing participants, I gradually set up criteria for inclusion. Technically, I treat the members, not as a representative sample, but the sample in which we impose restrictions on the household that could be included in the study. It was to balance factors that must be considered when making suitable and meaningful comparisons. First, the selection criteria, I considered several factors, including the head of the households, their ages, when they arrived in the UK, their reasons for arriving, years of residency in a particular area, and current immigration statuses. Second, the households were all similar in places of origins in terms of familial development and their upheaval experience as refugees, but were different insofar as their socioeconomic status in Britain. All families had children (ranging from three to nine), with the average being five in total. Finally, the houses were in various wards in the borough. The families had not known to each other and not aware of each other. Thus, these households did not form an organised group which could intervene or affect the integrity of the work.

Before starting any interview, we discussed issues of confidentiality and anonymity with the participants. Although most of them were unconcerned, we insisted, and they felt good about it. They also felt they were contributing to valuable research. As required by social science research ethics standards, we emphasised that confidentiality and anonymity would be maintained and that we would use pseudo-names instead of their real ones. Had we not been able to speak their language, it would be difficult for them to take part in this research.

6.4.2 Insider Position

> [Ethnography is] a particular method or set of methods which in its most characteristic form […] involves the ethnographer participating overtly or covertly in people's daily lives for an extended period of time, watching what happens, listening to what is said, asking questions – in fact, collecting whatever data are available to throw light on the issues that are the focus of research (Hammersley & Atkinson, 1995, pg. 1)

According to Hammersley et al. (1995), an ethnographer overtly taking part in fieldwork should take on two important roles – that of the participant and that of the observer. There is a chance of becoming immersed in the behaviour of the group under study. The risk is that the researcher ceases to be an observer and only becomes a participant. The term for this is 'going native', where the researcher suddenly stops balancing the two roles and instead takes part like any other group member. A researcher who 'goes native' essentially stops being a researcher. This is a concern for insider researchers and the end product they produce.

However, this is not invariably the case. As a cultural insider, markers like my name, language, religion, experiences of war, displacement, journeys, and application for asylum, were all helpful. In fact, these proved to be rather useful. As a professional immigration and welfare adviser, I interacted with my previous clients as an insider, but there is a real possibility they may have also viewed me as an outsider. I had to think critically about this because previously, the cases they presented and asked me to find solutions to, were under specific rules.

Here my insider approach was useful, but I also had to act as an outsider. I use this position as an element of contrast. In the personal encounters with my informants, I opened up closed communities and shared my methodological reflections with my readers. For instance, the money transfer agents and Somali forums would not have contributed to this study unless these cultural markers were present. They acted as a reassurance that trust and responsibility would be maintained. By giving me free access to their premises and introducing me to their clients, the participants considered our existing relationship to be an inside one; however, they also saw me as a potential outsider.

Another benefit to being an insider was my relationship with the Somali Hawaladers. They were all males and outgoing. They loved to talk about their success in difficult, and sometimes restraining, conditions. I sensed they were popular with members of the refugee community, not just with Somalis but others too, because they crossed the ethnic divide to serve other African and Middle Eastern groups. I noticed their extroverted characters, but sometimes they did not have enough time to converse as there was always someone waiting to be served. By the looks of it, most of their customers greatly admired their Hawala agents. They understood that in ethnography, it was important to get close to your research subject. It is also worth nothing that all Hawaladers were religious males. I suspected that there may be a link between the level of individual religiosity and trust. How religiosity is translated into trust in social relations might be an impressive lead, but I concentrated instead on social actions. They were very much for the study of the Somali community that would reveal the processes of inclusion and exclusion. However, they were not critical of their local community or the mainstream society surrounding them. Instead, they accepted that the conditions were not as good as they would have expected from them and their community. In addition, they favoured a study that would shed light on the life of the ‘ordinary Somali’s economic condition’ in London. I agreed that it would make an interesting study, but I kept silent about whether I would pursue this or not.

Although many would say that being Somali or not is of no importance to them as a researcher, it influences the possibility of making connections in that community. In talks with Somali participants, they revealed a wealth of information. For instance, when they arrived in the UK and settled in London, the thing they did was to attend Somali community social and religious functions via their friends, kinship and mosques. The Somali restaurants, Internet cafés, Hawala money transfers, community centres and mosques were equally important institutions and logical focal points. Although I am Somali, when I entered in the research field, I did the same and went to these places for help. I knew of the methodological pitfalls; that as an ethnographer, you risk becoming what people want you to be. When studying social groups of your makeup, as an insider, it's difficult to keep your distance. Losing proximity is inescapable when you want to research as an insider ethnographer. Therefore, a more ‘real’ account of *‘Somali refugee’* presence is amplified in this thesis. My intention was to produce some clarity into the oscillatory patterns of Somali refugee presence and absence in London. When it comes to sending remittances, It was puzzling to see the casual way in which discrimination and Islamophobic sentiments were gaining in London. To send a basic monthly bill to a family in Somalia now takes an enormous amount of work which my participants regard as unnecessary control of their lives. Instead of benefiting them, this slows down their business. The amount of information and documents required to be processed and submitted had recently increased. I thought it was dangerous not contesting the traditional images of Somali refugees and suspicious writings in the West and in London. I felt that how the scientific community has been dealing with remittance practices was inadequate. It concerned me because they ignored Somali culture and Islamic traditions. Despite all of these facts, this does not make me an insider.

I preferred to assume a third position of ‘apparent insider’. Although I shared everything with the informants and emphasised my insider status as a source of legitimacy and authority (Carling et al., 2013), in this position I set out to separate from my participants. I assume the role of a clear outsider on other grounds. My presence as a researcher became more or less common knowledge in the local network. I was part of, and participated in, the practice that I was researching for several years as a customer. But at the same time, I needed to keep a certain distance in order to be able to observe the activities that interested me. The extent to which I would be noticed depended on how compelling the proclamation of my identity as a researcher was, and how sensitively the surrounding heterogeneous entities reacted.

But why and for whom was I acting like this? Was it for my own sake, to reassure myself about my identity and get clarity of mind about what I was doing? Was it the scientific community watching over my shoulder with a clear set of rules that I had to commit to? Was it that I wanted to be clear to my research subjects about my role as a researcher? All of these considerations seemed counterproductive. Strangely enough, the least of my worries seemed to be that I wanted to know more about the practices that were unfolding in front of me. By creating ‘clarity’ about my role, I was drawing boundaries and when I did so, compellingly enough I was implicitly urging people to check them as well. I was surrendering to the urge to create a clear-cut role when I closed the possibility of a multiple and more fluid position.

.4.3 Apparent Insider

Junker (1960) classifies observational roles into four categories: complete participant, complete observer, a participant as an observer, and the observer as a participant. However, Walsh criticises the marginal observer role as he argues that marginality is poised between strangeness (which avoids over-rapport) and familiarity (that captures the perspectives of people in the situation). In addition, the researcher could be understood to be an apparent insider (Walsh, 1998, p. 229). Apparent insider positions are useful when dealing with moral dimensions because they can never be treated as an aim. When morals, values, or irrationalities interfere in the researcher's practice, s/he could try to articulate and isolate them, in a diary, for instance. Alternatively, s/he could try to identify, treat and describe these normative thoughts cryptically and veil them as social facts – i.e. as class, ethnicity, race, gender. In doing so, the researcher's subjective standpoint would disappear as if it was something that could be discussed separately, arbitrarily, and disconnected from the research. In this context, the researcher is never considered as free from moral judgement, either consciously or subconsciously. It would be pointless to think it is possible to leave one's views out of their work. The self has always been inescapable. Should issue of morality and ethics, and then be addressed without having common standards and an objective sense of circumstances? Others would claim it is an inconceivable way of interpreting the actions and that, in defence of objectivity, a document should not resemble too closely, one's self-image. However then, what should methods be capable of?

Methods should do justice to the ethical dispositions and moral sentiments that exist both at the level of the individual researcher, and in the social practice of research. Methods also seek to add a moral dimension to the accounts given in the social sciences. Methods then, detect and point to enactments that make things appear and be present, but also to what disappears when things are made current. This absence is one that is manifest because it is a relevant absence, or it is one that needs more effort to detect because it is an otherness that is hidden. This means accepting and dealing with a more complex social reality; The reality is always fluid as it oscillates all the time. From this position, one realises there is no way that one can know everything in any moment in time and space are not fixed in place. However, it is also of no use to know everything. As an ethnographer, although I could have collected all cultural practices, I narrowed down what I wanted to take part in and observe in the households. In this way, I controlled my visibility to match the evidence of my research. My participants knew of what applied to my research, and I was identified as a researcher to all my participants when these issues came to the fore. This approach thus impacted my research.

In this section, I present some of the possible influences this had in my data collection, analysis and presentation. As a Somali researcher, a Londoner, and an experienced remittance-sender, I felt comfortable and quickly adjusted to the Somali households and settings where the money transfers took place. Not I did not have my own learning curve. Nevertheless, I could draw on particular experiences and knowledge that other researchers may not have had access to, and thus my experience was necessarily different. I spent over nine months planning how to access the settings, gatekeepers, participants and begin a research project. In parallel, I studied literature about Somali culture, tradition, and norms, and shared this knowledge in online forums. I interviewed thirty-five households and individual members at the transfer points. All of this preparation meant that I gained insight into many aspects of Somali culture. Knowing about these issues, and Somali and Islamic traditions, enabled me to see them as important in the data collection process. Had I begun my data collection period as a rank novice, I might have put emphasis on other issues besides these. Among others, I also identified myself through the categories of being Muslim, British, African, black, male and a Londoner. These types were commonly discussed as categories of race, religion and gender. Culturally, regardless of gender, Somalis are open people and transparent both in private and public. They are expressive in style and language. Once the participants perceive you in a favourable light (that is, as a researcher with the proper credentials), then they will conclude that you are to be trusted.

I was lucky to have the knowledge of the required cultural markers and right credentials. At the money transfers and the Internet café shops, I was allocated a private space where I could meet the participants – a room with an empty desk. Usually, I would remain in this area, but I was also free to move around. When someone sent money, the money transfer agent would ask the potential participant if he/ she could take part in the research project. If the sender agreed, then the Hawalader would signal me over. I would then introduce the project in the Somali language and request their voluntary participation not only from themselves, but from their household too. This worked for me and continued once the agent secured an agreement from his client, and then he would send me. As one customer talked and shared their experience, others sending remittances could see us in the distance, but they could not hear us. This had a positive impact on the participants. In fact, this private discussion in an open space would attract another customer who agreed to speak after they sent the money. The participants that I regarded suitable candidates for the study accepted my request to take part. At the point of money transfer, out of sixty-five senders, only five people declined to participate.

This ‘apparent insider’ position gave me better visibility. I felt the sense of *'Somaliness'* that I shared with all members of the Somali refugees in London. Throughout my involvement and interactions with research participants, I maintained not only insider and outsider positions, but also as a professional caseworker and an apparent insider. I learnt that a researcher neither oppresses participants nor disgraces; he neither lies to them nor does he hold them in contempt. Although I share all cultural markers with my participants, my task was to record the social facts on the ground; however provocative it may be to my imagined audiences, I remained a researcher collecting evidence.

My intention was not to satisfy or demean a group, but rather it was to record evidence. This position allowed me not only to enter the invisible world (a setting which was situated in a familiar and visible world), but it also helped me access a closed group. All the participants were Somalis or British citizens. They also still spoke the Somali language, an aspect I shared with them. This meant I shared much in my perspective with those I had been observing, conversing with, and interviewing during the study. I do not perceive this shared value I hold with the participants as negative in any way.

However, I recognise it as something that influences my position and how I perceive what happens. Similarly, my identification as a Muslim male affects my view of others and their opinions of me. I believe these experiences have had a substantial impact on my perspectives and how others perceived me. I felt these experiences alone might be interpreted in two ways: 1) at the personal level as an experiential learning curve; 2) As an outside critique of the current approach of the state towards Somalis refugees. My participants opened a new door into their lives, and I favoured giving back something to them – respect., However, I might agree or disagree, I covered my feelings about a certain situation as much as I could so it did not intervene or weaken my analysis of the issues in the discussion. For instance, I understand the logic behind the closure of the Somali money transfer bank accounts and the concerns raised by several stakeholders.

In line with the insider position, I have criticised actions to close the Somali Money transfers. But also as an apparent insider, I questioned my participants about how they felt regarding some of the legitimate questions the banks were raising. Eventually, I sensed the banks were already presumed guilty of money laundering activities. However, as they have yet to release any information on attempts to regulate private money, this inevitably creates suspicion. Although I gained unprecedented access to a closed community, my aim had been to balance the trust of my participants and the responsibility of my profession as a social researcher.

6.4.4 Ethics

Miles and Huberman identified four different approaches to ethics frameworks: the *utilitarian,* which prioritises informed consent, the *ontological,* which prioritises reciprocity, the *relational,* which prioritises collaboration, and the *ecological*, which prioritises cultural sensitivity (Miles & Huberman, 1994, p. 290). Strategically, i based my ethics more on building necessary trust and responsibility. For sociologists whether one has participant consent is a matter of ethics. This involves a whole gamut of reasons ranging from access to research site to the data analysis. To carry out research, we enter personal and moral relationships with those we study, be it individuals, households, social groups or corporate entities. As social scientists, our primary aim is to advance knowledge, but that goal alone does not give us the authority to override the rights of others. Therefore, we must know of our responsibility for how we use our data, or disseminate the findings of the research. These responsibilities include protecting the rights and welfare of all participants and intellectual property so we ensure the accuracy of scientific knowledge. With this in mind, I approached ethics as both an intertwined practice and process.

First, I provided information showing I was the sole researcher who would be responsible for the project from inception to conclusion. I conveyed this message by giving participants my name, address, telephone, and email in case they wanted to contact me. The intention here was to establish transparency earlier on. Being known within the community as a rights advocate helped me communicate and recruit participants. My research participants trusted me, and in return, I deemed crucial protecting the participants' welfare. Refugees, and specifically Somali refugees, are vulnerable people. So It was paramount importance protecting them from further denigration or exposure to serious harm.

Secondly, I acknowledged my own position in the community through my earlier involvement in their affairs. I knew some of my participants might interpret my actions as coercion if I pushed them beyond their limitations. I also knew that if I had approached my participants, and they declined to take part they may worry they might not receive help from me if they needed it. Therefore, I avoided recruiting participants in person and went through community centres and money transfer agents instead. For the first encounter, I informed them about the details of the project, gave them an opportunity to consult with their partners, and subsequently asked them to sign a consent form. All the informants were adults– there were no vulnerable participants who might not understand the project. On the forms, I made the purpose of the research clear, and outlined what they would do and for how long. I also gave them an opportunity to withdraw from the project for any reason without explanation.

My approach was a flexible one. For instance, I realised that some of my participants were reluctant to reveal their income and noted their concern as a legitimate one. Later, I removed the concept of income and expenditure in my discussion, unless they brought it up themselves. This was not just to protect their privacy, but also to prevent any potential concerns. On the same page, I removed all the identifiable markers in the data, and instead used pseudo names, paper with code numbers, and included no names or addresses. By providing assurances I would take all reasonable steps to protect their personal data, I gained their trust. I informed them about how they could get a copy of the results (not the raw data, but the research report) before I publish anything. In conclusion, I upheld two important notions – trust and responsibility. Although trust and responsibility are both subjective, in the following section I intend to discuss how I considered them in my fieldwork.

6.4.5 Discussion of Ethical Implications

Ethnography refers to the study of cultural behaviour which involves attempts to get as close as possible to the social world. This is done to achieve an understanding of the conduct of a particular group as authentically as possible (Hammersley et al., 1994; Van Maanen, 1988). As one observes, one cannot avoid assuming a position. The researcher's position by its very nature lends itself to this type of the methodological approach since, by definition, participant observation involves experiencing the behaviour one is investigating or attempting to explain. Whether one takes the stand of inside, outside, a mix of both or apparent insider, the concept of 'integration' becomes imperative. It controls what we can know in any position on as it involves having a sense of belonging to a group with a certain level of integration. If someone is well-integrated into a particular group, he or she see themselves as being a part of it, in terms of elements such as norms, values, roles and so forth. For instance, a well-integrated researcher cares both for the group as a whole and its members. This makes over-integration a real problem for participant observers since they need to keep some sort of objective distance from the group if they are to observe it. For the insider position, one question I was consistently asking was how I could establish a trust. The role of the insider can be subject to pressure from the migrant community. When everybody understands pertinent issues such as the conditions of refugees in London and the practice of sending (and the need for money), one has to confront refugee practices critically. This is done to get to the truth. It is not only how they create resources and manage them skilfully, but also what motivates them to fulfil certain obligations, which they could not comfortably sustain. When an insider ethnographer digs down and excavates the traditions of both the sacred and secular, then one will face communal pressure to water down what one reports. I did not come to such pressures or concerns. Interestingly, as an oral society, Somalis are open and transparent about their daily lives. Some informants may argue that an insider researcher position possesses weakness regarding how the findings are reported, because of their mutually similar life experiences. While a researcher may have links with the culture under study with gender being an issue, some of these processes may be subconscious.

It is important to note that academic research has certain universal principles which have ethical codes (e.g. BSA guidelines) aimed at maintaining the integrity of the profession. Whether researchers are insiders or outsiders, they are professionals who subscribe to certain guidelines. All social researchers, regardless of their background, are aware of their professional limitations. So, while a culture or the status of the researcher may be a concern, professionally it has no influence on particular cultural values. It is actually well-defined procedures. One may further argue that we all have our own biases and that some of these are unconscious. In a sense, claiming impartiality is a form of deception in itself. I argue this might not be true at all. One can make distinctions between skewed and personal narratives pertaining to particular groups in their research report, and hence could regard them as just stories, which are, in turn, biased.

Critically, one important question would be to ask if the recognition of one’s own biases, and the limitation of their perspectives are slightly more ethical than claiming objectivity and impartiality like many outsider position researchers do?

The quality of the research process is more important than who is doing the research and their stance and status as a full insider, partial insider, insider on the margin, or similarly, an outsider.

However, an insider immerses themselves in fieldwork; they can fit their findings into their political viewpoint, and there are researchers who might purposefully do it to help marginalised groups. However, regardless of their position, academic researchers are ethical scholars aware of their conduct and can think critically about themselves. However, we cannot just dismiss the notion of responsibility towards our participants and the way we use the information because there are political motivations behind them. This is very dangerous, and as a migration researcher, it is one I do not subscribe to.

All researchers, whether inside or outsiders, who depend on sponsors for funding is susceptible to this pressure. There is a risk of serious biases in their findings if they are not vigilant about their values and ethics when trying to advance knowledge. On this occasion, I am not in receipt of external funding. Therefore, as a self-funded doctoral researcher, my primary aim has been to make contributions to knowledge without harming their trust. My concern has been how best to maintain my academic responsibility as a researcher.

In this context, research is always an attempt in difficult circumstances, to produce knowledge, which is valid, reliable and produced under strict professional conditions. This may sound complicated for policy-orientated researchers, but it's hard to say whether this could be achieved as an insider. No responsible investigator (whether they are marginal or an insider, outsider or apparent insider), will abandon these principles and claim to have conducted research. It would reveal as I did here, to see if an insider conducts research which challenges the conventional assumptions of their own group.

6.4.6 Limitations

This study is based on ethnographic case studies, meaning it possesses certain inherent limitations. Although it was anonymous and was successful in this aim, it does not mean there are no limits. I did not encounter side effects or risks of abuse (e.g. Someone entering over one submission), and nor did I receive criticism in terms of possible non-response bias. This is because I did not send survey questionnaires through the post or by email, avoiding technical problems, which may have deterred people away. Yet still I recognise that several high-profile events limited this study. As shown during the civil war, Somali remittance practices are a sensitive issue because of the arduous journeys, refugee statuses, positions, and agents' experience. Matters that add to this sensitivity include the current condition prevailing in the UK and the banks refusing to work with money transfer agencies, and in other countries where Somalis have lived. For example, remittances were sensitive for Somalis in situations where two women were alleged to have sent money to banned terror networks such as Al Shabab. During all stages of this research, I had to be sensitive to issues such as this. I had to review my strategy often and under the situation in Somalia, Africa, London and in particular family circumstances. Therefore, I had to be careful to design a study in a way which did not create suspicion within these communities and would have led to non-cooperation. Although an ethnographic approach helped me gain a reasonably detailed understanding of the relationship between senders and money transfer agents, I was not surprised by the stance and their level of vigilance. Once I gained access to this key unchartered field, I had to readjust some of my research tools from using surveys to make observations instead. One reason for this was that the participants belong to an oral cultural tradition, and it could prove problematic to ask Somali people to complete written questionnaires. No matter how much of the questionnaire was streamlined, they would find it very difficult to deal with the paperwork. I tried to pose questions and have the participants complete the forms, but they could not hold their concentration, and it thus prevented them from answering the questions. Thus, undertaking surveys and questionnaires became counterproductive.

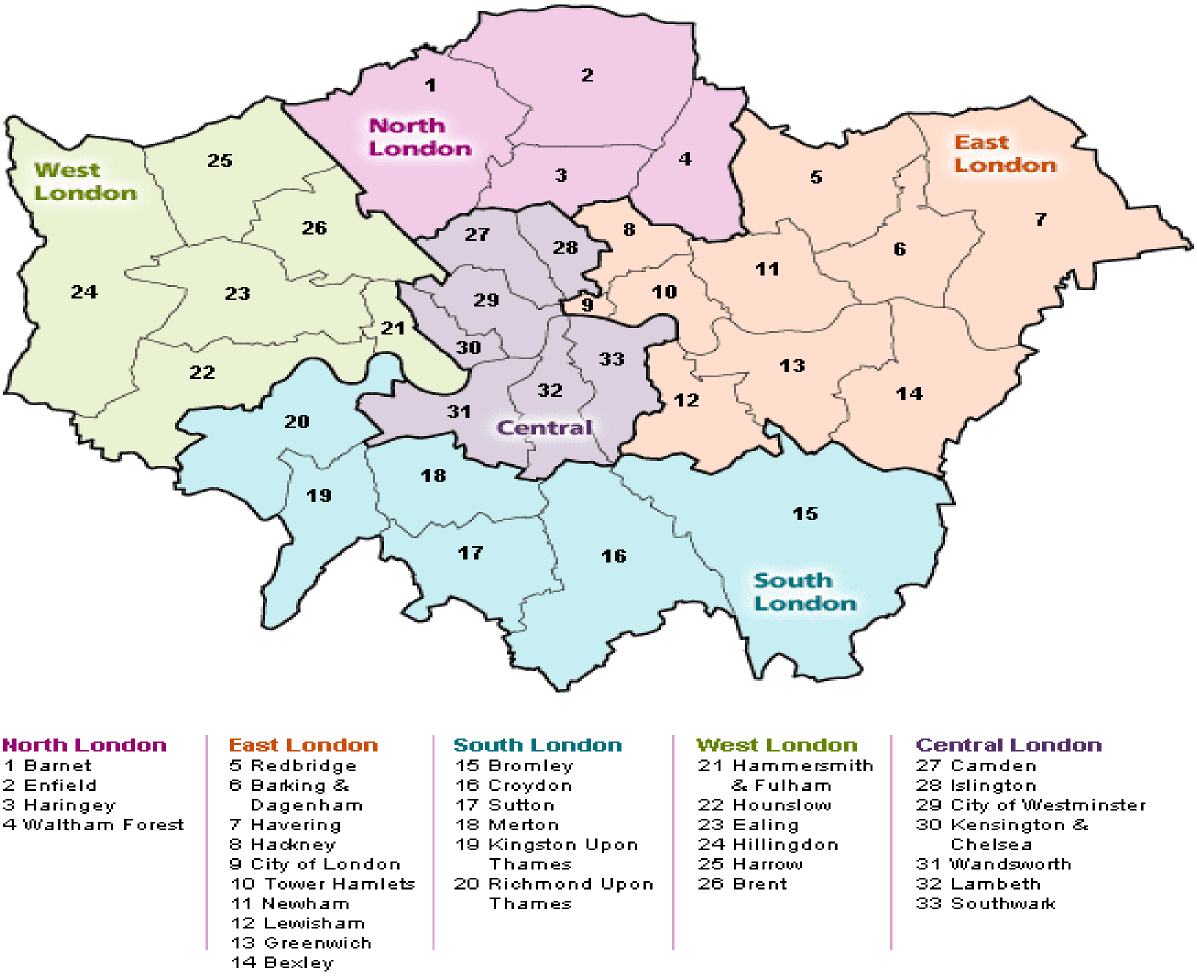
Another significant difficulty was working on the edge between the informal and formal economies. From my experience, I knew of some of the harsh policies which restrict asylum seekers and refugees' access to mainstream services. This impacts people's world view of work, earnings, taxation and savings. Given these ethical considerations, I had to make hard decisions. I wanted to focus on exploring the formal economy alone, while still gathering evidence of involvement in the informal economy, which could risk the whole process. From these strategic decisions, I learned there was many uncertainties in ethnographic research carried out using fieldwork.

As Simone (2010) suggests, only with the right balance of flexibility, manoeuvring and creativity, could I successfully complete the fieldwork without compromising either the trust placed on me or the responsibility expected of me. In terms of practical limitations, I hoped to conduct an extensive household income and expenditure analysis. I wanted to explore how they reduced their consumption and create resources for remittance to send abroad. However, this was impossible because income and work-related questions were seen as intruding into the participants' lives.

6.5 Settings

6.5.1 London

This section provides background information about two research settings in London: money transfer agencies and household participants, all located in zone 12 on Fig. 3. According to a 2011 consensus, London has the largest proportion of residents born outside the UK (37%) and non-UK nationals (24%).


North London
East London
West London
Central
South London
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North London
1 Barnet
2 Enfield
3 Haringey
4 Waltham Forest
East London
5 Redbridge
6 Barking & Dagenham
7 Havering
8 Hackney
9 City of London
10 Tower Hamlets
11 Newham
12 Lewisham
13 Greenwich
14 Bexley
South London
15 Bromley
16 Croydon
17 Sutton
18 Merton
19 Kingston Upon Thames
20 Richmond Upon Thames
West London
21 Hammersmith & Fulham
22 Hounslow
23 Ealing
24 Hillingdon
25 Harrow
26 Brent
Central London
27 Camden
28 Islington
29 City of Westminster
30 Kensington & Chelsea
31 Wandsworth
32 Lambeth
33 Southwark

Fig. 4: London Map: maps.google.co.uk

As a sociologist with refugee experience, I have first-hand knowledge of working with this group. On the one hand, they appear isolated and marginalised. But to non-migrants who remained in the cities of the global south, they are also seen as the lucky and wealthy few – simply because they live in London. They are, therefore, expected to match their appearance with deeds in accordance with Somali culture and Islamic traditions.

Lewisham covers a large urban area, running from inner city areas to the leafier suburbs of the south. Deptford Creek-Riverside is an area of major regeneration in Lewisham, with scope to create 5,500 jobs and 1,000 homes by 2016. Its population totals 275,900, 48% of which are male, and 52%, female. There is an expected population growth of 17 between 1996 and 2016, which is 4% above the average change in Greater London. Lone parents with dependent children make up 10.5% of the populations (a higher percentage than the national average), and many of these are from refugee backgrounds. The Borough ranks as the 12th most deprived districts in the country, with 22% of its households falling into the lowest income bracket. Poverty-level indicators show that 29.5% of children aged 15 or under are growing up in households where there are no employed adults. This figure is even grimmer in refugee and asylum seekers' homes, many of whom cannot find jobs or satisfactory work to provide for the needs of their families.[11] I chose Somali refugees living in Lewisham because I had been working with them for the last ten years as an adviser on education, welfare and immigration. I noticed that each of the refugee households supports at least five other households living in Somalia or within the diaspora. How do these struggling households manage to do this, and what drives them to act in this way when they could have easily ignored it?

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[11] Source: Lewisham Council.

6.5.2 Participants

In the following section, I present a sample of the research participants. This consists of two Hawala Agents and twenty households, in which the first ten cases [1-10] were regular remittance senders, and the second ten cases [11-20] were Non-Regular senders.

6.5.2.1 Household Participants

I present a sample of the regular senders followed by the Non-Regular senders. The terms of regular and Non-Regular are distinguishing markers between two household groups. In the last twelve months, one group has been sending money every month, so I called them 'regular senders.' However, another group has been sending money once ever every three to six months, so I considered them to be 'Non-Regular senders'.

6.5.2.2 Regular Senders

CASE [02]

This particular participant was a regular remittance-sender. As the eighth child in the family, he remembers the household was always struggling to provide essential support for all their children. He started work early in his teens so he could contribute to the income of the family. The three households he formed a bond with were different: one was where he grew up; one he managed in Somalia, and the other he formed in London. The members all lived in one house with several traditional rooms. As four individual families living in a compound house, they still lived as a single household under one roof. Each of the siblings had their own children. The parents, the siblings, and their wives and children would eat in a single place at any given time, as well as play and socialise together. He remembers the harmony and a sense of community that living in one household created. Even some of the other Somali tribes, he recalls, were asking them how they had managed to achieve such cohesion among their family. Some of the neighbours which had extended families of their own were surprised by the communal life that his family enjoyed. They used to ask each other, 'how do we live?' In a sense, this household was not an exceptional one. The participant and his three siblings closely followed the instructions of their parents, and his brothers used to fear breaking the loyalty they had to their parents. If their parents decided on the issue for them, then no one disagreed. They were comprised of four families, and they shared most of their income, including food. Then ten years ago, he joined his two sons and their families in London.

According to this participant, life in Mogadishu was good, as the household shared out all material goods, including money and food. He remembers his monthly wages were an average of $300 shillings. He murmurs that it was good money for a young man, for, as a parent, he used to pay all his families' bills and expenses and for all the other children too. The value of the shilling was stable; at that time, he remembered Mogadishu as a competitive city with an exchange rate of $1 to 6 shillings. As for the safety and security of the city, it was the best place. Life was peaceful, and one rarely ever heard of any problems. He worked for the Fiat company until 1975, because it was at this time the government nationalised most of the privately-owned businesses. After the company had been nationalised, he was promoted to several different positions until he reached a supervisory role.

Superficially, the state currently considers him a pensioner by age, but deep down, this participant enjoys his newly found life in exile. He is self-employed; his family prepares food at home, which they distribute to local Somali restaurants, and bring in a healthy profit. He has two grown-up sons who live nearby. Each of them has their own household with three and four children respectively. One is an electronics engineer who works for the local emergency services and earns an ordinary salary, and the other is a qualified chef, but he only works part-time. This participant is known to be the primary decision-maker; the head of a household whose members are scattered around London and beyond (all his grown-up children and their partners obey his instructions). As a ‘Baba’, he is viewed as a manager, or rather, a good leader. He tries to preserve the communal life and ethos of respect that his parents instilled in him when he grew up. Members of the household have siblings with their own families scattered across several cities around the world. The participant organises and coordinates money to be sent and decides to whom in the family it should be sent to. Moreover, this participant organises the sending practice as a monthly ritual. He remains in contact with his family members throughout the month and astutely judges who are most in need. Armed with this information, he decides the amount the family member needs and then directs his local Hawalader to send the money. He instructs his sons about the money that needs to be transferred, and they often obey without any further instructions. Overall, he acts as a social security and welfare officer.

CASE [03]

This participant was a member of the regular senders group. He was born in Mogadishu. He attended primary school and secondary school, both of which were in Hamar. After finishing his secondary schooling in Mogadishu, he left for Cairo seeking higher education. When he arrived in Cairo, unfortunately, he could not secure a place at the university because he did not fulfil one of the admission criteria. Therefore, he did not qualify for entry. He stayed in Cairo for a while and then left for East Germany, to find out if he could get a university place there. Regrettably, when he arrived there in 1989, Germany was undergoing a revolution, and the Berlin Wall was breaking down. East Germany collapsed, and he soon became a refugee living in East Germany. After reunification, he moved to Berlin where he undertook a variety of jobs, and eventually became a taxi driver. After working in this profession in Germany for a long time, he decided to move to London where he currently continues to work as a taxi driver.

This participant recalls that his family were not originally from the Mogadishu area; they migrated from the middle regions in Somalia to the city. His father was self-employed and had a furniture shop and a small factory which was located in Mogadishu. He remembers how his household became the reception centre for all the relatives who arrived from central Somalia in Mogadishu. Relatives were always coming and going. Since all his relatives were from the villages, they were migrating from rural areas to urban areas. The relatives who wanted to make their home in Mogadishu used to come to their house first. Young people who were ready to take up further education also came from the villages. He says their parents expected his family to help them find their food in the city. Some of them wanted to go to school, others wanted to find jobs while still others wanted to begin apprenticeships – as all had the main aim of coming to the city. So, usually his family would find work for them in garages, where they could learn mechanics, and for others, they would find a place for them to learn the religion and study the Quran.

Other people who were not part of these groups would also come. People would stay one or two days, and his family would find the money for them. Then they would go back to their villages. In times of drought, they would expect more people to come. Also, if they had lost their livelihoods or if relatives from the villages wanted to sell their animals in the city, then they would also come to his home. He recounted that when relatives came to his home, they would arrive in any numbers without prior notice, and could stay as long as they wished without being charged. There were also people who stayed permanently at home with them. These were mainly girls or boys (mostly teenagers aged 15-18) who wanted support to find schools (Quranic), or learn skills so they could settle in the city. Even if they did find jobs, then new people would come to replace them, and the process would begin again. Sometimes they were the children of his uncles or aunts from both his mother's or father's sides. The second group would come into the city and join the family when there was a drought in the villages. Sometimes there would be seven or more people at any given time (perhaps even eight), and it was not necessarily always members of his family, but also more distant kin. Therefore, the home he grew up in was an extended one. This participant grew up in a communal life where everyone shared their belonging with others. It was impossible to find a household that was not supporting other people because if you did not help, you might end up being cursed.

6.5.2.3 Non-Regular Senders

CASE [11]

This participant is a 37-year-old mother of six children who works in her local area as a Tuition Centre Co-Coordinator. She lives with her husband and children, and she gained British citizenship five years ago. She shared with me her experience of upheaval early in her life when, at the age of six, her father left to work in Saudi Arabia. She recalls some vague memories of him: she knew he had cared for his children because she used to receive presents from him sent from Saudi Arabia. In addition, he also sent material goods such as television, radio and sometimes clothing for her and her siblings when Eid approached. She believes that he not only used to send goods to the family but money as well. Although she received no money directly, she felt a great sympathy for him because he left his country to seek a better life for them. She thus has more memories of her mother's relatives and networks from her mother's side. This led her to believe that her mother's family – aunts, uncles and grandparent from her mother's side – were more caring and wealthier than the tribe from her father's side. She had been part of a growing internally displaced Somali refugee community for nearly two years – moving from one part of Mogadishu to other areas of the city. During this time, she witnessed unimaginable atrocities directed at young women, as well as ethnic-based tragedies aimed at innocent people who happened to be born into a particular ethnic or tribal group.

She fled the country and went into exile in Kenya. When she arrived at the Kenyan refugee camp, she found herself fighting other hostile enemies – namely, the Kenyan police and military. As a lone seventeen-year-old woman, she attracted another type of the gender-based hostility – unwelcome attention from the corrupt Kenyan police and army officers. She decided to act before she became a victim, so she contacted her sisters – one in Italy and another in Canada. They responded politely by giving her a guarantee that if she found a way to travel out of Kenya, they would pay all the costs involved in her travel expenses. The next step was to find an agent who could mobilise the required money and organise her documents for travel. She insisted this was not to a particular place, but rather that she just needed tickets to go outside of Kenya. The complex part was making her way through the murky world of human trafficking from Eastleigh to Nairobi, and after several attempts to change her life, she at last found a way out. She discovered a safe and reliable Kenyan couple with children, which she loosely resembled in appearance. The couple decided to use a photograph of her and pretend she was one of their daughters so that she could be issued a […] passport.

After one week, her passport arrived. The first agreed payments were made to the local businessman while still keeping back a high portion of the agreed price. The local businessman acted as the treasurer while the tribal connection between this businessman and my informant and her sisters, made the deal a valid contract between the two negotiating parties. The agent informed her there were different prices for different destinations; the price was cheaper if she wanted to go to Italy rather than to Britain, but the price was highest for Canada or America. She decided to take the mid-range option and opted for a direct flight from Kenya to the UK. Once this decision was made, the agent returned to confirm her preferred destination to the couple so they could buy her a ticket to the UK. After three days, the couple confirmed that they now had everything in place: a Kenyan passport with the photograph of the informant, the ticket and possible flight dates. Now they just wanted to know what her preferred flight date to travel to the UK was. My informant could not believe that she could be given such a choice. Today, she remains well-connected with the rest of her family; she phones her sisters and friends, holding the cordless telephone between her chin and her scarf. She makes good use of the free international calls in her phone package, and she frequently chats with her friends and sisters. Some of them live in London, others in Mogadishu, Nairobi, Cairo, Stockholm, Oslo, Georgia, Minnesota, San Diego, and Toronto. She does not send money regularly, but she is part of a larger network of family and relatives. The only problem is that the network is virtual, and the boundaries are, therefore, blurred.

CASE [16]

This participant, who was born in Somalia and grew up in Mogadishu, is male and the head of his household. He lived in an extended family made up of his father, mother, three of his siblings, a grandfather from his father's side, and grandmother from his mother's side. They all resided in the same household, and people from the villages would come to his place uninvited. There were several manoeuvres, comings and goings, as people would stay with his family overnight, and others would stay longer. There were a certain number of individuals who stayed with the family permanently for a longer period.

Why was his family supporting so many people at any given time? The participant reasoned that the support was given for religious grounds, as students would usually come from distant villages (usually in rural areas), and they often did not have any relatives in the city. For them, their starting place was the mosques, as they would send students to stay with people in the local community. Indeed, the Imam at the local mosque recommended that families in the area must support at least one student if not two or three, as a contribution to religious learning and knowledge development. It was a way of sponsoring students to continue studying. The local people housed the student and helped them adapt to city life and provided them with free subsistence. The local Sheikh may also assign to an individual household having to incur no extra costs. As the households were large, they would not feel the heavy burden of one or two extra students.

The participant worked as a civil servant. When life became difficult because of the increasing inflation, he decided to change direction and started his own enterprise using his family’s business as a first stepping stone. He managed to set up his own business while still keeping his civil servant duties. He used family contacts to set up a money exchange and gold and silver re-selling business. For him, this was an informal business combined with his profession, but he used his father’s business as a cover. He opened a chain of jewelry shops, trading precious metals and gold, which made them wealthy. They started to become noticed by the wider community as they employed specialist staff to work in their business.

Soon enough, they had sufficient money to make a good living in the town. However, at the beginning of the civil war, they lost their wealth. The participant lost all of his businesses and properties, and soon became a refugee. He remembers, “ after the civil war broke out, I not only lost my properties and livelihood, but I also lost a country – the system collapsed.”

There were people who managed to stay and adapt to the situation, but a majority escaped the fighting. Most of the people who remained were those from major clans. Having lost everything and sustained a few injuries, the participant had to stay in Mogadishu. During the civil war, he managed to organise for his family to escape to Kenya as he was concerned for his own safety. However, he remained behind in Mogadishu until 2003. He left the country because the game had changed for him. The militia invented new money-making schemes based on extortion and kidnapping, targeted at those they felt who could afford to pay the ransom. Therefore, he was forced to pay a number of times. He came to the UK and applied for asylum, and began to send a small amount that he was given to live as a support for his family. Even though he was a newly arrived refugee with inadequate income, he still sent some money. He admits this was money that he could not afford, but he sent it to prove his commitment to his family.

What counted was not what one could afford to send, but rather the gesture and solidarity it demonstrated. This participant did not have the means to send money to family beyond his household. Suddenly, he was able to earn enough money to support his relatives when his family reunion application was successful, and the rest of the family joined him in Britain. For him, sending money is part of the ritual and social security payment, targeted at the bottom level up. In Somalia, there is no social care provision like there is in the UK and children have to provide their parent’s social care and harvest their farms. In conclusion, supporting others in great difficulties, is seen as a cultural and religious duty.

6.5.2.4 Money Transfers

Fig. 5: Hawala Handshake Source: Own Fieldwork Data

Agent A

Agent A is a regular remittance-sender. He was born in 1969 in a village in central Somalia, where he remained and worked until 1990 as a farmer, an animal herder, and then as a small animal stock trader. He lost most of his working capital after suffering from a serious illness. Agent A left his home, family and children with nothing but, he says, the mercy of Allah,' and they stayed with his wife's family. He told me that economically, they were also in the same position. He travelled for several days on foot, during which time he would ask others for food and shelter on his way to the capital, Mogadishu. He sought to find members of his close family – he was offered something to eat whenever he asked for someone and was given accommodation. He stayed with distant relatives, first in the Bakaara[12] market, then in the Hodon[13] district, and lastly in the Huriwa[14] district. At first, he worked as a watchman for a succession of tribal heads and businessmen. Soon after that, he became a street trader, selling everything that he could get his hands on – mostly to men who had controlled some sections of the city. He eventually set up himself as a Hawalader. His family had five children in Mogadishu, two boys and three daughters. At this stage of our conversation, his wife interrupted to reveal that sometimes they were living in a single room of a *Cariish.*[15] For travel, they always went on foot, unless they had to go long distances. They lived in one room in shared accommodation with two other families of an equal number. In the second room of the same house, another relative lived with her husband and two children. Then, three families and their relatives shared another accommodation. In the second and third *Cariish* in the compound, there were four other rooms, each occupied by a separate family. There was also a two-room Sar[16] occupied by the landlord.

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12 *Bakara* is a popular main market in Mogadishu.

13 *Hodon* is a district in Mogadishu.

14 *Huruwa* is a district in Mogadishu.

[15] *Cariish* is a rectangular mud and stick-walled dwelling with an iron roof. It is used as a house.

16 *Sar* is a house with stone and cement walls and an iron roof.

Typically, the family would eat traditional food such as *cambuulo.*[17] In the morning, they would eat *muffo* [18] or homemade bread, tomato-sauce, tea, or Somali coffee for breakfast. At lunch, they would eat *soor,*[19] and at other times, rice or pasta, with a sauce made of tomatoes, onion and a small piece of meat (in the form of *suugo*), vegetables and bananas. At nighttime, they would eat *muufo*, *maraq* (sauce or stew) and tea, and on every other night, they would eat beans instead of *muufo*. They rarely ate meat as a separate dish, but most often mixed it in with their meal. When there was not enough food for everyone, they would supplement what they had with bread.

There were no water facilities in the household – each one had to fetch their water from the well, which was at least a one-hour walk. They had to buy three to four extra *ashuun*[20] water tanks per day from the local standpipe or sometimes from a donkey cart. In regards to maintaining their health, the participant and his family did not visit any hospitals. And as far as he remembers, nobody in the family attended school because it meant buying books, clothes, and other costs, which were all beyond what they could afford.

Participants say the daily food cost of the family was not that expensive except for fuel and water. The household received some support from their kin through the head of the tribe, and whenever they received something, they would pass a share of the support or the gift to their

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17 *Cambuulo* is traditional dish; it is made up with a mixture of maize and beans.

18 *Muffo* is a traditional bread.

19 *Soor* is also a traditional food which is made with a maize porridge

20 *Ashuun* is a traditional water tank.

home village. Agent A also collected support [Qaaraan] for people in his village when someone died or when members of the tribe had to pay out. The household also received support from their relatives in Mogadishu. In addition, his family was most likely to receive support from neighbours on a special occasion like Eid celebrations. During such times, leftover food was often sent to households like theirs, or they may even have been invited to eat with the family that was holding the celebration of Sab.[21] Agent A also mentioned that his wife belonged to a *hagbad*[22] which had thirty members in total. The members contributed some of money on the last Friday of every month. His wife would join this hagbad for three months, and after completing the first cycle of payments, she would buy essential items for the family. The participant's wife had been in contact with her sister who had left the city for Italy. This sister-in-law used to send money to the family when the crisis came up. However, the most important support came from their neighbours, especially those who were in the same compound. Every day, the family would borrow or expect to be given small amounts of money to meet their immediate needs. In turn, they may have to give the same help to others in the compound, but it was not compulsory.

As the security of the city deteriorated and their situation worsened, the household was constantly on the move. They became internally displaced and had to move out again. One son went to Saudi Arabia, followed by a younger daughter who went to Italy. All travel expenses were paid for by an aunt, without incurring any costs of their own. After a few months in Italy, the daughter found work as a maid and housekeeper, and the family back in Mogadishu secured three meals a day for the first time. After working for several years, she moved to London. Although the son who had lived in Saudi Arabia travelled to Italy, he is also now in Britain – all applied for asylum on arrival at the port of entry. The second daughter, supported by her brother and sister, left Mogadishu for a refugee camp in Kenya. She later travelled to Atlanta in the USA. Afterwards, Agent A and his family joined his son and daughter in London, after completing a successful family reunion application.

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[21] *Sab* is a feast for special celebrations.

[22] *Hagbad* is a rotating credit group – mainly a sisters' circle.

In exile, their place has changed, but apart from their status, the household and their daily life remain the same. In London, Agent A is a competent, self-employed man who runs his own Internet cafe, Hawala Money Transfer service, and telephone business. As a self-employed Hawalader, he is connected with other networks and SMTB agents. He is responsible for the transfer of huge sums of remittance money that are sent around the globe, including money that goes to Somalia. He introduced me to his business and how it works. The business involves opening the Internet café, managing several telephone boxes, selling telephone cards and checking exchange rates. In addition, services to customers include receiving remittance money and transferring it to Somali regions. He also dispenses the money received by the recipients living in the Greater London area. Now, he is regarded an important figure in the community. He deals with money, in a role which requires trust from all sides – customers, other agents, and within the company as well. He is a generous man and a regular remittance-sender. He told me that he had never left a call for help unanswered!

In this sense, Agent A's household is not unique. Although his family's economic position has improved markedly, their lifestyles remain unchanged, except they live in exile. They can now afford to eat three times a day, wear different clothes, and live in better accommodation than they could in Somalia. Nonetheless, space and place have changed for them. Yet still, their everyday life and mind remain in the same social context. In nearly all situations, they still keep their traditional approaches to food and clothing, and they still socialise with the same crowd as before. This gives them a new role, as life in exile has created new opportunities, social statuses, prestige, and better treatment for his family both in the UK and back in Somalia. Within his extended network of family, relatives and kin, no decisions are valid until he is consulted. He is a fixer, a broker, and a network leader. Furthermore, any decision that he approves succeeds because he coordinates a network of social ties spread across the globe. Another important feature of his household is its transnational outlook. Members of his household exist across three continents. Some of them have started their own families, and so he has assumed the role of the head of all these households. He advises them on issues and receives more requests for help than he did a year ago because he is well connected with most of his tribal networks across the globe. With just a few telephone calls, he could mobilise large amounts of money in a limited time. He is no longer at the receiving end; in fact, he creates resources and, therefore, all the tribal leaders of his clan know that he is an important person: a patron.

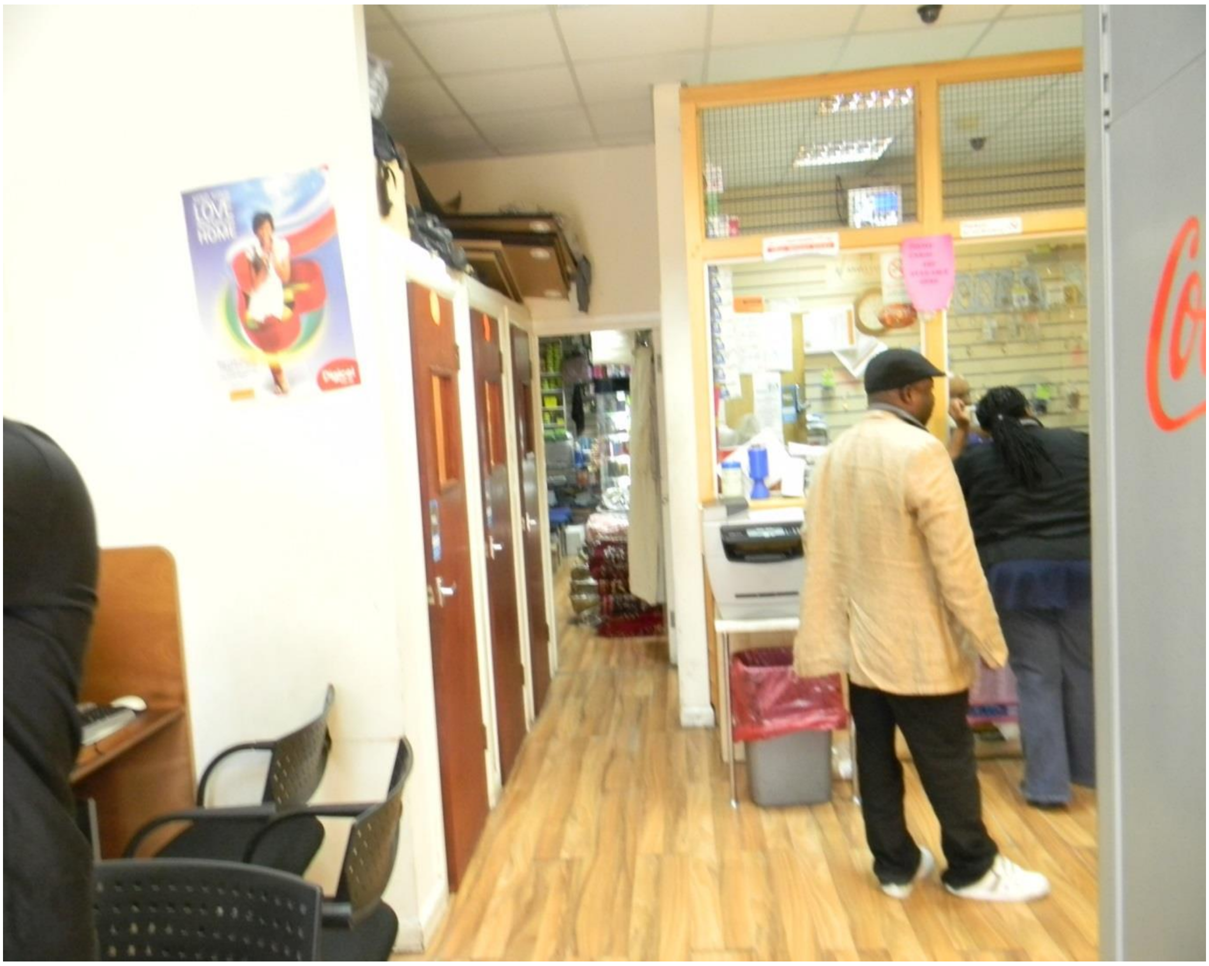

Fig 6: Participants sending remittances **Sources: Own Fieldwork:**

Agent B

Agent B is a Non-Regular remittance-sender. He lived in London and was in his fifteenth year in this country when the interview was conducted. He described the struggle that he went through to find a suitable job. When he found one, it failed to satisfy him as the pay was too little. As a result, he could not afford his rent, so he had to find friends to move in with. After living as a guest with friends for some time, he was made homeless, and he had to leave his job because the pay was not good enough. During this period, he became ill on many occasions. After a few years of illness and being transferred to different hospitals, this participant moved to South-East London, where his only surviving sister was living. After staying for six months at his sister's, he was still not able to secure employment and accommodation. He applied for all sorts of jobs but was not successful.

One day, his sister asked him if he could help her take money to the Hawaladers to send to their mother, and he accepted. There, he met someone like him who was dealing with huge amounts of money. After a brief conversation with an agent, he realised that he was in the same situation as the Hawalader that he had dealt with. He returned with his sister equipped with a new hope that he could start his own business. To become an agent, he knew he had to find a sponsor. An individual known to one of the transfer companies to act as a surety, in case he collected money and failed to transfer it to the (SMTB) company. After this discussion, his sister promised that she would talk to her husband who had other contacts in the Hawala business. She was convinced that if her husband sponsored his brother-in-law, then he would honour his commitment and the trust placed on him. She persuaded her husband to sponsor him and, after a few inquiries, he was accepted as an agent, but on the condition that he would have a ceiling of only £2000. This meant his account with the Money Transfer Agency would automatically be disabled if he sent this amount at any given time.

It would also disable itself if he did not transfer the money he had in his possession to the company's account. This limit would increase the confidence between the parties, or it might also depend on his performance. Aware that he was a popular person with friends and relatives in London, and within the tribal and community network, he accepted the condition attached to the role. He took the risk knowing that it would allow him to open his own business, and he started operations within seven days of his first contact.

Fig: 7 Participants informing the recipient money sent Source: Own Fieldwork Data

Agent B now manages several enterprises. He assumes several roles – the Manager of a Hawalader business, a tribal 'Oday', a 'Broker', a family network connector, a mosque service coordinator, a community activist, and a liaison person.

6.6 Data Collection

6.6.1 Household Recruitment

The logic of South Asian families can best be understood by tracing them back to their roots. The most convenient way of doing this is by setting out a model of the way they were 'traditionally' organised (Ballard, 1982, p. 2). Like this group, the Somali household is an important starting point in the formations of kinship. Similarly, it is the essential point of departure for the formation of transmigrant social networks, as well as the foundation for all other types of transnational social relations (Basch et al., 1994, p. 236). Since this research is about transnational practice, it was deemed necessary to make the household the unit of measurement.

Firstly, after selecting my topic and formulating a research question, I chose to do an ethnographic case study which would be explored through interviews and field studies. Secondly, I recruited five Somali Money Transfer Business (SMTB) agents from five different settings and sought to obtain clearance from the ethics committee. After a brief consultation about the terms of reference, two of the agents refused to sign the consent forms and declined to cooperate with the study. They withdrew from the project without explanation. This proved to be a disappointment, but I learnt that the more I explained the plan, the easier it became to recruit potential participants. I simply thanked them and then left their premises. However, the other three Hawala agents decided to offer me a hot desk on their premises and extended access to their clients. They agreed to not only act as gatekeepers, but also as consulting experts in the field.

The agents' support was vital. First, they would approach potential participants to explain their role and the project. The Hawala agents would then provide information to any potential research participants who required further information about the project. Once someone showed willingness to participate in the project, the agents would pass me client details so I could set up initial appointments. Using this process, I asked them to help me find an appropriate sample of participants. After a brief consultation, the Hawala agents looked in their databases and checked their clients' details from the previous twelve months. From this process, they identified three groups. The first group sent remittance regularly, and I assigned them under the name 'regular senders' (they sent remittance once or twice a month). The second group sent remittance irregularly, and I referred to them as 'Non-Regular senders' (they sent once or twice, every six months) and a third group who did not send at all. The transfer agents recommended that I should remove the non-senders category, citing that in Somali culture, non-sending may imply an uncaring attitude. Therefore, I dropped this group after the pilot study. They then contacted their clients to check if they were willing to take part in this research voluntarily.

I accepted their recommendations and reviewed my research plans accordingly. At first, all three agents helped me recruit five households each. Immediately, after sending an invitation to the households, I was confronted by a number of challenges, as I had to adhere to the correct teachings of Islam when it comes to dealing with Muslim households. After consultation with the money transfer agents and two Imams from the local mosques, I adopted some guiding principles, including one dictating that I had to be aware of non-Mahrim[23] relatives entering into particular households. I adjusted my approach so as to preserve the proper Islamic etiquette all the way through. For instance, when I visited households, I waited unless I was allocated a place to sit so as to avoid making unauthorized telephone conversations with the opposite sex. When I interviewed a female household head, I would sit separately during visits. Being sensitive to all of these cultural and religious beliefs, I approached my first five families as a pilot project. My ability to speak both Somali and Arabic, combined with my advanced knowledge of Muslim culture and way of life, helped me to communicate with people in different roles. As Spradley (1979) has suggested,

> [s]ometimes cultural knowledge is communicated by language in such a direct manner that we can make inferences with great ease. We know that we cannot talk about or express indirect ways. The ethnographer must then make inferences about what people know by listening carefully to what they say, by observing their behaviour, and by studying artefacts and their use (Spradley, 1979, p.3-9).

Indeed, I learnt a great deal about the research participants, and the issue of sending remittances in a short amount of time. At the data collection stage, I used a combination of methods and research tools, including interviews and observations. For the interviews, I expanded on points made by both the interviewer and participant, so I could follow new ideas as they arose and clarified any confusing terms while still undertaking fieldwork. Since each agency selected five households in each category, with their help I contacted all forty-five (45) households in person. I explained to them that the project was centred around researching remittance practices and that it was based on an ethnographic case study approach. I reassured them that the study focused on individual households, their families, and money transfer work sites only. I told them that I had received a referral from the SMTB, which agreed that their site could be selected for field observations and interviews. Thirty of the forty-five (30/45) household heads agreed to help and later became sources of information for the study. When contacting potential informants, I explained that the project, the time schedule, and the procedures would be negotiated with the informant. I also designed a consent form. The purpose was to indicate that the informant's willingness to join the project was on a voluntary basis, and that they could withdraw their involvement any time. All of this was explained to the participants in their own language so no misunderstandings could occur.

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[23] *Mahrim*: an Arabic term used for close relatives of the opposite sex, detailed in the QURAN.

At this stage, I consulted with the members about undertaking three, one-to-one, one-hour long interview sessions. I conducted a quick survey so I could visit them at their chosen time and at their preferred setting for the interviews. I informed the members about the meeting in advance; some through the agent, others by telephone contact. They all agreed that the first scheduled meetings should consist of a general discussion about their background. In telling stories people speak and transfer feelings about events that researchers might not be able to access using other methods. Through storytelling, one can enter a whole new perspective on a particular issue, such as the experience of drought, famine, survival, hardship, conflict, displacement, and the journey across continents without proper documentation. Stories unfold chronologically, possessing a unique beginning, middle and an end.

I learnt that the episodic narrative method for exploring personal experience can help. It shows an important stage in someone's life such as what it is like to be someone who now regards themselves as a better-off person. Also, it reveals much about someone who has experienced living under siege, displacement, hunger, famine, and, perhaps, used to receive money from someone else to support themselves. Most of the participants' stories concerned the changes that happened to them over time, reflecting alterations in their own circumstances. They also narrated how they managed to survive through these changes in their lives and the role played by the practice of sending remittances. Episodic narrative stories take the form of a certain period in the informant’s life when their circumstances change from one circumstance to another. It also shows how they feel about it now as they are no longer in that condition. Their story is thus the result of some underlining changes which have taken place over time.

I expected that most of the stories of personal experiences related to the changes that happened to the households and to the head of the household. This method worked well because it prompted hidden feelings, emotions and motivations to emerge. In fact, when I used this technique, it helped them to connect their life from places to events; from experiences to memory; and interestingly, from what was initially myth, to concrete reality. In a way, it helped them organise their thoughts more easily as they were going over particular events in their lives. Similarly, as a researcher, these stories and accounts also gave me access to unique experiences, because I discovered there were critical events encapsulated within these accounts, through which I uncovered meanings. Of course, I needed to gain access to have a story related to me. The story itself would lead me to the meanings attached to the practice of sending remittances and supporting distant family members without the means to afford it. It became clear to me that the oral culture is able to convey messages through episodic narratives, storytelling, and sometimes poems. Most of the stories that the participants voluntarily provided were ethical ones. To access these virtuous stories, I had to delve into the psyche of the participants to reveal their personal experiences and episodic narrative stories. For them, part of the function of storytelling helped convey information about the tradition of support.

To understand the perspective of Somali Londoners, I supplemented my data with various other sources. First, I relied on each household as a case study with its own data. I enriched this data with in-depth interviews with anyone who was prepared to share information about remittance practices. Second, while this research was primarily based on semi-structured interviews, I also supplemented it with episodic narratives. I tape recorded and fully transcribed and translated each of these interviews, which were mostly conducted in the Somali language. The interviews ranged from one to one-and-a-half hours in length. In order to diversify the sample, I asked research participants from community organisations, mosques, money transfer agencies, Internet cafe, and favourite Somali-owned restaurants in the city. In each of these areas and settings, I collected a smaller sample of ten households for in-depth interviews with Somali household heads. These interviews also ranged from one to one-and-a-half hours in length.

During the first round of meetings and interviews at the study settings, I realised the importance that stories of hardship and survival held. I noticed that the meanings present in these stories might not be immediately obvious to the participant. They might not always recognise the significance of their own life story, but I nevertheless decided to engage with the participants in sharing their stories with me. Once I collected these stories, I returned to my audio recorder and analysed what was told. Some of the stories were recounted clearly and concisely, but in most cases the meanings had not been apparent and explicit – it was necessary to work through a dense body of implicit and cultural nuances. To draw the interview sessions to a close, I discussed participants' theories and interpretations of the practice of sending remittances.

I recognise several factors which affect the quality of the data when it is collected in one language and then translated into another – in this case, from Somali to English. The experience of the researcher in the subject under investigation is a major influence: the researcher's knowledge of the language and the culture of the people under study (Vulliamy, 1990, p. 166) and, above all, his or her competence in switching between the two languages during the reporting and write-up stages.

My immersion in this Somali field of study, including the culture and language, extends over twenty years of voluntary and paid work. As mentioned previously, I worked for ten years as an education, immigration and welfare adviser for refugee communities. All of these roles required me to translate Somali to English, and teach English to Somali speakers. In academia, I carried out fieldwork for my Masters thesis on social exclusion in the Somali language. I translated my data into English for analysis and the research report.

In order to gain inside knowledge on this subject, I considered the views of the gatekeepers and later adopted a flexible approach. This approach reinforced two important factors for the research project. First, it helped me ensure full participation because there was no language barrier. In fact, it enabled me to have frank discussions, as an opportunity to speak in Somali allowed the participants to express themselves in their own native language, or in English, which is their second language. Some of the participants chose to switch between the two languages and I encouraged them to express themselves as they saw fit as long as they felt comfortable communicating their situation and practices. In a sense, knowledge of the language and culture of the people under study is one of the most important prerequisites for the researcher (Vulliamy, 1990).

However, as Phillips has suggested, I accepted that gaining accuracy in conceptual equivalence was “in absolute terms an unsolvable problem” (Phillips, 1960, p. 290). This was because almost any utterance in any language is ambiguous. The main problem was one of comparability and transferability between the two languages used in this study and attempting to find corresponding words to maintain their meanings (Sechrest et al., 1972; Temple, 1997). To resolve this issue, I recorded all my household interviews, with only a few exceptions. This strategy worked well. To preserve the integrity of the content of the interviews, I spent time listening to all the interviews shortly after the session had finished, and undertook the process of transcribing the content directly into English. This does not indicate that I was not cautious enough to address the notion proposed by Phillips of 'lexical equivalence' that might carry 'emotional connotations' when switching between the two languages. One language was the one participants expressed themselves in (Somali), and the others I used to write-up (English). There were no difficulties presented in translating it into English.

6.7 Data Analysis and Verification

For the data analysis, I focused on how to interpret complex accounts. I interpreted not only what was said during interviews and observed during visits, but also what was implied through metaphors, gestures and feelings related to Somali culture. During the fieldwork, I noted all the changes in the constituents of the setting as suggested by Fielding (1995). I separately recorded the necessary analytical abstractions and recorded verbal exchanges verbatim. My knowledge of Islam and the Somali language, culture and tradition helped me to bring together evidence from different streams of thought. From the analysis and triangulation of the data, my evidence emerged from the major categories. All of my written material was arranged under these major categories. I used typologies as they “are a means of categorising events or people without necessarily involving a sense of progression from one event to another” (Seale & Kelly, 1998, p. 158).

The coding process was comprised of two distinct stages. The first stage involved coding interviews and the second involved two classifications, resulting in a comprehensively coded data set for each theme. For the qualitative data analysis, I used NVivo software, but I also used sequential analysis as recommended by Becke (1971). This has affinity with Simmel’s (1950) *zirkel im verstehen,* in which one continually checks the data against interpretation until one is satisfied that the meaning has been grasped (Fielding, 1995). In a sense, I began my data analysis while still in the field and, during interludes in observation, I reflected on the meaning as I prepared further data gathering directed by 'provisional analysis'. Reflecting on previous fieldwork gave me an opportunity to clarify, confirm or amend my assumptions. I constructed statements detailing Somali culture, systems of meaning and normative behaviour of the refugee participants, as well as statements detailing the conditions for specific patterns of actions associated with sending remittances. In settling the validity issue, I employed data triangulation. I checked the results with the money transfer agents, who acted as experts in the field to make sure of the credibility of the results (Walsh, 1998). Since this study begins with the experiences of each household head, Analytic Induction (AI) proved to be the best approach. This helped me focus on the "full understanding of individual cases before those unique cases are combined or aggregated" (Patton, 1990, p. 45).

Grounded Theory (GT) was not deemed suitable because I wanted to use methods which would enable me to explicitly design, test and develop the capacity to explain the social phenomena of sending remittances. In a sense, I wanted to test assumptions and if these were found to possess inadequate or poor explanatory power, then I would redefine my approach to exploring remittance practices if need be. As Hammersley (1994) has suggested, AI and GT were concerned with developing and testing explanations for a specific research question. However, AI is specifically developmental in character, as it does not involve systematic checking of all combinations of relevant causal factors. Both produce explanations involving configurations of causal factors. The following diagram in Figure 5 captures the iterative process employed in the AI procedure where I use Analytic Induction. It engenders a distinctive approach to case study research and is hence suitable for the testing of individual households, as well as hypotheses about the meanings that they attach to remittance practices. Researchers such as Znaniecki (1934), Robinson, (1951) and Patton (1990) used AI, and this was followed by J. S. Mill and others. More recent researchers and examples which appeal to this approach include works by Bloor (1978), Gilgun (1995), Rettig et al. (1996) and Katz (2001a). The aim of Analytic Induction (AI) is to identify the necessary and accumulatively sufficient conditions that must be met for the type of result concerned with, to occur (Hammersley, 1994). After making the decision to employ Analytic Induction, I collected data on four household heads.

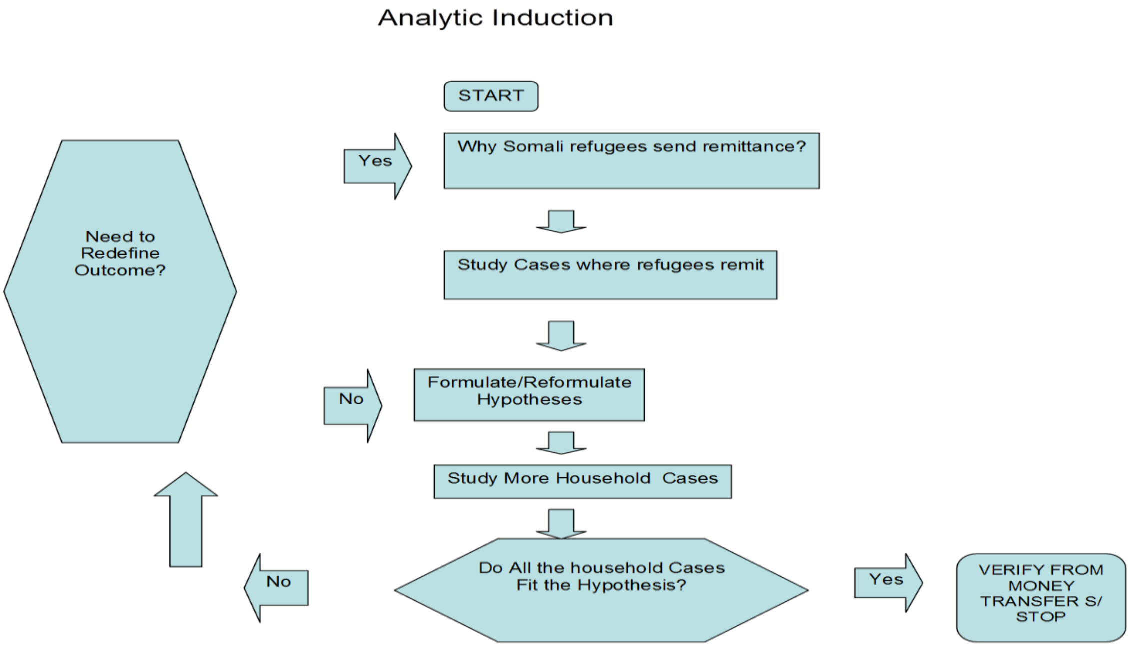
Analytic Induction
START
Why Somali refugees send remittance?
Yes
Need to Redefine Outcome?
Study Cases where refugees remit
No
Formulate/Reformulate Hypotheses
Study More Household Cases
No
Do All the household Cases Fit the Hypothesis?
Yes
VERIFY FROM MONEY TRANSFER S/ STOP

Fig.8: Analytic Induction **Designed by Martyn Hammersley - The Open University**

Next, I identified what these cases share in common and then compared, contrasted and formulated a hypothesis on the basis of those findings. In phase two, I took two further steps. Firstly, I collected a second round of four cases. If I found a case that did not fit with the hypotheses, then I reformulated that particular hypothesis. Secondly, I continued this process until I finished all twenty household cases, and when data from new cases no longer necessitated any revisions. However, in terms of verifications of the data, I asked the participants and SMTB agents to verify my findings. Here, verification means that

> [t]he ethnographer's central concern is to provide a description that is faithful to the world-view of the participants in the social context being described. Explanations of social action

> may emerge from this description, but that is not the primary purpose. The test of its validity is whether the subjects of the research accept it as an accurate account of their way of life (McNeil, 1985, p. 71).

This suggests that while reliability is concerned with scientific findings, validity is concerned with the accuracy of scientific findings. In a sense, validity requires determining the extent to which findings and the conclusions represent the empirical reality. To achieve this validity, I piloted my research instrument before the fieldwork. I arranged a minimum of three field observations at each of the SMTB premises. The plan was to complete the observations before the third interview took place, so I could raise any issues that arose during the final interviews.

Case study research is personalistic in style. No researcher views, documents, and works in precisely the same manner as another, so I am aware that what I have included or left out, may cause problems for those who wish to repeat it. For instance, at the observation sites, my aim was to understand how the participants carry out their jobs. I observed their interactions with people who were sending money, but I also attempted to verify my findings with the experts whose work was to transfer remittance on a daily basis. I recorded thoughts and sights, as my goal was to link the sites and households together.

CHAPTER 7

FINDINGS AND ANALYSIS

LONDON HOUSEHOLDS

7.0 Participants

This chapter presents the first part of the research question covering the participants' background. As a snapshot, it aims to show how the Somali culture of reciprocity is well-grounded within the *Gemeinschaft*-type of social relations. What will be revealed is how remittance practices are not something new to Somali participants, as their situation in their home country and at the local level, is embedded in particular social and historical circumstances.

7.1 Communal Life

Once the Somali state collapsed, the people went back to their indigenous governance system. As a *Gemeinschaft* type community, Somalis possess their own customary laws based on kinship of mind and locality. Communal life is reinforced by transferring over the individual problems to a group responsibility. Poverty and overall consequences of disasters such as drought, famine and conflict are no longer perceived as purely individual misfortune. It is recognised it is beyond the individual Somali, so the solution is sought collectively - a kinship group and local responsibilities. The function of this system was to ensure security in the face of natural and man-made disasters, where there was no centralised government. In a sense, the research members recognise that they are replacing the vacuum created by the previously superficial state. At the micro level, as part of the kinship group they assume responsibility which resembles the role of the state since they provide immediate need for their own non-migrant families. This could not be done by an individual, but only through collective actions which behave much like a micro-governmental network. Based on common kinship experiences, the participants found themselves faced with similar challenges while in exile, but in different contexts. This means that addressing these challenges requires similar skills and techniques, all through kinship mobilisation. As this participant asserts,

> My relationship with the rest of my family was a close and intimate one – We were all members of one family […] I mean descent and ancestry wise […] one relative and Jilib […] No distinction. We knew each other from birth and knew what others were doing […] as we used to live in one place and together in the same setting... (Case [06])

From the above empirical evidence, the participant characterised his Somali family relationships as fluid and very close, like a cohesive primary group. Participants had relatives who were coming or going to their home at any given time, even though the family was not considered well off. Households within the city acted as a hub or staging point during the process of migration from rural areas of the city.

Ten household heads had links with Somali villages. They confirmed that although they left one of the cities in Somalia, their families still had links with their original village. They also had parents who circulated between these places. Some relatives received their parents and gave them the necessary support to settle in Mogadishu. Then, their parents continued the cycle by offering support to their siblings and relatives who might have been living in rural villages, to join them in the city. Soon, the families in the city grew into hubs of social ties, and even if the previous cohorts found jobs, then others would still come. The city attracted younger people who were escaping drought, famine and inadequate social support in underdeveloped rural villages, where there were fewer employment options. Heads of the household responded to the strong needs of their relatives. One participant mentioned that several people would turn up at their doorstep at any given time. Additionally, in terms of basic food at mealtimes they pointed out that,

> In Somalia […] there were no banks to ask a loan in times of need. In your family, relatives and kinships were the safety net. If you need help you look to your right and then left. The first person to ask help was your siblings. Then in your relative and if you could not find then you look your tribe. (Case [02])

Another participant said,

> In Somalia, there was an institution that manages collective help. There was an understanding between families […] Households, relatives and tribal leaders. This understanding is interpreted in time of need *'Self'* binds to parents for support. (Case [14])

Participants insisted that before the civil war broke out in Somalia, life was good as they had somewhere to work. However, after the war, institutions changed, and suddenly everyone had a harrowing story to tell. People lost their businesses and livelihoods, but yet they were still expected to support their families. In this atmosphere, people had to invent better ways of generating income and finding creative ways to transform disadvantages into advantages. One strategy was to use rural life as the engine to propel social relationships and trust. As one participant remarked,

> The situation changes when there are conflicts and disasters. People without support rely on others because they invoke cultural resources of dua[24] [blessings]. No one that you do not know would come in front of your house. They must be more or less your relatives. (Case [03])

So, how does the binding idea of kinship relationship work for the participants? According to cases 1,5,7,18 and 19, it operates a hierarchical chain where the wealthiest member of the kinship acts as the chief amongst the tribe, as well as a banker and the fixer (patron). In times of need, members of the kinship group come together to ask for help. The patron's role was to take the responsibility for being not only the head of their household, but also the leader of all the members with whom they shared the same lineage and network. Family members were permitted to ask the patron for basic food and support while others might ask for loans to start a business, or for a sustenance grant. Therefore, tradition permeates the culture of support. I found that these elements also regulate and discipline the *'Self'*.

7.1.1 *'Self'*

The essence of Somali *'Self'* appears to be characterised by a descent system of internal relationships, as one participant affirms,

> Most of the time […] we worry about our parents and families in Somalia. They are part of us [...] we feel as if we are missing section of us... (Case [18])

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24 *Dua* is an Arabic term which literally means invocation; it is an act of supplication – to call out for blessings.

This participant relates to and protects, his ascribed role. Participants fulfil certain roles in which they consent to undertake the role in question, regardless of the space and places might happen to be living in at that particular moment. For instance, an older child occupies the lead role in the household and assumes the position of principal caregiver when their parents are elderly and need help. Parents not only look after their children's' physical well-being, but they also take care of their soul too. It is the parent's responsibility to ensure that children grow up as good believers in the principle of their '*Deen'*. Reciprocity ensues when the child reaches puberty (or often even before that), and their role becomes the responsibility of their parents. As this participant points out,

> As a Muslim and Somali, my relationship with the rest of my family was very close.it was intimate one –all members feel being from one family […] relatives and Jilib […] no distinction but were also responsible to each other according […] Islam. (Case [16])

From the evidence I gathered, I found that participants' source of influence was not only derived from the nomadic tradition at the heart of Somali culture, but also from Islamic principles. Individuals take on symbolic associations with their households, relatives and kin. As this participant says,

> We knew each other from birth and knew what others were doing […] as we used to live together in a same setting […] place […] we wish we could re-create and establish that memory here in London. (Case [16])

The notion of *memory* was very strong in the participants' mind, as they remember relatives migrating from the villages to the city. The participants ponder their current situation at home, comparing it with the conditions of others who remained in their home country, while also remarking on the need of their relatives. Their own experience of living with misfortunes in the past drives them to try to help those of their kin who are suffering from hunger. They are also still haunted by their own struggles to meet their needs in the past, feeling as though they might at some point experience terrible suffering again. Therefore, the experience of early hardships and the support they have since received, influences their actions. Sending remittances enables them to lessen the burden for others by allocating a portion of their income to distant and non-migrant households. Since there is no welfare system to safeguard the general needs of society in Somalia, in place of it we find an indigenous micro-social security structure. This is found in the Somali culture of support which operates as a form of social security system. As the following comments suggest,

> I remember my family getting help. Now. My wife was from one tribal social group, so I pay my contribution. I have different families to support too. It was very difficult for us since we have to give out small sums of money in several places. From her side, there are in-laws living in Cairo, and others are living in Nairobi. There are relatives living in Kampala others still remain living in Somalia. We pray […] Mm […] to those we agree that they are important […] Commitment but obviously as a family my father and mother are prioritised first. (Case [05])

Sending remittances is no longer just a lifeline, but it has become a necessary aspect of micro-social security. In fact, participants not only feel a duty to support others and provide subsistence to their relatives, but they also feel they have to make social changes in their own, non-migrant communities. Fear became rife as hostilities in Somalia escalated in cities and rural areas. No one could guarantee a safe passage, and no one could foresee how the future would play out.

7.2 Life in Exile

The Somali civil war forced individual participants to leave home unexpectedly. It also created shock and trauma, due to suddenly being displaced. This forced participants to re-make their previously informal economy and lifestyle into a new way of formal economic life – that of a modern social life (or *Gesellschaft*). Neither their attempts nor the transitions were to be an easy reconfiguration of *'Self'*. As expressed by this participant,

> I was just another child in my family. But not now […] my relationship with my family has changed because we are no longer living with each other […] war has made it difficult for us to live together […] but we communicate all the time. We do not see each other physically. It would have been better […] if we had an intimate physical and face-to-face connections. We want to see each other, and ask each other [about] their health[…]. How are you and how [do] you feel […]Nothing could replace that […] but I send remittance, so I fulfil my responsibility and duty to them… (Case [03])

I am convinced that sending-remittance in some way compensates for the absence of the migrant as it mediates the relationship between the migrant and their family. In a sense, the evidence suggests that the heads of households grew up in a kinship environment but that the social reality in exile is one of the globalised and distributed networks,

> I am living in London; my siblings and relatives know everything about my everyday life. I know everything about them, and they know everything about us. There is no secret between us (Case [3]).

This participant continued to reflect on the difference between the two places – London and Sana' Yemen, where his family lives,

> Now, as much as we know, how we live here. Through the webcam and the Internet, they can see our accommodation, how many rooms we have access to. They know our lives. There was no secret between our lives. Sometimes we can see the fresh food that they are consuming […] and compare ourselves the frozen food that we are eating […] our fridge was full but they have nothing! What a contrast. They can go to the beach and buy a fresh fish […] but they do not have money [...] for us we have money but we do not eat fish and we cannot find it. (Case [03])

Another participant comments on the function of the tribal network as a security,

> The network support was available as a security. When there was a crisis also, people come together to support each other. In this country if someone dies relatives have the burial responsibility […] if they cannot afford it then the state helps the grieving family. But in Somalia we do not have that […] so we take these issues very seriously. If someone dies in Somalia, Nairobi or Cairo the nearest kin in that area and other local Somalis will volunteer to pay the expenses. (Case [02])

Another participant echoed this sentiment,

> The telephone rings all the time and the expectation are very high because you made England. You cannot turn round bravely and say here I am not allowed to work, and I do not have a job therefore I cannot send you money. How can you tell this [to] your five-year-old daughter who was hungry in a remote place of Mogadishu ghetto? (Case [14])

The interface between the old status as an ordinary member of the household, and a new status as an expatriate, results in constant inconsistencies. For refugees, just coming to London boosts their status and mobility, which embodies a kind of achievement. However, in London, mobility is only possible to varying degrees with the possession of economic capital, higher education, work competence, and the effort one puts into labour and production.

7.2.1 Status

Household heads preferred to trace their lineage to a specific tribe and region and thus, at a distance, recreate their own nomadic sub-cultures, norms, customs, and language. If what defined *Gemeinschaft* was collective life, living close, defending against outsiders and sharing material goods, then travel and life in exile made it impossible for a kinship life to remain genuine and stable. But, where dispersal disrupted communal life, money-sending practices replaced and mediated some of the emotional involvement necessary for this type of living. The myth of being a member of a kinship remains strong in the minds of the senders. From this background, participants perceive themselves as living at a crossroads between *Gemeinschaft* and *Gesellschaft*. On the one hand, the *'Self'* is aware of social norms and values, while, on the other hand, the everyday reality is one of refugee status, under-employment and marginalisation. Accordingly, a participant as a social agent has to reconsider the 'natural law' which disciplined them. They have to balance between the two as they were taught to obey these norms, values, beliefs, and roles from an early age. In the following extract, one participant emphasised village life and kinship and locality associations,

> I am Somali […] in my life I experienced different things and situations […] I was born in a remote area – a village in Somalia […] eem the rural part of the Middle Shebelle province. When I was nine years old, my parents sent me to Jowhar […] where it said our tribe settlements belonged. I learnt everything there when I was little. I cannot ignore it. Who will help them if I do not send money to support them? No other person [clan] will send to my family and their region... (Case [02])

Participants were not only tribal people, but each clan was also associated with particular regions, places and districts, which made the division of land even more sectarian. In a sense, one could settle but they could not claim to belong to a part of the country unless they belonged to a certain tribe. There was a strong link between particular regions, districts, towns and specific kinship groups, which underlined the nomadic culture and attitudes towards the sharing of resources. As indicated by the following participant,

> It was about the culture. It was possible to find households who don't support other people, but the Somali culture was when somebody […] asks you help […] money. You would not check if it was genuine. Just asking for help it was a big thing. People do not ask money if they were not bankrupt. If you were asked […] hee […] heey. You don't think about yourself. First, you would think about them. If you can afford it and […] But, you don't help them you could expect curses! (Case [01])

Participants grew up in an environment where sharing their material possessions was the norm, even for such things as salt, sugar, tea, coal, household utensils, and water. Participants not only shared items used to exchange food and material goods, but they also shared their information and ideas with others too. Somali oral culture promotes intense interaction and collective sharing of resources and ideas, which in turn creates hierarchies of responsibilities and trust:

> In our household were single household […] knitted and connected family. The household consisted of four brothers, and each of them had his own family, but we were all living in a single household and under one single roof and under one parent. We had our own children, and we were all living in one house. We used to eat together […] Masha Allah; I do not think I will see that again. You know, I was not the first child, and I was not a decision maker […] my older brother was close to my father. (Case [03])

For the participants' positions within the family, there were significant distinctions between the oldest child and the youngest one, regardless of the sex. The youngest child acts as a subordinate member of the family, and the eldest, regardless of gender, becomes an important person within the household. This child has the responsibility of replacing the parental figure in times when they are absent. They become the link between the two institutions – parents and the children. If a male is the oldest child, then he will inherit the position of the head of the family. This means that he is counted as a member of the tribe. When a young man turns 15, he will be regarded to become an active member and a contributor to the tribal network. From this age onward, the son has to contribute not only to his family's purse, but also to his tribe's collective insurance fund. For instance, he would be informed as to whom he would need to pay his dues to for the funeral expenses of a member of the kinships. Conversely, if a daughter is the eldest child, she would not require paying to the tribal contribution directly, however, even more would be expected of her in certain circumstances. In situations of exile, all of the children are expected to feel a sense of responsibility to support and contribute to the family as there are no distinctions made between genders.

Regardless of gender, all the participants had to deal with several competing, and sometimes contradictory, loyalties. Household members had to divide their attention, resources and effort between London, the home and places where family members settle. This juggling of responsibilities causes them to lose focus on everyday life. For some, it may have pushed them to the margins, but it is painful to reveal those circumstances. I observed eight families criss-cross a number of territories as they struggled to adapt to their new settlement. There is no doubt that a refugee living in London requires a great deal of effort to transform their families from an informal position to a formal recognised one, within the city. They understand that members of the household are expected to be busy learning the English language, finding better jobs and socialising with others. Yet, the household members who remained in the diaspora required attention and financial assistance. The family who had been left behind not only demanded basic support for sustenance, but they also needed sources of inspiration, wealth and leadership. From the participant's’ perspectives, simply making it to London was considered as an achievement in itself. The participants had to keep up appearances, but the expectations to change the lives of others was also high.

Four participants had done well for themselves, and they were ones who organised their social networks and created start-up resources through informal syndicates. In the process, they managed to pool money together, open small shops, Internet cafes or restaurants, or use social networks to start up new money transfer agencies. Exile also created a new household as this participant echoed,

> I can see that I still do not know 'who' I am […] neither my wife knows it. It seems to me that we have yet to define our household outside of her family context […] or mine! We, really, do not know ourselves or […] have attempted to own our real identities. As far as I am concerned, no tribal member […] no one has ever given me a penny […] money as a gift but we are constantly put on a false personality. We live not our own lives but under constant of the other’s world. Tell me […] how can this be natural? This was why so many Somalis here, appear […] you know […] so genuine in a false image. (Case [14])

All participants would have preferred to live within communal settings, but it was impossible for them to re-create this ideal for spatial reasons. Instead, this situation was replaced by isolation, disconnection, and fragmentation into smaller family units. Participants recall that in the early days, conditions were more dependable, and members of the community were more engaging and intimate as they formed very active relationships with family members, neighbours, and relatives. However, some of the practices such as group rituals - weddings, feasts for particular occasions, and funerals - have been re-created.

7.2 Resources Generation

In the middle of my fieldwork, I noticed that participants were reluctant to reveal their sources of income, income amounts, budgets, and expenditure. However, they were willing to discuss something else which I found very interesting. They were eager to share with me how they generate resources in difficult circumstances. This included several strategies. It included how they control their needs and manage to save, and how these valuable resources are sent as funds when someone else has demonstrated more compelling needs than their apparent ones in London. In the following section, I present ethnographic evidence from participants on self-employment and savings.

7.2.2 Education and Employment

In refugee remittance practices, the variable educational level gives us very little information. Some degree of variation does emerge across the different senders when qualifications are considered. Between the two cases, the Non-Regular senders were more likely to have a degree, but they still sent the same amounts of money as their counterparts in the other group. Within the two groups, the participants with no qualifications or who had other qualifications, seemed over-represented. This occurred because one of the selection methods for participants was through the researcher's initial contacts within the Somali community centres. In other words, their acquaintances and contacts were likely to have similar levels of education.

In terms of employment, the data on household size demonstrates the prevalence of extended families. It was intriguing to find out how much participants relied on each other. In fact, seventeen of the participant cases initially found work through Somali friends or family members. As they settled and began expanding their networks, they sought better-paid employment or self-employment opportunities which were more appropriate for their abilities and needs. The topic of employment history was covered during the interviews and reflected a high mobility within certain segments of the labour market, particularly the service sector and transportation industry. Previously, participants relied on finding jobs in the mainstream job market, but they found it difficult to secure suitable jobs for two interrelated reasons.

Firstly, a lack of skills and language competence made them feel disempowered. Secondly, discrimination in the job market restricted them from accessing certain roles and realising their full potential. However, a change took place as pressures from the job market increased and they began to create their own arrangements. Thus, self-employment was an increasingly attractive alternative; in fact, in some places, it became the only option available for them. Although most were self-employed, some roles had a tendency to overlap as an individual can become involved in two or more business interests. For instance, while two of the men were employed in organisations – a community activist and an advisor – the rest were either self-employed or in low-wage employment. By contrast, the female household heads worked as part-time care assistants, cleaners or tuition centre volunteers.

I found strong evidence for this propensity in most of the participating households, for their work diversified their income generation strategies. One explanation of this shared ethos for self-employment originates in their attitude to risk. For instance, having emerged from pronounced uncertainties like hunger, drought, refugee camps, and destitution, the participants acquired an entrepreneurial spirit towards opportunities and discovery. Mixed with substantial experience of handling money, they had plenty of opportunities to develop their skills in planning and, consequently, developed the necessary foresight needed to become entrepreneurs. In this respect, research participants whose standard of living may have been as low as other economic migrants, are actually better off. They have experience of informal and sometimes ephemeral trade, as well as the ability to market produce belonging to other people, and manage a small stock of money and goods.

As they arrived in London, Somali refugees mobilised their family ties and pooled resources for ethnic businessmen to tap. United under a single language and culture, forty percent of Non-Regular sender participants in this research have stuck together just because they share the same historical experiences. Their family connections alone are based on strong ties to the extended clan with connections across the globe, which is most useful for business networking. In the end, the most important factor is the success the participants have in developing a pattern and structure of resource generation and collective savings. I was given stories where the better-off may have more money to save and contribute to family syndicates. But even the newly arrived migrants are immediately able to turn their minimum wages and basic earnings into savings, investments and education. This area has not been followed up, but it is an important one for future research.

As one explores the lives of the participants in London, one forms a picture of their employment situation, and a number of major conclusions become evident. First of all, small businesses create jobs, so through their propensity for self-employment and entrepreneurship, they can also learn skills. In addition, I noticed among the research participants that small business owners had interlinked patronage networks. This included minicab drivers, restaurants, Internet cafe owners, and other businessmen belonging to the same ethnic group. The restaurateur for instance, may sell imported soft drinks by one merchant, buy rice from another wholesaler, or obtain meat from the Halal butchers – all belonging to the same ethnic group.

Nevertheless, male participants were good at sharing information too. I noticed that they were excellent orators with good memories of every point in the discussion, although they were not necessarily good listeners. In fact, their keenest attribute was their capacity to engage in friendly debate. For them, the ability to remember and sometimes ask good questions, is important. The reason is neither to find out information alone nor to just explore their surroundings nor to detect and identify other groups. It is to socialise, notify dangers to others, share local information, and above all, to warn about potential pitfalls, hazards and business opportunities. They possess a well-developed capacity for sharing information, and take advantage of the availability and proliferation of communication technologies. When my participants encountered interesting information about their home country, they not only shared it with their close family, but also with anyone that they were in contact with. I was fascinated by how many of my participants rely more on their powerful capacity to gather, listen and deduce information, including those related to business transactions. They were keen to digest information while simultaneously making a large variety of sounds when communicating with their fellow group members. The sounds they make depend on the circumstances, whether it is friendly or involves gossip, imparting wisdom, offering advice, sharing tribal historical knowledge or making unsupported emotionally charged arguments at gatherings - this behaviour causes groups develop strong friendships as they stay together.

7.2.3 Savings

The question of savings and the methods participants used to save intrigued me. The same participant and their partners were willing to discuss how they have been able to save in order to start their businesses. During my first visits, members of the household were not sure how to receive me. However, on the second visit, I could feel a sudden change of attitude in the perceptions of the research. They became more open in discussing an element that they believed was unique to their community – 'Hagbad'. I asked all twenty Somali households in this research if they were a member of this savings group known as Hagbad. Only six of the twenty said they knew about it, but they indicated that they were not part of it. For those who did join, they described a number of motives for joining the system. In the following paragraph, I focus on the ones that they emphasised the most.

Saving money is an important prerequisite for generating proper household finance. Nonetheless, the need to use 'Hagbad' as a method for savings is a trivial one, as it addresses the need to be faithful to one’s belief system and save money at the same time. According to the participants, they were confronted by a number of adverse conditions such as unusually high unemployment, low-waged jobs, discrimination, and large family sizes. This pushed them to face two competing alternatives; to either accept the conditions before them or to reinvent themselves. The latter option offered ways to live within the poor conditions while still affording to send some of their savings to their families in Somalia. They sought answers from within the diaspora culture and by drawing on their social capital. One such innovation was organised around several localised informal micro-finance groups which began as saving arrangements called 'Hagbad,' which were known as money saving schemes. For simplicity’s sake, we will refer to this scheme as 'Hagbad'.[25] In order to join the Hagbad savings groups, participants were attracted by group membership and the accumulation of sums of money. However, they all advanced two perspectives. If one is the receiver, then they have the opportunity to do something with the money without having to pay any interest. And, if one is the receiver on the end of the chain, then they may have to wait. But eventually one will receive a considerable amount of money to buy items that they could not have afforded if they were not part of the group.

Participants' motives for joining the savings groups were primarily economic. They were aware, for example that Hagbad costs less than a bank loan. Although it was economically driven, three of the participants joined the scheme to save money to buy a good quality seven-seat cab. This was very expensive, and it would have been impossible to become a self-employed taxi driver without drawing on this scheme. The participant understood that he had to pay the loan back, but it gave him the opportunity to buy a fairly new car which he could use as a taxi. This made me question whether saving with a bank would be wiser or simply redundant. There was no way a bank would lend money to a recently recognised refugee from Somalia with no credit history. Moreover, it would be impossible to receive a loan from the mainstream banks without incurring any interest charges. I have already classified these participants under their cultural motives. Others also stated that they contributed to the 'Hagbad' for saving purposes, adding that the scheme helped them exercise self-discipline and not engage in excessive consumption.

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[25] *Hagbad* is a type of money saving that may have been widely used by participants both at home and in the diaspora.

7.2.4 Savings Circles

Saving circles are organised locally, but they can develop into large groups and associations by drawing on Somali social relations, kinship and networks. Its practice and arrangement are straightforward: a group of people invite some of their local Somali friends to meet during a night out, or perhaps when attending a marriage ceremony. This group would then choose one member of the group who was deemed to have a high degree of integrity and status according to Somali culture. Three things were usually important for this position – age, having families of their own, and the ability to negotiate and promote the project to different people. These saving groups often start very small and can grow quite large, so they can have an identifiable ownership, with two or three people acting as the moderators. There was no mention of disputes taking place within these groups, because sanctions are severe, and anyone who dissents will essentially become an outcast.

The first group sets for shares of contributions. However, the sequence of distribution is determined by a raffle, followed immediately by agreement. Some of the groups combine their effort in vast networks, so their individual contributions are small and affordable, for example, £100 a month. However, others may be small, but their contribution can be higher with more than £500 a month for each share. This sum is distributed to one participant per month until each one has had their turn. The first recipient is a borrower, and s/he receives a loan that the group members should repay over the following months. The final recipient is the saver, and s/he receives the savings accumulated over the previous months. Because each participant is supposed to receive their funds at some point, each person feels compelled to pay their dues on time every month. To my surprise, no one enforced these rules as all of the members are closely connected in the venture. There was also no time limit, but each cycle lasts for about one year, after which there was no guarantee that another Hagbad would start up. The new cycle depends on a review of a number of factors, including the possible removal of those who have been persistently delaying payments. As the required contribution dictates, nearly all of the contributor's' work, however, women outnumber men in this micro-finance initiative.

Although men were in the minority in the Hagbad system, they were the dominant participants as they accounted for more than fifty percent of the dealings. Its safety lies in its organisational model, since, as an informal financial arrangement, no one regulates. The trust generated through existing social relations underpins the entire business model. This informality is one of the reasons of its popularity amongst family members, friends, relatives, neighbourhoods or groups of Somali women's circles. It is remarkable to discover that women possess no tribal barriers as different tribes of women are represented within the groups. Thus, the savings tend to be more reliable, with fewer defaults on payments or risks of embezzlement. No one was able to remember if such disruptions had happened.

The detailed interviews we conducted about the saving groups revealed that the participants were well aware of the functions and motives associated with this system. We found that Hagbad serves two important economic purposes: those of saving and borrowing while at the same time still maintains loyalty to the Islamic faith. But here, it is worth noting that we have restricted our enquiries to the question of what advantages it has over traditional banking institutions.

First of all, the last participant to receive cash in the Hagbad cycle ends up with the maximum use of the savings system, since they receive deposits that have accumulated over the previous stages. One may argue that when compared to a savings bank, Hagbad has its weaknesses. One such disadvantage is that participants receive no interest on their savings and are often morally obliged to pay ‘cash rights’ to the minder for services rendered. In this case, Hagbad participants end up with negative interest. Participants addressed this very question and suggested that their main reason for using this system was their faith and rejection of giving or accruing interest. In a sense then, commonality of faith is a more powerful bond in this case. It links people together more closely. Participants see that the fundamental basis for leading an exemplary life as the one that emerges from the heart of man, furnishing him with an ideal, spiritual aim. In this sense, the essential bond in their view is the one that links them closely with members of the same society, and who share the faith in Allah.

One advantage of the Hagbad savings is its simplicity of financial transactions. Paying dues or receiving the cash, only takes a minute. Overall, the disadvantages associated with the Hagbad saving system are offset by the immediacy of the informal relationships. Most Hagbad participants have less money than time. The ones who join to amass savings are, therefore, in Western terms, not acting out of a goal-rational economic motive. From an Islamic perspective, they are loyal to their faith, as they refuse to accumulate interest because it is considered *'haraam'*[26] in Islam. Although hagbad savers may report economic considerations as their reason for participating, they are more likely to have joined for traditional motives. Hagbad saving is a very familiar system compared with bank loans and has the advantage of offering interest-free credit. Moreover, banks have various criteria for determining credit worthiness, such as employer’s references and other parties who can vouch for the borrower. For them, Hagbad has more to offer them than the banks do, and participating in this system opens a new window of opportunity. Members can access further credits unilaterally, or they may open opportunities to own food stores, importing cheap goods, clothes, bedding, household decorations and even expensive jewellery. These are then sold and re-sold amongst the members of the saving circle. Being part of the group guarantees access whenever one wants cash, and as they are connected to other networks, they can move it wherever they desire.

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[26] *Haraam* means forbidden in Islamic Sharia Law

7.3 Household Management

Within the sample of twenty households, they all possessed at least one grandparent, a relative, or a prominent person they relied on in their lives. These individuals may not necessarily live under the same roof, but they appear to be present by regularly sharing everyday life with them. As a result of the tenancy agreement with their social housing proprietors, grandparents cannot stay in the property as a resident. Instead, they must have their own accommodation. However, all external members support the family in some way as they assume roles as advisors and cultural symbols. Participants' relatives and tribal members have close ties and similar experiences of hardships in which they still share resources and attend each other’s ceremonies – such as in the case of marriages and funerals. These memories and experiences contribute important and much-needed intangible assets to the families. As a result, these household heads share experiences and memory with their fellow non-migrants. In a sense, memory influences their own decision to send remittance,

> My relationship with the rest of my family was very close and intimate one – in a sense; we were all members of one family […] relatives and Jilib […] no distinction. We knew each other from birth and knew what others were doing […] as we used to live together in the same setting […] place […] we wish we could re-create and establish that memory here in London. (Case [3])

Although Case [3] left some of his family members behind, in a way it seems like he is living with them and is still part of the family. This indicates that participants carry over their culture, traditions, beliefs, and practices, as they prefer to socialise, eat, visit, and entertain with each other. The decision to send money is thus based on experiences of hardship. Informants grew up in a large household where seven or more children was the average. Therefore, households are well-equipped to take in more relatives and other people from the villages who pass through and occasionally stay for extended lengths of time. For many of the participants looking back now, it had the feel of living in a camp rather than a household. This experience had a profound impact on their outlook in life. Perhaps now they exhibit a sense of unease about the experience. Nonetheless, at that time, they were interconnected and amongst constant social contacts, whereas now they live in small, individualised flats in London. However, as demonstrated by the following participant, it was interesting and revealing to look back at Non-Regular senders' history and experiences:

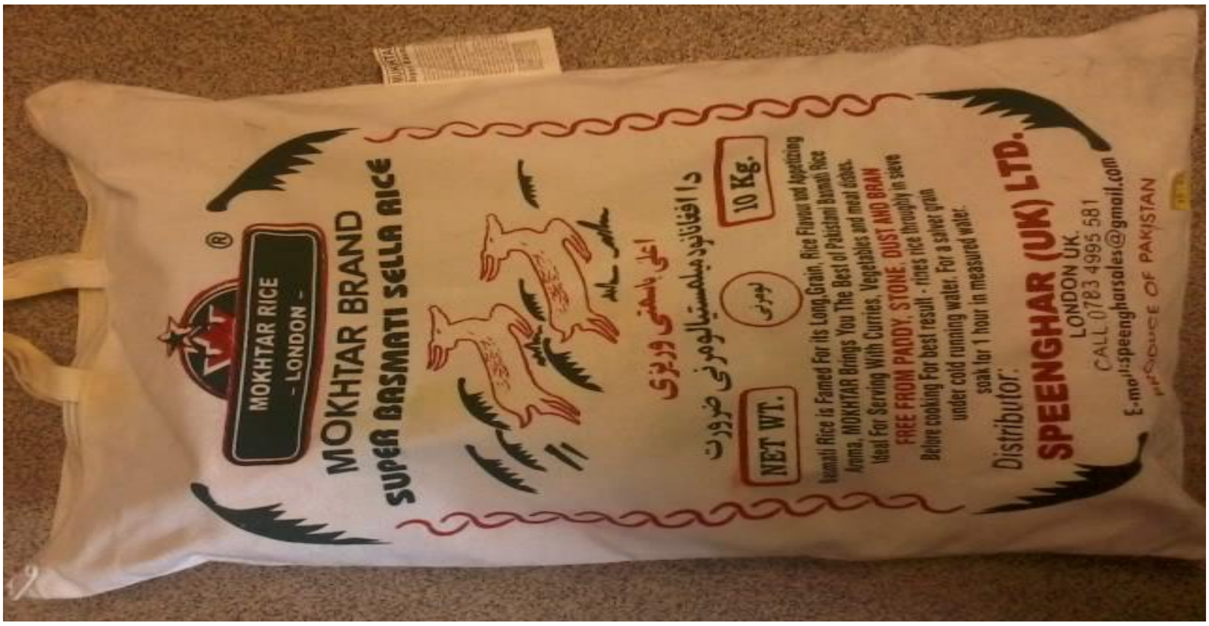
> There was a series of drought in our village. We lost all our animals and livelihood. We had two choices […] to stay in the village […] and expect death in slow motion or escape […]. I remember my father was attached to the land […].But my mother decided we had to leave […] as the oldest boy to the family I had to move and migrate to somewhere – unknown! I migrated to Mogadishu. Although young, I made my decision. Immediately, after arriving in the city, I searched my uncles and relatives through my tribal networks and discovered one who was working for the government. Soon after that I established myself in the city. The interesting thing was, from that date, my family secured an income stream wherever they live. So for me the family sees migration as an act of

> throwing their fishing rod into the water while still holding the grip of the reel tight. (Case [14])

Participants' narratives reveal challenging and sometimes distressing stories about how they decided to abandon their homes, families, friends, and properties with little or no control over their subsequent destination. This group sends home as much money as the other groups, if not more. Instead of sending regular remittance for sustenance purposes several times a year, each household transfers money to relatives who live somewhere in the South (this averages about £2,400 to £3,000 a year). Males preferred to delegate these decisions to their female partners. In fact, almost all the men mentioned that their partners were the decision-makers.

7.3.1 Consumption

How do the participants manage and maintain the practice of remitting regardless of their economic positions? In Somalia, participants tell us that they shared their resources – they pool money, buy food and eat together. Participants brought these lifestyles, tastes and cultural practices into their new homes in London. Although participants live here, they still practice a life which is similar, if not identical to their previous social orientation. This strategy allows them to filter out temptation and restrict material consumption so that the small salaries they earn can go far, especially as they have a particular skill for feeding themselves well, and cheaply. What counts is not how much one has in their account, but how far one can stretch that small amount of money.


MOKHTAR RICE
- LONDON -
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SUPER BASMATI SELLA RICE
NET WT.
10 Kg.
Distributor:
SPEENGHAR (UK) LTD.
LONDON UK.
CALL 0783 4995 581
E-mail:speengharsales@gmail.com
PRODUCE OF PAKISTAN

Figure 9: 10 Kg of Rice for £15

For instance, they achieve this by buying the same food, dressing in the same clothes as before, and getting cheap goods imported for them by another migrant in their local ethnic stores. Thus, their patterns of consumption behaviour remain the same as before the migration took place.

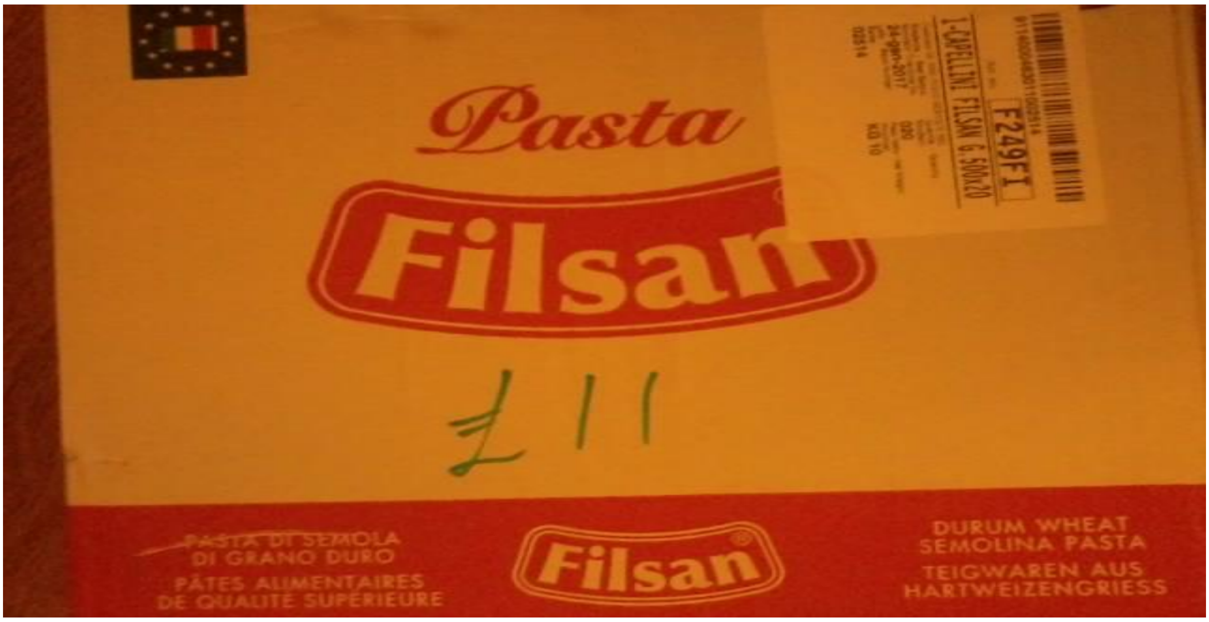

Pasta
Filsan
£11
PASTA DI SEMOLA DI GRANO DURO
PÂTES ALIMENTAIRES DE QUALITE SUPERIEURE
Filsan
DURUM WHEAT SEMOLINA PASTA
TEIGWAREN AUS HARTWEIZENGRIESS
F249FI
1-CAPELLINI FILSAN 6 500x20

Figure 10: 10 Kg of Somali Main Diet Pasta.

The main diets of Somali migrant households consist of rice and pasta. At the local Halal food store, 10 kg of imported pasta or rice which would last one week for a family of seven, costs less than £15 each. I was fascinated to discover how the participants can buy a 10 kg sack of flour for less than £10 and turn it into various exotic foods. Sending money does not make substantial changes to their lives in exile. The practice also counts as an act of generosity in which the rewards add up to their efforts to secure a place in the hereafter. Thus, one could argue that participants send remittances because senders determine to cope with their current state of powerlessness. Poverty and discrimination in London may be an everyday reality which they cannot change, but concentrating on the more gratifying features of their life can guarantee a more powerful status.

CHAPTER 8

FINDINGS AND ANALYSIS

TRANSNATIONAL PRACTICE

8.0 Introduction

In the previous chapter, I presented the first part of my findings/analysis chapter which deals with the local circumstances of refugees who send remittance. This chapter focuses on transnational practices and the dynamics of everyday life which produce the 'meaning-making processes' associated with remittance practices. I present the findings in relation to the social agents' concepts of distance and reach across nation states.

8.1 Dynamics of everyday life

How is a request for support received in the first place and how is this request processed and answered? Participants would have preferred to live in communal settings, but it was impossible for them. They could not have re-created this ideal for spatial reasons. Consequently, their lives were not the same as what they used to be, or as what they envisioned in terms of fluid, supportive, and cooperative environment. Instead, this was replaced by migration, disconnection, and fragmentation into smaller family units scattered around several cities, mainly in the south. The function of kinship systems in Somali society was the most important organising principle for providing basic needs. It was also used for regulating the production, consumption and distribution, for arranging marriages, and for maintaining order by setting moral rules. Although the space and place of kinship have changed, the function remains intact across nation states. It, therefore, remains in a transnational context, as well as in the minds of the participants.

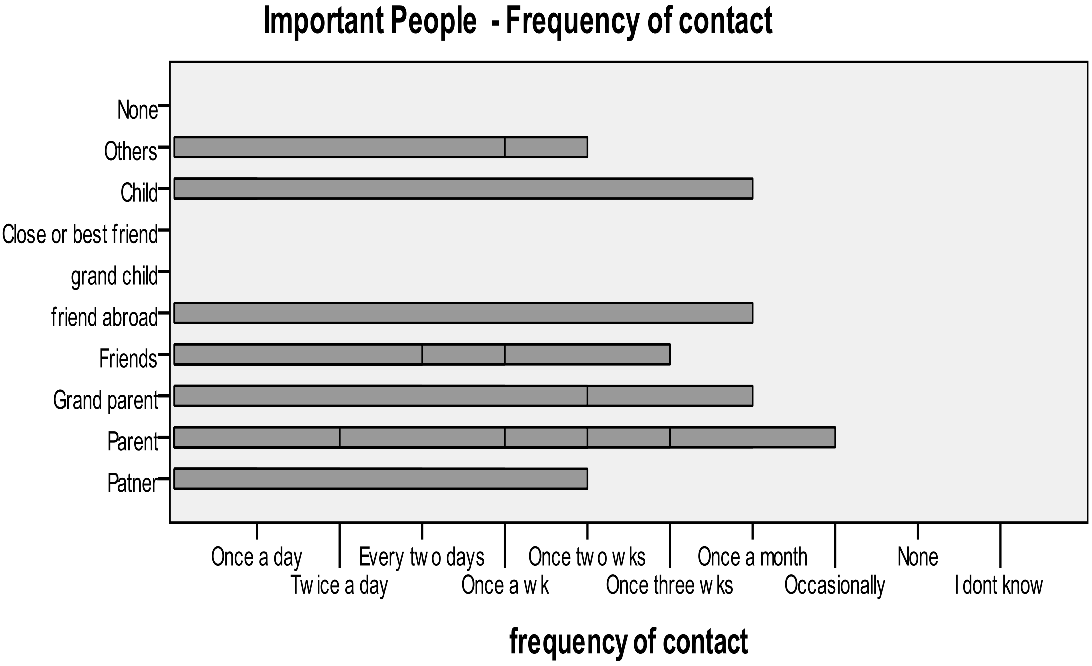
Household social networks are critical to remittance practices. In each of the participating households, not a single day passed without one of the members contacting one or more of their distant relatives. As this participant noted,

> we are refugees here, people in conflict zones think that just being in England […] We have money, and they expect us to cure all their ills […] This is impossible, but I cannot ignore them. (Case [11])

As the evidence suggests, engagement was essential. If they were sending remittances, it seems that the contact could be waived or reduced. However, if they were not sending remittances regularly, there was the possibility that they would be under pressure from kinship groups whose task it was to mediate and mobilise others to pay for family expenses. Parents were likely to be frequently contacted; sometimes once a day, or once every two weeks. To understand the practice of sending money during times of crisis, I looked into different types of contacts. First, I examined contacts with particular types of distant relatives, and then I was interested in seeing how often members contacted each other and through which channels. I noticed that communications took place using telephone, email, text, Skype, or other mediums of communication. I found households had segregated social networks, with males leading different lives than their female partners. Likewise, as the following comment suggests, female household heads had their own family and kinship networks outside from their children's. This very act of support pleases parents and siblings because the resources which have been sent to them to redistribute connects the parents with another extended family. In the process, senders develop close relationships with their family, and members who also distribute gain prestige amongst their relatives.

As far as parents are concerned, participants not only felt an obligation to offer subsistence, but they also felt that they had to make social changes. The above sender understood that his parents usually pass on any received money or resources to others, in order to try to re-distribute resources to their close kin.

Fig. 11: Important people and Frequency of Contact



> I am now living here in London with my wife, some of my brothers and in-laws – three of them also moved to Britain recently. I also have another sister in Germany. My mother is now living in Netherland. But she will be moving to Britain soon. My mother is still alive. She is now our connection point […] everybody is connected to her... (Case [01])

Confirmations from third-party kinship members that they have received the re-distributed resources make sending remittances a ‘ritual’ rather than just a practice. Here, the mother acts as an important connection within a networked hub. As stated by the son, she was considered to be a node which connects global households and manages to coordinate large amounts of money to support the lives of others.

8.1.1 Phone calls

All participants receive a request for support through phone calls from people that they know. This call comes from family members or a relative who is asking for money. The money not only represents a one-off commitment, but it is also an attempt to ensure long-term involvement in someone else’s lifeline. I noted that once the senders receive a request, the caller follows certain ritualistic and regularised practices.

The process is an interesting one. What happens is that the caller greets the potential sender and recounts the story or recent event which requires a quick and urgent response. The caller, who is determined to present their case using sophisticated rhetoric devices, makes a persuasive case that cannot be easily ignored. For instance, the caller may ask questions about sender’s well-being, followed by inquiries into the health of his or her family and children. At this point, the caller is expected to listen while they usually receive a positive report from the sender. Once they have heard this response, the caller transforms everything that has been said to them into hopeful and positive circumstances. The caller puts forward a compelling case by painting a poignant picture about the conditions their family or children have to endure in Somalia. Thus, the demand by the caller takes the form of an urgent request for intervention.

This is a well established, planned, and forceful ritual. In real terms, it is nothing but a modern form of forced beseeching. I witnessed women in tears following these telephone conversations. While the caller is able to strongly assert their position and describe their circumstances, no one questions the authenticity of the claim. At this stage, information may be ambiguous, but no one attempts to check it, for one is expected to trust. The listener will sometimes interrupt the caller to express their commitment. Occasionally, based on what they have already heard, the participant will even reach a decision on the spot before the caller has finished presenting their case. In a sense, these situations are also characterised by ritual and creation.

In essence, the caller invokes memory and uses devices which involve myth and ritual, and which have to be adhered to during particular occasions. Some of the rituals do not require there to be a personal acquaintance with the recipient. Simply being aware of the intended use of the money is essential, so long as the sender's purpose is clear. For all of these rituals, just knowing the recipient of the resources is enough. For the participants, it is an important practice because it enables a certain kind of the social bond between the senders and the imagined families.

Essentially, members of families and relationships are no longer local, but are instead a global phenomenon that results in competition between groups within a more transnational setting. Soon after their arrival in the city of London, participants partake in the practice of sending remittances to help their non-migrant families live in better conditions. Some of them manage to pay the travel cost for other siblings, or they help family members relocate to neighbouring cities, such as Nairobi and Addis Ababa. On top of that, they help their families cope with displacement and conditions of poverty, and assist relatives with setting up a small business.

8.1.2 The Internet

More than 300 websites operate exclusively for the Somali diaspora. Members in four continents operate either as organisers in the North or as consumers in the South where they administer and maintain almost all of these sites and web-based radios. Most offer instant news, information, entertainment, faith-based knowledge, and business advertisements. All of my participants had access to computers and broadband Internet, which they use for a wide variety of purposes. Although Internet users were predominantly men or young people who were well-versed in technology, the majority of the female participants had also used it on several occasions. However, it is worth noting that women spend more time on the telephone. Participants acknowledged the role of digital communication in facilitating the remittance and maintaining relations with their family, friends, and social networks. Because of telecommunications and the Internet, they shared a sense that they were together all the time. While telephone contact was deemed to be the most popular connection, two or more methods were the preferred means of communication. In particular, female participants described how their families back in Somalia required them to be in frequent contact, and they thus felt like they were part of an extended, virtual community. Contact is considered to be equivalent to care even if one does not send money, whereas lack of contact is regarded as disrespectful towards customs and tradition. For example, one participant said her siblings and friends were spread across areas in Somalia, Nairobi, Atlanta, San Diego, Ohio, Minnesota, Toronto, and Alberta. She would manage to contact two or three of them, if not all of them, on any given day. For that reason, she spent most of the daytime talking to relatives in the South, and her evenings were then occupied with speaking to relatives in the North. Intriguingly, during those times when she was connecting to friends/relatives in the days and evenings, they provided her with moral support. The content of the conversations ranged from gossip to everyday incidents, adaptation strategies, or information on the content of Somali websites. It could be that Somali websites contained gossip about other Somalis or various politicians or warlords in Somalia. One could also sense that this woman was a representative of Somalis living in London.

Moreover, this participant would present, discuss and defend the news about Somalis living in London. This highlights the importance of oral culture. For instance, the topic could be a Somali wedding party which might have gone either well or poorly. It is also worth noting that each network connection has a specific purpose. On the one hand, members in places like Oslo, Amsterdam, Stockholm, Copenhagen, and Rome share something such as gossip and laughter. However, on the other hand, social network members calling from Mogadishu, Addis Ababa or Nairobi, ask for the remittance support which she cannot dismiss. I could sense that while informants and their families may be physically apart, the participants feel linked globally as their transnational lifestyle expands every day.

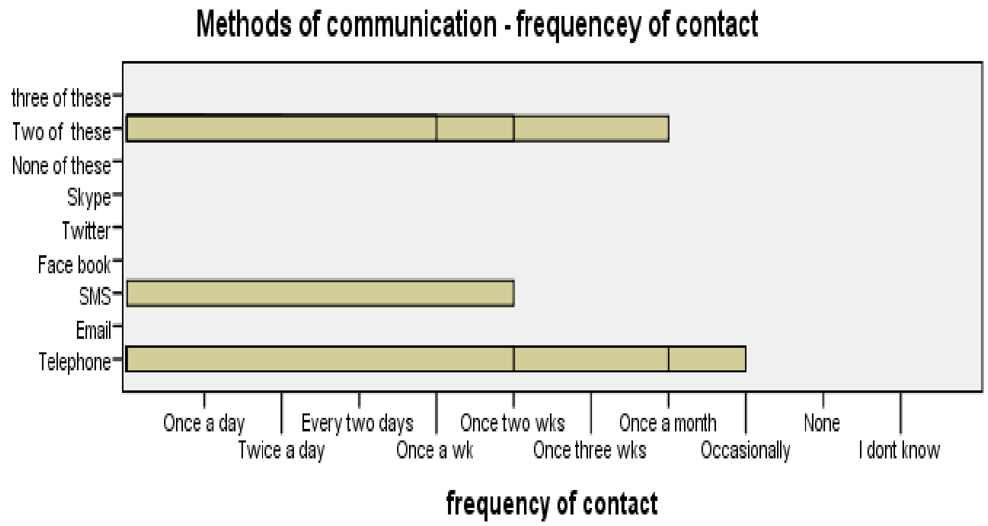


Fig. 12: Methods of Communication **Source: Fieldwork: Methods of Communication**

Therefore, while the geographical divide physically separates these participants from their loved ones, it fails to separate their minds and sentiments. This is aptly expressed by one of the participants,

> My sister also supports two other families that we have to support all – my father had two daughters before he married my mother. One of the daughters had a family, and she passed away recently leaving with her husband nine children to support. He is living with the children in Nairobi, and unless we support him, it is unlikely that he will be able to look after the nine children. She not only pays their food and accommodation, but she coordinates the support, so we also pay their expenses and school fees. (Case [01])

For those who favoured contact by telephone, they preferred using a landline with a discounted phone card. They considered communication over the telephone to be almost as good as face-to-face interaction. During the household discussions, issues of initial separation were echoed, especially as immigration policies had not helped the participants either. They asserted that refugee status did not automatically guarantee family reunions. Although the separation was regarded as a short-term situation, participants had still been apart from their families for a long time. However desirable it may be, reunification seems to be an impossible task, but all the participants said Satellite TV substituted some of their anxieties.

8.1.3 Satellite TV

Watching satellite TV has become one of the most habitually revealing social activities of my participants. Sixteen household heads said that they watched Somali language satellite channels only, and fifteen of them prefer regularly to watch Aljazeera news channels. As one informant explains,

> If a tragedy strikes somewhere in the West and their establishment, BBC reporters change their emotion as if they are sad. However, if it strikes the same tragedy in one of the non-Western cities the south, we found […] they really do not care us [...] they always try to compare apple with banana. (Case [06])

The participants thus feel privileged to have access to alternative channels, and they know other languages such as Arabic and Somali. This opportunity has helped them be part of the new transnational citizenship, where local issues alone are no longer the only ones relevant to their everyday lives.

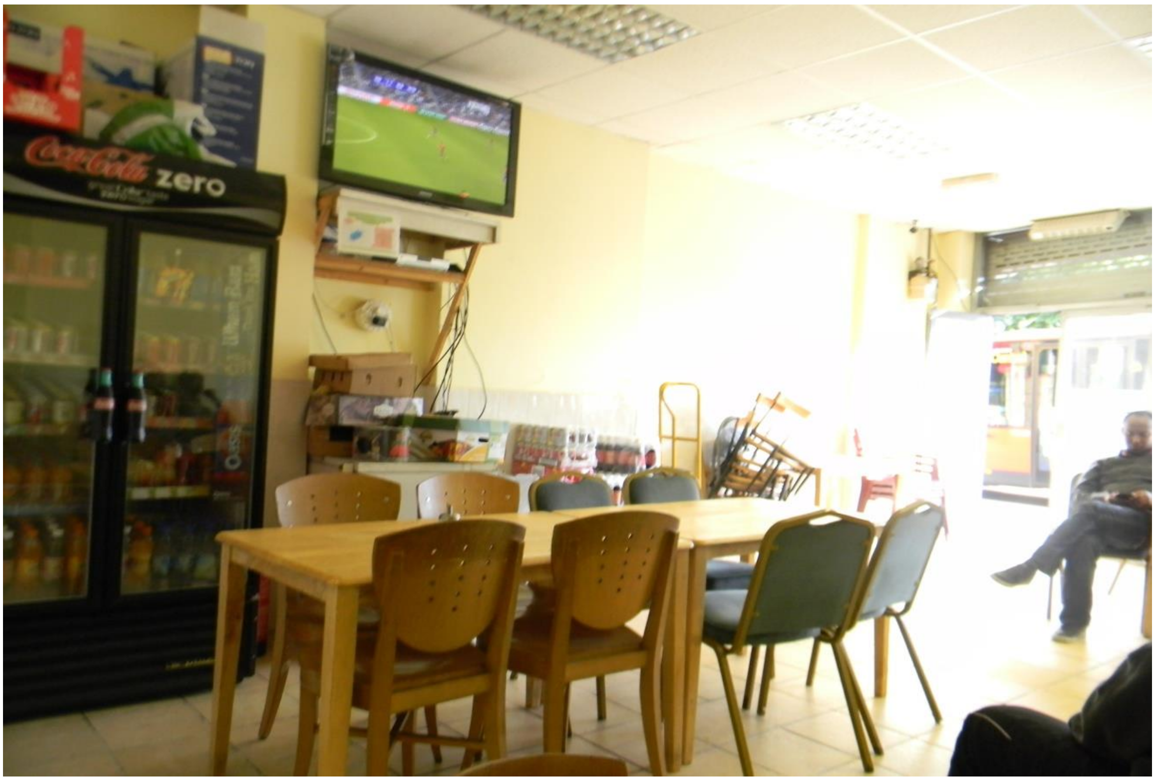


Fig. 13 Setting - Cappuccino, coffee and football from home **Source: Fieldwork**

Essentially, men were concerned about jobs, whereas women were more interested in education and the prospects of a better future for their families. For that reason, most of the participants, particularly women, see London as a place to set up home and raise children. Al Jazeera and Somali national (SNTV) were cited as the most watched channels, followed by the Universal TV and four new Somali-speaking satellite channels. The Universal TV started broadcasting the Somali language channel, but soon lost its audience as they priorities Adertisement mainly the money transfer business. The reason is that within the polarised and dense social field of Somali culture, this particular channel is more commercially orientated with very few underlying principles.

8.1.4 Travel

Sending practices mediate social relations, as they renew commitments to families and relatives. One taxi driver recently visited Somalia, but the visit changed his views about his homeland. Since coming back to London, he has doubled his working hours, so he has increased the money that he sends home. He explains why he decided to increase the remittance he is now sending,

> I saw my family, relatives, neighbourhood, and all the people I respected, but unfortunately, I could not recognise them […] their condition was appalling […] I could explain to anyone […] Magnitude of their suffering. The problem was without a government […] or weak government. When I went to Somalia, I saw, and you will see yourself […] a Boeing 777 pilots who are sitting in the middle of the rubble, debris and ruins idly. He is waiting for somebody […] someone somewhere and something […] a magic thing! Maybe, you […] He may come to you and ask help to buy for lunch. He would tell you two days he did not eat a decent food […], and there is nothing he could do! This is a tragedy. (Case [02])

He asserted that since state responsibility has slipped away, people have had to fill the vacuum to rescue those in need, even if just temporarily. He continued:

> You would see a man who reached a general in the military ranks. He used to lead 5000 military men, but, unfortunately, he is now sitting idly and in distress and in hunger. […] you will see he could not afford a breakfast for himself let alone his children and others […]. So there is a problem in Somalia. There is a problem […]. This is caused by the collapse of the government, and until a viable, government is in place, we will see it get even worse […]. We are forced until Somalia gets its place […] its government […] a person with some money should be supporting others without it... (Case [02])

From the above evidence, state responsibility has shifted to individuals at home and abroad as the system's failure to provide social security to its citizens has inevitably been replaced.

Sending remittances may have begun as a support for family members; however the practice has progressed to become a lifeline, persisting as a system of social security sustained from below. When the Somali government disintegrated, its institutions also crumbled with it. Tribal affiliations, for example, have supplanted the state, while similarly, kinship supports have replaced social institutions. This particular participant was not interested in the plight of every Somali pilot who became destitute, rather he was interested in those who also happened to be a member of his kin. This made him realise the need for the provision of security, at least until the state institutions begin to function again.

The link between travel and commitment to send remittance is compelling. The dynamics of separation between migrants and non-migrants are difficult to categorise because of the complex migration history of each household. As well as being displaced from one country to another, participants shuffled between refugee camps before they arrived in London. This was illustrated in Case [5] who reported having to travel back to Addis Ababa a number of times, because his wife was not able to attain the required UK entry clearance. After several unsuccessful attempts to bring her over, he decided to set up home in a third country and support her in that country instead. He then divided his pension credit between the two households. On the whole, t fifteen out of the twenty cases had family members resident across three different continents. They were not living together in one place as they would have preferred, but rather, some were living in parts of Greater London, or in England and Wales. All in all, members who were previously from the same household often dispersed. Some made new homes in cities in the EU, others found themselves in North America.

CHAPTER 9

GENDER

9.0 Continuity and Change

From the previous chapter, we saw that Somali refugee travelled across nation states. Although they have maintained both their customs and Islamic tradition, their family organisation has been profoundly affected by the new Gesellschaft social system. In parallel with many other refugee communities, the role of the women in these families is still evolving autonomously. Women are reconfiguring their past patriarchal culture, redefining their characteristics and lifestyles, and are, therefore, still in the process of 'becoming' something else. No doubt, Somali women are amid forming a new identity.

In this section, we present findings from this research and specifically consider how women (as previously marginalised groups) manage these evolving transitions from below. The evidence suggests that while refugee women struggle with two opposing social realities, in the process of confronting, they discover a third exit strategy. As a visible minority wearing Hijab dress, they experience more discrimination than their male counterparts and thus cling more to their traditional roles as Muslim women. Second, while women face challenges with this new Islamophobic, Gesellschaft social reality, their patriarchal culture is also impeded, rather than helped. Lastly, women have defied the two opposing barriers: first, they withdrew from the mainstream, and second, they broke the barrier of the patriarchal Somali culture. In the process, they managed to expand their horizons in London despite limits on their male-dominated social networks. Somali women, thus created a third role. As women support their families' lifeline, pay children’s education, provide health care and help family members set up business, they also reinvented the new role. In effect, they developed a new status in the communities of origin, but also between the two social settings – becoming a new ‘transnational social class’.

9.1 The Role of Somali Women

As mentioned previously, the foundation of the Somali social organisation is a kinship system (Lewis, 1969, 2002; Ahmed, 1995). Contrary to the patriarchal social system, Somali women participants are more involved in the affairs of their families back home than their male counterparts. They contact home often, both for socialisation and for support reasons. Among the participants, sending remittances were one of the main reasons to keep relationships going, but it was certainly not the only reason. Six of the eight female household heads left behind a living parent or grandparent who still lives in the Somali regions. Although the social resources provided by Somali networks facilitate their initial entry and adaptation in London, overtime, males enjoy greater economic and social networking opportunities than Somali women. Several structural factors account for this disparity. First, there are the different dynamics of men's and women's social relations at work to consider, and the extent to which each of their respective employment networks is linked to co-ethnic and non-ethnic ones. Second, Somali men are well-integrated with other males through British Muslim social networks.

Somali men and women belong to segregated social networks. Male networks incorporate other male ethnic networks through different centres, including workplace and communal social networks. This increases with the time of residence in area one lives, the role in the community one holds, and their status. Men also benefit from the resources and information flows circulating through an extensive set of well-established, Muslim male networks. These social ties range from ones developed through neighbourhoods to workplaces or events at ethnic mosques. These links help men forge connections with other Muslim males in the area. They also cause increasingly observable differences between male and female social networks.

Unlike their male counterparts, Somali women have limited access to social networks, mostly for those that involve other refugee women in similar circumstances. It has been difficult for them to forge new relationships outside the refugee community, and maintain their commitment to family and households. Given this limitation, it was revealing to find that households led by women had different priorities in London. For instance, women were not concerned about forging other relationships (whether it was with other groups or religious-based social networks outside their co-ethnic women's circles). Nevertheless, the female household heads in this study mentioned several structural barriers. Although women had lived through unimaginable traumatic experiences in the past, new encounters (such as serious discriminations and racial taunts) were even more damaging than before. Perhaps refugee women had not expected such treatment in places and streets like London. One of the most common phenomena was that Somali women were visible in the public arena because of their distinctive Islamic dress – i.e. the hijab.

During the fieldwork, we expected these women to complain about the everyday discrimination and the Islamophobia present in their discussions, but remarkably, we discovered the opposite. The attitude of the participants towards this issue hardened as the prejudice grew as an everyday social reality. In the end, participants all agreed on one thing: To be associated with their Islamic belief system, they were proud. Interestingly, they did not express any resentment, despair, or withdrawal. In effect, they understood the reasons they have to pay a heavy price. They argue that the perpetrators of Islamophobia (regardless of their status, role and position) are all scared, not of them, but of Islam. In other words, as visible carriers of the tradition, participants recognise they display cultural markers of Islam and that the perpetrators target the religion, but not them. They argue that people do not necessarily dislike them, but rather they dislike the presence of something much larger than them – i.e. Islam. For that reason, outside their culture, Somali women participants want to be seen as nothing else but Muslims. Inside their culture, however, it is a different story.

Inside their culture, clan elders and tribal men who sideline women in their daily life, turn to them for support and leadership when it comes to money and fund-raising. Of course, it is worth saying that women have been emotionally battered by the experience of war and continue to be affected by the unstable events emanating from Somalia. However, for contributing money, women are not insulated from the prejudices of clan elders, tribal men or religious leaders. In fact, they are welcomed to lead the efforts to give resources, and are sometimes encouraged openly.

Unlike men, women across the regional and tribal divide interacted widely with other groups of women who were outside their close-knit family and neighbourhood circles (i.e. They tend to socialise with each other). More importantly, Somali tribal divisions have not affected female-to-female interactions. For instance, Somali women develop programs to help them build self-confidence and emotional security. These associations take the form of saving circles and support systems in times of difficulty, as can be seen at funerals, or in joyous ceremonies such as marriage or childbirth. By giving other women a chance to broaden their ability to cope with existing social support shortfalls in exile, they share new knowledge to offset the pressure. At the same time, they also play a crucial role in supporting household management for those in exile. These initiatives help them take necessary steps towards re-establishing a sense of Somali female unity.

Somali women primarily gain self-esteem through their female networks. By forging links with kin and places of origin, they are constantly on the phone. The phone call connection enables them to preserve family solidarity as they arrange marriages, mediate disputes, and supply economic support to their network. No doubt that women exert significant influence within the home and in the community when it comes to the practice of sending remittances. Rather than assume a subordinate role, sending remittances has given women the opportunity to show their ability to lead households and manage extended transnational family networks. While resistance persists in the minds of many, women recognise their ability to counterbalance these attitudes by actively supporting their families. They set their priorities and assume decision-making responsibilities for their households.

Another important area has been in work and earnings. Most of them entered the low-paid workforce in traditional fields such as cleaning, childcare, interpreting, and support roles in the ever-growing tuition centres. However, Somali women are now moving into new territories and more mainstream jobs. Three Somali women I interviewed organise and run tuition centres and support young people in their schoolwork. We sensed that women also made similar adjustments as many came to recognise that a change in geography also demanded a shift in ideas about their position in exile. Many have come face-to-face with the painful reality of suddenly becoming the principal earner of their families.

In short, outside their home, women may feel discriminated against when the dominant groups in society look down on their dress. Nevertheless, inside their homes, they feel secure. Indeed, male household heads recognise this transformation and social change. One evidence for this is they prefer to defer the decision-making process to their partners.

9.2 Decision Making

In regard to decision-making, Somali women hold two exceptional characteristics – they cherish their tradition and act as fair managers. For instance, they acknowledge the patriarchal culture they come from and yet, without directly opposing it, have developed counter-strategies to manage it (personally, I believe they have managed it extremely well). If a male disagrees with a woman, or if he bullies, judges, compares or complains about them, they often show an incredibly receptive form of diplomacy. Rather than confront the 'lonely' and 'insignificant' man who is showing a need for attention, they seem to generate a suitable response, decreasing the tension immediately. If, however, the same man comes across as ingratiating or powerless then, they show an understanding towards the man's inner turmoil. Women invariably praise their men and display approval, sometimes citing songs, poetry, history and religious values as a medallion on their chest so that men feel good about the circumstance. Nevertheless, if the same man comes across as reticent, the woman will take the initiative. In this instance, she will care not only for him but will also attend to the entire household, including relatives and kinship. In technical terms, four of the women interviewed support two families with consummate skill, and they send money not only to their family members, but to their in-laws and relatives. Participants say they judge their performance on how well they care for their husband's lineage, and all of this, she has often done without telling her partner.

When it comes to managing a scarce resource such as money, women revealed incredible ingenuity and survival skills. They used valuable talents and strategies, as well as shrewd home economic practices. Throughout the fieldwork, we felt privileged to be able to witness their extraordinary capacity to produce a great deal using a very limited resource. Participants often created semi-palaces, if not fortresses, in the middle of run-down council flats. We were astounded by the exceptional meals they prepared using meagre wages, how they managed to budget so efficiently, and yet still wear exotic fashion and colourful dresses. With very little money, they explained how they managed to rejuvenate their bodies, enhance their beauty, and smell exceptionally glamorous everywhere in their home. We were intrigued to see how they experimented with regular foodstuffs, and how they designed and produced new dishes by just spending a few pounds. We were astonished at how, using such small amounts of money, and one could buy standard food in the market and turn the ingredients into extraordinary meals.

Somali refugee women extended their home economics expertise beyond their households. In terms of sending remittances, they applied unique skills to decipher information to manage people who were asking for remittance beyond their needs, and above what the sender could afford. They employed several skills ingeniously, and these included basic assertiveness, tactics of interviewing, the ability to compromise, and techniques of negative enquiry. We sensed that the observed variance in the behaviour of male and female remittance-senders was not accidental, but rather based on their differing perspectives on life. This difference stems from their original migration aims. In other words, nearly all male participants said they left

Somalia because someone else wanted them to leave for the sake of his/her safety. Parents felt that if they were to stay in Somalia, they would either have had to join in the violence of the civil war or become a victim. Rather than become radicalised and join groups of religious zealots, their priority was to save lives. In a sense, the majority of men had some sort of help to leave their country, so they did not become victims or perpetrators during the civil war.

Interestingly enough, the push factor for female members was different. All of them said that a parent, sibling, or partner had helped them leave the country. Regardless of whether they had remained home or left the country, they would have been still caring and supporting their families.

9.3 Social Change

Somali women made adjustments as many came to accept that a change in geography also demanded a shift in ideas about their position in exile. Soon after their arrival in London, they shared the first of their earnings with their non-migrant families. For them, it may be a burden, but for their families back home, arrival in London was synonymous with better living conditions. On top of the monthly bills, all of them manage to pay the travel cost for family members (mainly other siblings), helping them to relocate to neighbouring cities such as Nairobi and Addis Ababa. These women support their families and help them cope with sudden displacement and conditions of poverty. Within that, they also assist others in the family to set up a small business for them. This new impetus and energy create tensions between the genders. While women send remittances to help families move out of conditions of destitution towards a more hopeful future, their action opens another front. It challenges, and yet, opposes the logic of the Somali social structure (i.e. the patriarchal culture). For instance, this can be seen in situations where Somali male migrants who were formerly well-off within the same region are now able to support anyone. But previously disadvantaged groups (mainly women) are able to support several of their families. As women who came alone or joined relatives in London get more resources and send remittances to their poorer relatives, non-migrants come up with more questions than answers. As women strive very hard and enrol in Hagbad saving circles just to accumulate a sum of money, they are in a position to change lives. If this money reaches Somalia and its intended beneficiaries, of course, it helps lift families out of poverty, but it also causes non-migrants to question their male relatives who remained in London. One can sense a negative correlation developing between, on the one hand, women and their relatives, and on the other, men and their relatives. Every time that a woman remits more money to her non-migrants relatives, the demand for money that men get from their non-migrants also grow. Moreover, as every phone call that they receive involves a demand for money, men either opt to respond negatively or discontinue the relationship altogether.

It is in these circumstances that men often react adversely to this social mobility. They feel pressured by their fellow family members who remained home, but have not received as much support as other poor groups who receive a substantial amount of monthly funds. Logically, this social change may sound a positive effort to help those in need, but this sudden shift in social mobility strains the existing patriarchal Somali social structure. In other words, it creates tensions because, women as previously marginalised groups, are suddenly in a position to empower their family members who remain in Somalia. For the first time, rather than saving or investing their money, Somali women can acquire wealth and help their families. Once they have secured basic income, families create a better livelihood in places like Hargeisa, Mogadishu, Nairobi, Cairo or Johannesburg. Not only that, they build homes, help send siblings to school, and sometimes they act as securities' agents for entrepreneurs. In a sense, this shows the micro-level political contestation which serves the role of achieving social change for their families. This rivalry usually occurs between families, households or relatives as they compete to raise the rest of their members out of the poverty. On these occasions, one may send money to allow families to travel to places where they can be safe and make a new life. Overall, participants' determination to help families move from conditions of poverty to a more hopeful future creates a new challenge for other people in similar circumstances, particularly previously better off migrants within the same region.

CHAPTER 10

DISCUSSION

10.0 Introduction

Each of the two groups of households – regular and Non-Regular senders – provide insight into the particular influences behind why they send remittance even if they cannot afford it. Regular senders cannot ignore the plight of their non-migrant families because they know how the conflict has destroyed their livelihood. These senders are the sole lifeline of their families and relatives. Conversely, the Non-Regular senders do not have close family living in conflict zones. Still, they send money occasionally for Sadaqa[27] and Zakat.[28] Islamic traditions significantly influence these people to send money. However, the two cases also share common domains of influence: a commitment to customary laws, involvement in transnational life, and adherence to Islamic tradition. These, in turn, regulate their behaviour to remain staunch in their decisions to send money.

We began this thesis by narrating a scene from an advert depicting the transnational lifestyle of a taxi driver, called Ali. For some reason, he forgot to send monthly remittances to his family. The phone call was a reminder that he had not yet sent the money. Certainly, as suggested by Vertovec (2006), global connections are threaded through the local economy in

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27 *Sadaqa* is the voluntary giving of alms to those in need.

28 *Zakat* is an Arabic word. It refers to the annual religious tax. The payment of Zakat is one of the five pillars of Islam, an obligatory act of giving for all those who consider themselves as Muslims.

the social landscape. But how can we explain what influences Ali to send money which he has not earned yet? I argue that Ali cannot escape or ignore the telephone call because endogenous and exogenous social forces exist to compel him to respond positively. Before I explore this idea further, I want to highlight some of the weaknesses in the economic literature.

The main weakness of economic theories is the lack of attention given to the importance of social relations (Granovetter, 1992; Lindley, 2010; Polanyi, 1957; Sahlins, 2004). A combination of factors may explain the causes, controls and decisions to send money. As with other aspects of remittance, the reasons for transferring vary by country, region, and culture. However, I want to highlight two of the areas most neglected by functionalist economic theories of altruism and self-interest: participants’ cultural and social networks.

Firstly, the weakness of economic theories are that they are often under-socialised, and they make atomistic assumptions that the remittance senders are self-interested social actors living alone (Granovettor, 1985). In fact, the perception of the sender is an important indicator, as sending practices differ across culture, ethnicity and regions (Funkhouser, 1995; Menjivar et al., 1998; Stanwix & Connell, 1995; Vanwey, 2004; Vete, 1995). Although variations exist in terms of ethnicity or national origin of the migrants, Clark and Drinkwater (2007) still use economic theories to refute its relevance.

The second weakness is its failure to address the social networks of the senders, and how these can influence sending practices. As sending practices are commonly understood, the influence of social networks on migration is the link between home and the diaspora (Hugo, 1991; Massey, 1990; Massey et al., 1987). Economic theories and specifically new economic models

(Stark, 1991; Stark & Levhari, 1982), pay no attention to this. Considering that the two main theories of altruism and self-interest alone cannot explain the social aspects of sending remittances, and then it can be argued that we are missing the element of social dynamics. For instance, as suggested by Lindley (2010), missing social dynamics includes links between money senders and family, kinship, beliefs, status, and power between the migrant and non-migrant. The practice of remitting is embedded in multifarious, fluid social relations (Granovetter, 1992; Lindley, 2010; Polanyi, 1957; Sahlins, 2004), and it should not be studied in isolation. Family dynamics and the question of who migrates has not been extensively discussed in the economic literature even though they are prone to affect remitting behaviour.

The overall assumption has been that a migrant, after leaving home, does not change to any significant degree. Nonetheless, the participants' views in this study completely contradicted this. In fact, after travelling overseas, they formed new relationships abroad. One reason for this was that the composition of the non-migrant household also changes as displaced families regularly move just to stay alive and survive in a hostile environment. Even though economic theories help us predict the likelihood of individual sending remittances under controlled conditions with specific assumptions, these models fail to capture the bigger picture. They neither help us understand the social interactions nor explain the motives of refugees for sending remittances. The primary weakness of these theories has been that they have tended to assume that migrants are rational workers modelled on the notion of economics.

10.1 Endogenous Social Forces

10.1.1 Belief and Rituals

The Somali idea of ‘Self’ stems not just from biography, history and memory, but also from their faith in Islam and being a Muslim (Abdalati, 1975 p. 23). In Somali culture, any practices that match Islamic teachings are praised and encouraged, while people disregard any practice that contradict Islamic tradition. For Somali society, Islam is the principal faith and the organiser of social relations, reciprocity and economic exchanges (Mukhtar, 1995, p. 20). Somalis, therefore, cherish their Islamic faith. As Muslims, they first recognise the rights of Allah; second the rights of ‘Self’; and third, the rights of others. This command necessitates an obligation to support family members. The value spelt out in the Holy Quran:

> Worship Allah and join none with Him in worship. And do good to parents, kinsfolk, orphans, the poor, the neighbour who is near of kin, the neighbour who is a stranger, the companion by your side, the wayfarer (you meet), and those (slaves) whom your right hands possess. Verily, Allah does not like such as are proud and boastful (Sura 4:35).

For Sadaqa, [29] the amount of resources, exchanged, transferred, or given as a gift, is irrelevant. However, intention, deeds, concealment and secrecy are more important than the quantity of the resources transferred from one to another. And in the Sunna [following the Prophet PBUH and his practices], even giving a small gift in this world is counted as a huge benefit on the day

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29 *Sadaqa* is an Islamic term which means ‘voluntary charity’ it encompasses any act of giving out of compassion, love, friendship (fraternity), religious duty or generosity.

of judgement when there will be no other help. This is asserted in a hadith Abu Huraira:[30]

> The Prophet PBUH said, “I shall accept the invitation, even if I were invited to a meal of a sheep's trotter, and I shall accept the gift even if it were an arm or a trotter of a sheep” (Sahih Al-Bukhari, 2568).

And in terms of Zakat, [31] Allah comments in the Quran,

> And perform the Salah [five-time prayer] and give the Zakah, and whatever of good, you send forth for yourselves before you, you shall find it with Allah. Certainly, Allah is the Seer of what you do (Sura 2:110).

Participants believe that Allah encourages ‘man’ to busy himself in performing deeds which would bring them benefit and reward on the Day of Resurrection. This is done through such means as prayer, Sadaqa and paying Zakat. In this way, believers will receive Allah's aid in this life and on a day when the witnesses testify. Allah commands believers to pay Zakat and says this in the Quran,

> And perform the Salah and give the Zakat and obey the Messenger that you may receive mercy (Sura 24: 56).

For them, Islam presents a choice to man who is to believe, or not to believe, the message. If

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30 Sahih Al Bukhari 2568 and in- book ref: Book 51, Hadith 3, USC-MSA web (English) Ref: Vol. 3, Book 47, Hadith 742

31 *Zakat* is obligatory yearly alms.

one chooses to believe the message sent by Allah through His messenger Muhammad PBUH, then one has to look from the inside out, as one fulfils the requirements imposed on them. *'Self'* adjusts its way of life as it is disciplined through these divine instructions. These include worships such as through prayer and gift giving. Sending remittances are the preferred deeds of everyday worship. If one has very little wealth, they still cannot escape sending remittances, and they must give an amount even smaller than they have in their possession. If one receives wages, even then they cannot escape paying a Sadaqa from their meagre salary. Moreover, if one has assets, then they still must pay Zakat from their wealth. Technically, the duty to support others is seen as a divine instruction.

Sociologically, the notion of *'Self'* here is paramount importance, as one makes sense of participants' positions on the transmigrant identity of 'doubleness'. That is, one may be an insignificant refugee in one place, but from the perspective of the non-migrants, they see the same person as a powerful remitter who can direct entire kinship networks. One may earn wages, but the wealth in their hand belongs to all of the family members regardless of their place of residency. This wealth may still be considered to be something much more spirited, as the sense of directness has been lost.

10.1.2 Success or Failure

Participants share some of their basic social and cultural norms with the largest Somali population as they all come from the same region. Islam is the organising social structure and is significant within the participants' worldview. For instance, charity-giving is one of the five pillars of Islam because it binds the community together. Zakat tax, where a Muslim is required to pay 2.5% of their capital assets above the minimum, is the means of redistribution and is payable once a year. The individual believer is responsible for paying their dues. Since the need is more pressing in Somalia, refugees send their dues to needy families at home. One can expect success if, and only if, they individually conform to the Islamic way of life. This conformity means that one achieves success both in this world, and in the hereafter. All the informants pointed out that their final goal in life should be achieving this success. They believe the hereafter strongly is an improved reality when compared to life in this world, and this has been declared in the Quran:

> Know that the life of this world is only play and amusement, pomp and mutual boasting among you and rivalry in respect of wealth and children (Sura 57:20).

In this context, success is a concept which raises micro and macro-level implications. As Allah says in the Holy Quran:

> Verily, this is my straight path, so follow no other ways, lest you be parted from this way. This has He ordained for you that you may be righteous (Sura 6:153).

The straight path means following the principles laid out in Islam and commanding the faithful to give for the benefit of society. The first of such duties imposed by Islam is that of Zakat. As mentioned above, Zakat is a duty, and without it a Muslim's faith is invalid. It is, therefore, a duty that has to be conformed to and carried out from one’s funds. All schools of Islamic thought agree that Zakat is the valid condition of Muslim faith. As expounded by Islam, it is the right of the poor to receive the stated pecuniary of two and a half percent of the wealth of the individual who is giving.

Participants carry out the practice of giving as a religious ritual and a fundamental part of their belief system. If they do not follow this principle, they will be held accountable on the day of judgement and so they must carry out these duties in this world. As to the ways of using Zakat, the Quran defines them as such:

> It is for the poor and the needy. Those are entrusted with collecting and distributing it, and those whose hearts are recently reconciled and those distributing it, and those in slavery and those in debt; and in the way of Allah, and for the wayfarer that is the duty enjoined by Allah the All-knowing. All- wise (Sura 9:60).

It is important to demystify the feature of this transfer. It is possible that the person with wealth could be living in London, and their taxable fortune may be in Somalia or somewhere else. Participants argue that they must send the required percentages over to Somalia since they would not be able to find someone who would religiously qualify to receive it in the UK. One explanation for this is that the state guarantees necessary individual support needs through welfare benefit. Therefore, no matter how poor a person may be, they would never qualify for that money.

From the Islamic point of view, wealth and money perform a social function which lies mainly in what it does for the good and progress of the society of man. To assert this principle in the spirit of man, it attributes all wealth to Allah. He is the owner of all things, and He employs all energies for the good of life and the living, calling on people to spend the money he has chosen to give them. He says:

> Give them something yourselves out of the means which Allah has given to you (Sura 24:33).

Now, however, since there is no one to enforce or ask for it, it is the responsibility of the individual Muslim man to pay the Zakat. In this case, participants are divided into two groups. The first is one who holds a taxable amount of wealth and is eager to be loyal to their faith, and who wants to pay, but cannot find someone who is eligible to send money. The second group may not be eager to pay off their own accord, but they can make less logical decisions because no one wants to disturb the familial relationships. Senders share a similar belief system about their community of origin, and they feel responsible for their welfare. However, previous research suffers from some serious limits. Scholars such as Hammond (2007), Horst (2007), and Lindley (2010) fail to consider the role of Islamic belief in Somali society. The main findings here are consistent with the assumption that religious beliefs are reflected in the behaviour and economic performance of Somali refugees who are sending remittances. Somalis previously lived in culturally organised pro-social settings, and in fact, displayed the existence of strong social bonds. Participants mentioned they would welcome anyone who came to their house, and would feed them, change clothes or wash for them. This was, after all, part of the obligatory expectations. But what are their reasons for doing this?

All of our informants agreed that social solidarity in Islam mediates their behaviour of sending some sort of contribution to the lifeline of their non-migrant households. According to them, Islam sets man free through its monotheistic faith. Such freedom is crowned with realising their faith by providing a subsistence standard of living for every person in society. Therefore, through faith, man is psychologically and practically freed from other influences. Islam makes Zakat its pillar as a right of the poor and the needy This is based on the undoubted reality that man does not create, but rather adds benefits and utility to things. Therefore, he has the right to ownership, but what is owned is originally created by Allah and bestowed equally to all people. As Allah says in the Holy Quran,

> [g]ive them from the wealth of Allah which he has bestowed upon you (Sura, 2:83, 2:215, 2:240, 2:280, 4:36, 8:41., etc.).

One can invoke the solidarity circles available within the family, and this unity in Islam stands on an integrated foundation. It begins with the individual, then the household, followed by society, and eventually the entirety of humanity in its present and future state. According to Jabir, the Prophet PBUH says,

> [b]egin paying alms to you; if there is an excess, pay it on your family, and if something remains to pay it on relatives and so on. Look between your hands, on your right and on your left (Hadith)[32]

Islam calls for solidarity and support for the weak relatives. Duty starts from the bottom as represented by the family and then society, until it reaches the whole state to avoid excessive tasks, loosened expenses and unjust treatment of citizens.

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[32] Sahih Sunan Al- Nissaai, Vol. 2 p.537

A tradition based on Islam and usual laws has become an expression of *Gemeinschaft*. When associated with sending-remittance, these traditions become part of the instruction and rules upon which the act and ritual of sending remittances are based. Tönnies describes customs and beliefs as “an often-repeated common activity, which, whatever its original meaning has become easy and natural through practice and tradition and is thus seen as necessary” (Tönnies, 2002, pp. 205-206). Therefore, when sharing, gift giving, exchanging and providing mutual support, it is a common activity in the home country. In other words, it becomes easy, natural and necessary to a person’s life outside the home to regularly send remittance. When the sender receives a repeated *‘Dua’* blessing, they can then obtain privileges and positive messages from their recipients. At its core, I suggest that sending remittances are often a decision based on feelings of compassion. To borrow from a Tönnies term of passion, it is an “impulse that is deep and important” (2002, p. 117). These feelings are echoed in Lindley’s research where she notes that it is a “sign of love and a token of power” (2010, pp. 14-15). In a sense, this passion is echoed even if one cannot afford it, the imagined benefits outweigh the inconvenience one may encounter in the short-term. These important, strong emotions are an expression of the sender *‘natural will’*. As Tönnies describe, natural will “has to be understood as inborn and inherited” (2002, p. 105). This requires constant reminders and mediation. Overall, sending remittances are a “kinship obligation towards their family members at home” (Fuglerud, 2001, p. 204).

10.1.3 Remittance and Somali Women

Somali society consists of clan-based communities of tribes (Lewis, 1961; Ahmed, 1995; Horst, 2007; Lindley, 2010 et al.). Although there are widespread regional variations and distinctions, most Somali families are grouped into shared patrilineal descent groups. The ancestor of each such group found the clan in which all his descendants now originate. Such groupings are further sub-divided into sections and sub-sections through the males in segmentary lineages (Lewis, 1960). These structural social relations had both an impact on how gender relationships worked reconstituted in exile, and how women reinvented in London.

So far, this study reveals several issues that are crucial to our understanding of the micro-processes operating within these refugee households. Contrary to popular belief, women appear to play a prominent role in determining social relations in Somali Londoners. Somali women involve heavily in maintaining kinship ties more than men. This tie means gender status and roles are well-defined within this social system or transition of becoming something 'new'. The differences in values held by women and men are fluid and dynamic for family affairs, kinship connections, religious practices, and home politics. Men spent most of their time socialising with friends at the local café and visiting the mosques as frequently as possible. A cause of the differing interests and values between men and women was the formal pattern of sexual segregation. It was intriguing to find that the segregation between the genders was both enforced and re-enforced by the women more than the men. Moreover, men seem to follow the rules set by women. For instance, women are known to organise wedding parties where men are invited to conduct the rituals and proceedings. In these instances, one would find not only women organising events while still maintaining postures of segregation by sitting on different sides of the venue, but also women socialising in single sex groupings. These arrangements were not accidental but were rather structural. Somali men and women have different social networks that do not necessarily cross over each other.

Women also exert a stronger influence over family resources. This power allows them to keep better lines of connectedness with their other families scattered around the globe. This finding is consistent with the literature as women are primarily known to be carers (Brown & Poirine, 2005; Lucas & Stark, 1985, 1988; Vanwey, 2004). Second, women use their energy and create a significant impact upon patterns of kinship contact, family connectedness, and being able to maintain a sense of household across distance and time. As pointed out by several researchers, rural women are known to send a larger proportion of their assets and income than men (Bozzoli, 1983; see also Posel, 2001). Finally, in terms of resources and decision-making, women are the managers of the household in everyday transnational life. They organise events, weddings, funerals, child births, ceremonies and thus assume kinship responsibilities. Somali women also play a vital role in understanding not only who influences the sending of remittance, but also who executes kinship network services within families. However, for women it is only part of the determining factor in the distribution of kin work, as daughters, aunts, and nieces, take the social expectation of their family relationship very seriously. As also demonstrated by other scholars, there are no differences between senders as remitting is increasingly gender balanced in nature (Lindley, 2010, p. 63). For Somali women, sending remittances bring a new kind of prestige as it develops a new role for women.

10.1.4 Social Bond

Modern sociology in the West has been an extension of the development of ‘rational will’. Here, personal rights, freedoms, autonomy and independence are all articulated, sometimes in contradictory ways. However, in African society the concept of ‘self’ is broader and resembles the ideas conceived by Tönnies (2001, p. 42). The notion of ‘self’ in African cultures and Somali traditions, varies with its European counterpart. In the West the subject ‘I’, is rendered by awareness, and the object ‘me’, involves internal consciousness. In opposition to the West, the Somali concept of ‘collective self’, the ‘we’ is incorporated into the ‘I’. In this context, the Somali 'self' emanate from the Somali social structure, culture and Islamic tradition.

So how does one maintain relationships across these two domains? Unprepared, Somali refugees find travelling across nation states and continents - from Gemeinschaft to Gesellschaft settings. While it is very difficult to adapt to the new social reconfiguration, it is also impossible to forget the family members who are left behind in dire conditions. In this sense, the practice of sending remittances acts as a mediation. According to the participants, consideration of their life experiences, history, and religious obligations were the main explanatory factors for their ties and network bindings. Mediation is something that is always present. For example, one can grow up in a family where members, relatives, kin and sometimes the entire village, tell the same story. They shower each other with gifts and are overwhelmed with values and ideals such as what is acceptable and unacceptable. So that, one begins to develop a 'correct' social practices. In turn, these stories mediate the connection between the social agents (in this case a child) and the surrounding world. In other words, mediation connects social agents, members of the immediate family, relatives, and then travels upwards to the macro level of social organisation. Certainly, it tells something about how to pay attention, how to investigate one's surroundings, and above all, what to look out for.

Meditation is a map that tells the agent to what to do, and what to pay attention to, in a particular circumstance without contradicting oneself. Stories from the family members, relatives and kin about their struggles are important aspects of mediation, and thus, are like institutions. Sending remittances thus occupy an important place in the lives of migrants and non-migrants. In their understanding, mediation is something that is always ongoing. Migrants grew up in an extended family, and their parents told stories where the distinction between pious and profane, generous and stinginess, were clear. These authentic stories are thus always mediations as they are embedded, and come in between participants' worldviews and the larger world. Stories about gift, generosity, philanthropic and benevolent people are a kind of bridge between them and their non-migrant families, connecting them to mainstream society and the rest of the world. It becomes a map that tells them how to pay attention in particular circumstances, to look at things, and to make relationships.

Kinship groups are institutions that embody unity through mediation. In the restaurants and cafes, people meet with other friends. Members of the same clan remind each other about their home and region. In this context, senders are constantly reminded of their relationship to their households by others in terms of their rights and responsibilities. Within these families, there are groups that remind the reluctant senders of their responsibility to their relatives. Here, customary laws and kinship provide relationships that mediate between senders and recipients, as well as direct beneficiaries. From this vantage point, one can sense that there is something that provides a map. In other words, there is an essential to translating the experiences of each other in a way that enables equivalence in terms of hardship, displacement, travel, and settlement. However, because of their experience of living in London, it is not equivalent.

Senders can differ and transfer varying amounts of money to their families as they come from different regions in Somalia, or they may be from a different level of social class or educational background. This finding corroborates with previous studies that suggest that differences in gender may play a role in determining remitting behaviour (Osaki, 2003; Craciun 2006; Vanwey, 2004). Therefore, the practice of sending remittances is a mediation as well as a translation of the concept of ‘natural will’.

The practice of remitting is a key, which sets certain equivalences. One may come from different places, but what is important is not how much money they may have. It also does not matter how one feels. One is equally obligated to send remittance and behave in ways that manifest these equivalences because it comes from the experiences of exile and home. One might wonder how the spiritual dimensions contribute to explaining remittance practices and life in exile in general. From the participant's perspective, the spirit is about transcendence – it is beyond something that connects them, and is a power that reconfigures the properties of transnational life. It is a way of connecting things beyond their immediate location and environment, and enables the capacity to see, or feel something.

Again, this can be brought back to the notion of mediation. Participants send remittance because in shifting their ‘natural will’ to the condition of ‘rational will’, they recall their experience of indignations in the city of London. To cope with this sense of subjugation, they project the opposite appearance and indulge in the fantasy of powerful states. In Somali culture, one of the indicators of a powerful status is how generous one is on spending their wealth with others. In effect, generosity is the most esteemed characteristic, both culturally and religiously. One would expect that demands for regular money contributions would be stressful, but we found the opposite. The sheer number of requests for support has not overwhelmed the participants. In fact, every time a participant sent remittance to someone else, they would willingly do so because they would feel a sense of achievement within. We discovered that participants considered keeping food as unethical when their other family members were in distress, especially as starvation and malnutrition were seen everywhere in the media and heard through family tales. Whenever participants sent remittance, they felt a sense of fulfilment, for the beneficiaries held them in high regard. Underneath, there are possible respect that they have already earned. This respect would last a lifetime. For them, the 'Ajir' (reward) is everything. The satisfaction they receive for supporting their relatives is higher than anything that is on offer in this world and, therefore, affords them a place in the 'hereafter'. As much as it helps them get by in the precarious conditions of the present, it also helps them better distribute the small amount of resources.

Hawaladers also mediate the sending remittances to be of high precedence. They provide not only affordable transfers and excellent customer service, but also mediates relations between the senders and their families through the act of transferring funds. They provide excellent geographical coverage to rural areas and appear as caring their partners. In the latter circumstance, we discovered that Hawala agents function as embedded mechanisms for social relations. They serve as a continuing general reminder about what others should be doing for their relatives by advertising their services on all Somali Satellite TV channels. Therefore, in a sense, Hawaladers, family, relatives, and other tribal networks together construct the conditions to conform. They do not take specific actions against non-senders, but in a subtle way they can make the abstaining actors feel uneasy. As individual participants are linked by particular social ties (strong or weak ones), each influences the other until it creates a new formation. Ultimately, they act as facilitators and network pressure groups who work on behalf of other relatives, and hence, they operate as transnational advocates.

The decision to send remittance is a culturally influenced practice which serves as a form of mediation. In contemporary society, the need for personal relationships is more important in life of exile. Drawing from Georg Simmel's idea about the need for personal relationships in order to realise 'self-identity', Bauman (1990) stresses the importance of personal relationships. He asserts in the perception of the 'my', among the various 'me', we play out in all impersonal relationships without even noticing it. This ties in when elements of exchange, such as the need for 'reciprocity', creeps into relationships. As opposed to unconditional gift transactions, most relationships are impure and mix the two models in varying proportions' (Bauman, 1990, p. 106).

10.2 Exogenous Social forces

10.2.1 Everyday Life Path and Connections

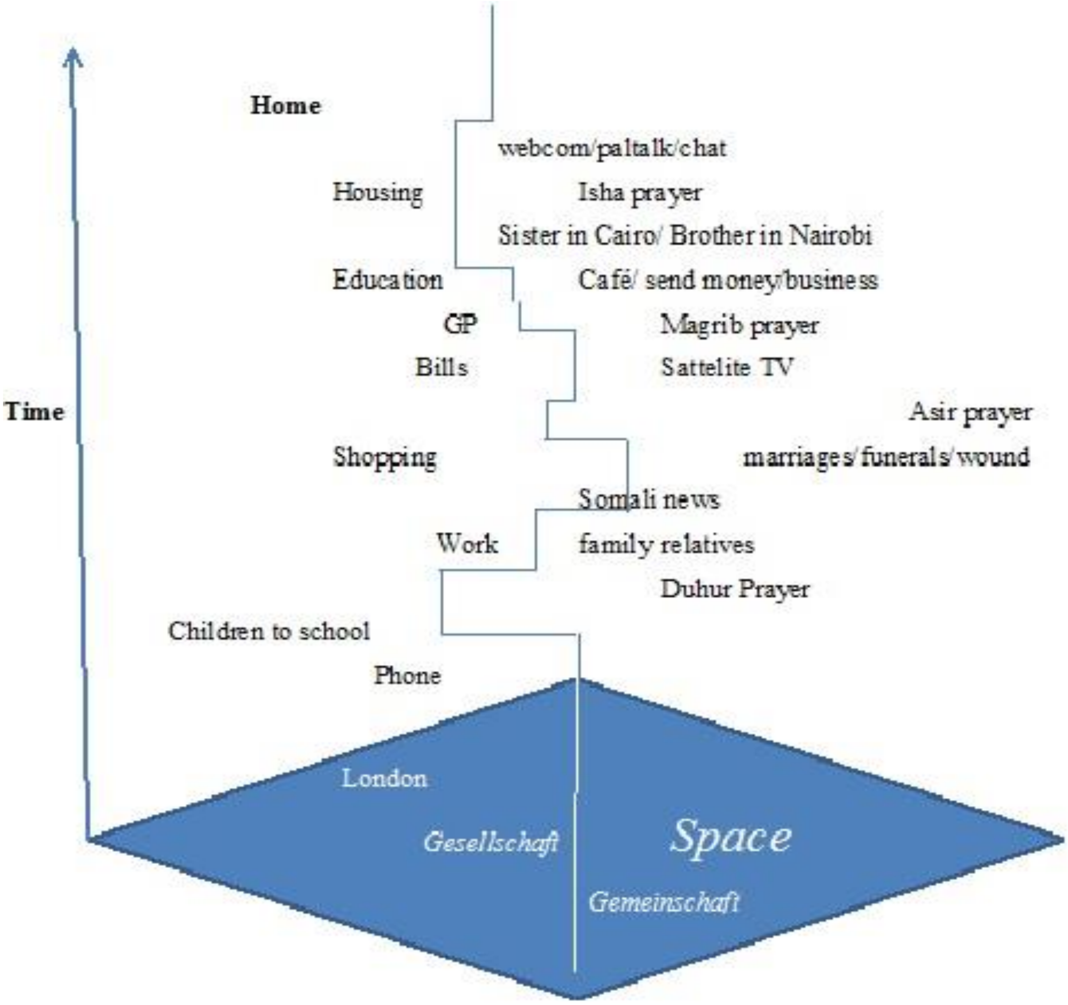
Home
webcom/paltalk/chat
Housing
Isha prayer
Sister in Cairo/ Brother in Nairobi
Education
Café/ send money/business
GP
Magrib prayer
Bills
Sattelite TV
Time
Asir prayer
Shopping
marriages/funerals/wound
Somali news
Work
family relatives
Duhur Prayer
Children to school
Phone
London
Gesellschaft
Space
Gemeinschaft

Fig. 14: Life path of a participant   Source: Matt Hannah, Imperfect Panopticism

What prevents senders like Ali and other refugees from ignoring requests for money? So far, we have established that there are several endogenous social forces. I argued that in Somali culture, the idea of '*Self'* stems not just from biography, history and memory, but also for the identification as a Muslim, as their values are derived from Islam. This set of values and considerations form meanings which propel the practice to remit. In this section, we suggest that there are exogenous social forces that influence social actors to send remittance if they cannot afford it. These social forces include all communications such as broadband, mobile telecoms, digital transfers and social media. This modern technology is fundamental to the Somali refugees' *'transnational'* lives.

In escaping the Somali civil war, travelling across continents and arriving in London had its own personal effects, but it was an achievement in itself. It is true that refugees may feel some remorse at the thought of being safe in London while their relatives are suffering back home (Byman et al., 2001, p. 55). As noted before, Somali society is constituted by clan, tribal and kinship, culture (Lewis, 1961; Ahmed, 1995). The only difference this time is that the same populist localised representation that formed the modern nation went global. In a sense, households, relatives and kinships tend to be tribal without having their own territory, and they tend to live at the crossroad of different social spaces. In these spaces, they appear to be superficially present in one place, but in reality (as indicated Fig 14) they cross borders every day into the wider social field and oscillate between places. They engage in and certainly connect to the home simultaneously. This findings is comparable with other results of other researchers(see Glick Schiller et al., 1992; Basch et al., 1994; Itzigsohn et al., 1999; Levitt, 2001; Portes et al., 1999; Vertovec, 1999, 2004, 2009; Lindley, 2010). This suggests that they are transnational kinships as they fit the definition of 'transmigrants' (Glick Schiller et al., 1992a; Basch et al., 1994). If one looks closely at the lives of the participants, one would find that their daily lives deeply depend on the multiplication of both *Gemeinschaft* and *Gesellschaft* social spaces. It depends on the maintenance of constant interconnections across borders and nation states. Several causes influence the *'in-between'* status that produces complex identities of diaspora groupings (Robinson, 2000). These include common history and biography, shared solidarity amongst the kinship, and the need to help families left behind. In terms of shared history and biography, the participants' gender and family composition are a complex type of kinship systems (Lewis, 1961, 1994, 2002; Ahmed, 1995; Lindley, 2010). The Somali family is the primary unit, and the connection with other families is through descent and genealogy. This foundation makes the link between the parties more complicated than other groups in the previous studies (Lucas & Stark, 1985, 1988; Vanwey, 2004; Brown & Poirine, 2005).

In the Somali context, *'Self'* emerges from these communal life relations. As Tönnies suggested, it represents a '*Gemeinschaft* of blood' (2002, p. 42). Thus, *'Self'* in turn embraces bonds between members of the participants' households in a pure instinctual manner. The attachment gained is at first a physical connection, but over time it develops into a collective *'Self'*, as members of the family, grow and move towards physical separation. In a sense, a *Gemeinschaft* of kinship is first formed in the village, in the home and in an urban setting. It emerges through socialisation with close kinship members (Lewis, 2002), creating a distinct social bond of locality. Somali participants are socialised as contributors to the household pool of resources from an early age. They receive gifts, or they are given only through performing at that age (Lewis, 1961, 1994, and 2002; Sahlins, 2004). This supports Tönnies' theory which suggests that the perfect unity of 'human wills' is a 'natural condition' (2002, p. 37).

10.2.2 Transition to *Gesellschaft*

Sending remittances may be a cultural and religious duty for the senders, but it is also becoming a genuine employment path for Somali organisations in London. As a transnational practice, it generates work. This takes the form of work for the '*Hawala'* agent who receives the money and charges commission. It is also a form of work for the Somali Money Transfer Business (SMTB) which receives the money and charges a percentage for using its platforms and networks. Also, there is work to be had for the security couriers who take the money to the banks, and for the money controllers who convert the funds in accordance with the exchange rates. And then there are the Hawala agents who pay out on the other side and deliver the funds, and the families and relatives who can then re-invest the money. These foot soldiers, actors, brokers, salespeople, self-employed individuals, commissioners, entrepreneurs, advertisers, satellite TV owners, shareholders, Internet cafe owners, restaurant operators, and beneficiaries, are all connected through the small amounts of money sent by the senders. It is a source of income where all are dependent on the practice of sending money. In effect, as Swedberg suggests, "all actions, including economics, are to some extent infused by 'central human motives' such as 'sociability, approval, status and power'" (Granovetter, 1992b, p. 26).

There are also links between the social domains in London, Somalia, and in the diaspora. Similar to the reasons which kept the previous field, *Gemeinschaft*-type social relations come to the fore. As a refugee, one must be part of this web of social networks (Granovetter, 1985b, p. 487) and households in London. These embedded links provide openings and intersections that guarantee access to the main networks. For instance, someone in the household is directly or indirectly connected to this network. Someone who is related to the household is either a

Hawala agent or a shareholder in the SMTB who offers services to the nodes of the network (see Granovetter, 1973). This could be tribal or family relationships as marriage facilitates trust and social conviviality. This network of nodes is connected to the wider domain of the Somali business environment. It is fuelled by packets of information travelling through the network and acting like a stock exchange, without the intervention of the Somali government and its financial institutions. As Waters writes,

> [a] social process in which the constraints of geography on economic, political, social and cultural arrangement recede, in which people become increasingly aware that they are receding and which people act accordingly (Waters, 2001, p. 5).

Some of the Somali Money Transfer Business and their agencies (in the economic, social and cultural spheres) still prefer to be known as Hawaladers. They remained loyal to their customers, at least until the present time. As Water suggests as migrants and their political arrangement recedes, the refugees and SMTB have had to act accordingly and go through this change. It seems that the SMTB prescribed the name remittance so their Hawala companies could assimilate into the existing system else they would be out of business. In other words, SMTB had to conform to the conditions imposed upon them by the exogenous authority. Thus, by using this term (remittance) the work these companies have, at least becomes acceptable to the authority that is regulating them. The companies did not consciously plan to use this term, but did so to be in line with other mainstream transfer firms.

The point is that customers are using their money while the Hawalader agents are channelling it through the mainstream banks. They are not aiming to affect social change, but rather to be accepted to use the system.

The MTB had to comply with the rules set by the banks and the regulating authorities in order to be accepted as a money transferring firm. It would be different if they had chosen their own standarad, as that is the way they prefer to operate, but the social reality is different. Refugee senders and their Hawala agents only perceive one strand in a multifaceted and ever-changing tapestry. They are engaging with London, which is notorious for its advanced financial and economic systems (Massey, 2007), to whom they have little or minimal interaction with, and gain no benefit at all.

Sociologically, one can view the process of switching sides and boundaries from *Gemeinschaft* to *Gesellschaft*, but also of the authority which imposes rules on their *Gesellschaft* social system (in this case, the Hawaladers). Similarly, one can observe the assimilation between the Somali Money Transfer Business and the Banks. To serve their customers, SMTB have to be part of the mainstream money transfer business, and the banks as their transaction, engages in mainstream capitalist systems (Weber, 1978 [1922], p. 34). In a sense, the law applies psychological coercion to the money transfer companies to restrict them from making possible violations. In Weber's conception of order, the very democratic legal system disadvantages both refugees who are sending remittances and the SMTB working on complex *Gesellschaft* platforms while servicing customers based on a *Gemeinschaft* social system.

It is important to highlight that neither refugee senders nor the MTB receives any incentive or benefit from the Anti Money Laundering Compliance regime (AML). Still, it is interesting to note that from Weber's perspective, instead of protecting the vulnerable, laws can also be double-edged. They can be used as a tool of coercion against a particular group, even in cases where no visible and physical violence is used by the authority. There is a serious tension emerging in between the senders and transfer business operators. This tension occasionally surfaces as Hawala agents attempt to convince their customers about the new rules (Money Laundering Regimes), and why they should comply. In their efforts to demonstrate the transparency of their actions by conforming to all the Anti-Money Laundering (ML) controls, the transfer agents end up doing in proxy social control. This creates tension between the people who are sending their private money to their relatives and the Money Transfer Agents who are supposed to help customers and hence, provide much-needed services to their customers. We witnessed some situations where the customers find anxious the amount of information and evidence of identity required to send a few dollars to Somalia. The more the authority targets Somali Money Transfer Agencies, and the more they impose unnecessary compliance on these organisations, the more Transfer Agents will demand senders to comply.

The refugee senders may become suspicious, resulting in them developing increasingly alternative ways to send money. The consequence is serious as people could turn to informal channels and then, the MTB agents may lose their business. Rather than help their businesses expand, the Hawala agents can see that these MLA rules slow down their operations and subsequently reduce their profits. Of course, these MLA rules impede businesses rather than help customers, but in *Gesellschaft*-like social orientations, MLA is part of the financial system. It is the level play that is expected of everybody who is involved in these types of services. There are no face-to-face dealings, no need to trust others, and no one expects reciprocity. Instead of direct dealings there is a market, and instead of kinship there is a state that mediates between the parties and sets the game.

Since the members change their space and place, they also have to alter not only their mindset, but their social relations. No wonder the MLA confuses the parts and contributes to the further alienation of their customers who wish to remain loyal to their culture of support. These are subject to exogenous social influences. As social agents, research participants make their own choices. They are not always fully aware of the degrees to which they are connected with others in collective enterprises which can have their own internal logic. They are under pressure to respond to these exogenous social forces.

In conclusion, one can sense that there are endogenous and exogenous social forces which influence Somali refugees to continue the practice of remitting. There is neither a strong and unified central government in Somalia nor institutions which are properly functioning in the country. Senders loyal to their *Gemeinschaft* social systems understand their duty and obligation to service their families. These vulnerable people are dependent on their relatives abroad for support, else they might starve. Thus, Somali senders in London support one or more households in Somalia. *‘Kaalmo’* is sent for servicing an existing strong social bond. For them, the general practice of supporting each other is part of the participants’ societal tradition of generosity. In Somali terms, sending remittances or providing a 'lifeline' or *‘kaalmo’* as they prefer to call it, is an activity which is not viewed as a burden. It is an action of intimacy and common interest. In other words, it is part of the senders’ regular calendar cycle of activities. In a sense, we cannot term remittance as ‘just a gift’ or any other casual exchange (Lindley, 2010). It carries more weight than just being a gift of money from one person to another. Instead, it embodies two parallel purposes: the first is a moral one and relates to the sacred giving practices elaborated within Islam.

CHAPTER 11

CONCLUSION

11.0 Summary

The ethnographic case study approach employed in this exploratory study of Somali refugee remittance contributes to a better understanding of the questions under investigation. The thesis explored the sociological meanings that refugees attach to the practice of remitting under guiding two main research questions: (1) what meanings do Somali refugees attach to their practice of remitting? What influences can turn migrants into remittance-sending social agents? What are the reasons behind their choice? (2) How do refugees generate resources for repatriation? How do they simultaneously mediate this relationship across a number of places and borders? The main objectives were first to describe the Somali social structure, second, to understand the influences for sending remittances, and finally, to explain the meanings that Somali refugees attach to the practice of remitting.

The study reveals several issues that are critical to the understanding of the micro-processes operating within these refugee households. The first is that social structure, culture and Islamic tradition are the backbone of any Somali social relationship. Second, communal life relations are intimate and a part of a Gemeinschaft of 'natural will'. Here, the 'Self' is regulated by culture, custom, and religion. Third, migration disrupts not only communal life, but it exiles communal social life to the Gesellschaft of 'rational will'. In London, refugees experienced culture shock and sensed that there might be risks. In a Gesellschaft social system, they may lose their family, friendship and status. Fear thus creates the powerlessness in exile, which contradicts proud, nomadic and assertive cultural ideals. Migrant actors in this study, hence preferred powerful statuses over powerlessness while in exile. Therefore, power relationships influence actors to keep up the practice of remitting even if they cannot afford it. Third, gender appears to be a prominent factor in determining Somali kinship relations as Somali women are becoming more involved with maintaining kinship ties. Finally, the proliferation of Money Transfers, Internet, and Satellite TV channels all advertising the same services, also seem to influence the degree of transnational family connections to Somali refugee families in London.

11.1 Managing Transnational Life

As suggested by Glick Schiller et. al. (1994), we conceptualised the refugee movement and their experience of displacement as taking place within social fields. This approach allowed to examine life beyond London. It recognised refugee households and displaced families in Somalia and others scattered across the globe as part of the network. Here, family members who were displaced in Somalia still participate in this social network. In fact, they initiate a request for support through telephone connections. Since non-migrants were only a phone call away, they were part of a connected network for so long as they call London, and they exchanged information and received money as remittances. This connection created a constant flow of ideas and money on a Regular or Non-Regular basis. Some of the participants, especially women, spent most of their time each day on the telephone crossing virtual borders. Fig. 14 shows that a refugee spends the most time in a Gemeinschaft setting without leaving the comfort of their home. Furthermore, they belong and share in kinship institutions, which operate transnationally.

Secondly, social field approaches (see Fig. The 14 Life Path) illustrated the difference between ‘ways of being’ and ‘ways of belonging’. In terms of ‘ways of being’, Somali refugee participants send money for several reasons, but mainly for general kinship social security purposes. Few of the participants involved in businesses such as restaurants and Internet cafés, while others worked with Hawala transfer agencies, which require constant connections to Somalia. In these places, participants do not identify with belonging to a transnational kinship network. In effect, other migrants participate their family affairs in the form of in transnational ‘ways of being’, but not transnational ‘ways of belonging’. However what makes the Somali remittance a unique kinship practice has been all of them involve their family's affairs. They engage both in transnational 'ways of being', as well as 'ways of belonging' as they sent money to pay for funerals, weddings, Qaaraan, ‘Sadaqa’ and Zakat. In a sense, according to Somali cultural practices, it was evident that participants also actively identified with other kinship members and consequently their networks spanned across various spaces. They were aware that during the Ramadan period, they had to increase the amount of money they sent. The participants had to send three times the regular remittance because of Eid celebration expenses. Through the celebration, they combined ways of belonging, actions and an awareness of the kind of identity that action signifies (Glick Schiller, 2003). Finally, a social field perspective enabled us to research not only different sites, but it also helped study several layers of Somali transnational fields while concentrating on Somali religious experiences.

The study also reveals that Somali refugee participation in transnational activity corresponds to the transition from Gemeinschaft to Gesellschaft course. The participants had highly inflated expectations before they even came to the UK borders. However, when they arrived, and the expectations fail to materialise, refugees were quickly disappointed. Refugees applied asylum as a result of entering the UK without authorisation, the transnational practices of recent arrivals primarily consisted of sending remittances to their families in Somalia. As soon as one secured a leave to remain, participants made a return visit to their families, usually based in a third country since the refugees were not allowed to return to their country of origin. From this visit, participants made connections; in fact, six of them married on their first return trip to a third country. With marriage relations established in a distant place, refugee participants either begun the process of bringing their partners to the UK or create a home in a third country. While most of them chose the first option, two of the six participants decided to keep their families in a third country. Respondents with families in Somalia and relatives in a different part of Africa made more return visits than those whose families joined and were in the UK.

From other the previous research, there is strong evidence to suggest that senders, who succeed to bring over their families stop sending remittances. With family reunification completed, the evidence suggests, transnational activities may decline as resources diverted to supporting no migrant families. However, this is not the case. All the participants agree that the frequency of sending remittances changes after family reunification, but sending remittances never stops completely. When family unification is complete, other relatives demand more support that replaces the previous responsibility. In fact, transnational activities of some participants increase as resources are freed up from the family, and they begin to make plans to support other relatives including siblings and in-laws. Taking the refugees everyday life into account, the transnational activities of the participants show that migration may be a livelihood strategy, nevertheless, sending remittances is transnational kinship practices.

In essence, the participants place the welfare of community members before their personal needs. It is remarkable to note that hardships such as war, drought and famine push people together, so their central institution becomes the family, relatives, and extended kinship groups. These strong social ties rest between senders and members of their kinship. In fact, they connect directly to the family, kin, and community. Relationships are intimate, which means that everyone supports their family members exclusively. These findings confirm the findings of previous research on Somali refugees, which suggests "these transfers are in complex social relations" (Lindley, 2010, p. 14). Moreover, it follows specific geometries such as one to one, one to many, and many to one relationships (Ibid, p. 124). It seems these geometries to correspond with the three types of Gemeinschaft found in this study: the kinship group, the mind, and friendship. In a sense, the first group lived in the same house before migration and the same village or at least in proximity to the sender. Sometime in their lives, the sender used to share food together with the absent recipient. The sender anticipates that their actions will foster further affection and love with the beneficiaries and will result in a very close-knit kinship group. The second group lived in close vicinity to the sender before migrating. Remittance Senders shared time with the recipient, but also shared tribal associations, beliefs, and traditions. In the last group, senders shared common causes with their recipients – this is a mutual feeling of affection between two individuals.

11.2 Conclusions

I began this thesis with a story about Ali, the taxi driver. He is locatable and connectable through his mobile telephone all the time. he can not escape or ignore the fact as he would receive up-to-date information about his family. He lives with the social reality of others from a distance. He knows very well the budget, including the rent, food, travel cost and above all the cost of medical expenses, even more than the family. He receives feedback about the money he sent with images of food being shared out. He calculates the cost of living before the household concerned does, and he instructs his local Hawala agent to repatriate the fund – just as one would use a direct debit.

Ali is part of a growing kinship of social networks. Similarly, Somalis belong to several of these networks as they are part of a kinship-based, communal society (see, Ahmed, 1995b; Farah, 2000; Lewis, 2002, 1994; Samatar, 1994b; Horst, 2000, 2007). From these diverse pressures and influences, 'Self' emerges at a crossroad – conscious of social norms, values and Islamic traditions. Consequently, the concept of 'Self' in the Somali nomadic sub-culture is broad. It covers not only the individual but also their family, relatives and kinship. In essence, the subject 'I' has no binding definition, as the participants unconsciously and repeatedly described themselves as 'we' rather than 'I'. For that reason, when a sender relates to non-migrant family members, the 'I' became immersed and enveloped into the cultural meaning of 'we'. Thus, the 'Self' includes various significant others.

Islam and specific Somali traditions regulate the behaviour of the 'Self'. In exile, this regularity and state of continuity were lost and could not be recovered or re-make it. Instead, participants sought to conform to the main domains of Islamic culture and strived to salvage the relationship and communal life, to uphold its principles. Living in a new, materialistic Western society, they saw some of their values slipping away. As a result, they turned to Islam for cultural security. The fundamental concepts of Islamic culture are morality, simplicity and modesty. However, the actual model for Islamic society is also to show generosity to members of one's kinship network.

Together, these diverging values (i.e. The condition of ‘Otherness’ and its uncertainties) were created out of the state of powerlessness in exile, and, therefore, caused social strain. The interaction between the Gemeinschaft of kinship, mind and locality (which calls for the natural will), and the new Gesellschaft social orientation (which calls upon rationality and individualism), generated constant inconsistencies. Changing one’s place of residence alone created a new form of transnational kinship practices. One may be perceived as a poor refugee in the streets of London, but the same person might also be viewed as a wealthy remitter from the perspective of those on the other side of the world. Consequently, social agents were often confronted by dilemmas. One such problem is the status, which emerges from the ashes of inner-city marginality and has come to be accepted as a temporary state of subjugation within the host society. The other dilemma is one of an imagined sense of powerfulness orientated towards the home country and transnational kinship network. These two opposing positions affect the senders’ decision-making process.

Somali participants’ view of themselves comes from reflecting on the personal qualities and impressions of how the non-migrants perceive them. This process of self-perception follows a three-step predictable life path. Firstly, senders imagine how their relatives, kin, and clan members perceive them, as now that they are safe in London. Secondly, this imagination of how their families back in Somalia perceive them may be real, but the social reality is that senders believe their recipients consider them to be wealthy - just being in London indicates a sense of achievement.

And lastly, as a result of these imagined perceptions, senders subsequently feel they are judged through the lens of the myth of being in London. They have travelled very far to get here and overcome many obstacles. From the non-migrants' point of view, anyone who successfully makes it to London can afford to send money. Moreover, if they are good 'Somalis' who care for their relatives and remain loyal to their faith as a 'Muslim', then they will send money. This is the new expected vision. Sending remittances can impute an authoritative status to a person who is in a condition of powerlessness. Like social orientations, sending remittances reinforces the strong/weak social ties between Somalis in London and their families who remained home and in the diaspora, while linking the two unequal worlds of Gemeinschaft and Gesellschaft.

Overall, it is the result of executing firm communal and moral ideas, which are exercised for a transition to Gesellschaft-type relations. These, in turn, propel robust communal ties and therefore transnational kinship practices. Participants are strongly influenced by the existence of a strong social bond in which culture, religion, family networks, and a commitment to tribal networks, persist across several social fields. The range of explanations for sending remittances provided by Somali participants included the following:

i. To support family living expenses.
ii. To provide support for education (apparently a high priority).
iii. To send parents or other close relatives on pilgrimages.
iv. To help the extended clan group as a form of Qaaraan.
v. To pay for occasions such as marriage or assist families with funeral expenses.
vi. To assist with hiring guards for the protection of property.
vii. To help build/rebuild family homes and increasingly invest in land and property on the migrant’s behalf.

In globalised distributed networks where information, ideas and money flow in both directions, households in the diaspora act as independent nodes within the taking part networks. Hawala agents and their transfer infrastructure act as a platform linking the nodes, which easily criss-cross over each other while information and ideas behave like intangible software. However, the money that goes through this system acts as the only bond that maintains the existence of the network. In other words, remittance maintains the bonds and existing household social relations.

Examples of remittance for use about religious and social practices include:

i. Zakat or (compulsory alms)
ii. Sadaqa (voluntary alms)
iii. Charity (clan-based collection)

In conclusion, within this sample of refugee households, the main reason for sending remittances were family responsibilities and ties of affection based on spiritual and cultural consideration between the refugee senders and their relatives. The proliferation of the modern technology, including social network facilities, broadband connections, cheap phone, satellite TV channels, and competitive Money transfer agencies, helped the Somali refugees overcome the geographical separation between the two social groups. Through this advancement, the physical barrier had collapsed.

For the participants, more frequent communication meant better information and transnational links with Somalia. The members were totally intimate with these conditions of their households, and therefore well informed about the economic state of affairs in Somalia. On the basis of these enabling resources available, refugees could reach more informed decisions around how much to send and what it would be used for the money that they transfer. It was this social security purpose that the practice of remitting works as a duty to frail parents, obligation to siblings, gifts to relatives or charity to a particular project. It serves the refugees to feel responsible social agents. Thus, the meaning Somali refugee attaches to the practice of remitting derived a mix of the Somali culture of hospitality and the rich Islamic tradition. When someone calls and asks help, he/ she refers to either for sacred or secular reasons. It is rarely the consideration of both traditions.

11.3 Hypotheses

A number of working hypotheses relate to factors that impact upon, and help to explain the meanings that Somali refugees attach to the practices of remitting. These emerged from the field work:

1. Communal life relations are intimate – Gemeinschaft of ‘natural will.’
2. ‘Self’ is regulated by culture, religion and custom
3. Migration disrupts communal life
4. Exiled social life is distant – Gesellschaft of ‘rational will.’
5. Group pressures are much stronger when there is a risk of losing love, friendship, and status
6. Powerlessness in exile contradicts proud, nomadic and assertive cultural ideals
7. Actors prefer powerful statuses over powerlessness while in exile
8. Strong social bonds in communal lifespan across two domains – Gemeinschaft and Gesellschaft – they act as symbolic capital between actors.
9. Power relationships influence actors to keep up the practice of remitting even if they can not afford it

11.4 Specific Contribution

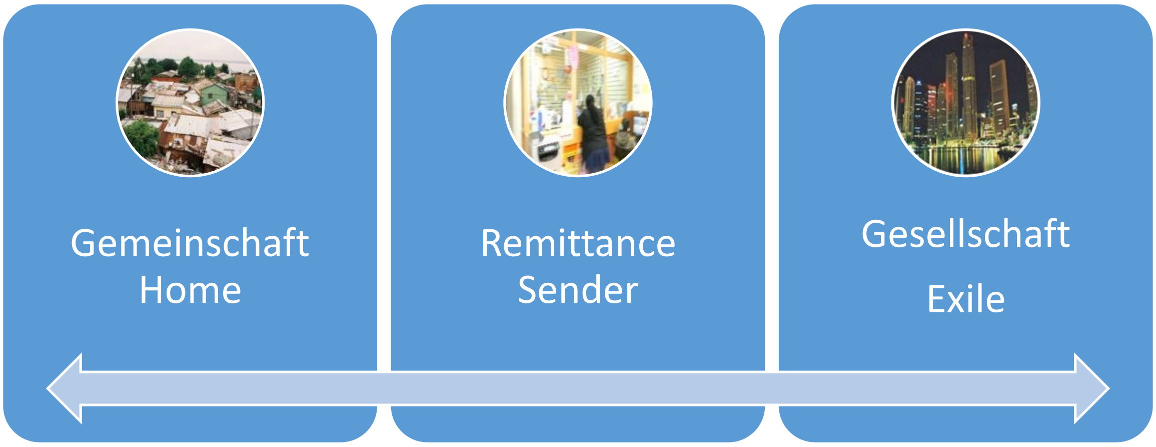

Fig 15: Transition to Gesellschaft

This thesis brings a new perspective to the study of remittance sending practices. It uses transnational perspective and Tonnies' sociological theory of Gemeinschaft and Gesellschaft to explore the meanings refugees attach to the practice of remitting. The specific contribution of this study in a nutshell, is the discovery of the attributes of Somali refugee social relationships – the determinants of their social organisation are Gemeinschaft of kinship, of mind and of locality. This meant when sending remittance, they act as if they have an essential unity of purpose, send contributions as if part of the work together for the common good, and united by ties of kinship. This is driven by refugee social life which is characterised by intimate, private and exclusive co-living. Here, members feel bound based on mutual bonds, common language, customary law, Islamic traditions and, above all, common goals in life.

Conceptually and methodologically, this is a new development that will differentiate this study from all previous studies for several reasons.

Firstly, this the first sociological studies on Somali remittance practices. It goes beyond both the economic and anthropological approaches, with many current researchers on remittance sending overwhelmingly relying upon macro-economic datasets alone.

Secondly, this study uses an interdisciplinary approach. The act of sending remittances is conceived within the broader context of social relations – exploring the influences of culture, tribal values, customary laws, and religion. These approaches help us understand the meanings refugees as a group, attach to the practice of remitting, in a transnational context.

Thirdly, this research fills an interdisciplinary gap as it contextualises the practice of sending remittance as a social event, where the informal communal life of the *'natural will'* intersects with a modern formal and individualistic *'rational will'* social reality – Gemeinschaft and Gesellschaft. One set of circumstances, perhaps important advantage of living within a Gemeinschaft of kinship in a Gesellschaft type capitalist society, has been the benefit of possessing two kinds of social orientation, but also means that the participants were living in the margins of the two worlds. To benefit Gesellschaft, Somali women approach Gemeinschaft social orientations have been key when it comes consumption and lifestyle. In terms of consumption they consume the same food, dress the same clothes, buy the household material and decorate the house in the same style as they did before their flight to London. Transnational kinship-based lifestyles allowed them to maintain their previous lifestyle and consume exactly the same food they ate at home in Somalia, but the difference is it is now imported as an ethnic goods into the UK. In London, these items are consumed by few other groups besides the Somalis, so they are cheap in price and allowing them to save money. To the outside observer, Somalis live in difficult circumstances and poor conditions. They may appear poor in their frugal approach to consumption when one measure it by the Gesellschaft standard, but my findings were the opposite. It is imperative to reiterate the case for Somali women as the new transnational social class. Somali women transformed the meaning of transnational kinship support to fit their quest for empowerment. Sending remittance is an expression of difference and change of status. For the first time in their lifetime, Somali women can earn earn, save through hagbad and buy properties in Eastleigh, in Nairobi, Dubai, or Mogadishu. They can create a business of their own selling female-specific products or involve other transactions that led them to be recognised. Yet, to the outside observer, they are marginalised as their approach to consumption is deemed frugal; yet to the cultural insider, if one can afford this level of consumption and household materials, it is nothing if not a lavish way of life.

Fourthly, we know participants originated from tightly knit communal society and they inherited dynamic and rich cultural elements and therefore, understanding the participants' perspectives on why they send remittance enables us to create a working platform between remittance senders, SMTB and regulators [Gesellschaft]. We have learnt that senders [Gemeinschaft] respond positively to strong social bonds without coercion. The best way to approach regulation has to be through dialogue and through social bonds using persuasion, influence and conversion. In this context, SMTB and regulators together should jointly develop outreach tools to analyse the risk associated with money laundering (AML) and financing terrorism, and then explain to banks, and other regulators, to comply with their AML/CFT and human rights due diligence obligations.

Lastly and more importantly, we now know that the Somalis' strong social ties discipline their concept of *'Self''*. Examining refugee social field and their daily life path closely, I considered their everyday life-path and compared with an ordinary British citizen – a neighbour. An unexpected picture emerged. While one can assume, rightly that the life path of an ordinary citizens is not only to lead a free life and to feel spatially free, but also to move towards rational goal; participants' life path is *driven by 'natural will'*. Unlike a Panoptic prisoner who is strictly confined to one routinised and segregated life path, they lead complex transnational life paths. While the prisoner is confined in prison space and the ordinary citizen is free spatially and mingles with others as one gains certain anonymity during in public intercourse, interacting with others in a certain level of privacy, refugees are not only spatially free but they reach out beyond the borders of the nation states. They are connected to larger social field and hence intermingle with others locally, their local kinfolk in cafes and restaurants and kinships transnationally. Whilst the ordinary citizen's life path is often one of varying degrees of predictability – home, travel, work, lunch, shopping and return to the home - Somali participants' everyday life path shows another picture. In their daily life path, they crisscross (see Fig. 14) over continents by way of virtual connections, communicating and coordinating with kin across the globe.

11.5 General Contribution

According to the 2011 census, London may have over three million foreign-born residents (i.e. 37 percent of the population) which is up from a quarter in 2001. In her analysis of the city, Doreen Massey found that London has retained its dual character of wealth and poverty (2007, p.7). As a World City, London fascinates the wealthy and mesmerises the rich through its history, creativity, culture and tradition. Amidst all this glamour, it also stuns migrants and refugees through its inequality. The city is, therefore, not an easy place. Some refugees adjust to life in the city quickly, however others who present more differences than similarities to the mainstream society, have little chance. Since they have no viable support, social network or social capital, they drift away, automatically qualifying themselves as the group least likely to succeed in the city. It is not whether the refugees are unwilling to accept the city, but rather it is the opposite. These refugees bring with them particular knowledge and socio-cultural orientations that no one values in the city. It is at this juncture that one notices when a small-scale kinship-based 'community' suddenly clashes head on with a large-scale, market-based 'society'.

In a small-scale kinship-based society, communal relations exist not just for the self-interested purposes that previous researchers have shown, but also for blood, mind and locality. As rightly pointed out by Lewis, Somali society originates from a nomadic culture with 'nuclear' family groups where they would often spend extended periods dispersed between rural and urban communities. Most of the time, they would intermix with others from the same lineage group, creating conviviality based on a kinship social system (Lewis, 2004, p. 495). These elements are what unite them and represent the simplest type of fellowship where people live in a genealogical, fraternal, and friendly manner. The close-knit family circles compressed together are evident in money transfer agencies, community centres, mosques and in several men's cafés in the city. Inside these places are worlds which are characteristically distant from what is outside in the host society. It is an urban place where both remote village and city – Gemeinschaft and Gesellschaft – interact and coexist side by side, with no contradiction. Several Somali refugee homes, cafés and money transfer agencies may be located physically in London, but the environment in which they work and interact, is very much one of Gemeinschaft. Indoors there is a strong sense of Gemeinschaft-living. The cafés where men socialise, and the community centres where women and children congregate, belong to this core community. Somali refugees are in transition from Gemeinschaft to Gesellschaft social orientations. Somalis are in a crossroad and in transition from one social system to an uncertain future. Originally, participants came from one social system with strong social structure, culture and religion. They value Islam more than anything else, but its under great scrutiny in London. For them, this is a painful, if not stressful period.

For the participants, religion and social relations are even more important than other material world. The Quranic verse: 'Give them something yourselves out of the means that Allah has given to you' (Sura 24:33) instructs the followers to support others in difficult circumstances. It is because Somalis (in general at their very core) are Muslims and a tribal society; the social ties still remain natural and inherited. Family members, relatives and kinships, all recognise one another through blood and mind relations. They belong to a common lineage and hence share their resources. Moreover, they honour their belief system and pay their religious dues to their next of kin. If they cannot find a suitable recipient who needs it, the money will go to the next of kin until one finds the most needed person in the network. The search creates a web of social relations where the families are all connected; they are still joined to a higher kinship 'node' where each social actor feels innately attached to one another. This connection generates a powerful sense of communal cohesion, which cements through sharing their common belief in Islam, thus creating a new form of transnational Islam. Somalis understand these practices promote not only kinship connections, but also a sense of a worldwide community: among the ordinary Somalis in London, in the diaspora, and amongst Muslim Umma.

We discovered although the sense of the worldwide community is a good one for communal relationships, the current perception of Islam contributed confidence deficit. This environment of distrust between the system and Muslims in general has discouraged Somalis. It affected their confidence to start up small business, save and invest in the UK, and hence interact the financial institutions. Anyone with small capital, looks to the East for inspiration and specifically to Dubai, China and East Africa. In these places, Somalis work together as they pool resources without fear, surveillance or compromise to their faith. For this reason, some of the remittance practices is a catalyst for social change.

For others, it guarantees the vital lifeline for families in serious distress. While it may lift the recipient out of poverty over time, it also speeds up modernisation towards Gesellschaft social orientation. It is also a power-based form of symbolic social capital, which acts as transnational kinship practices. This study suggests that living within a Gemeinschaft societal orientation in a Gesellschaft-type capitalist setting has been one of the enabling factors that helps talent. Britain could do more to keep the talents and resources.

11.6 A Way Forward

Somali social organisation and transnationalism are structured around kinship-based social ties and tribal social networks. These ties define the conditions through which individual social actors, households, ideas and resources can move between social fields and eventually within the nodes of ‘transnational Somalis’. This social field generates intricate relationships made up of both weak and strong ties, and constructs the foundation of transnational Somali life (Granovetter, 1973). It provides the potential for transnational Somalis as well as the creation of a social bond in which attachment to home, commitment to kinship, involvement in others’ affairs (expressed through telephone contacts, webcams, travels and money) generates, sustains, and reveals an active transnationalism. Without these systematic and everyday connections, it could be argued that there is no dynamic transnationalism.

If the kinship is, in effect, the base of daily transnational Somali refugee life, then anything that changes the character of kinship social ties has the capacity to restructure Somali refugee transnationalism. Anything that undermines kinship and Islamic tradition, or social bonds between origin and exile communities (which are the ‘nodes’ of transnational Somalis), also has the potential to destabilise it. Equally, anything that fortifies those social bonds also safeguards the persistence of an active Somali transnationalism. Therefore, we argue that any attempt to explain the condition of Somali transnationalism must first emphasise the situations of Somali kinship ties, and the aspects influencing, as well as shaping, any given ‘node’. Here the obligation towards kinship social ties is structural, cultural, and religious. Conditions may change as one moves from one location to another, but Somali refugee kinship relationships and the obligations to support family members, are adjusted to meet the changing needs and circumstances of the individual refugee in exile. This uniformity is necessary for preserving Somali transnationalism, and hence, the meanings people attach to the practice of remitting go beyond the superficiality of Somali transnationalism.

Transnationalism tries to frame complex social relationships that extend across national boundaries. In these social fields, strong social ties and kinships are alive and well, as people caught between home and exile have to find the means to confront comparable melees of their own. Although this perspective demonstrates by capturing an active commitment from the refugee living abroad towards the non-migrant members of their families, it has its weakness. It neither encapsulates the participants' original lifestyle nor their current social realities in exile. In fact, it does not tell us about what motivates the refugees to send remittance, nor does it reveal the distinction between home and abroad. Essentially, it assumes that the Somali society is just like any other liberal and capitalist society, and in the process neglects the importance of the tribal culture and Islamic tradition found in Somali kinship ties. One can argue that to reduce the rich Somali culture of support and Islamic tradition only to transnational connections, is problematic. For instance, in her recommendations for future research, Lindley suggests that understanding Somali refugees' motivations demands scrutiny of the social construction of the family and community in specific cultural and transnational contexts (2010, p. 141).

One of my objectives was to extend our understanding of the Somali social construction, and hence, explain the meanings that Somalis attach to this practice by expanding on current literature beyond Lindley's transnational conception. To understand the meanings Somalis attach to the practice of remitting, one must account for their norms, their values, and their

Islamic beliefs. These are common to both the refugee senders, the recipients, and the symbolic meanings that they attach to the practice of remitting. This approach advances not only Lindley's findings, but it also allows us to understand the motivations better behind the practice of sending remittances. It also amplifies our understanding of the practical reasons for its continuation under what appears to be a precarious condition. In the process, we have relied on Tonnies' theory of community framework, and thus argued the following: Somali participants know that they are refugees from Somalia, and hence, are still part of a tribal society. This means communal relations were, and still are, intimate – that is they form a Gemeinschaft of 'natural will'. Before their flight to the UK, the individual Somali 'Self' was regulated by culture, religion, and custom; however, migration disrupted this traditional communal way of life. Sudden transfer from one communal life to a different social orientation created not only culture shock, but also a sudden experience of modernity based on capitalism and individualistic society – that is, a Gesellschaft of 'rational will'. In this setting, refugees felt inadequate: on the one hand, they lacked the necessary cultural capital to adapt fully to their new settings, and hence, felt marginalised. On the other hand, they feared losing their culture and religion to the new pluralistic and individualistic liberal and capitalist society. Since one lacks the necessary cultural capital to deal with these new social settings, refugees felt powerlessness in exile, which in turn, contradicted their proud, nomadic and assertive cultural ideals. It is here where social actors prefer powerful status over powerlessness while in exile. One may be seen as a powerless refugee in London, but if one sends remittances to families, one creates a new powerful status abroad. This means this status creates strong social bonds in communal lifespans across two domains: Gemeinschaft and Gesellschaft. Power relationships influence actors to keep up the practice of remitting even if they cannot afford it.

As indicated above, group pressures are much stronger when there is a risk of losing love, friendship, and status. Somali refugees cannot separate home and exile settings, for refugees' 'ways of being' and their 'ways of belonging' are blurred in exile. Home, as the original place, and exile, as a residency, is imperative for them. However, the concept of the social field that links the two places together is also just as essential as the other. Thus, the two sites form transnational links that cannot be separated, for they are entangled all the time.

Refugees and their families who live separately in these two differing social orientations of 'Community' and 'Society' are constantly in conversation across the two social settings. Conceptualising the practice through Tonnies' framework, grounds the various dynamics and meanings that the practice of sending remittances holds for Somalis residing in London. By taking into account both Somali nomadic culture and Islamic tradition, this perspective resolves the problem of how the practice persists in the two different places. Moreover, Islam is not only faith and an influential factor, but it is also a persuasive and powerful social system – a way of life. Somali refugees conceptualise the practice of remitting as part of this way of life. It is a strategy for transforming humiliation and weakness into a powerful and respectable 'Self'. The practice of remitting in itself is a new form of individual social action. Thus, we argue it should be viewed as a new kind of modern social change. This is an individual-based transnational social security movement and forms important social policy implications. In the next section, I present some of these immediate implications which can arise from the social reality of living in two different social orientations.

11.7 Social Policy Implications

The main differences between the two social organisations of Gemeinschaft and Gesellschaft are ‘natural will’ and ‘rational will’. In Britain, the focus is more about the notion of ‘social cohesion’, as it is difficult to identify standard sets of values that could bring people together. This is one reason for the idea of the ‘big society’. It seems as though there are more differences and diversities than similarities, and accordingly, one feels that there is no single value that can unite the nation. In contrast, for Somali refugees, the opposite is true. As a kinship society, they hold more similarities than differences, but still they cannot live together in a harmony. This is not to deny the positive side of a cohesive society. In fact, without some cohesion among them, the ability to start self-employment with family members and ethnic entrepreneurship would not have been possible. However, the Somali case proves, after all, that a highly cohesive society may not be the ideal society. We discovered such societies are susceptible to a different (to borrow a Durkhiemian term), ‘Social Anomie’. While the liberal and capitalist society continues to struggle against Anomie of unbounded freedom, they also struggle with Anomie of bounded freedom. In a sense, it is a myth that multiculturalism divides and separates communities; however, assimilation creates real cohesive societies, which is better than a pluralistic society.

Another policy implication relates to the urban security problem. Although Somalis are ambitious and eager to create a better social world for their children, they seem increasingly unable to control the social forces that shape their lives. One issue is disengagement with the mainstream; their absence is not entirely their fault. One reason is they do not feel part of the local authorities or the regional authorities, nor do they feel part of government institutions, economic systems, banks, educational institutions, or even religious institutions. Since they do not identify and feel part of these British institutions, they envisage that they cannot change their circumstances in the city. In fact, they realise that some important social institutions like the Home Office (and specifically the security services) are oppressive and repressive agents of the state rather than fair institutions that protect them. Moreover, they not only feel powerless to influence the circumstances of their lives, but they also sense that their contribution is deemed to be meaningless, if not ignored altogether. In many ways, they sense that they are under surveillance all the time. Therefore, Somalis as British citizens of Muslim faith, are profoundly discontent. Refugees react to the way in which they have been singled out at airports, schools, banks, colleges, hospitals, and above all, in the media. As a result, some of the members of the community have become highly estranged. Today, the individual Somali feels that prejudicial rules are being imposed upon them, despite the fact that all of these rules are intended to protect the public.

In every story, there are two principal characters – the protagonist and the antagonist. If the story has to achieve its aim (which is to entertain, amuse, and sometimes surprise), then the hero must overcome all obstacles on the way, otherwise the audience will feel cheated and inevitably disappointed. Notice though that this victory does not mean the story is true; in fact, it remains a fiction, but we as an audience are satisfied in our imagination. Similarly, as the audience of a social drama, the participants of this research may feel as if they are being entertained, amused and surprised by the state's actions. They expect the state policies to support them so that they overcome any difficulties along the way, otherwise, as citizens the Somalis will feel disappointed. However, this time the story is an allegory of the spiritual journey of one social group; it is not a fictitious tale to satisfy the imagination. It is a real story as it affects peoples' lives and beliefs.

The state and its security apparatus paint a picture that makes it seem as they are the protagonist of the drama unfolding. And yet, Muslims and especially the Somalis, are being identified as the modern enemies. From a social policy view, this is indeed a conundrum. The challenge for policy makers is how to create a scenario that satisfies not only our imagination, but also makes an impact on the real world so that the audience (i.e. all the communities of Britain), feel assured of their rightful place as genuine citizens able to identify themselves as part of the protagonist circle. Ultimately, Somalis associate themselves more with the winning, protagonist camp.

In short, the policies on the War on Terror systematically target and alienate Somali Londoners. Although this study finds that the responsibility to send remittance to families is exceptionally strong and is a source of great pride among the participants, unnecessary compliance regimes specific to the Somalis are alienating senders. For the first time, Somali women from lower socio-economic backgrounds are contesting the Somali patriarchal culture. As they earn and send money to their families, they face another new barrier: the new Money Laundering compliance regime, which creates unexpected fences. There is a serious risk that women may not be able to continue sending remittances for fear of being accused of financing terrorism. In the long run, this may create senders’ detachment from the rest of the society.

11.8 Recommendations and Future Research

This study reveals several issues that deserve further investigation. Somali participants have a strong social bond in which individuals, households, relatives, and their social networks are all involved in supporting each other. Thus, there exists a strong sense of community cohesion; yet in the mainstream society there is a communal cohesion deficit. Within this context, specific future research should address how the success of the Somali communal cohesion could be applied to the rest of the mainstream society, which is pluralistic and multi faith.

In this research, we found that Somali participants were highly competitive in character. They suffered an unimaginable hardship, travelled long distances, applied for asylum, faced discrimination and subsequently found themselves at the bottom of the social scale. However, they did not allow these events to dominate their lives. They prevailed because they imagined a better future for their children as they strived to forget traumatic experiences from their past. This is a success story that often gets overlooked. Future research should address how to bring this talent and creativity forward. It is true that they have succeeded in challenging circumstances and supported their families, but the question to investigate further is how this competitive edge could be channelled into more useful projects such as Creativity, Entrepreneurship and Community Safety without disrupting the follow of the remittances.

Participants live at a crossroad; they have left behind a communal society based on fluid cultural relations, and have entered a new pluralistic society which is based on a class system. Somalis are in transition. Having left a localised informal economy and entered a formal one, they still prefer to trust and rely on each other. Moreover, they have left behind a morally arbitrated economy and instead come into a capitalist one to set up a business, whilst still preserving their traditional morals. In a sense, the formal economy does not put an emphasis on trust as such, but rather stresses fair play, record keeping, increased transparency in all dealings, and greater regulation by impersonal forces. Money Transfers and their agents need to take a note because these skills are in short supply. Remittance senders rely heavily on their money transfer agents (Hawaladers), but if the agents are not confident enough in the interactions of these structures designed to regulate them, there are always risks lurking around. Future research should address how these two sets of domains can coexist without any contradictions. For instance, in terms of economics, research should address how semi-informal and formal orientations can coexist without putting unnecessary pressures on the other. Although disrupting possible Money Laundering activities and the risk of financing terrorism activities are critical, the views of the people who use the service are also critical if these interventions are to succeed. The remittance senders are relevant stakeholders, and, therefore, any new compliance regimes should concentrate more on assisting Somali refugees to contribute positively to the lives of their families back home. I sense Somali senders recognise the challenges that they face more than anybody else.

In general terms, I call for further investigation into Somali refugees’ transnational kinship practices towards the following interrelated themes. These issues include faith and civil society, the role of remittance in the dynamics of Somali entrepreneurship, and above all, transnational religious practices.

11.9 Final Words

We started this thesis with reference to a successful Somali Taxi driver working in the city of London. We return to Ali’s transnational life in the final remarks. Similar to Ali, the participants in this study belong to real transmigrant kinship networks. Amongst them, they preserve strong social ties and contacts both in the Somali regions, and with members of the diaspora at least once a week. They prefer to socialise, watch Somali language satellite television providing up-to-date news, travel once a year and support more than two people at any given time. Above all, they are a wholly transmigrant group who engage in their home country. The engagement needs servicing, mediating and maintaining relationships across borders, a particular form of everyday transnational life management. Sending remittances acts the bond that binds the parts together. As the findings of this study suggest, the meaning people attach to the practice of remitting are two-fold:

First, Somalis send remittance to strengthen an existing social bond, where elements of attachment, commitment and involvement in affairs of their families and relatives, are highly valued and very active with the groups. Second, they believe supporting members of their families is a duty. This social action are deemed to be ‘good’ under Islam. Although some altruism and self-interest exist, it is neither desires for personal and immediate rewards nor self- interest that propel the meanings refugees attach the practice of remitting. Instead, there exist social bond derived from both their nomadic culture and Islam. In a sense, this bond enabled the remitter to be part of much larger social networks. These ties have control over their role as an active provider, while enhancing their self-worth through conformity to Somali customary laws, norms, values, and Islamic beliefs.

APPENDICES

APPENDIX A

Table 1 Summary: Respondent Characteristics

Regular Senders								
Case	**Gender**	**Age**	**Years**	**Education**	**Household**	**Employment**	**Frequency**	**Return**
1	M	43	13	Degree	5	Full	10-11time	Likely
2	M	50	8	Primary	6	Full	4-5 times	QLikely
3	M	31	14	GCSC	5	p/t	8-9 times	Likely
4	M	66	8	Degree	6	Not known	6-7 times	QLikely
5	M	34	10	GCSE	5	Full	8-9 times	QLikely
6	F	33	7	Primary	7	Full	9-10times	QLikely
7	F	32	9	GCSE	5	Full	6-7 times	Likely
8	M	48	6	GCSE	1	Full	4-5 times	QLikely
9	F	30	11	Non	6	Full	6-7 times	QLikely
10	F	35	12	Non	4	Full	4-5 times	VLikely
Non Regular Senders								
Case	Gender	Age	Y.UK	EdLevel	Household	Employment	Frequency	Return
1	M	67	15	Non	2	Not known	4-5 times	QLikely
2	M	30	11	GCSE	5	p/t	2-3 times	Likely
3	F	45	9	Non	6	p/t	2-3 times	VLikely
4	M	44	9	Post Grad	5	p/t	2-3 times	QLikely
5	F	43	10	GCSE	8	Full	2-3 times	QLikely
6	M	30	10	Primary	1	Full	2-3 times	Quite
7	M	54	11	Primary	10	Full	2-3 times	QLikely
8	F	33	4	None	1	Full	2-3 times	QLikely
9	M	31	13	Degree	5	Full	1-2 times	Likely
10	F	25	8	GCSE	3	Not known	2-3 times	Likely

APPENDIX B

Informed Consent Form

Sending remittance As Transnational Practices

Please read the following and sign it if you agree with what it says. I freely and voluntarily consent to be a participant in the research project on the topic of sending remittances, to be conducted by Ahmed Hassan as principal investigator, who is a postgraduate student. The general goal of this research study is to explore why Somali refugees in London send remittance. Specifically, I will be conducting interviews that should take no longer than 45-60 minutes to complete. I have been told that my responses will be kept strictly confidential. I also understand that if AT ANY TIME during the interview I feel unable or unwilling to continue, I am free to leave. My participation in this study is voluntary, and I may withdraw from it at any time without negative consequences. In addition, should I not wish to answer a particular question or set of questions, I am free to decline. My name will not be connected with the research materials, and I will not be identified or identifiable in any report subsequently produced by the researcher. I have been given the opportunity to ask questions regarding the interview procedure, and my questions have been answered to my satisfaction. I have been informed that if I have any general questions about this project, I should feel free to contact Ahmed Hassan by email at So801ah@gold.ac.uk. I have read and understood the above, and give full consent to participate in this study. My signature is not a waiver of any legal rights. Furthermore, I understand that I will be able to keep a copy of the informed consent form for my records.

APPENDIX C

SAMPLE INTERVIEW GUIDE

I – BRIEF BACKGROUND INFORMATION ABOUT THE PARTICIPANT

COMING TO LONDON

Tell me about yourself?

I. Life in Somalia

Before you arrived….

What Somali region or district are you from?

What kind of work did your parents do before you left?

Did you attain some education there? If so, what type of degree?

What did you do back in Somalia, before you left?

What did/does your family do for a living?

Do you know other people from your family who came here?

II. How did you come to the UK? Reasons for coming.

General Migration: date of arrival/secondary migration/

Specific Status: asylum seeker/ humanitarian/discretionary leave/indefinite leave

Leave to remain/naturalized British Citizen/EU/EEA/other /likelihood of return to Somalia/elsewhere in the diaspora

Education/training

What made you decide to come here? (Please suggest the reasons below)

How long have you been living in LONDON? _____18_____ years

Did you come here straight from Somalia?

If not, where did you go first? __

The first time you came to the U.K. to live, how did you finance your journey?

Did your family help you? ________

Or did friends provide assistance? ___________

IV – REMITTING RESOURCES

Now, I would like to ask you some questions about any relationship or connection you still have to Somalia …

Regarding family remittances

Do you ever send money or things to your family in Somalia?

Do you do things which are directly related to your country? For example, do you give money to a charity or any other similar organisation?

Do you regularly send? Or do you send once in a while? Or not at all?

How often would you say you send money?

When was the last time you sent them something?

Was it the same amount or the same thing as last time?

What do they do with the money or things (clothes) you send/bring to them?

Are you happy with the way they use the money/things you bring/send? Why?

What happens if you don’t bring/send something to them?

When you stopped sending money to your family, how did they react?

Did they place expectations on you to send something?

What would be the reasons for you not to be sending/bringing the things your family asks?

Have you gone back to visit them?

Do you go back often?

Do they ask you to bring things or money?

Now I want to ask you about your relationship to your family and if you are expected to do things for them…

What does your family do with the money and goods they receive?

Do you have siblings?

Is your family proud that you are in the UK and in London? If so, why?

V. INFLUENCES TO REMIT

Now I want to ask about why you think Somalis in London send remittance …

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