

Remittance sending among Somalis in London: Experiences, motivations, and practices.

**Remittance sending among Somalis in London: Experiences, motivations, and practices.**

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## **Abstract**

An estimated 1 billion people globally (200 million of whom were senders) were involved in the process of remittance sending and receiving between family members (UN International Day of Family Remittances: 2019). While much of the discourse around remittances particularly within Development Studies focuses on the impact on receiving communities and local economies, this research considers remittance-senders. More specifically it focuses on the example of London's Somali community. It reflects on their lived experience as senders of financial assistance. It also attempts to understand what their perceptions are of their own present-day sending practices and what they expect to take place in the future for both senders and their 'traditional' remittance-receiving networks.

The research involves two cohorts, Somalis born abroad, and UK born Somalis living in London. The born abroad group includes those born in Somalia and in neighbouring countries. Somali migration to the UK increased in the late 1980s and early 1990s as war broke out it is for this reason, UK born respondents can represent a younger population group and those born elsewhere a slightly older demographic.

This qualitative study considers themes around duty, caring, kinship, visits home, transnationalism, diaspora, family practice and legacy. The findings demonstrate the importance of familial bonds and normative values and reveal that actors far beyond 1 sender and 1 recipient are participants and vital to these human support networks. Through active and passive remittance sending it demonstrates how negotiated commitments function in practice. It reveals the strength of feeling about familial duty and in equal measure the fears about the future of the practice of remittance sending.

## Chapter 1: Introduction

‘Family remittances have a direct impact on the lives of 1 billion people - one out of seven individuals on earth.’ UN Secretary-General António Guterres (UN Family Remittances Day: 2019)

The scale and significance of remittance sending globally is huge. So much so that the United Nations now observes and celebrates International Day of Family Remittances (IDFR) every year on 16 June. As someone of Somali heritage<sup>1</sup>, I too recognise that remittance-sending, the tangible act of sending funds to loved ones abroad, is impactful, common practice and forms part of the every-day life for many people in my own community. The UN adds that ‘over 200 million migrants send remittances to improve the lives of their 800 million family members back home.’ (UN Family Remittances Day: 2019). These actors do this ‘to create a future of hope for children’ and highlight that ‘half of these flows go to rural areas, where poverty and hunger are concentrated, and where remittances count the most.’ (UN Family Remittances Day: 2019)

The sheer population figures involved demonstrate how far-reaching remittances are and this forms part of the rationale and significance of this study. So, while we see that this practice may be commonplace and essential, my concern and the focus of this study is to consider the motivations and future of remittances and to discuss how or if this practice is likely to continue through the generations and in what form. What will become of the segment of the population who receive remittances and what will become of the traditional ‘sending community’? This study focuses specifically on the sending community’s experience and while experiences are not homogenous across the Somali population it seeks to understand what the sample group’s perceptions are of their own present-day remittance-sending and what they expect to take place, replace or supersede this ‘gift’ for their own ‘traditional’ remittance-receiving networks. In real terms, should they intend to or are forced to stop sending funds, what does this mean for their family member(s) at home? This study explores this through the collection of new primary data and its analysis of the context of remittance sending among the Somali population in London, UK.

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<sup>1</sup> This will be discussed further in the reflexivity section of the Research methods chapter

Remittances are defined as a private 'personal flow' (Maimbo and Ratha 2005:15) of money for basic human needs. Financial support is sent by migrants internationally for a variety of reasons that ultimately help to fill a void or gap in funding. Reasons to send funds include paying towards the education of young people, the general cost of living (such as food, lighting and other household expenses) and to support healthcare. Funds can also be sent for major life events as well as for natural, health and/or other emergencies. While the research here is concerned with the sustainability and future of remittances, there is the belief that as a by-product of migration, remittances could likely live on as long as relationships are upheld, and human beings continue to migrate and settle beyond their 'home' country. It is evident then that migration facilitates remittance-sending. In the remainder of this introduction, I will look to understand the actors involved in the practice and to learn the context in which they send funds and then finally introduce the key terms in this research. To better understand the context in which this remittance sending takes place among the Somali community in London, I will reflect on the community's history of migration out of Somalia and then more specifically the periods of migration to the UK.

### **Understanding the Somali diaspora and migration to the UK**

Historically in the case of the Somali ethnic group there were various causes of migration and there has been a long history of Somali emigration. Conflict intensified migration out of the horn of Africa in the late 1980s and early 1990s, where government attacks on civilian communities took place which was then followed by the outbreak of civil war in 1991. In 2011 it was estimated that 1-1.5 million Somalis were living outside of the Somali territories (Hammond 2011:12). A decade on and with periods of heightened insecurity in areas, humanitarian crises and migratory flux, this figure is likely to have risen. In 2013, Somalia ranked 7 of the top 10 countries of origin for asylum applicants in Europe (Europe's Asylum Seekers: 2014). These top ten countries of origin were composed almost entirely of conflict or post-conflict states. More normally Somalis travelled from their homes to Europe, North America and the Gulf states in the 1960s, 1970s and 1980s in search of education, employment opportunities and better lives.

In terms of the community's history of migration to the UK, Somalis are first thought to have arrived in the UK as seamen in the late 1800s. Seamen were young Somali men who worked in the merchant Navy and settled in the ports of Cardiff, Liverpool and London. These were men from mainly North Somalia known at the time as British Somaliland. They were later joined by their wives and families. In London specifically, where this research is centred, there are records dating as far back as 1914 of British Somalis when they were recruited to fight in the First World War (Ahmed 2014). Through the decades more Somalis travelled to the UK for work and education and as the political situation declined. When conflict broke out in the late eighties and early nineties those with and without existing ties to the UK sought refuge here. Furthermore, Somalis from many European countries have since settled and established communities in many of the UK's large towns and cities. Though not listed as a distinct ethnic category of its own, the 2011 UK Census estimated there were 99,484 people of Somali origin (i.e.) with Somalia as country of birth currently residing in the United Kingdom (Open Society Foundations 2014: 24). While helpful to have some estimates, country of birth data only provides an indication of the true population figures as it excludes Somali people born in the UK and countries other than Somalia.

Somalis can be seen to have over a century's worth of migration to the UK and in their mobility and resettlement form part of a global diaspora community. While they may have been in search of safety and opportunity upon leaving, once abroad they come to fulfil a role for their relatives at home that is distinct to their everyday lives abroad. While the material and monetary significance of remittances has been mentioned in brief, they also hold a broader meaning for both sender and recipient which will be reviewed next.

### **Diaspora, transnational communities and global mobility**

While definitions of diasporas have been debated at length (Safran 1991; Cohen 2007; Dufoix 2008) and will be reviewed later in greater detail, a simplified description of a diaspora is a group or community displaced outside their traditional homeland who seek to preserve their bonds to their cultural identity and traditions. One way these bonds are maintained is through kinship networks; and remittance-sending is arguably a demonstration of interconnectedness (Koshen 2007). The



Somali community outside of Somalia and the Somali territories is an example of a global diaspora. This categorisation is important to consider as how bonds are maintained and levels of interconnectedness impact upon contributions to the homeland and community at home. This next sub-chapter looks to build on definitions and features of diasporas and the functions they perform particularly in an increasingly globalised world. These community groups are tied to processes of movement and sustained links between people and places. The discourse around diaspora and transnational communities and how they give back to their 'home' and host nations is rich. There are differences of opinion as to which groups qualify as a diaspora and whether the cause of their dispersal is noteworthy (Safran 1991). For the purpose of this study, the cause of dispersal (i.e.) instability and war is significant because for a considerable proportion of the population this precipitated their status as a diaspora community.

Until the 1950s the term diaspora was inextricably linked with religion and more specifically the Jewish faith. Safran (1991) notes historically 'diaspora had a very specific meaning: the exile of the Jews from their historic homeland and their dispersion throughout many lands, as well as the oppression and moral degradation implied by that dispersion.' (Safran 1991:83). While this has developed to be a much broader term, Dufoix (2008) in his examination of the etymological roots of the term diaspora in the Greek language notes it had a specific meaning. He explains that the first Greek dictionary of 1659 describes it as both 'dispersal' and a term to reflect specifically a 'Greek presence' across the world (2008:16). Historically and by its origins, the term reflects a dispersal and states of presence of ethnic groups.

Taking Cohen's (2007) features of diasporas (Table 1), it can be argued that the Somali community share many identifiable characteristics of a 'diaspora' group. These include dispersal from homeland to one or two other regions, idealization of the ancestral home and commitment to its preservation, strong ethnic group consciousness and a sense of empathy and co-responsibility to co-ethnic members in other countries of settlement. Descriptors 1, 4, 6 and 8 marked in bold and italics appear to describe the Somali diaspora state of being most closely. While this may be even be an idealised version of their identity, these descriptors focus on dispersal, ancestry, group consciousness and co-responsibility.

Table 1: Common features of diasporas (Cohen 2008:17)

1. ***Dispersal from an original homeland, often traumatically, to two or more foreign regions;***
2. alternatively, or additionally, the expansion from a homeland in search of work, in pursuit of trade or to further colonial ambitions;
3. a collective memory and myth about the homeland, including its location, history, suffering and achievements;
4. ***an idealization of the real or imagined ancestral home and a collective commitment to its maintenance, restoration, safety and prosperity, even to its creation;***
5. the frequent development of a return movement to the homeland that gains collective approbation even if many in the group are satisfied with only a vicarious relationship or intermittent visits to the homeland;
6. ***a strong ethnic group consciousness sustained over a long time and based on a sense of distinctiveness, a common history, the transmission of a common cultural and religious heritage and the belief in a common fate;***
7. a troubled relationship with host societies, suggesting a lack of acceptance or the possibility that another calamity might befall the group;
8. ***a sense of empathy and co-responsibility with co-ethnic members in other countries of settlement even where home has become more vestigial; and***
9. the possibility of a distinctive creative, enriching life in host countries with a tolerance for pluralism.

Upon reviewing Cohen's categorisation for diaspora groups more generally; it appears descriptors 1 and 2, 'traumatic dispersal' and the pursuit of opportunities beyond the homeland, describe the underlying cause of migration. Descriptors 3 and 4 which detail 'the collective memory' and devotion to ancestry considers the emotional connection and consciousness of home. Kinship, oral history, language and even folk dance preserve this affection for home and are kept alive through their use and practice. The idealization of a homeland can be described as a feature of displacement and a result of being in unfamiliar surroundings with different customs, language and expectations. Descriptors 5 and 6 which underscore the uniqueness of the ethnicity in question, through the establishment of a return movement, seeks to preserve and strengthen ethnic identity. Whether the 'collective buy-in' to a return movement or its idealisation is wholly accepted as true, this notion of return functions as a bonding agent to the home society. Furthermore, the transmission of collective heritage seeks to bond members of a community further. Culture, and history is kept alive through oral traditions. Additionally, food, household and specialist items serve to uphold traditions amongst diaspora groups too. Descriptor 7 which details the anxieties and

challenges faced by a migrant population describes the challenges faced in the adaptation to a newer setting. This is not to infer that this is guaranteed to take place but constitutes a real worry for host and settling communities. Lastly descriptors 8 and 9 describe almost the final stages of a negotiated process of belonging and settlement where something new emerges in addition to this strongly held affinity for home. The established diaspora takes on the responsibility of leading others from the same ethnic group and others in their place of abode. Cohen's assessment of the features of a diaspora considers the group's state, motivations and challenges in a holistic sense. Dubnov (1931 as cited in Dufoix 2008:17) describes the term diaspora as 'a nation or part of a nation separated from its own state or territory and dispersed among other nations but preserving its national culture'. This physical detachment and desire to maintain connection is observed amongst Somalis in the UK. While there may not be a single culture for a nation, there remains a bond that the group seeks to maintain. Furthermore, Dubnov's description is broad and chooses to focus on the dispersal but also the unifying element, this preservation of culture. While the cause of dispersal, which can be varied is important, it is superseded by the commonalities that connect groups. Despite the cause of dispersal, communities share the common thread of striving to preserve its cultural identity. Samatar (2011:43) highlights in his analysis of Somali culture that identity is not permanent and is in fact subject to change which is 'always a living and on-going process resulting from multiple interactive forces'. This preservation of culture and practice is an important feature of diasporas and one that impacts upon the legacy and sustainability of remittance-sending.

While Dufoix (2008) highlights central challenges amongst diasporas is maintaining a connection and managing distance, it could be said that the very act of sending a remittance contests this. Remittance sending takes place despite long distances and the connection at least on one level persists. How durable familial ties are across long distances and how this impacts on sending practices may emerge. Dufoix (2008) also highlights the phenomenon of dual presence, where communal life was once inherently local, time and space have been cut down in the age of technology to create increasing connections. I expect this to emerge during interviews as technology has vastly improved communication and the physical acts of sending and receiving remittances.

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Unlike earlier definitions that centred on specific ethnic groups Safran (1991) in his analysis notes that diaspora is ascribed to a proportion of a people living outside the homeland. The term has come to encompass a much wider cohort of 'others'. As such this broad definition can therefore be used to describe different communities such as the Pakistanis in the UK, Maghrebis in France, Turks in Germany. He finds that 'diaspora' and, more specifically, 'diaspora community' seem increasingly to be used as metaphoric designations for several categories of people— 'expatriates, expellees, political refugees, alien residents, immigrants, and ethnic and racial minorities' (1991:83). The Somali community in the UK, falls under the Black and Minority Ethnic categorisation and many of the others he lists. Safran (1991) suggests that the definition ought to be extended and that the concept of diaspora be applied to expatriate minority communities whose members share several of the following characteristics. '1) they, or their ancestors, have been dispersed from a specific original 'center' to two or more 'peripheral,' or foreign, regions; 2) they retain a collective memory, vision, or myth about their original homeland—its physical location, history, and achievements; 3) they believe that they are not—and perhaps cannot be— fully accepted by their host society and therefore feel partly alienated and insulated from it; 4) they regard their ancestral homeland as their true, ideal home and as the place to which they or their descendants would (or should) eventually return—when conditions are appropriate; 5) they believe that they should, collectively, be committed to the maintenance or restoration of their original homeland and to its safety and prosperity; and 6) they continue to relate, personally or vicariously, to that homeland in one way or another, and their ethnocommunal consciousness and solidarity are importantly defined by the existence of such a relationship' (Safran 1991:84)

In common with Dufoix (2008), Safran (1991) omits to include the cause of dispersal, instead focusing on the key characteristics of a diaspora. Many of Safran's categorisations are mirrored in the features identified by Cohen (2008). I note that for Safran, key descriptors are cultural preservation and bonding. Crucially point 5 of Safran's categorisation highlights the pursuit and 'the collective commitment to the maintenance and/or restoration of the homeland'. This categorisation and his other descriptors ignore the dissenting voices within diasporas, those who may not have as strong attachment to the homeland nor have a desire to look back, who may have settled into new lives, in new contexts. In an increasingly globalised and multicultural

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world, there are many who identify as ‘third culture’ neither of the culture of their parents, or the one they were raised in. Instead, they identify with the culture that resonates most closely with the sense of home that they choose for themselves (Faye, 2016).

In summary, over time the term diaspora has been broadened to describe groups or communities outside their ancestral homeland. Characteristics of a diaspora are those that have moved to one or two other regions and hold onto an idealization of the ancestral home. The group maintains a commitment to the preservation of their homeland, there is a strong ethnic group consciousness and a sense of empathy and co-responsibility to co-ethnic members in other countries of settlement. In short, the key markers are dispersal, common ancestry, group consciousness and co-responsibility which are all present for the Somali community. Taking a closer look at culture and kinship, I consider the study population’s values and customs and the associated impact on remittance sending.

### **Understanding Somali cultural values**

Culture defines ‘the way of life, especially the general customs and beliefs, of a particular group of people’ in society (Cambridge Dictionary: 2021). However, culture is not static and can and often does evolve through time. It therefore upholds the many customs and traditions within society including those amongst the Somali diaspora. These can include the traditions surrounding major milestones including birth, adulthood, marriage and death and those in between. Culture can be seen to be a connecting force for the community and additionally norms and customs stipulate the accepted guidelines by which society is expected to abide by.

In order to understand the culture of the study group Somalis in London, it is worth looking again at the history and culture within the ancestral homeland. The term ‘Somali’ defines an ethnic group which hail from the Horn of Africa. The ancestral homeland is encompassed in what is now Somalia, parts of Ethiopia, Kenya and Djibouti. To be Somali is an ethnicity and Somali is also the mother tongue of the Somali people. There are also minority groups who are not typically identified or

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identify themselves as ethnically Somali and other languages which are spoken such as Maay. The Somali ethnic group are Muslims on the whole who follow the Prophet's sunnah or 'traditions' and for this reason are identified as Sunni Muslims. There is a small minority of Christian Somalis but in terms of faith, Somalis are understood to be broadly homogenous. As a question mark against the years of turmoil it is often remarked that Somalis are ethnically, religiously, and linguistically a homogenous group (The Economist: 2013). At the same time this oft-referenced homogeneity has been challenged by some scholars within Somali studies (Osman 2007). How the cultural norms of this community are passed down may differ and the potential impact on remittance sending may emerge.

As a patrilineal society, the kinship framework in Somali culture is one that upholds many functions. The roots and branches of which extend far beyond the nuclear family. Furthermore, ties to and with maternal and paternal extended families and the tribe/clan are common. One such function of the kinship framework is to act as a network of support. Lewis (1994) appropriately describes how deeply ties of kinship run in Somali culture. While Lewis looks at the way kinship supports the family in the sense of traditional matters such as restitution or blood money, in modern times sums are paid out to safeguard lives in other ways, in the last two decades need has been precipitated often by migratory flux and/or periods of economic stagnation.

When reflecting on Somali studies, the term kin is often understood to mean clan (Koshen 2007). This understanding is not one that I seek to address in particular depth. Clan politics and grievances are the cause often cited for Somalia's many years of conflict. Whilst Somali society is patrilineal and one's clan is a direct attribute from the paternal bloodline. Kin is much wider in scope incorporating maternal, paternal bloodlines and those from grandparents and settlement histories. Ahmed I. Samatar (2011:43) described Somali identity 'as a product of several mutually constitutive forces whose roles are historically and socially contingent. Among these are language, genealogy, Islam, traditional social contract (xeer), and a mode of economic reproduction.' He highlights these as the core building blocks of Somali identity and adds, 'some of these factors were exclusive, such as male genealogy (tol), while others were inclusive (xidid); some were localized, while others were broader in their reach and scope.' (Samatar, A I: 2011:43). He concluded that 'the central point to

underscore is that Somali identity and tradition were never determined by any one element but were always a living and on-going process resulting from multiple interactive forces.' This again had regional variations amongst communities hailing from arid, coastal, and pastoral environments. He finds that features such as poetry, language, religion, and dress were national in scope.' (2011:43). Many of these characteristics may have variations but can broadly be accepted as being reflective of the majority.

Samatar (2011) notes that while identity and tradition within the culture, were subject to influence and evolution he highlights that the traditional social contract or 'xeer' is a cornerstone of cultural identity. Moreover, it seems that kinship could then be viewed as a tool for facilitating these social contracts or negotiated guidelines. When considering networks and their functions more broadly, I found that network structures present both opportunities and challenges for social actions. Network ties also support the flow of material and non-material resources. (Wasserman and Faust 1994:4). These structures determine who is liable to receive support and opens up routes to provide this support. While Boyd (1989:641) summarises the network approach to migration, her definition could equally be describing kinship in that, 'networks connect migrants across time and space. Once begun migration flows often become self-sustaining, reflecting the establishment of networks of information, assistance and obligations which develop between migrants in the host society and friends and relatives in the sending area.' These networks link populations in countries of origin to those in migrant receiving countries and ensure that movements are not limited in time or happen in one direction.

According to Landolt (2001:217) the transnational or diaspora state, involves 'circuits of transnational obligations and interests'. Remittance sending can be seen to be fulfilling a transnational obligation and while on one level it might be viewed as a transaction that only or most often happens in one direction, there may be circuits of obligation and interests that also take place. Vertovec (2009:74) notes that these transnational social patterns condition people's everyday expectations about the potential of an individual's life course and engaging in reciprocal resource exchanges. I note here that the diaspora state determines the level of support and engagement that an individual can expect. For diasporas that have experienced war, there is an imbalance as to how these circuits may function in practice. Relatives who are abroad

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may often be better placed to offer support whereas relatives at home may be able to offer different kinds of help. Although not always equal the will and readiness to help is present. Koshen (2007) demonstrates how these circuits of social cooperation functioned in the traditional home context where rural and urban relatives call upon each other during environmental changes (i.e.) drought or periods of instability.

Vertovec (2009) adds that norms are embedded in transnational moral economy of kin. The kinship structure underpins social and moral obligations within a community, and this grows in breadth as the community transcends national borders. Voigt-Graf (2002) continues that in the Indian context, kinship is the principle by which Indian transnationalism is organised. Crucially she adds that in this context, 'the type and regularity of flows depends on the nature and state of the extended family rather than the economic situation in the home or the host country.' (2002:286). I take this to mean that what is held as paramount is the condition and wellbeing of the extended family, that is to be willing and able to support and not external macro-economic factors. I found that kinship ties are those that bind and are of the utmost importance to bring about collective action. What is more, kinship can be taken as a viewfinder to gauge the level of interconnectedness and strength of ties amongst a transnational community. While the Indian and Somali experiences of transnationalism and diaspora are very different, they share the foundation of strong familial ties and customs.

Horst (2003) notes that markers of traditional Somali identity are being highly mobile and upholding hospitality. Both descriptors have particular significance when considering the history of Somalis as a nomadic community, one that has seen increasing global migration and one who's norms and values mean hospitality is expected even in challenging times. Horst highlights that with its inherent strength and benefits, kinship ties have equally strong challenges so much so that 'kinship ties are the strength and weakness of Somali society.' (2003:63). She identifies that the relationship of kin is highly durable because it is one built on blood relations that are lifelong and have high levels of solidarity. Berns-McGowan (1999) noted that kinship ties are so resistant; kin cannot be denied. The kin framework forms part of a ready-made set of endowments and entitlement. This entitlement can then be viewed as a risk factor that Horst alludes to. Furthermore Lewis (1994), describes how deeply ties of kinship run in Somali culture. Kinship forms part of the marrow of Somali society. It is traced thorough one's 'Tol' the paternal lineage. It acts as the identifier when asked



to name or place yourself. The identifier attaches you to an ancestry and blood relatives instilling a sense of pride and acting to ground an individual in their place in history and heritage. Kinship also acts as a framework for responsibility and a structure to safeguard the norms and values of the community. In his study Lewis examines the way kinship supports the family in traditional matters such as restitution and marriage. Plasterer (2011) highlights that 'indeed, the Somali call for help ('Tolay, tolay') translates to 'Oh my kin, my kin', exemplifying the fundamental responsibility of family assistance within the established social order (2011:92; see also Farah and Lewis 1993).' Therefore, kinship is the very heart of the Somali social support system. It is used to raise an alarm as exemplified above and is used to sustain its members. Lewis (1994) describes kinship as providing a safety net or bonds of trust. Again, the language he uses appropriately describes the interlinking nature of kinship and at the same time in less positive instances perhaps the constraints. This study considers how these bonds are affirmed across transnational borders and amongst participants in London.

When looking at the function of remittances, Abdi (2015:180) makes a fundamental point that, 'government welfare agencies have never existed in Somalia. Citizens' relationship with the state did not include the provisions of housing and income.' This crucially underscores then the function of a different type of safety net, one that exists outside a governmental structure.

Horst (2003) notes an unintended consequence of Somalis' status as a transnational group. She highlights that in the case of Somalis in the Dadaab refugee camp in Kenya, 'since they are part of a transnational network, they don't behave like the refugees they are supposed to' (Horst 2003:35). Dadaab is home to over 200k Somali refugees and asylum seekers and has been open since 1991 (UNHCR:2021). Horst finds that transnational familial and kinship ties, afford residents a status that is not typically afforded to a people that are labelled refugees. With additional financial support beyond the limited state and Non-Governmental Organisations support, the dignity of residents is preserved. A credit to their own resilience and the kinship system of support, they can function as the same proud people despite the challenges they face. The privileged position afforded to this community reflects in many ways the inherent strengths and successes of the traditional kinship support structure. A respondent in her study shared her own reflection about the traits displayed by

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Somalis, 'it is true Somalis assist each other a lot and are highly mobile' (Horst 2003:37). How far circuits of support stretch for our participants and their durability is addressed further on. In *Somali Faces*, a blog chronicling the real everyday lives of Somalis across the globe, a Somali mother in an Internally Displaced Persons camp explains that, expectations of support are immediate, 'the minute relatives hear that you work and receive a regular income...you can't say no or else you will feel guilty... You have to give, even if you have little. It's part of our culture.' (Somali Faces: 2016) She adds that her own dreams may have to be deferred because of a shortage in means and although earning an income, she laments that her relatives are not empathetic to her own situation. In this very transparent account this mother shares her reality as a member of the community, the impact of this culture of giving and the weight of expectation.

The interconnectedness and expectation to remit presents challenges. While there is often talk of donor fatigue from an institutional and foreign population standpoint (Moszynski 2010, Awadari 2020), whether participants hold similar views about the strain created by remittances is examined. These acts of giving are a direct response to need or 'baahi' in the Somali language. It defines both an ordinary need and extraordinary need in urgent cases. Remittance sending is a means of providing assistance. Al Ali's study (2001) amongst Eritrean and Bosnian diaspora communities in Europe is useful to reflect on as it considers the experience of other diasporas in the region. For both communities 'money is generally sent to close family members, most notably parents and siblings...financial remittances were a direct response to the basic needs of the refugees' relatives, including food, housing and medicine and in the absence of a social welfare system, they provide a crucial 'safety net' during periods of shortfall' (Al Ali 2001:7). Remittance sending is a direct response to familial need. If I reflect again on how individuals navigate this feat, Plasterer (2011) takes the example of resettled Somali refugees in Canada who support programmes in Dadaab refugee camp. He reviews the motivation to support and how this act reconfigures the notion of social obligation against the backdrop of the traditional kin structure. He identifies this act as 'transnational philanthropy', an act that is open and positive, held centrally in the core of donors' identity. This is juxtaposed with the experience of the mother in an Internally Displaced Persons camp; while the tradition of remitting is firmly held, it is not without its challenges. While these studies make clear how kinship and diaspora

support the efforts of global communities to contribute to family and the home nation, they do not specifically consider the experience of the Somali community in London which this study focuses on.

### **Understanding remittances**

Guarizno (2003:666) highlighted that remittances are 'the most visible evidence and measuring stick for ties connecting migrants with their societies of origin'. As such this monetary transaction is a quantifiable measure of interconnectedness. There are several factors that cause a remittance to be sent. An important factor being 'Government welfare agencies have never existed in Somalia. Citizens' relationship with the state did not include the provisions of housing and income' (Abdi 2015:180). The act of sending funds has a purpose, fulfilling a basic need but also carries meaning, namely the demonstration of care and connection. At the same time, the absence of remittance-sending does not inherently signify a lack of care. Vertovec adds that migrants regardless of categorisation, gender, legal status and skills-base send money 'home' through a variety of channels both formal and informal (2009:103). The act of directing funds home unifies the 'migrant experience' and shows the strength of feeling and the necessity. Through the example of El Salvador (Landolt 2001:234) we see their core function as raising the standard of living. In the Jamaican example remittances serve different temporal functions. They can be seen as occasional for a birthday or christening, specific in the case of schooling or regular in the example of supporting offspring (Horst and Miller, 2006:114). Thus, remittance sending often goes beyond basic human needs to support a good quality of life. It can be seen that sending remittances is common and a regular feature of the lives of diaspora communities across the world, and that while members of diaspora communities may be independent, they can also have a network of dependents to support which can include parents, elderly relatives, orphans and other members of family. Staying connected to family at home means maintaining a level of consciousness, responsiveness and supporting kin who have in simple terms less disposable income. This readiness to support manifests in many forms, such as regular giving for subsistence including food, shelter, education and giving in times of extraordinary need (de Haas 2010:3).

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For remittance receiving communities the benefits transcend individuals and groups of individuals where they 'generate positive multiplier effects' (Ratha 2005:32). As such, much good is derived from remittances at an individual, community and local level. It also continues to do good for both the local and national governments. Omer and Khoury highlight how remittances pump money into the economy and in the Somali context 'remittances were the largest source of hard currency for the country' (2005:230). They go on to report that 'because there is no formal banking sector, remittance companies provide a means by which money can facilitate trade internationally and investment and subsistence domestically. In the absence of a banking sector, Somali remittance companies transfer funds both domestically and internationally and provide basic savings and checking facilities for their customers inside Somalia' (Omer and Khoury 2005:230). The importance of remittances in this context cannot be underestimated.

Maimbo and Ratha's report gives an important overview of the central themes around the remittances debate. It makes clear that 'migrants who plan to return send more' (2005:5). Although this would seem cogent in the experiences of labour migrants, does this theory hold true for other diaspora groups and particularly those who have been displaced by instability? Is this a driver in the Somali context when giving? It is important to note that this study is not focused on the amounts sent rather the motivating factors behind this exchange and consequently the sustainability of the exchange. As such, Maimbo and Ratha's hypothesis about return is an interesting one to consider further.

Maimbo and Ratha's report (2005) highlights the remittance decay hypothesis that in simple terms 'as the connection dies the funds decline.' This is an important theory for this research which considers motivations and sustainability. In the practical sense, one could make the case that where one or two individuals may have upheld a connection, with old age or death the continuity of transnational relationships could weaken. Conversely while the frequency to remit may decline, the income-generating capabilities of diaspora communities can improve over time which means the amounts given can often be higher than the amounts provided by the first generation (Maimbo and Ratha 2005:5). The question of sustainability is a central theme for this study. Sustainability is a concern for some members of the Somali

community and one that may be drawn from anxiety and consciousness of need but nevertheless an anxiety that may well be justified. Hammond et al (2013) find that that a particular risk is that recipients often rely on one donor. They find that donors tend to be immediate family, where 72% of remittance senders were reportedly close family and only 28% were extended family. Hammond notes that this shows that remittance sending is an important tool which is used for maintaining close family and clan ties. Crucially their findings appear to show that these ties may be limited to a closer, smaller network than once assumed by the wider clan affiliation. When looking at motivations to send, this relationship between donor and recipient are an important area for this study. Maimbo and Ratha (2005:5) also identified that while money from remittances decreases it rarely vanishes completely. This is something that is considered in this study and one that I expect that older participants can perhaps shed light on. Is there a legacy of giving they inherited from parents or elders? I aim to identify whether participants ever stop giving entirely, whether this desire has manifested itself, and what has encouraged or prevent this.

When considering factors or causes to require this support, Sander and Maimbo (2005:71), find that in the African context 'remittances often compensate for the absence or shortage of social and welfare mechanisms, they constitute a developmental contribution that is different than, but indirectly complementary to, public interventions.' This description would also have merit in the Somali context, as official capacity to support those in need in both the medium and long term is limited. Fundamentally remittances play an important role to alleviate poverty. Hammond et al (2013) emphasise that funds are used for everyday living costs, health and education and as such remittance channels should be safeguarded. What necessitates remittances then or this is act of support, is a lack of an alternative welfare system to care for the vulnerable and in need. While the causative factors behind remittance sending are summarised above, they are also a multi-billion-dollar industry globally. The World Bank announced that in 2017 global remittances grew to \$613 billion and in the case of lower and middle-income countries the proportion of this was in fact \$466 billion (World Bank: 2018). If we drill down further and look at the context of Somalia it was estimated that in 2013, remittances to Somalia were US\$1.2 billion per year (Hammond et al 2013). It should be noted that the sum of annual remittances to Somalia was larger than international humanitarian

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development funding and private investment in 2013 and this is the trend continued among lower- and middle-income contexts where 'remittances are already more than three times the size of official development assistance' (Ratha 2019).

The term transnationalism refers to connectivity across multiple locations and spaces. Vertovec (2009) describes it as links that are sustained and exchanges that take place across borders amongst people who share the same interests and beliefs. Somalis in the UK maintain linkages, conduct exchanges through their remittance sending and by virtue of their dispersal across borders can be categorised as transnational community. Vertovec adds that transnationalism is then characterised by the 'collective attributes of such connections, their process of formation and maintenance and their wider implications (2009:3). It is this creation and durability of these kinship or transnational links that this study is concerned with. Among diaspora groups then cultural and geographic commonalities are the criteria by which transnational ties are affirmed.

### **Aim and objectives of this research:**

The aim of this research is to consider the experience of the sending community in London and seeks to understand what their perceptions are of their own present-day remittance-sending and what they expect to take place in the future for their own 'traditional' remittance-receiving networks.

These aims will be addressed through the following objectives:

- Review literature on remittance sending to Somalia, by the Somali diaspora whilst also considering the experience of other global diasporas and transnational communities.
- Conduct interviews with members of London's Somali diaspora community including those who were born in the UK and born abroad, both male and female participants as well as those of differing ages.
- Identify themes about their experiences of remittance sending, to understand how this relates to existing literature and what new learnings emerge.

The study looks at the status of remittance sending and considers what might happen in the future. It is said that remittances will likely live on as long as

relationships are upheld. As such it is important to accept that this phenomenon is likely to continue given that relationships are built and maintained through time and space. This study seeks to understand how and why these relationships are significant. How is a recipient chosen? Why is their need more or most apparent? Are they members of the nuclear, immediate (i.e., first cousins, grandparent, uncle) or extended family (i.e., second, third cousins or even, family friend)? There are many variations and complexities in who is defined as family and where bonds and affinities lie. Are recipients closer in blood terms or by the nature of the bond that has developed? Baldassar et al (2007) refer to this as transnational caregiving but how are these bonds established? Is there a correlation between strength of their relationship to the consistency in donating and perhaps frequency of donation? It is these negotiated commitments that are really of interest those that lie beyond the formal system and structure of remittance-sending. This study centres on the less visible but durable networks that facilitate and uphold the practice of remittance-sending.

### **The need for this study**

It should be noted that there is a wealth of research on remittances, the industry behind it and its functions both globally and in the Somali context. A basic keyword search for 'remittance' in Jstor returned over 40,000 results in journals, research reports and books. Organisation such as the World Bank, International Organisation for Migration (IOM) and the United Nations pay close attention to remittances due to the fiscal and humanitarian implications this practice has. For similar reasons remittances are a central theme in migration discourse, post conflict debates and development studies. Often studies consider the perspective and experience of receiving communities. A key word search for remittance to low-income countries via the World Bank website returned 221,000 results. This study differs from existing literature somewhat in that it pays particular attention to the motivations, experiences and views on sustainability from UK residents' perspectives.

Hammond et al's (2013) study on remittance is a seminal work for this research as it is one of the few that I have come across that names the variety of underlying drivers to donation and dispelled the myth that the practice is simply a transaction between

two actors. It considers familial relationships, honour, and the role of faith in sending practices. This study seeks to build and expand upon this early work. It is unique and addresses a gap in knowledge as it looks specifically at the experience of Somali remittance senders from the UK. As part of my analysis of the data, I consider the relational factors and negotiated commitments inherent to their experiences. This includes why and who receives funds and how these bonds have formed, why they matter and why they persist. It considers their journeys in remittance sending, their introduction, their current involvement, and their views on sustainability. This study offers an additional layer to understanding the complexities, negotiated agreements and interdependencies behind the practice. This introduction chapter has set out the intentions for this research. It has introduced the study population, their cultural values and contextualised their experience as a transnational diaspora group. It introduced the concept of a remittance and how the act of remittance-sending plays a part in the lives of diaspora communities. It finally sets out the aims, objectives of the study and the gaps in knowledge this research intends to address. The next chapter, Chapter 2 provides a comprehensive review of the available literature on remittances. The research methods and considerations that were made are then presented in Chapter 3. The core findings of the research provided a richness of data, this data has been presented across Chapters 4 and 5, framing participants remittance sending experiences and a look at their views on the future for remittances. Finally, the conclusion Chapter 6 attempts to summarise the key findings of the research.



## Chapter 2: Literature review

This chapter reviews the available literature on remittance sending to family and relatives and considers the factors that influence the practice. At a macro level, the actors involved in remittance sending are categorised as being part of a global diaspora and a transnational community. This literature review reflects on the significance of these categorisations and the impact they have on the practice. It also takes into consideration the many components that are integral to the process of remittance-sending and the industry which serves communities globally. The literature on individuals sending remittances is discussed, along with how culture and beliefs influence experiences of the practice. The challenges within remittance sending and receiving activities are considered, and the ways in which this system of giving and the structures that support it have developed are reviewed. This chapter also examines discussions around duty and obligation, faith, charity, social cooperation, and social contract also known as 'xeer'. The chapter suggests that, despite the strengths of the existing literature on remittance sending, less is known about the factors, which underpin, motivate, and sustain international remittance sending amongst the Somali community in London. There is also a need to consider these factors in relation to gender and amongst young people as the emerging generation of future remittance senders.

My search strategy included key terms in the remittances discourse including kinship, diaspora, and transnationalism. The search engines used include JSTOR and Bildhaan: An International Journal of Somali Studies. While paying close attention to the experience of Somalis more broadly, I sought out themes that appeared to relate to my study group, Somalis in London and those that also challenged traditional notions associated with the study group.

### **The landscape and infrastructure for remittance sending**

As described in the Introduction chapter, remittances are an important practice for diaspora communities globally where the UN estimates 200 million individuals

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support their 800 million relatives abroad. These actors rely on remittance companies also known as a Money Service Businesses (MSB) to send and receive funds. As defined by the Financial Conduct Authority, a MSB can fulfil different functions including currency exchange, cashing cheques but in this context, its function focuses on 'transmitting money or monetary value' (FCA:2020)

Despite the arrival of mobile telephone-based money transfer there is still a place for sending cash in-person. The standard process of cash-based sending is as follows Person A (the sender) attends a brokerage, shows ID, and sends funds to their chosen relative(s). They are provided details of the relevant exchange rate, commission, and total fee. Person B (the recipient) is notified locally and attends the brokerage, shows ID/ provides a reference and receives the funds (MoneyGram: 2020). These funds are typically used for household expenditure and to fulfil minimum standards of living (Bagasao 2005:136).

Fagen 2009 as cited in Plasterer (2011:4) noted that 'remittances have gained the attention of global financial organizations, governments, and humanitarian actors'. Exceeding Official Development Assistance and private philanthropy in the developing world, remittances constitute, one of the most important, but also least understood, private global capital flows" (Huston Institute 2010: 59). Unfortunately, a lack of understanding and suspicion present several risks to the industry. Firstly, the nomenclature has added to some of the confusion. The word *hawala* in Arabic means to transfer and is the root of the words *xawaalad* and *xawilaad* in Somali which mean MSB and the process of sending money, respectively. In many countries hawala refers to money transfer in the formal financial sector (i.e.) one that is regulated/monitored, but the term has also been used to define the informal system of money sending. Sander and Maimbo (2005:65) note that informal sending can come in different ways, where individuals, family and friends carry money on their travels or through hawala service networks or individual business. El Qorchi et al (2003) highlighted that the informal system was established at a time when formal banking did not exist or was weak and its speed, lower transactions costs and cultural convenience were useful for customers. These practices were precipitated by need and predated formal routes. Nevertheless, the awareness of alternative systems outside the formal financial sector and how they were or could be used created a level of suspicion around illegality particularly post 9/11.

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In the Somali context, the associated misunderstandings around remittance sending led to many periods of upheaval and presented risks to this economy. Warde (2008) considers that, for Somalis, the most disastrous financial impact of the Bush Government's 'War on Terror' was the closure of Al Barakaat remittance company. On Nov 7, 2001, a coordinated national and international police raid closed this company which was established in the late 1980s to facilitate remittances to Somalia from the Persian Gulf. The suspicions caused by 'irregular banking patterns', the suspicions towards Somali Muslims in the US and heightened sense of paranoia led to the closure of Al Barakaat. According to UN estimates in 2001, annual remittances to Somalia amounted to approx. '\$500 million, more than it earns from any other financial sector and ten times the amount of foreign aid it receives' (Warde 2008:101).

The unwarranted targeting of al Barakaat is described as having long term consequences for the country, it was 'Somalia's largest employer operating the largest bank, phone system and only water purification plant. Even the UN used al Barakaat for its relief efforts in the country' (Warde (2008:101). As an industry and as an operating system the importance of remittances to Somalis and to Somalia has been evident for many years. In their report to IMF and World Bank El Qorchi et al (2003) recommended that global financial institutions accept the system operates as it does and rather than penalise recipients act to help regulate operations and reduce barriers to formal banking.

The misunderstandings and attention resurfaced again in 2013 when Barclays Bank in the UK announced it was shutting down the accounts of four Somali MSBs including Dahabshiil, the largest remittance company operating in the Somali regions' (Aden, et al 2016). While the system of money transfer is legal, recognised, and safe, there have been challenges as mentioned above to its operations. Somali money transfer companies have been threatened by International banks and sovereign nations. In 2015 alone both the governments of Kenya and US threatened Somali money transfer systems and amongst others, Barclays Bank once more threatened to close the money transfer service it oversees citing concerns of money laundering and funding terrorism (Hatcher, 2015).

Although exposed to these risks to its future, the UK-Somali remittance corridor remains in place and offers a vital channel for this private monetary flow. The industry

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continues to evolve further with the rise of mobile money applications easing the flow of money and depositing directly to mobile money accounts of loved ones at home. The speed and ease at which these deposits can be made direct to mobile phones reaches rural and urban recipients alike. Given the significance of remittances, it would seem appropriate to consider in greater detail the motivations of donors making this personal transaction which does, as described above, have a humanitarian function.

### **Motivations to remit**

Chimhowu et al (2005:88) finds that amongst migrants there are three motivations to remit. It appears that the motivation is not always as altruistic as some might first assume, they can in fact be self-interested where (e.g.) the notion of moving back 'home' acts a driver to donating. As such, the first categorisation is risk sharing (Stark et al 1991 cited in Chimhowu et al 2005:88), 'the remittances provide benefits to the migrant who intends to return home and the recipient household, providing security and the maintenance of a sufficient income in the event of external shocks...Remittances are thus a mutual benefit - a contract between remitter and recipient'. They add that any altruistic behaviour that may be displayed is a consequence of personal self-interest. This example shows a frank transaction based on serving one's long-term needs. This description assumes that remitters intend to return to their native homeland foregoing the homes and lives they have established abroad.

The second categorisation views that remittances are a demonstration of fulfilling one's obligation to the family unit that comes from a place of duty and affection. It is clear that 'the migrant is simply part of a spatially extended household that is reducing the risk of impoverishment by diversifying across several activities' (Chimhowu et al 2005:89). The motivation to remit emanates from a sense of caring and responsibility for one's family regardless of distance and locality. I suspect that for the practice to be sustainable, an affinity and affection between donor and recipients should be present. As the studies above note, it is important to recognise that giving would take place even if migration did not. There is a latent responsibility to care for family. Migration only changes the level of support and potential to support. Koshen (2007: 92) notes that in Somali families, children are raised knowing that one day they will 'assume the

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duty of caring for their parents as well as elder and needy family members.’ Even when a family is far removed from one another within the same country, the cycle of giving continues, as a ‘spatially extended family’. There is something in the moral and cultural values that dictate this giving. It is important to underscore that moral values are upheld by a code of conduct and traverse borders just as individuals do. These values are transnational in their scope.

The third categorisation that identified motivations to remit is ‘a combination of the first two, in which familial obligation and self-interest both ‘are determinants in the decision to migrate and remit’ (Chimhowu et al 2005:89). While migrants can be self-interested, they also care about their relatives which drives sending as well.

I note that much of Maimbo and Ratha’s (2005) analysis looks at the practice of sending money in the context of economic migration. It seems important to distinguish between remitting for charitable aims in the case of displaced people and remitting for alternate purposes, such as paying back debts in the case of some economic migrants. This study looks at the context of the Somali diaspora who live outside their homeland in many cases due to periods of war and instability. Additionally, much of the wider remittance discourse focuses on economic migration and the associated remittance sending (Ratha 2005), which while it enriches the debate does not relate strictly to the Somali context. Migration for this group since the late 1980s was undertaken to ensure the safety of family and to provide a better life in a holistic sense. For this reason, migration for financial reasons and associated remittance sending is not an area that this study focuses on. Instead, the study considers whether some of the themes of self-interested remittance-sending emerge.

A key source with more immediate relevance for remittance sending among the Somali population is Hammond et al’s (2013) study of ‘Family ties: Remittances and Livelihood support in Puntland and Somaliland’. Their study highlights the purpose, function, and motivations for sending remittances in the Somali territories, and they find remittance sending activity to be multi-layered; it is deeply ingrained and focuses on immediate family more so than extended. Hammond et al looked at the 2-tiered donor-recipient exchanges from diaspora to urban and urban to rural within the two regions. From this I can see that the culture of giving is rich and increasingly mobile. She analysed what remittances were used to fund and who they came from (in terms

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of both the logistics and the relationship between donor and recipients.) They also analysed the recipient's perceived levels of resilience if remittances ceased. In total, 718 households were surveyed: 356 in Puntland and 362 in Somaliland (due to safety concerns South Central Somalia was not included). The great majority (78%) of respondents were women with an average age of 40, and their remittance sending was analysed in relation to material wealth, family size, education, land holdings, livestock assets and livelihood activities. The study's emphasis on women does not show how responsibility is assigned or fulfilled between genders or how the responsibility is approached by younger populations.

Nevertheless, in the remittances debate, when focusing on the Somali context Hammond et al's (2013) study is an invaluable resource that serves to underscore the purpose and use of remittances with quantifiable data. It considers the experiences of remittance receiving communities in Somaliland and Puntland specifically. Importantly, the study notes that most donors tend to be close family (72%), with extended family making up the rest (28%). How recipients are selected and if the same relational links are found amongst UK based donors is explored in this study. Hammond et al (2013) reported that 3 central drivers motivate remittances and in order of importance they are religion, family bonds (strengthening ties and family honour) and the consciousness of a great need. This study considers whether these core motivators of faith, family and need are echoed amongst the participants in the UK. Interestingly Hammond describes that in the Somali 'home-country' context, immediate family provides support rather than extended family. This is somewhat enlightening as often the discourse around Somali studies uses kin and clan interchangeably implying that extended family in the broader sense has a much stronger role in maintaining support. 'The clan and extended family provides protection, emotional and economic support, and identity.' (Koshen 2007:74). The assumption was therefore that, given the definition of kin and the esteem with which it is held culturally, wider kin would have a greater role in the 'home' context. Hammond et al's findings may simply depict the reality of routine responsibilities and the extent to which one's authority extends. This study considers the function and relevance that the kinship framework holds if at all for remittance sending communities in the UK and how systems of obligation are initiated. Fundamentally it looks at who is supported and how these decisions are made.

### **What shapes an individual's understanding of family?**

This section contextualises understandings of family and what strengthens familial bonds with a view to considering how this influences collective action. Bengston (1991) identified six essential components of intergenerational solidarity as affectual solidarity - positive sentiments family members share about their relationships with others, associational solidarity - type and frequency of contact between generations, consensual solidarity - shared opinions and world view, functional solidarity - levels of intergenerational assistance, normative solidarity - solidarity around sibling and parental obligation and structural solidarity - opportunities for interaction between older and younger generations. While Bengston (1991) uses the term solidarity, I take the view that these are all elements required to establish bonds within a family. For this study I will consider his reflections, not through the lense of intergenerational family but rather via transnational families who have multi generational actors. In simplified terms he calls these six elements the dimensions of intergenerational family cohesion which can also be named association, affection, consensus, resource sharing, strength of familial norms, the opportunity structure for interaction. In the case of transnational families who send remittances, the core elements that facilitate this process of cohesion are firstly normative solidarity, (i.e.) the obligation or commitment to the process and functional solidarity in providing assistance. The other components are practical and foundational elements that make up a family or any other cohesive social grouping. Whether intergenerational, nuclear, or transnational, these elements of identity, bond, agreement, cooperation, sound foundations and opportunities to come together are fundamental to the existence and wellbeing of a family. Having considered the components that enable the healthy functions of a family, it is worth reviewing how the make-up of a Somali family both traditionally and in a post-war globalised setting can be understood.

Koshen (2007) notes that when discussing the Somali family, it is important to acknowledge the transitions that have taken place from a rural/urban and traditional/modern Somali society. A patrilineal society, she notes that households are typically large by number of children and that they often have members of the extended family present too. She notes that culture, religion, and traditional family

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life have an important status as well as traditional justice systems. Faith is one of the core elements that have persisted despite the various transitions that have taken place in Somali society. While roles were clearly delineated between men and women traditionally, war pushed women to earn an income and created fragmentation in the wider family constitution.

‘Previously, intergenerational interaction was a natural part of the extended family environment. Children and youth felt a close affinity to other members of the family regardless of age. Urbanization and modernization have removed the previous communal spirit of openness and sharing, with the younger generation more possessive of their privacy and less willing to share’ (Koshen 2007:80).

This analysis is important as shifts in defining and accepting ‘who is family’ are found. Koshen explains that even in the home country context, greater individuality, and a sense of looking inwards has begun to set in. This shift is likely to be more marked in those away from ‘home’, yet she notes that despite this,

‘Somalis still value their traditions’ (Koshen 2007:80).

While Koshen’s reflection on societal shifts that have taken place are helpful, her view that social structures mean that nuclear families rarely enjoy time together separately seems a stretch. She states that greater influence and bonding is encouraged amongst extended family gendered groupings, yet this does not appropriately correlate with the lived experiences of community members in the UK. It does not reflect the transnational family, where relatives live away from one another and may only share communal activities during holidays and festivities. By the very nature of life outside the home country, there is a greater influence of the nuclear family. Still, her reflections on how familial bonds are affirmed, values and interactions along gender lines are upheld, relate to actors in the home country and can equally apply to transnational actors on their return visits.

Stinnett and DeFrain (cited in Koshen 2007), hypothesise that strong families often share six major qualities: enjoyable time together, appreciation and affection, positive communication, commitment, spiritual wellbeing, and the ability to manage stress and crisis effectively. With the addition of spirituality, these qualities echo the



types of intergenerational solidarity defined by Bengston (1991). The six qualities of strong families are characteristics that allow families to be healthy and thrive. In terms of commitment, she notes that,

‘children are nurtured with the knowledge that they will one day assume the duty of caring for their parents as well as elder and needy family members’ (Koshen 2007:92).

This education starts young and she highlights the importance of giving mentioned in the Somali proverb,

‘gacmo is dhaafa gacalo ka timaadda.’ Which can be translated as ‘to love is to give.’ (Koshen 2007:90)

In summary, commitment and support are ways of ‘doing family’ in Somali society, and Koshen (2007) makes clear that the interdependency between family was exemplified in the home country context. Families were large, multigenerational and extended family members were often supported in the household as well. In circumstances where there was instability or drought for example, families would seek respite with relatives in better off locations or as Koshen calls it during ‘patterns of flight’ (2007:93). She points to the availability for two way support should the need arise, and that for those abroad, physical distance may limit this to financial support. Additionally through urbanisation, modernisation and post war, a greater sense of individualism has arisen (Koshen 2007). Traditional notions of who is family and to what extent resources and personal information is shared has changed and the nuclear family has increased its influence. This change is taking place in the home country context with culture, tradition and influence available in abundance. The push and pull from rural to urban as typified by Koshen exposes the long standing history of mutual aid. This principle of mutual aid or reciprocity can not be overstated. When relatives travelled abroad for new lives elsewhere, their sending habits were an extension of support systems that already existed. Between the rural and urban contexts there is an easily identifiable way of measuring mutual aid that does not exist or that can be as equitable between the transnational and in-country contexts. As such, visits home offer a means to facilitate greater understanding and opportunities to show affection and better understand family, that would otherwise not be achievable (Mason 2004). These studies, (Koshen 2007; Mason 2004),

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demonstrate the ways families work and how links are forged and reinforced at a distance. There is a need to examine remittance sending in the context of Somalis in London with these analyses in mind. The following section builds on the function and understanding of kinship networks.

### **Networks of identity, support and caregiving**

This section considers how markers of personal and group identity help to establish commitment and codes of behaviour. Considering the function of normative values outside the 'home' setting, Berns-McGowan (1999) studies the way in which Somali communities hold closely to their culture and faith whilst navigating their lives in the British and Canadian cities of London and Toronto. Basic group identity is a 'ready-made set of endowments' (Moynihan and Glazer 1975 cited in Berns-McGowan 1999:44) bestowed when born into a family that inextricably connects an individual by birth to others in that particular family. Berns-McGowan adds that this entitlement to the group stands for as long as an individual chooses to remain linked. Crucially and particularly in Somali culture, the individual is 'not only not alone...he cannot be denied or rejected'. (Moynihan and Glazer 1975 cited in Berns-McGowan 1999:44). Herein lies the marker of a personal and group identity. It is irrefutable from the moment of birth and has immediate consequences (i.e.) for a new father who has increased di-paying responsibilities when a male child is born. This in the short term, benefits the wider kin providing an additional support infrastructure but in the longer term can benefit this newest edition to the network. This permanency in identity however typifies an inherent strength but also the challenges of a culture of connectivity and unquestionable support. If the kinship community identify an individual in need from a branch of the kin framework, the principle stands that he/she cannot be denied. The linking factor is undeniable and if the apparent need is undeniable, the challenge of an appropriate response is posed.

Geertz (1963 cited in Berns-McGowan 1999) identifies that the determinants of loyalty and behaviour are primordial attachments such as kin, culture, and religion. These attachments, form some of the building blocks of identity at an individual and community level. For Somalis it appears that culture and faith have many convergent tenets, supporting kin being one such belief. This convergence then serves to reinforce this custom of giving. As Berns-McGowan (1999) suggests, if the sense of belonging

is undeniable, and the norms within culture and faith are abided by; then loyalty to one another is likely to be shown. Geertz (1963 cited in Berns-McGowan 1999) goes on to note that this predisposition is not fixed and does in fact change with individuals, time, and society. He adds that in many cultures, attachments seem to stem from a natural affinity rather than interaction. I examine how far this is true for Somalis in this study namely the extent to which remittance sending is based on 'primordial attachment' or whether it relies on some form of sustained contact.

While Horst explains the founding tenet of kinship is that it 'provides normative insurance' and the 'foundation of social cooperation' (2003:63). In the examples of families in North America and Europe she refers to; this insurance has the capacity to place undue strain on individuals and consequently community ties. Horst adds that 'loyalty to one's kin through carrying of responsibility of clanship is more important than personal gain' (2003:63). This may be true of the principle and characteristic of the tradition but how well it endures in these increasingly individualistic times is less clear.

There are also gendered experiences in the ways familial commitment is demonstrated both traditionally and in more modern times. Hassan (2017: 46) finds that although the Somali family has long been defined as 'patriarchal, patrimonial, patrilineal and patrilocal', it has evolved into something different. While family history is still mapped on paternal lines as is inheritance; leadership and financial maintenance does now come from both female and male lines. He views the impact of remittance sending on post-war Somali society as having upturned traditional roles and responsibilities in as much for the sender as for the recipient family members. In his estimation, female senders who did not have core roles of power or sway in the home context previously, have now become sole breadwinners for family back home. With this new position comes influence and added respect, and one that has shifted the gender dynamics. Hassan (2017) notes that women succeed in their newer remittance sending responsibilities in part because of excellent management and decision-making skills. It is worth noting that the task of managing multiple competing priorities within the Somali household is something that has traditionally fallen to women.

Hassan (2017) highlights that learning decision making skills including negotiation, influencing and conflict resolution is pivotal and one that women skilfully navigate in

the marital home. As there is often both chronic and acute need in supporting relatives, the need for sound decision making is important, particularly to manage these multiple ongoing responsibilities, 'those who are able to evaluate a situation and make a decision are often more successful in life regardless of their position in the social hierarchy' (Hassan 2017:57). This ability to assess and act decisively appears to be an indicator for one's capacity to cope with demand. Approaches to coping and managing remittance sending responsibilities will be considered as part of this research more broadly.

With these reflections in mind, Hassan states that 'gender relations have been effectively destabilized and reconstructed away from home and in the diaspora, reproducing something new; a Dominant Social Class within the transnational kinship ties. Because women seem to create resources, and manage them well, assemble and disperse remittances as a lifeline support in a difficult circumstance and economic hardships prevailing in the home country, Somali women are moving away from the chains of patriarchal tradition, regardless of the politics that restrict them (2017:60).'

While women do have a pivotal role in families, it does not take away from the commitment of men. Rather than a wholesale shift in responsibilities it appears to be an expansion of the caring and household management role women traditionally managed within a multigenerational family (Koshen 2007). Although historically roles were different, commitment to the wider kin is shared between men and women. As Koshen (2007) notes, women held multiple, complex responsibilities and now in a transnational context, opportunities to demonstrate these skills have grown. Furthermore, for women, sending remittances is 'an important source of familial and cultural reaffirmation' (Lindley 2010:134 cited in Hassan 2017). It can be viewed as a kind of care taking, showing of affection which might have been shown for example in shared meals were they in closer proximity to one another. Koshen suggests that remittance sending is the greatest demonstration of commitment from relatives abroad, 'the interests of those in need are put above their own, sacrificing time, effort, and material items including money' (2007:92). The act of sending is a living representation of family and a family that is responsive and agile. Hassan notes that while some studies show that 'consistently male participants have a higher

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propensity to send remittance and they have also shown that men remit a greater proportion of their overall earnings (Cai, 2002; Menjivar et al., 1998), others have demonstrated the opposite (Osaki, 2003)' (Hassan 2017:58).

Hassan (2017) makes an important assessment that while some studies indicate that women may not send as much in monetary terms, they uphold the ties of kinship more closely. They maintain regular contact with family at home as compared with men and are 'sympathetic to the needs of their families' (Hassan 2017:58). He adds that while men are expected to contribute to kinship and tribal needs, they also have unique religious obligations that women do not. Women are then able to send to 'in-family' (i.e.) parents and siblings regularly. And male remittance senders (typically heads of families) send the occasional sending to 'out-family'. Again, responsibilities between genders are clearly delineated. While this study includes male and female participants, it is unclear how far these themes around gender will emerge.

Having considered how gender roles and responsibilities have evolved within Somali family networks at home and abroad, it is useful to consider discourse around care giving amongst others 'away from home' and their role as a transnational diaspora. In their analysis of transnational caregiving amongst Australia's immigrant communities Baldassar and Baldock (2007), consider the framework for providing support to elderly parents amongst two different groups. They are migrants who hail from mainly European backgrounds which includes Holland, Italy and Ireland and refugees and asylum seekers from Iraq and Afghanistan in Perth, Australia. Finch (1989 cited in Baldassar and Baldock 2007) identifies 5 core strands of care giving. They are Economic (i.e.) financial support, Accommodation (sharing space during transnational visits which is relevant to migrants more so than to refugee and asylum seekers), Personal caregiving (for refugees, financial help is the only way to guarantee personal care can be provided in their absence), Practical (domestic duties which may be more readily available among migrants) and caregiving through Childcare, providing emotional, moral support via listening, talking and giving advice.

In this sense remittances, the direct act of sending money, is simply a mode of providing care in a transnational context. Both groups of immigrants in the Australian context send remittances and this act is a way of showing affection despite the complexities of life. However, due to their differing legal status and financial capacity,

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the experiences of migrants in comparison to refugees varies. In the absence of being able to provide direct personal care, individuals who have more fragile legal rights, provide financial assistance instead (2007:97). In some way restrictions in physical mobility mean the financial support is a tangible way to fill the gap and provide a different kind of care.

Despite the challenges in sending funds, Baldassar et al highlight that the level of giving amongst refugees or asylum seekers is drastically higher than in comparison to other migrants (2007:82). This has also been well documented amongst Somalis in Norway, where despite being the most vulnerable, newest immigrant community, they gave at much higher rates than those of other communities (Blom and Henriksen, 2008). Another variance between the two groups is in their capacity to communicate with their family. For individuals from Afghanistan, Iran and Iraq, reliable telecommunications were limited and as such this lack of availability and the prohibitive cost impeded communications. European migrants could however communicate with family members in a more cost-effective fashion. Nevertheless, the distance and familial ties are areas that need to be managed by both groups particularly in a geographically isolated region such as Perth. Fundamentally technology has come to act as social bonding tool or agent in migrant transnationalism (Vertovec 2004). Before the advent of modern telecommunications and costly international calling, audio cassette tapes helped to provide emotional support to transnational communities (Madianou and Miller 2011:260). This simple tool facilitated informal interactions between family members separated by long distance. Cassette tapes were a durable method of communication and a helpful tool to those who were not literate. Technology in its broadest sense provides the means to maintain familial ties transnationally. Baldassar and Baldock highlight that the purpose of using these tools is to give and receive emotional support between close family as well as the wider family and community (2007:92). Interconnectedness serves a central function to provide comfort and respite to those enduring challenges.

While in communication with loved ones, it appears that people often censor themselves. Individuals can hide the true reality of their everyday lives so as not to alarm their loved ones. In this respect there were differences in experience between asylum seekers and migrants. Interestingly there were also differences between the migrant groups such as the Irish, Dutch and Italian families. Cultural norms, family

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size, health and well-being of parents and capacity to visit all factored into the kind of communication that took place. This hidden reality at the 'home' level is noteworthy. In the Somali context there were concerns about how accurate calls for help were. It is unclear whether stoicism or self-censorship as suggested in the study by Baldassar and Baldock will emerge.

Furthermore, at the level of the nuclear family I note that a principle of reciprocity exists between parents and children regardless of culture. The key difference is the level and type of care that is given. Finch and Mason (1993:79) add that while a sense of obligation to one's family exists, 'this duty' depends on the unique nature of each relationship and the unique negotiations that take place. Baldassar et al concur that normative guidelines and negotiated commitments 'determine who does what for whom' (2007:100). The unique make up of families and communities determines and directly impacts the level and type of care provided. There are also gendered experiences based on the gender of the donor, the recipient, and the nature of their relationships. Amongst the refugee groups in Baldassar et al's study (2007), I note that they experienced an obligation to give and felt undue pressure to meet the expectations of their kin. This experience is mirrored by that of the Nevisian community in the US Virgin Islands (Olwig 2011). Although not refugees, they too felt a heavy duty to give and this often stunted their desires to travel home to Nevis on holiday. If they could afford their travel fare, they did not have the means to carry a supply of gifts too. They feared embarrassment and gave regular remittances instead of visiting. They did this to avoid the stigma of being labelled a failed expat. To better manage relationships, they also returned home less frequently to avoid the added pressures of giving and the powerful grudges derived from jealousy known locally as Obeah (Olwig 2011). It appears that duty to family and local belief systems can directly impact levels of support provided in a transnational context. This description of the various motivations to remit such as living up to expectations, respect and honouring family bears many similarities to other immigrant communities. Additionally, the premise of obligation sees the religious, cultural and financial converge. This is apparent among the communities from Nevis and among Peruvians in Hartford, Connecticut (Olwig 2010:195).

Baldassar et al's categorisation of the type and function of visits 'back home' include those undertaken as part of a 'Routine, Crisis, Duty and ritual, Special purpose and

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Tourist visit' (2007:139). Their categorisation bears many similarities with the purpose of sending remittances. They too are nuanced. While remittances are sent for cost of living, they can be also be sent towards education, major life events and healthcare needs. There are associated variances in the frequency, reason and patterns of giving. Similarly, there are visits that are regular and those that are occasional. While Baldassar et al also highlight the meaning and motivations to a visit 'home', in the case of elderly relatives and loved ones, 'the visit' fundamentally is a direct, firsthand way to confirm the wellbeing of relatives. It appears that remitting can be seen as an attempt to fulfil a sense of 'presence' and active participation when a physical presence or direct care-giving as defined by Baldassar et al, is not possible.

Interestingly Baldassar et al (2007:14) add that the key linking relative who remains in the 'home' context is also transnational. While they have never migrated, they are transnational in their interactions with relatives who are abroad and as the conduit to the home network. This is a particularly exciting concept as they have a fixed state but also demonstrate some co-location due to the functions they provide. They are a fundamental to the maintenance of care.

Even with the varied, complex challenges and opportunities faced by immigrants, community ties and the practice of being present are important. The family network provides a means of emotional and financial support. While durable, how these ties and the associated giving evolve over time and in a transnational context is considered with participants. The next section considers how commitments to relatives within familial networks are managed.

### **Reconciling duty and capacity**

While individuals within kinship networks carry a responsibility to other kin, a challenge can be reconciling this duty with their capacity to send remittances. Looking more closely at where the desire to send money emanates, Hammond et al (2013) find that in the Somali community 97% of respondents felt an obligation to give regardless of their ability to do so. Hammond also notes that two thirds of respondents sacrificed their own needs to fulfil their obligations to their family. In this context the need or expense that they sacrificed was food. Hammond et al's study (2013) details the weight of this culture of giving in the home country context amongst remittance



receiving individuals. Because of the same norms and customs, these same individuals, are also actively sending remittances to those in greater need in smaller towns and villages in the home country. This practice is both admirable and profound and highlights the hypermobility of funds. At the same time, Hammond et al (2013) note that this custom carries significant risk as recipients often rely on one donor. When considering who to support 44% of respondents in this study remitted to their closest relatives, 22% to the neediest and 13% responded that they donated to whoever approached them in need of support. For these respondents, the criteria in deciding who to support is clearly hierarchical. Whether a similar criteria or hierarchy exists in the experience of UK based remitters is examined. Hammond et al (2013) highlight also that the cycle of giving is not strictly an A to B transaction from diaspora member to recipient. The chain of giving is often diaspora to urban recipient then onwards to rural recipient(s). There are in fact very clear multiplier effects (Maimbo and Ratha 2005) (i.e.) those that benefit the community and local economy that continue to be transmitted beyond an initial interaction between two actors.

Regarding the issue of sustainability, Hammond et al (2013) highlight that a single individual may be relied upon for regular donations to support basic food and materials. This reliance on a single source of support shows an inherent vulnerability in a framework of support that has come to be. And on closer review of the livelihood activities of remittance recipients, rural respondents reported that casual income played an important proportion (75%) of their income generation, whereas for urban residents surveyed casual work represented 28% of their income activities. The reliance on external support is characterised by instability in their means. The vulnerability amongst recipients is clear. It begs the question about vulnerability amongst senders. Studies that have looked at the dynamics of giving, report that donors can feel fatigued by the level of need, demands that are made and a lack of sympathy about the realities and financial hardships endured outside the home country (Abdi 2015). Donors report that they often sacrifice their own and immediate family's material well-being. Blom and Henriksen (2008) found that among regular donors in Norway 60% had difficulties in maintaining basic expenses for food, transport, and housing. Whereas in the context of those living in Somalia, Hammond et al (2013) reports that going without; means cutting back on food expenses and withdrawing offspring from schooling. Reduced means has significant consequences

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for individuals and families on both ends of the spectrum. These consequences could well impact quality of life, physical health and both mental and material well-being. When considering what remittances are used for, both Somalis at home and those abroad noted these are sent to meet essential needs. Hammond et al (2013) demonstrate how remittances are used in the country and in the report by the Anti Tribalism Movement (2020), Somalis in the UK reflected on the impact of COVID-19 on their remittance-sending abilities and the detrimental impact this had for their relatives. Of respondents interviewed in Spring 2020, '68% said dependents can no longer afford healthcare. Nearly 80% said dependents can no longer buy essential items. 38% say dependents can no longer buy food and 55% said dependents can no longer afford children's education' (2020:2). The report's findings highlight the direct consequences for healthcare, everyday essentials, and education.

An important point to also consider is the often-tenuous relationship between duty to remit and entitlement to support. Berns-McGowan highlights that the 'the responsibility or even obligation to assist is deeply entrenched in Somali culture and Islam.' (Berns-McGowan 1999: 64 - 65). As mentioned earlier, whilst family or kin is the immediate framework of support particularly in the absence of state support, Islamic tradition also dictates that the poor, the traveller and destitute in society are supported through formal structures of giving such as sadaqah (charity) and zakat (the apportioned tax paid at 2.5% of an individual's annual total wealth). There is a requirement to support the needy from a faith perspective,

'in their wealth there is a known share for... the destitute' (Qur'an 70:24-25 cited in Muslim Aid: 2016)

'to give of one's substance, however cherished, to kinsmen, and orphans, the needy, the traveller, beggars' (Qur'an 2:177 cited in Muslim Aid: 2016).

Plasterer (2011:11) reinforces this tenet that charitable obligations 'extend far beyond family; in response to widespread poverty, it is incumbent on all Somalis to pay alms (zakat) and perform other charitable acts (sadaqah). Islam permeates all aspects of Somali culture.' The two are so deeply intertwined that it is difficult to identify where charity in the Islamic sense and kinship in the cultural, meet. Koshen (2007:75) shares

that its reach is so expansive, 'religion transcends the clan system.' Somali refugees in Cape Town, South Africa found refuge, employment and financial 'kinship like' support in the generosity of Indian Muslims, their 'better off' brethren (Abdi 2015:120-124). In the absence of their cultural kinsmen, another type of familial kin emerged. This support highlights the compassion and charity directed to a vulnerable group. In essence the kin framework emerged to safeguard those in society who are most in need and facilitated a mechanism of support. With the interaction of Indian Muslims and Somali refugees in South Africa, faith and culture seem almost interchangeable and go on to provide a moral compass for their communities. The cultural norms and faith values of the wider community establish a code of conduct. One could understand that the norm of charitable giving is fortified from both a societal and religious standpoint, its standing in the community is strengthened and for this reason it is a custom that is twice as difficult to challenge or erode. Furthermore Berns-McGowan (1999:73) highlights that within kinship frameworks 'the ethics of reciprocity and support are paramount and rich people are expected to support their kinsmen.' It is worth highlighting that while Berns-McGowan uses the term rich, wealth is relative, and the expectation to give to those less fortunate is already strong. In our increasingly interconnected and globalised world, I examine how the donor to recipient relationships, arrangements or agreements are reached and, what multiplier effects there are.

Berns-McGowan notes that the culture of duty, obligation and giving has begotten an unwanted consequence namely 'increased voluntary dependency' (1999: 74). This means that the expectation to receive weakens the resolve of recipients to be self-reliant. Abdi (2015:213) reports that many 'emphasised that they confront excessive financial demands from family in Africa which contributes to the stresses and household conflicts' of those abroad. The balance between managing requests for assistance and managing existing commitments is something that this study seeks to understand. A working mother in an unidentified camp for the internally displaced discusses the constraints created by familial wants and/or needs,

'the problem is, there is so much need here... I work and take care of my children. I don't blame them for (asking) it's the characteristics of poverty. You have to give, even if you have little. It's part of our culture' (Somali Faces:2016).

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This working mother talks of the real challenges posed in trying to balance the demands and suspicions of kin with the hopes and dreams she has for her own future and her offspring. Furthermore, as an internally displaced person, her experience means the expectation that she provides monetary support remains despite being spatially distant from her family. The responsibility to family continues regardless of location and despite her own needs. She also laments the lack of privacy; relatives hear that she works and receives a regular income however modest and feel entitled to support.

It has become apparent that the norms and values of this practice of remittance-sending has a foundation in faith and culture. Moral values are upheld by a code of conduct and traverse borders just as individuals do,

‘remittance-sending takes place within a variety of normative settings and moral values play an important role in migrants’ transnational activities’ (Carling, 2008:589).

As Carling goes on to describe, for many migrants, there is a push and pull where they feel bound to send and relatives expect to be supported. Again, the mobility or location of the actors does not displace the custom. A crucial observation is that, even with fewer means, the pattern of regular giving is maintained such is its priority. Blom and Henriksen (2008) note that in Norway, where Somalis at the time were in a financially weaker position than all other major immigrant populations, they were still by far the most regular remitters just 20% did not remit. They note that this duty to remit came at a significant cost as more than half of regular givers suffered difficulties in maintaining their own living costs. Carling (2008) summarises a central point that,

‘many transfers would have taken place between the same individuals in the absence of migration. This is because family relationships often entail an expectation of financial support, for instance from adults to their children and elderly parents. If the adult migrates, remittances could occur simply as the continuation, possibly at higher amounts, of a pre-existing, less visible transfer.’ (Carling 2008:589)

Such is the nature of familial relations that financial support is an intrinsic feature. While donors report struggling to fulfil the need for financial support, Hammond et al

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(2013) note that recipients are in no doubt that any end to this support would mean grave consequences for their health and well-being, 86% of respondents in her study reported that they would not be able to afford basic food (2013:23). They rely on this financial support and their reliance is a consequence of their vulnerability and one which is an enduring concern. The instability they experience is so great that outside support is necessary for a minimum standard of living.

Ratha (2005:32) notes that while remittances fund development especially when supporting education and health, they can also in turn support the infrastructure and industries of towns and cities. However, a negative consequence of regular giving is that it can also reduce the motivation to work and in turn cause dependency. When coupled with long term failures in government infrastructure, the potential for serious and long-term dependency is pronounced. The issue of a perceived or real reliance on remittances is considered with participants as well as how this is managed.

## **Conclusion**

In this literature review I have come across a vast amount of literature related to the context, practice, and framework for remittance-sending. This applies to diaspora communities more generally and focuses specifically on the experience of the Somali diaspora. As part of the review, I have also considered the meaning and various interpretations of key terms such as diaspora and transnationalism. Several themes have come to the fore some of which I believe are crucial to how this study will move forward. The first theme centres on those factors that act to underpin the practice, the second theme is concerned with factors that motivate sending and the third and final theme, considers the factors related to the sustainability of remittance-sending.

### ***The underpinning factors***

When considering the structural building blocks and atmosphere in which remittances are facilitated, a social contract or 'xeer' Samatar (2011), is the underpinning framework for the interaction. Wasserman and Faust (1994:4) highlight that kinship as a network structure acts to provide opportunities and constraints for social action. This means that kinship is the facilitator and roadblock in some cases for communal activities. Landolt (2001) adds that the diaspora state is a circuit of obligation and interests. This notion states that remittances are just one way that the see-saw or

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rhythm of give and take can be observed. At the same time, Baldassar et al concur that normative guidelines and negotiated commitments 'determine who does what for whom' (2007:100). This notion of a negotiated commitment appropriately highlights how these interactions emerge. This ultimately reflects who is supported, how they are supported and how often they are supported. In some ways the interactions will be organic and may even be unexpected. Therefore the 'social obligation' as Plasterer (2011) calls it, may have a tailored or negotiated structure and outcome.

Geertz's (1963 cited in Berns-McGowan 1999) categorisation of primordial attachments including kin, culture and faith, and discussion of the norms that impact relationships and the interactions that take place within them are noteworthy. In the Somali context and society kin, culture and religion are core pillars. There are also blurred lines particularly between culture and religion but fundamentally they often reinforce the same values particularly when it comes to encouraging charity and giving.

### ***The motivating factors***

When reflecting on the second theme of motivating factors, Hammond et al's study (2013) on remittances is seminal. It analyses the specific motivations to remit in the Somali territories. They find four core drivers they are – family bond, consciousness of need, religious obligation, family honour. While unclear in the existing literature, this study seeks to see if these motivators appear among senders in the UK. Additionally, when considering other motivating factors, Banerjee (1984 cited in Chimhowu et al 2005) identifies that the migrant forms part of a household that has been spread out far and wide and therefore remittances are an act of transnational caregiving (Baldassar et al 2007). Often these exchanges would still take place between relatives even if migration was not a factor (Carling 2008). These notions of transnational caregiving are an area that is considered as well as whether 'return' as Maimbo and Ratha (2005) state is a motivating factor in the UK-Somali context. In the same vein, when considering the motivating factors, how strongly participants believe in the principles of reciprocity (Baldassar et al 2007) as well as how much they recognise the 'multiplier effects of remittance' (Chimhowu et al 2005:99) namely the belief that remittances support, contribute and/or compliment public interventions.

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Fundamentally in looking at the motivations, this study considers the meaning that remittances hold for Somalis in London. I examine whether there is evidence that participants would be supporting loved ones even if they were not abroad (Carling, 2008). I also consider how the relationship between donor and recipient has come to be. It is particularly significant as Geertz (1963 cited in Berns-McGowan 1999) identifies that in some cultures affinity not interaction determines attachment. The physical distance between senders and recipients creates some challenges but this question of whether affinity or direct personal interaction drive remittance-sending amongst UK senders is considered.

### ***The sustainability factor***

Finally, when considering the third factor (i.e.) sustainability, I consider how strongly participants agree with the remittance decay hypothesis namely that as the connection dies, the funds decline. This will be particularly relevant when considering the generational differences and the acts of legacy-sending within families. Importantly this study considers the notion of 'donor fatigue', how they manage their commitments and how much of a concern it is for UK residents. How far participants feel overwhelmed or fatigued by the need or obligation to remit is crucial to understand.

Finally, this study will assess whether participant responses align with the sentiment by Horst (2003:63) that, 'kinship ties are the strength and weakness of Somali society.' While unclear from the existing literature on UK sending, it was paramount during the interviews to understand who is supported (i.e.) close family or wider kin, and how this selection was made. Where wider kin are supported, I have tried to define these relationships as this can vary between participants.

While a review of the existing literature has uncovered several important themes and experiences that feed into the research, a number of questions that relate specifically to my study group remain unanswered. How do these negotiated commitments emerge, how are recipients chosen and why this is significant? It is unclear the length of time individuals have been involved in the practice and critically how long they expect the practice to continue both at an individual and community level. In conclusion, as part of the analysis of the practice of remittance-sending among Somalis in London, I will consider the factors that underpin, motivate and are likely to sustain sending. In the process of these interviews, a number of underlying themes

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have also emerged to help shape our understanding of this phenomenon that globally impacts 1 billion people.



### Chapter 3: Research design chapter

#### Introduction

This chapter explains my approach to designing this research. It aims to show how the principles of research design relate to my area of study, remittance sending. It considers the theoretical framework that underpins the research and explains why a qualitative approach was appropriate. As this study is concerned with the first-person experience and how a participant categorises this, qualitative research is the most appropriate method. It will allow the reader to understand the participant's rationale and perspective. This study will use an interpretivist epistemological strategy as part of the research approach. This strategy recognises the need to understand the perceptions and experiences of remittance sending and its impact on subsequent activities, behaviours, and attitudes towards the practice. This allows participants 'actors' to make meaning of their experiences. Remittance sending is a phenomenon that is part of the everyday life of global diaspora communities, which includes Somalis. While there are commonalities between different diaspora and transnational communities; the migration, settlement history and cultural norms of this study group, determine that an in-depth qualitative study with individuals rather than groups is best suited to demonstrate the types of experience and perspective. My research adopts an exploratory design (Robson 1993) in that it seeks new insights into an existing issue. This chapter then looks at the process of conducting the research including the ethical considerations, planned approach for data analysis and the role of the interviewer. Our personal beliefs or how we think about the world, shapes our reality. As a Somali, British, Muslim person, with experiences of remittance-sending my identity, values, geographical context, and traditions hold significance for and help to shape my social world. I have my own take on the practice, which has shaped my choice in method and will be reflected in the data. I will look at my own reflexivity or positionality as researcher in more detail further on in this chapter. This chapter sets out a roadmap for the research endeavour and underscores the key elements of this study and demonstrates the steps taken to ensure the study was robust and the data produced is reliable. I first consider epistemology and ontology, then the

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methodological rationale for this study before detailing my planned approach to data collection and detailing some of the early reflections and thematic analysis from pilot interviews and the research more broadly.

### **Issues of epistemology and ontology**

Epistemology is the study and ‘theory of knowledge’ (Audi 2010: xii) and its fundamental question is, what is knowledge’ (Moses 2007:5) as well as how do we know. While it considers, the principles and rules by which researchers decide whether and how social phenomena can be known, it also reflects on how this knowledge can be demonstrated (Mason 2002: 16). In this study, the social phenomenon is remittance sending and the epistemological question is how knowledge regarding this phenomenon can be known, represented, and put forward. How one seeks to gain knowledge about a phenomenon is at the discretion of the researcher, but crucially also determined by the research questions being posed. For the purpose of this study, and my interest in exploring individuals’ experiences, I use an interpretivist epistemological strategy as part of the research approach. This strategy recognises the need to understand the perceptions and experiences of remittance sending and its impact on subsequent activities, behaviours, and attitudes towards the practice. This approach allows participants ‘actors’ to make meaning of their remittance sending experiences. Interpretivism is concerned with how issues are experienced, its approach to data generation is flexible to the context and in terms of analysis, it focuses on understanding complexity and detail to establish a well-rounded contextual grasp of the issue(s) (Mason 2002).

Moses (2007: 5) defines ontology as ‘the study of being – the study of the building blocks of existence’. Whereas Denzin et al (2000) and Guba and Lincoln (1994) consider it as the state of reality, looking to define what is in the social world. Mason (2012:16) adds that our view on the nature of reality is our ‘ontological perspective’. She adds that our thinking about the social world determines how we think ‘we can know about it, but conversely how we look (the epistemology and methods we use) shapes what we can see.’ Mason (2012:61). This statement underscores the positionality of the researcher and how their beliefs determine their chosen methods and how this ultimately influences the data that is produced. She provides examples

of ontological elements that help to create a social reality; these range from actors, identities, time, and nature. Our identities, the context, or locations in which we grew up or live in currently all impact upon our understanding of our broader social reality and in particular impact upon our understandings of remittances. Ontology in qualitative research looks at the way participants interpret their reality. While many studies on remittance sending have focused on impact at a community level particularly from a development studies perspective, this study seeks to understand what new knowledge can be gained about the practice of sending money home at the individual level and from the sender's point of view. The participants' interpretations of their own remittance-sending reality take centre stage. Therefore, while looking at 'what is' matters, what qualifies this is the meaning that is attached to it. Jacquette underscores that while the purely philosophical study of ontology focuses on what is; 'What exists? This is what we really want to know' (2002:1), it can only have significance when we consider the meaning behind the object, space, person, practice etc. 'The question of being is the question of what it means for something to have being, to exist'. (Jacquette 2002:12). In relation to this study then, the very fact that remittances exist matters however what matters more is the meaning attached to its existence. This study seeks to understand qualitatively, the meaning this practice holds for the sample group, Somalis based in London. What is more, it sought to understand how this meaning has been constructed for participants. While interviews were with individuals, the meaning and significance that remittance-sending holds at a familial and community level are evident. Drilling down at the data presented at the individual level opens a window into practices at a network level. While considering the phenomenon of remittance sending, the focus is on developing a subjective understanding. The study considers how participants interpret the act, what meaning it holds for them, and consequently the wider meaning for the community.

### **Methodological rationale**

Methodology considers the overarching approach to the research endeavour. The methodological approach guides the choice of methods (or tools) that are employed to answer the research questions. A useful way to look at it, as 'methods as tools and methodologies as well-equipped toolboxes.' (Moses 2007:4) In this study I seek to

understand the practice of remittance-sending through a qualitative lens. Qualitative research is 'concerned with people's own accounts of events... reporting their own perspectives and feelings' (Hakim 1987:8). It is through the participants' reflections put forward in their own words that we can begin to contextualise their remittance-sending experiences. For this reason, the study employs semi-structured interviews. Qualitative research allows researchers to investigate issues with methodologies that celebrate depth, nuance, and complexity (Mason 2002:1). Mason adds that although it faces criticism for being perceived as 'illustrative or anecdotal' qualitative research through its focus on context and detail 'is capable of producing very well-founded cross-contextual generalities'. (Mason 2002:1). This methodology can generate a picture of general truths and their contexts. She loosely summarises the key features of qualitative research as follows, it can be broadly defined as interpretivist concerned with how issues are interpreted or experienced, its approach to data generation is flexible to the context and in terms of analysis, it focuses on understanding complexity and detail to establish a well-rounded contextual grasp of the issue(s). (Mason 2002).

It is these features of interpretation, flexibility and understanding complexity and the aim of gathering rich data that means that this research endeavour takes on a qualitative approach. In essence employing the right method, in this case a qualitative one, enables the researcher to answer the questions that are posed (Collins 2018:2). In its commitment to seeing 'through the eyes of the people' Bryman (1988:61), this method of qualitative research and its focus on description, offers participants flexibility to determine for themselves what matters and why this is the case. Maykut and Morehouse (1994) in their review suggest that a simplified approach to categorising qualitative methods is a focus on words, perspective and discovery as compared with quantitative methods' focus on numbers, objectivity, and proof. Hakim adds that the great strength of qualitative research is the results are produced in the participants own words and can therefore be taken as a true and accurate record (1987:27). At the same time, a weakness is the often-small number of respondents involved in qualitative methods which means the information cannot be taken as a wholesale representation. A key strength of this method is its study of motivations. Responding to the question 'why' can be challenging but considering motivations allows the analysis of interconnected factors, choices, and lifestyle issues. Qualitative research allows the researcher to look at the way people 'respond

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to external social realities at the micro level 'whilst they 'accommodate, redefine push against constraints' (Hakim 1987:28). Again, using qualitative methods helps me to understand how participants process and navigate their lived experiences.

## **Approaching data collection**

### **Data collection methods**

I used semi structured interview questions to steer the conversation with participants. This method provides a general structure and allows a level of consistency between interviews but importantly it also allows participants the freedom to navigate the discussion in a fluid way. For this study, I opted to use interviews as it offered freedom for participants to openly share their experiences with me as the interviewer and greater flexibility should an interview need to be rearranged at short notice. The logistics are easily managed independently and is relatively low cost. Particularly, in relation to the challenges posed by COVID-19 and social distancing, interviews were the best method for gathering qualitative data.

The shortest interview was 19 minutes long, the longest was 53 minutes and most interviews lasted around 45 minutes. Questions were grouped into introductory ones about first memories, how they became involved, who they support and whether this responsibility is shared, the interviews then looked at the factors that impacted attitudes to and influenced remittance sending, the last set of questions were forward-looking and considered what the future might hold. Due to social distancing guidance, interviews happened by telephone instead of face to face. While 'face-to face interviews appear to be viewed as the "gold standard" for qualitative research' (McCoyd & Kerson, 2006:389 cited in Novick, 2008) telephone interviews facilitated a means of carrying out in depth research particularly during these unprecedented times. For some the distance may provide added confidence to speak openly. I will address later some of the challenges and benefits presented by this method.

Interviews were audio recorded with permission of participants and were partially transcribed.

I used my phone to call participants, I then placed the phone on speaker and recorded the interview with a Dictaphone. I offered the use of Skype as an alternative to conduct interviews, but this was not used. The audio files were then uploaded to University's

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servers for safekeeping. I asked questions such as 'Can you think back to your first memories of this practice? Who do you support and how did you become aware of their need for support? Do you share donor responsibilities with anyone? How are the remittances used?'

I collected data between July 2020 and October 2020. Interviews were conducted in English primarily and some participants felt comfortable to weave in Somali as we spoke. For consistency, all responses to the interview questions were gathered in the same way. I took handwritten notes throughout discussions as a safeguard in case the Dictaphone failed and to keep a record of key points. I was conscious to explain this to participants as there were slight pauses and I did not want participants to feel I was disengaged during the conversation. At the end of each interview, I also made a note of the key themes that emerged. I made the decision to carry out a partial transcription of the interviews rather than verbatim. Partial transcription included my handwritten notes taken during the interviews which captured the key discussions and important quotes. I made a point of typing up my notes immediately after each interview and carrying out some analysis straight away helped to build my understanding of the data. This process allowed me to begin categorising some of the key themes. This process of initial assessment, reflection and review made it clear that the transcribed data was the most relevant. The content of these notes from the interviews was sufficient for the analysis and the recordings a helpful resource to return to as needed.

Within a qualitative study the researcher is the 'instrument of data collection, relying on communication and facilitation to elicit data.' (Ball 2011:9) Because of social distancing, I felt that I played more of an active role in the interviews prompting participants particularly during the first few than if we had been in the same room under normal circumstances. This was particularly evident in the first few interviews and when listening back to audio recordings. There were none of the non-verbal cues to help navigate the discussion and there were many more interruptions to contend with while holding interviews remotely. Nevertheless, I made a conscious effort to allow participants to speak freely, adopted a neutral position as interviewer and probed participants where I felt it was useful. In tangible terms my Dictaphone, my phone, my laptop, and University of Salford server were invaluable tools for data gathering.

## **Sampling**

The inclusion criteria for this study were that participants must be Somali, living in London and have experience of sending remittances. Participants were recruited through existing professional networks and selected from amongst those who were particularly keen to share their experience. Non-probability sampling was appropriate for this study as rather than recruit to test a hypothesis, sampling was done to generate a better understanding of remittance-sending. I used my own judgement to ultimately select participants that best met the selection criteria and met the purpose of the study (Scribbr:2020). I aimed to interview equal numbers of those born in the UK and those born abroad. Participants needed to identify as being ethnically Somali, with heritage in the Horn of Africa. Nationality and place of birth information were not relevant to this study as these factors do not preclude the passing down of culture and traditions.

The total number of research participants I intended to interview as part of this study was 12 (see Table 2 – Target cohorts for interviews). Of this total, interviewees would be grouped into two groups, those of whom were born in the UK and those who moved here later. The criterion of being born in the UK or abroad, was important when considering whether this presented any difference in the practice of remittance sending amongst participants. Additionally, considering a gendered experience was of interest hence the reason I sought a balance between male and female participants. Like other qualitatively driven research, my focus was on detailed and nuanced analysis of different experiences rather than generalisability.

Conducting a target of 12 semi structured interviews was deemed an appropriate sample to help develop an understanding of the practice within London. This is because the issue of remittance sending spans interconnected issues including, income and inequality, migration, family life, traditional values, and faith. Each area has the potential to be discussed at length and in great detail. For these reasons, a smaller pool of participants was considered appropriate. Given the rich amount of information I expected to generate from each interview which would then need to be carefully analysed I was keen to avoid data collection, ‘overload ...a constant danger’ (Robson 1993:270).

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My expectation was that the cohort of 'born in the UK' and with experiences to reflect on would automatically be aged in their twenties – the very youngest on the scale.

Some of these participants were in fact in their early thirties. Once I piloted the interviews, participants felt strongly that there would be a clear difference of opinion between those in their thirties and those in their twenties, even amongst people with a 10- or 15-year age gap. At this point I made an intention to try and capture the opinion of those in their twenties and make a point of asking all participants their current age and at what age they began being actively involved in remittance-sending. The interviews generated a rich amount of data.

In terms of geographic focus, the study centres on the experiences of Somalis in London as I am based here and had originally planned to conduct face-to-face interviews here. London also provided access to a large study population. While it is difficult to quantify the size of the population here as Somali is not a distinct ethnic group in census data (ONS:2017), London is home to among the West's largest Somali populations outside of Somalia. What is more having lived and worked here for most of my life, I have strong links here with both community-based organisations and among my own networks. Given the issues discussed I expect that the study could have also been conducted with community members from another UK town or city. As the planned data collection coincided with the first wave of the COVID-19 pandemic presented several challenges to normal life and focusing on this number of interviews was realistic and somewhat helpful at the time.

## **Recruitment**

I initiated recruitment through word of mouth amongst my professional networks. The groups that I approached are those who I have volunteered with or worked with in the past and with whom I maintain contact with. The organisations I contacted included a health exchange project group led by UK trained, Somali health professionals and two community groups who have a significant proportion of Somali service users. I spoke with the project group leads informally and they were supportive once ethical approval was obtained. For this reason, I did not expect to encounter challenges with gatekeepers or access to potential recruits. When it came to conducting the research obtaining access to participants was unproblematic. I have built trust with these



organisations and they were aware that interviewees and their information would be handled sensitively and in line with data protection. Cunliffe and Alcadipandi (2016:538) note that gaining and maintaining access goes beyond board approval and requires the researcher to see the political, ethical, and relational complexities involved and the need to respect the values of participants.

As a member of the community at the core of this research I took great care in all my interactions in preparation for and during the fieldwork. After these informal conversations I subsequently shared the brief to support the process of active recruitment. I was unable to offer incentives to participants and so relied on sufficient preparation and tapping into existing networks to help secure participant interviews. Cunliffe and Alcadipani (2016) note that while access is crucial to the success of research, it can be problematic due to the need to navigate complex social situations. COVID-19 proved to be an unprecedented challenge for many sectors in society including education and research. Social distancing rules meant that I needed to revise my recruitment strategy; where I might have previously visited groups to talk about my research, I instead asked group leads to circulate a short brief with my email contact to those who might be eligible and interested in taking part. As part of the revised recruitment strategy the project information was shared using communication channels available to these organisations including WhatsApp groups. The success of the recruitment drive is a testament to the trust between participants and the stakeholder organisations who helped to recruit them. Cunliffe and Alcadipani (2016) consider 3 positions related to access, they are the instrumental, transactional, and relational. The first, instrumental, is categorised as short-term engagement, focused on the research endeavour. Instrumental appears to have a neutrally positioned, target-driven approach but one that sees power balance in favour of the researcher. The transactional appears to focus an exchange. It considers the reputational capital including the researcher's standing, their institution's kudos and the benefit that can be gained on the part of the organisation or participant from their involvement. The third, 'relational' is longer term in scope and is characterised by 'developing relationships based on integrity, trust and holding oneself morally accountable to others' (Cunliffe et al 2011 cited in Cunliffe and Alcadipani 2016: 543). It centres on greater fluidity and openness between the researcher and participants that goes toward building a more natural, equal relationship. Reflecting on my own positionality; my reputation and the trust that I have built with stakeholder organisations is

something that plays a part in my ability to access participants, but it also allows participants to use their agency to hold me accountable. If for any reason, they are dissatisfied they can actively engage with the broker (i.e.) the community organisation that facilitated recruitment. They also have the option of contacting the University of Salford (UoS) as well.

On receiving an expression of interest, I sent an acknowledgement and a Participant Information Sheet (PIS) which provided some further context to the research study. Once they confirmed their interest, the next step was to arrange a convenient date and time to hold the interview. Ahead of the interview I mentioned that it was important that the participant and I were each in a private space where the interview cannot be overheard. Again, the impact of COVID-19, presented a few challenges that demanded flexibility and preparedness. Participants managed childcare and other responsibilities in parallel to interviews and some participants for whatever reason joined their interviews from the privacy of their cars. It was clear from the recruitment email and communications that I was looking to interview participants with an experience of sending remittances. The practice is commonplace in the Somali community so I was confident that I would be able to recruit well. In terms of a selection process, I sought to have a good variety in participants including by gender, place of birth (i.e., UK born or not) and age. Although the study required 12 participants in total, I monitored interest and stayed in touch with organisations to ensure there was diversity in who was taking part. As part of the recruitment process, participants were able to withdraw consent in being involved and withdraw their data. Participants were advised that should they wish to withdraw their data they should get in touch with me within one month of their interview taking place. Fortunately, this did not take place.

**Table 2: Target cohorts for interviews**

	<b>Ideal breakdown</b>	<b>Number achieved</b>
UK born. (expected to be the younger cohort)	Male (3)	2
	Female (3)	2
Born abroad. (expected to be the older cohort))	Male (3)	3
	Female (3)	3
Total	12	10

I was able to successfully recruit and interview participants from all the relevant cohorts. Unfortunately, COVID-19 disrupted my initial plans for fieldwork and in the interests of time I made the decision to cap interviews to 10. Of the 10 interviews I undertook, 5 participants were male and 5 female. Slightly more participants were born abroad (6) than the UK born participants (4). UK born participants were aged between 22- 32 and those born abroad were between 31- 46 years of age.

### **Data analysis**

The data gathered from interviews was analysed using thematic content analysis and coding of text. A similar approach as Braun (2006) six step process for thematic analysis, which includes familiarisation with the data using transcription, generating initial coding, searching for themes, reviewing them, defining, and naming themes before the report is ultimately produced. Given the small sample size, I felt confident that I could manage the process of analysing the data manually without using qualitative analysis software such as NVivo. I made a conscious effort to reflect on the commonalities and differences amongst participants and their data based on gender, place of birth and where appropriate, age.

### **Ethical considerations**

Approval to undertake the study was obtained from the University of Salford (UoS) ethics panel. As part of the ethics application, the academic ethics of engaging

participants and their data for this study was addressed. Remittance sending is an extremely personal part of people's lives. I am acutely aware that as discussion topic it cuts across many sensitive issues including talking about money more generally, financial hardship and the nature of familial relationships. I conducted interviews in a way that is mindful of these and other potential sensitivities and so that participants were aware that we could pause or stop interviews if they felt uncomfortable, distressed, or needed a moment to compose themselves. Throughout the data collection I proceeded with caution and fortunately, participants did not become upset during the interviews. On occasion participants were audibly frustrated by the nature of the situation that their relatives were in and often they were matter of fact about how serious things were for their relatives abroad. Nevertheless, I was prepared to signpost them to relevant support services as needed via their GP and to charities such as Mind and the Samaritans. As part of my ethics application, the issue of avoiding participant distress, maintaining information security and confidentiality were appropriately addressed. Anonymity is important and all participant data used as part of this study was anonymised, additionally participants were assigned pseudonyms. These measures ensured this study met ethical standards and demonstrates to participants how important their confidentiality and privacy is taken. For information governance and security, all research data collected was securely saved on the University's servers.

The ethical implications when recruiting from professional networks include avoiding coercion and ensuring participants do not feel disadvantaged should they refuse to take part. Participants were recruited from existing professional networks and were given time to consider and confirm their participation independently. I shared information sheets with participants to allow them to make an informed decision and so they could provide their informed consent. Even if they had chosen to take part, they were advised that they could opt out by notifying me within a month of taking part. To further ensure participants' anonymity and mitigate the risk of participants being identified within their own social circles, I used direct quotes and examples in a measured way. I also asked participants not to disclose what was discussed in interviews among their peer group. While interested individuals were put in touch with me through the recruitment process, I did my best to be selective with who ultimately took part and recruit a good cross section of participants from different areas in London. Initially, I had more men who were born abroad show an interest or willingness

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to take part. I carefully selected from this cohort and actively tried then to recruit more male and female participants born in the UK.

As mentioned earlier Robson (1993:33) adds that bad practice to avoid when conducting field work include coercing people to participate and not being transparent about the true nature of the research. Coercion and ambiguity are not feasible or defensible personally or professionally. While these considerations are important to note, in my opinion, they were and can be easily avoided. Robson adds that additional pitfalls are not facilitating ways to opt-out or change a decision to participate, exposing participants to distress, invading privacy, and not treating participants with dignity and respect. Qualitative research depends on transparency, respect for participants and their experiences and requires a level of trust and respect of professional boundaries both before, during and after the research has taken place. Many of the parameters have been set out by the University's ethical guidelines and reinforce my own personal beliefs and professional practice. As the topics discussed are quite sensitive, I took care to avoid upsetting participants and allowing them sufficient opportunity to consider and confirm their participation. Before each interview I reviewed the contents of the information sheet with participants and asked that they sign the consent form as a record of their informed consent. This process was conducted electronically. The anonymity of participants was respected and the only exception to this rule would be if there may be information regarding illegal activities or the risk of harm to the participant or to others. Fortunately, this did not emerge.

In terms of broader ethical considerations, regarding who would be interested in this work and who would it impact, participants reflected that the issue of sustainability is an important one for authorities in Somalia primarily and international organisations to actively take part in. They reflected on the importance of studies such as these to support the development of long-term social policy. For some participants, the situation was bleak and would only worsen in a generation or two and requires active work to address gaps in income and livelihoods.

### **Reflexivity and the role of the researcher**

Qualitative research should 'involve critical self-scrutiny or active reflexivity' where the researcher regularly assesses their role in the process of conducting the research (Mason 2012:7). This is significant because reflexivity acknowledges that despite grounding the research in theory, the researcher will approach the research

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from their own 'view of reality' Collins (2018:3). The researcher's lived experience plays a part in how that interfaces with conducting the research and its analysis. My views and interpretations emerged more clearly at the point of reviewing the data, not necessarily at the point of data collection.

Nevertheless that 'positionality can be conceived of a way of understanding the multiple, overlapping, and shifting identities that people construct and are ascribed.' (Anthias 2008 cited in Ahmed et al 2017:9)

It is important to note that while undertaking this qualitative study, I am a community member interviewing fellow community members. 'Identity and positionality may have a major influence on the researcher–research participant relationship, such as whether the researcher is an insider or outsider' (Cunliffe et al 2016:548). My positionality acts as an enabler of this research, offering a level of safety to participants and encouraging from what I have observed, a willingness to share. There was no financial or material gain for participants or the brokers so this acceptance and willingness to support this study is a privilege. I made mention earlier of the additional responsibility the position of community researcher holds. Additionally, this unique position requires that I carefully reflect on my own perceptions of the topic and potential to influence responses. While I have strongly held beliefs and personal experiences around remittance sending, I took care that my introduction to the study and interview was neutral avoiding any of my own biases that could influence participant's thinking. I made clear my role as interviewer was not to include my own perceptions or experience of the practice and from this perspective, I was an outsider looking in. I explained my rationale for why this study matters and why interviewees have been invited to take part. I made a point of asking some participants to elaborate on some statements as although they might have assumed that I have had similar experiences, for the purpose of analysis it was important to fully understand why they felt a certain way. Reconciling this dual insider and outsider position and gauging when one is in fact at play is not straightforward.

## **Conducting the research**

### **Impact of COVID-19 on the research endeavour**

I gained ethical approval to carry out face to face interviews in March 2020 just as the first wave of the COVID-19 pandemic struck the UK and lockdown was enforced. After a short interruption, I revised my ethics application due to social distancing rules so as to instead carry out interviews over the phone or via Skype. Interviews took place between July 2020 and October 2020 and all interviews took place over the phone instead of in person. With the help of community-based organisations, arranging interviews was straightforward and participants were flexible. Some participants were juggling childcare responsibilities as we arranged interviews and sometimes, they managed these responsibilities as the interview took place. One participant preferred to have her interview during her lunch break rather than the evening or weekend to which I obliged.

Although COVID-19 restrictions were lifting in the summer months there was still a need to be understanding and flexible in arranging and conducting interviews.

COVID-19 has had a significant impact on the Somali community in London as well as other Black and Minority Ethnic (BME) groups (BBC:2020). Unlike office-based working, frontline roles which are often carried out by BME communities within transportation and health and social care could not be done remotely and carried a greater risk of exposure to the virus (Public Health England: 2020). From personal experience it was common to know of someone who had been ill or a family that had suffered a bereavement. There were also concerns early on about the impact COVID-19 was having on people's mental health. For these reasons, it was particularly important to be understanding and allow participants the freedom to reschedule, pause or cut-short our interviews. There were a few occasions where we had to reschedule at short notice but on the whole disruptions were limited to sound issues, unexpected interruptions (i.e.) receiving deliveries and receiving other calls. In May 2020, the Anti Tribalism Movement conducted a study on the impact of COVID-19 on the ability of UK Somalis to send money to Somalia. It highlights the consequences very early on in the pandemic where an 'average of £320.19 per person was remitted before Covid-19' and after the average was just '£144.58' (The ATM:2020). My study was devised before the pandemic became widespread in the UK and during interviews, no questions were posed regarding remittance-sending

during the first wave and participants also did not raise the issue. While sending in a global pandemic was not the intended focus of this study, I suspect that if I were to have repeated the study later, additional challenges created by COVID-19 may well have emerged. I have noted this as a potential limitation and an area for further research in the Conclusion chapter. Nevertheless, interviews took place during a unique period, namely July 2020 to October 2020. Restrictions had eased from the very challenging lockdown which saw people work from home where possible, children studied remotely and there were restrictions on our movement outdoors. In addition to these challenges, the mental and physical impact of COVID-19 was felt strongly by the community. The issues that were raised by participants were, juggling familial responsibilities including celebrating engagements despite the limits on numbers and the additional flexibility needed to accommodate this. Interviews happened during a lull in the very present and real danger presented by COVID-19, where enjoying simple freedoms such as UK based travel was an option.

### **Pilot interviews**

I piloted the draft question guide with the first two interviewees in the list of potential participants. One male and one female and who both happened to be born in the UK who were in their late 20s and early 30s. The interview guide worked well generally and seemed to meet my expectations for the research endeavour. The pilot interviews did allow me to refine and strengthen the interview guide in time for the remaining interviews. These participants made it clear that younger cohorts would be important to interview given that the early twenties are an important milestone in individuals becoming active as remittance senders. They also highlighted that younger people had very different beliefs about the practice and interviewing them would shed light on the issue of sustainability. I made sure to ask for detail about when they first became aware, at what age they became actively involved and at what age they also began sending independently. I also made sure to ask why the shift into sending independently took place. For some participants', their response was about job security/income and others coming of age and personal choice. These first two interviews pointed to remittance sending being a rite of passage and one of the pilot interviewees stressed the tensions it created in households (parents sending and children questioning why that money was not kept in house to meet their needs). Following the pilot, I made a conscious effort to try and interview



younger, UK born participants and modified the interview guide to probe about becoming independent actors in sending remittances and the rationale for this. A pilot study offers the opportunity to test the methodological tools to identify what works, what needs to be refined and any gaps before embarking on the full data collection for the research. Ensuring the question guide was robust, tested and reviewed was important. This process helped to cement the scope and sequence of my questions and standardise my approach during interviews.

### **Challenges and limitations**

Although telephone interviews were an appropriate tool while social distancing, I found it more challenging as the interviewer to try and build a rapport with participants this way. Due to the physical distance, it felt more challenging to try and put participants at ease who may not have been involved in research before. During the first few interviews I felt that I was overcompensating for the distance and doing more talking to try and set the scene than I would have liked. Interviews sometimes felt more stop/start over the phone as we were not able to express the same non-verbal cues through body language. While these non-verbal responses were unlikely to be used or interpreted (Novick 2008:395) for the purposes of this study, being without them underscored how 'out of the norm' this situation was. Firstly, this was because of the extraordinary situation presented by COVID-19 and given that in the 10 or so years of conducting qualitative research, it had always been face to face.

In terms of the limitations of the research, the focus of this study was intentionally targeted, it looked at individual beliefs and practices and how these were managed in participants everyday lives. Similarly, the sample size was relatively small and the study population, and their geographic location was specific again to maintain the research focus. While I firmly believe qualitative methods were appropriate, focus groups may have produced a different kind of response. A theme that emerged whilst conducting the interviews is how the individual fits in with the collective. By using focus groups, we may have seen this interaction between individual and the collective in practice. It is possible that a group setting for these discussions may have elicited more nuanced feedback. It is also possible that given that remittance-sending focuses on private personal flows, participants may have held back or felt hindered in their responses for fear of judgement.

## **Conclusion**

As part of the research design chapter, I have reflected on the decision to adopt an interpretivist approach and why this is appropriate for my research into the practice of remittance sending. I also considered my choice in using semi structured interviews as an appropriate tool for gathering qualitative data on this phenomenon. I recognise that people interpret their social reality in different ways and using semi structured interviews, I aim to gather detail-rich data to identify general truths consistent with the experiences of research participants. I considered my plans for conducting the research, where modifications were made to the interview guide after the initial pilot and the impact of COVID-19 on the research endeavour. I reviewed the ethical considerations made including those set by the University of Salford (UoS) guidelines. This includes professional and ethical conduct when engaging participants and their data, maintaining their anonymity and confidentiality, and being cognisant of safeguarding considerations. This chapter also considered the limitations of the research and my own reflexivity and how this shapes my beliefs and may go on to influence the findings either that they become amplified because they resonate with me, or they have emerged as a phenomenon that is new to me. As a researcher from the community, I held both an internal and external role. The next chapter presents the first part of the Findings, framing participants experiences of remittance sending, their motivations for sending and the challenge in meeting chronic and acute need.

## **Chapter 4: Findings Part 1 - Framing participants' remittance sending experiences.**

### **Introduction**

This chapter is the first of two that present the research findings. It presents a framework for understanding participant's remittance sending experience, and documents their journeys to becoming remittance senders, their motivations for sending and the challenges they faced in meeting chronic and acute need. Participants indicated that their journeys to becoming remittance-senders had several stages, those that built up their understanding of the practice from the periphery and those that appeared to initiate them in becoming active senders. Data analysis shows how the act of sending independently might be considered a rite of passage. Another theme demonstrated by participants was that each spatially distant family had circuits of giving tailored to the structure and contexts of each family.

### **Introducing the 10 participants**

Before outlining the findings in the broader analysis, it is important to introduce the ten participants who were interviewed. I do this by categorising them according to their broad beliefs around remittance sending. When considering the types of categorisation, it is difficult to neatly assign a single type to most of those interviewed for this study. Nevertheless, there appear to be 4 categories of belief around remittance sending. As in outlined in Table 3, they are:

- Advocate
- Dutiful but conflicted
- Conditional
- Opposed

**Table 3: Categorisation of remittance senders**

	<b>Pseudonym</b>	<b>Gender</b>	<b>Birth place</b>	<b>Age</b>	<b>Additional information shared?</b>	<b><i>Advocate/ Dutiful but conflicted/ Conditional /Opposed</i></b>	<b><i>Main experiences</i></b>
1	Sareedo	Female	UK born	32		<i>Dutiful but conflicted</i>	<i>Broadly positive, pragmatic about the challenges.</i>
2	Mire	Male	UK born	28	eldest child	<i>Advocate/ Conditional</i>	<i>Familial attachment. Advocate approach but on condition. Some negative experiences.</i>
3	Halima	Female	UK born	22	eldest child	<i>Advocate</i>	<i>Advocate with experience of challenges</i>
4	Awrala	Female	Born abroad	30		<i>Advocate</i>	<i>Strong attachment and positive framing</i>
5	Mustafe	Male	Born abroad	36		<i>Dutiful but conflicted</i>	<i>Sincere intentions and commitment, frustrated by challenges</i>
6	Sahro	Female	Born abroad	46		<i>Advocate</i>	<i>Positive attachments, experience, and legacy.</i>
7	Hamdi	Female	Born abroad	42		<i>Advocate</i>	<i>Positive framing and beliefs</i>
8	Ismael	Male	Born abroad	38	eldest child	<i>Dutiful but conflicted</i>	<i>Keen awareness of pitfalls and negative experiences. Commitment.</i>
9	Elmi	Male	Born abroad	31		<i>Advocate</i>	<i>Not hopeful for the future</i>
10	Mahad	Male	UK born	28		<i>Advocate/ Dutiful but conflicted</i>	<i>Mostly positive experiences and logical acceptance of status quo</i>

Some participants very clearly seemed like *advocates*, they had positive experiences and held remittance-positive attitudes. Their introductions to the practice and their reasons for sending were attached to positive relationships, and they continued to hold a positive outlook. These participants tend to hold their beliefs dearly in their hearts and minds. Advocates are those with a solid grounding for sending remittances that goes beyond passively sending. These are not people who wore rose tinted glasses and ignored the challenges. They felt strongly about the importance of remittance sending even in the face of these drawbacks. On the whole more women were advocates of the practice. The most fervent advocate was Hamdi who willingly gave, despite having never been back to visit her home country and having never met or being familiar with relatives who called asking for support. She had system for processing and vetting calls and where she was unable to give, she managed this pragmatically.

Others seemed to be *Dutiful but conflicted*, they were aware of the needs, they actively took part, they had some negative experiences as well as positive beliefs, but they also felt challenged by the push/pull of interactions. They felt a moral duty to take part but shared feelings of exasperation at the situation as it was. They appeared to be driven by duty. An example of a dutiful but conflicted participant is Mustafe for whom duty permeated his response and experiences. He felt a responsibility to the vulnerable relatives he sent to. He went as far that he would only stop if they received equal to or more than what they currently received. Another dutiful but conflicted participant was Ismael, he was committed to the cause but was exasperated by the unintended consequences of sending and the lack of an alternative for the foreseeable future.

The next group are *Conditional participants*. No one fell into this category as their sole characteristic. They took part in the practice and were less concerned about individual actors but more so concerned with the state of the country which underpinned this need for remittances. The only participant Mire who I assigned to this group, was proactively involved in the practice, but he explained that this was conditional. This giving was for a very specific purpose to support an immediate

relative only, he felt a close bond and understood the significance. If this person were no longer there, there would be no need and the sending would stop.

All participants had an experience of remittance-sending and therefore cannot be categorised as refuseniks or the final group that is the *Opposed*. Nevertheless, some participants felt very opposed to parts of the practice. This is the hardest group to identify particularly in this study but there was a level of opposition in Dutiful but conflicted and Conditional participants and some participants might fall under two categories.

In terms of gender breakdown, of the participants interviewed, 4 female participants appeared to very clearly be Advocates for their approach and positive framing of the practice and their own involvement. Whereas 3 male participants were categorised as Advocates: one strictly an Advocate, one both Conditional/Advocate and another both Advocate/Dutiful but conflicted. While they positively framed their approach to remittance sending, for one participant Mire, his sending was time bound and conditional on sending to his grandmother while she was alive. The other hyphenated participant was Mahad, who was not a regular remitter but held very pragmatic beliefs on the need for remittances and positively framed his experience. He appeared to more of an Advocate-Dutiful but conflicted. The next group namely the Dutiful but conflicted participants, were very much driven by a desire and moral obligation to help. They pragmatically accepted the status quo and were acutely aware of the risks and the challenges posed by remittance sending for the future. In this group there were 3 participants who were assigned this categorisation, 2 male participants Mustafe and Ismael and 1 female participant, Sareedo. As such slightly more women tended to be advocates and slightly more men, dutiful but conflicted. Having considered the typologies of participants, I consider in greater depth how participants' experiences have shaped their attitudes and reflect on the examples shared. Their lived experiences are crucial to the meanings they have attributed to the practice and help to make meaning about the practice. As part of the study, some participants considered their own multi-layered, shifting experiences that have brought them to this point in their thinking about remittance sending. They reflected on the ideas they had about the practice as children, their assumptions as teenagers and young adults and how, through a process of interaction with others including those in Somalia, their thinking has evolved. They also made mention of the

uncertainty around what the future holds socio-economically for senders and recipients and what changes in belief and interconnectedness would mean for livelihoods and material wellbeing more broadly. They noted the tougher financial circumstances posed by government policy and uncertainty generally, and although not mentioned specifically during interviews, COVID-19 was the backdrop to these discussions.

### **A rite of passage**

The act of independent remittance sending appeared to be a rite of passage (Pickering, 1974) amongst participants. While related closely to the individual's experience it was a rite within their social context, namely the kinship network. It marked a distinct period of transition and was a sign of autonomy for those participants who only became involved when they made an intentional decision to. This move followed a period where participants were observers or actors on the fringe. The transition to independent remittance-sending appeared to indicate a level of cultural astuteness and maturity. As part of their journey, participants' were introduced to the custom of remittance sending at an early age. When asked about how and when they become aware of the practice of remittances many participants indicated that they were very young, some as young as 7 and 8 years old, when they first noticed this practice taking place and recalled being inquisitive about its purpose and how it worked. Others recalled the familiarity of accompanying their parents in actively making the trip to send the money. Amongst their first memories of remittance sending,

'I remember going to the shop and walking up to the counter with mum  
(Mahad)

Another male participant Elmi notes it was a normal part of life back then,

'it was like going to Tesco's'. (Elmi)

He recalls distinctly that his mum would do two things whilst there, use the international dialling booths and then send money at the counter. Things have

moved on significantly now with free internet-based calling and mobile telephone remittances but these msb's, money transfer centres or (*xawaalad*) carried out vital services for the community. The familiarity and regularity with which the activities were carried out for Elmi were like the average family's food shopping trip. For a few, this question of first memories, evoked other sending practices they witnessed. These practices helped to build their understanding of family. They talked about the visits they would pay when relatives or family friends would prepare to make the journey to Somalia and would take care packages. This included handwritten letters, photos and recorded audio cassette tapes that forged a connection with their relatives. For example, 'Hamdi' described how her parents helped her, and her siblings establish relationships with relatives who were abroad,

'we used to send letters to family, and we used to record messages on cassettes to send our well wishes. We'd say - Hello Aunty, how are you, I miss you. They used to also send us letters and tapes back. We were so shy.'  
(Hamdi)

Hamdi reflected on this practice as a way to build relationships despite the distance. She recalled and still held a positive belief about the practice which I will discuss later. These visits with parents to send remittances and in forging relationships with relatives are significant as they contributed to a broader process of initiation to the practice and cultural awareness.

Once again, the period that participants were witnesses or observers, was in their childhood as minors under the care of their parents watching on as this practice took place. However, other participants talked of being curious and sometimes confused. Some also talked of the resentment of young people who watched on as money was sent elsewhere,

'children can feel resentful. They can feel like money is meant to be for our family here, but parents see it as a duty.' (Sareedo)

The next period is one of individuals acting in a contributor role. This is where a young person may have some income, from working but that they contribute to remittances in the same way they might contribute to household expenses. They take part in giving but from the side-lines, they are not in direct communication with



the recipient or aware of the practical process of sending. Finally, the last period is that of the active sender as indicated by Awrala and Mire below. Sending remittances for the first time was often a significant milestone, it marked the change from young person to adult. When discussing their experiences of sending remittances independently for the first time, many talked about beginning to send regularly only when they felt ready. For some this was after university and when they began full time work. They highlighted the early twenties as almost a period that marks a coming of age. Awrala she talked of being encouraged to participate by relatives but resisting their calls to do so. She talked very frankly about observing and sending only when she felt ready. When she did take part, it was a conscious decision for her as an individual rather than give in to the calls from her relatives.

'I was about 23/24 ...I decided to get started then. There were some family who would say come on, you've got to make a change for the better. But I didn't send when I first started working. I wasn't really involved' (Awrala).

Awrala did not elaborate as to what they meant by 'making a change for the better' but it seemed to centre on stepping up and taking an active role in the familial responsibilities. She later explained that her remittance sending was entirely independent to other relatives who might also send to her grandmother, for her remittance sending was an act of love and one that she did not share with others. Mire talked about the pride he felt at being able to send money for the first time as working person,

'when I was 25, I sent money for the first time under my own account. It was a surprise for my grandma so when she collects it, she can see it's from me not my mum. I'd finished university and could now afford to send money.' (Mire)

Seeing his name appear as the sender was an important marker and the subsequent call, he made to make sure that she safely received the money was a joy for him. For him it was a question of means that allowed him to begin taking part in the practice but one that held a lot of meaning. Again, this was an important milestone one that marked a coming of age into adulthood and as a fully functioning actor in the remittance sending circuit. Actively sending funds under their own auspices or on behalf of the immediate family, indicates that these individuals have completed their 'initiations' or training. In practical terms that they have also built a relationship with

the sender enough that they have the vital information to send funds (city, telephone number, full name). These participants also talked positively about their remittance sending and the steps they took to become involved when they chose to.

There were also gendered experiences of sending, and the male participants recalled other sending practices that they were involved in, that were specific to male lineage in Somali culture. Ismael recalled incidences of paying '*mag*' which is restitution in the traditional system, known as Qisas in Shariah. In essence this payment is made where a crime such as murder is committed by a male relative (Koshen 2007). The other males in the clan network put forward a contribution towards the compensation that will be presented to the bereaved family. Mire, born in the UK also alluded to taking part in similar practices with his father. It was one of the few times he talked about money sending in the context of his father. Regular remittance sending for him was inextricably linked to supporting his maternal relatives. Mahad also born in the UK, talked on the other hand of sending money for a different kind of occasion, the birth of his first child. He was also less able to verbalise exactly what and why this practice was, but he noted clearly this giving was significant to mark life milestones and was encouraged to follow tradition. The male participants, both UK born and those born in Somalia held an understanding of the traditions that follow the paternal line. Ismael was also one of just two (male Somali born) participants to reflect on the practice of sending money for one's own interest. He noted that people who have built homes abroad may also regularly send a stipend to a watchman in return for keeping an eye on their homes. This issue of self-interested motivations for sending was categorised as risk sharing by Stark et al 1991 cited in Chimhowu et al (2005:88) where 'the remittances provide benefits to the migrant who intends to return home.' Although Ismael did not send as part of preparations to return home currently, he did envisage a time where he would relocate. While these gendered experiences of remittance sending sit slightly outside of the discussion on regular remittance sending, they do indicate the same cultural astuteness and maturity that is required to be an active remittance-sender. In summary there are markers on an individual's journey in sending remittances. There are processes of initiation that help them navigate from passive observers, to contributors on the periphery and then finally active remittance senders.

### **Each spatially distant family had its own unique set of negotiated commitments**

As participants reflected on how they navigated their familial duty and the commitments to other family members, it became clear that each family's situation differed including their geographical location, financial resources, and network size. It is understandable that the response to a need for support and how this was divided up differed from family to family.

Mustafe, an older male participant, recalled that as a child his family's remittance sending was to support his grandmother who sadly since passed on. He reflected on learning more about the practice,

'in my naivety I thought my gran was the only person for sure who required or there was responsibility for us to support.' (Mustafe)

As an adult, Mustafe now appreciated that a duty to support often extended beyond immediate family. For Ismael, however, the experience was different. Ismael's immediate relatives lived here in the UK and did not require support, thus growing up only recalls his parents supporting the extended family. Having family abroad was also discussed by Hamdi whose family continued to live in Somalia with the exception of her nuclear family. She described,

'some people have family in the four corners of the world and can pick and choose who helps or who they approach.' (Hamdi)

Hamdi was the only person her family in Somalia was able to call on and she did not have the luxury of sharing the load widely. Mustafe also reflected on his responsibility as an adult, he now supported his mother-in-law and an aunt as they had no one else who could feasibly support them. He acknowledged this as a commitment he had made to them and recognised the challenges these relatives face. The responsibility to family was in some ways self-imposed, he had willingly taken it on and was also set by his religious/cultural values. The awareness of this duty was not without complex feelings. He recalled the very different experiences of friends with some degree of surprise and wishfulness. One friend who was recently

married noted that his in-laws were outside of Somalia, he remembered telling him how lucky he was. He also recalled a friend whose parents completely shielded him from knowing or taking part in the practice. Yet while Mustafe accepted the status quo, he was clear about the challenges it presented to Somalis in the UK. He added that having to send, hampered people's abilities to plan and build for their own futures,

'it's an extra bill like any other outgoings you have...A lot of people want to go back and establish things for themselves, not having to send this money would be an extra saving and will enable them to go back and invest.'

(Mustafe)

Halimo, born here and the youngest participant at age 22, also reflected that some friends were completely oblivious because their parents had not exposed them to this responsibility. She also felt that her position as the eldest child meant she was aware and exposed to more. 'I'm the eldest – the pressure is always there.' In Halimo's family, sending practices took place within a framework of aunts and uncles. She said if one cog in the machine faltered the others would naturally step in. She added that if her and her mothers' remittance sending were to stop by personal choice rather than limitation in means, this would also be accepted and sending would continue from the other members, but that there would be judgement from the other family members.

'If me and my mum decided not to send, my mum's siblings would step in. Would there be a reaction or response to a decision like that? I think with my mum and dads' families, if you put your foot down and say I cannot send, they wouldn't say anything, they would accept it. There would be judgment though.'

(Halimo)

In managing familial commitments, Mire described his beliefs about the principle of giving back and taking care of loved ones. When asked if there were others who would step in if he could not support,

'my grandma is their grandma, if they have the same beliefs and mentality that I do, they will send money back.' (Mire)

Mire expected his cousins to 'step up' and give to their grandparents, anticipating them to share the same 'normative values' that would drive this behaviour.

Negotiated commitments to family also changed over time and as circumstances changed. Like Mustafe earlier, Elmi talked about the transitions that take place from supporting a specific recipient to then supporting others. For Elmi, his parents initially sent money to his grandparents but since passing away other relatives are now actively supported. He noted that as capacity amongst younger generations within his family grew, such as his cousins who had migrated out of Somalia, they took on some of the responsibility of supporting their own parents. The findings show that commitments to sending remittances were negotiated amongst family (Baldassar et al 2007) and changed over time and as financial circumstances changed. In amongst these commitments different types of sending emerged within familial networks. This included the processes of active and passive sending.

### **Active and passive sending**

Participants talked about how remittance sending took place within their family networks. They spoke specifically about who took part amongst their own family and described that the system included active senders and passive senders. Themes around personal commitments and motivations came through. Some participants took particular pride in sending money to their given recipients and the autonomy with which this took place. Sending could be conducted communally and individually.

As a rite of passage, active sending was marked by intention, and signalled maturity and awareness. This type of sending could be both an independent and communal act. In active sending, where the activity was shared, senders shared the financial and emotional load making it more manageable for individuals and more sustainable. The issue of sustainability is considered in greater details in Chapter 5. Amongst co-senders there was mutual understanding and flexibility. For example, sending as a legacy was an act of active sending because an intention and commitment was

made and in Sahro's case she shared this responsibility with her sister. Others shared their active sending experiences,

'no, it's solely on me. I made a decision to send. If others want to send, they can, but it's not attached to my giving.' (Awrala)

Awrala sent to her grandmother and this was a personal exchange, not open for discussion or to be associated with others in her family. Elmi highlighted that while he sent independently, where other sending was needed this was shared following a discussion with his mother.

'I send money back as an individual. We only share sending responsibilities if we have a discussion about it first. That discussion would be with my mum more than anyone else.'(Elmi)

For most participants, sending responsibilities were shared between a small number of individuals, and often just a mother or sibling. This effort of a collective demonstrates a sharing of the financial load but also of the emotional responsibility. There were relationships that were considered trustworthy. For Sareedo sending took place within her sharing of 'responsibilities with my mum.' Mire on the other hand volunteered that 'I share the responsibility with my sister.' On occasions where he has other responsibilities 'I will talk to my mum or siblings and ask them to cover her allowance and I will return the favour later.' There was a flexibility and sense of understanding offered by their co-senders. Sahro was very clear that a portion of her remittance sending responsibilities were shared with her sister. This was because this act of sending was a legacy from her mum's sending. She also stayed in touch with the family network to monitor things and made a point of discussing risks to continuity and emergency preparedness more generally. For Sahro these discussions seemed matter of fact and in recognition of the brevity of life.

While the participants in this study were actively involved in many facets of the remittance sending cycle. There were people within their own familial networks who were passive participants. Those who are on the side-lines and not as accountable. Ismael and Halimo both spoke of the passive participation from their younger

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siblings. Neither were well informed about the intricacies in which sending took place but they, nevertheless, put forward funds. Halimo talks of her 20-year-old brother,

'he doesn't understand, he works and just gives my mum the money to spend on what's needed'. (Halimo)

'My siblings have never physically sent money.' (Ismael)

Passive participation entails a limited scope of involvement in remittance sending. They may make financial contributions to sending activities but emotional commitment, core responsibility or consciousness is bypassed. As an active sender Halimo's example contrasts her brother's passive involvement, she had a very clear picture of the donor activities and recipients from both her maternal and paternal family trees. Passive senders may contribute financially but the awareness is limited.

### **Identifying actors in circuits of giving**

Participants indicated that there are various actors with distinct roles in the process of giving and receiving funds. This section identifies those actors and describe their roles in these circuits of giving. For example, learning of a recipient's need for support was information that was often cascaded to participants. Not including Hamdi and Mahad, participants indicated that they became aware of someone's need for support via a third party. In most cases, it was their own mother who informed them and who was the conduit for this information. It was the mother who often initiated and established the remittance sending relationship. In this sense mothers also took on a teaching role. For Mire, the donor relationship established by his mother, to his grandmother and grandfather was a natural part of his own family's practice and one that he took on when he was ready. It was a born out of love and principle of reciprocity (Baldassar et al: 2007).

'They were there for us.' (Mire)

His response highlights that families have circuits of mutual co-operation. There were actors that established sending, actors that shared information and different kinds of senders and recipients. These actors can and sometimes do occupy more than one category, either at the same time, or during different times in their lives. An actor in remittance sending could be both a recipient and sender or in fact a conduit

depending on the circumstances. The cycle of giving is just that a fluid movement of funds to support others and while some actors are active in this system, others are passive.

The typology was developed when reflecting on the primary data namely the experiences of the participants. They described the actors involved in cycles of giving and the roles that they took on. These findings build on the learning from Hammond et al (2013) which identifies interdependencies and networks of giving that are built beyond the initial donation to a specific individual or household.

Table 4 below aims to describe the different actors in these circuits of remittance sending and tries to highlight the important roles actors in both settings hold, at home and abroad.

**Table 4: Actors in circuits of giving**

<b>External actors</b>	
<b>Title</b>	<b>Descriptor</b>
<b>Sender 1</b>	This person is the primary link to the in-country network. They send regular funds and receive notifications of emerging needs. Sender 1 also act as <b>the teacher</b> . They introduce the process by which sending takes place and go on to teach the customs and beliefs that uphold the practice. Most participants spoke of their mother as the person who fulfilled this role. Several also talked of both their parents being involved in the passing down of these traditions.  'Our parents showed us it was a beautiful thing' Hamdi
<b>Sender 2</b>	They provide a share of funds or take co-responsibility for sending. They are the secondary link person. Sender 2 is characterised as a ' <b>contributor</b> '. They support the lead work of sender 1.  Sareedo shared 'responsibilities with my mum'
<b>The student</b>	This is the young person who is often the offspring of ' <i>the teacher</i> .' They observe what takes place in the sending process and then later in life, often go on to become active remitters.  'Mum raised me on her own and I was curious where this money was going every month.' Mustafe.



<b>In-country actors</b>	
<b>The conduit</b>	<p>This person acts to identify who is in need and on occasion acts to distribute charity. They are trusted and financially stable. They can also support people in need and as such can fall into the ‘local assistance provider’ category. In galvanising the giving amongst families in the UK, some mothers and fathers also hold the role as conduits in the giving cycle.</p> <p>Mustafe gave the example of his mum,                      ‘Mum decided she wanted to do something to help. She started a collection to help out \$10 or \$20 per person.’</p> <p>In Sahro’s own network,                      ‘those in the know, who are doing ok for themselves, they tell us about others who are in need.’</p>
<b>Recipient 1/ Local sender 1</b>	<p>This person is the primary recipient of assistance. They are often the head of a household. They may make the call for help themselves or have an alarm raised on their behalf by local actors (conduits) or local assister. They may also just be held in high esteem (i.e.) an elderly matriarch or a patriarch of a family which qualifies their inherent right to support. This person often holds a dual role as they may also go on to support others outside their household.</p>
<b>Recipient 2</b>	<p>This person is a beneficiary of recipient 1, they may have their own household as well.</p>
<b>The local assistance provider</b>	<p>This is a benevolent person, a neighbour, a friend or a relative who gives but may not be able to give as regularly as an international sender. The conduit might also fulfil this role.</p>

Figure 1 (below) represents the flow of funds and equally the flows of information. There are likely to be many more actors under the recipient umbrella (including offspring and dependents) as well as other contributors in the senders’ area. This is particularly relevant if responsibility for sending and maintaining remittances is shared between multiple individuals. Additionally, it is important to note, that Sender 1 may only act in a ‘sender’ function and not seek to teach the practice or share the responsibility as described by a few participants. Halimo spoke of some parents just acting as senders alone and not teachers from the limited exposure some friends had,

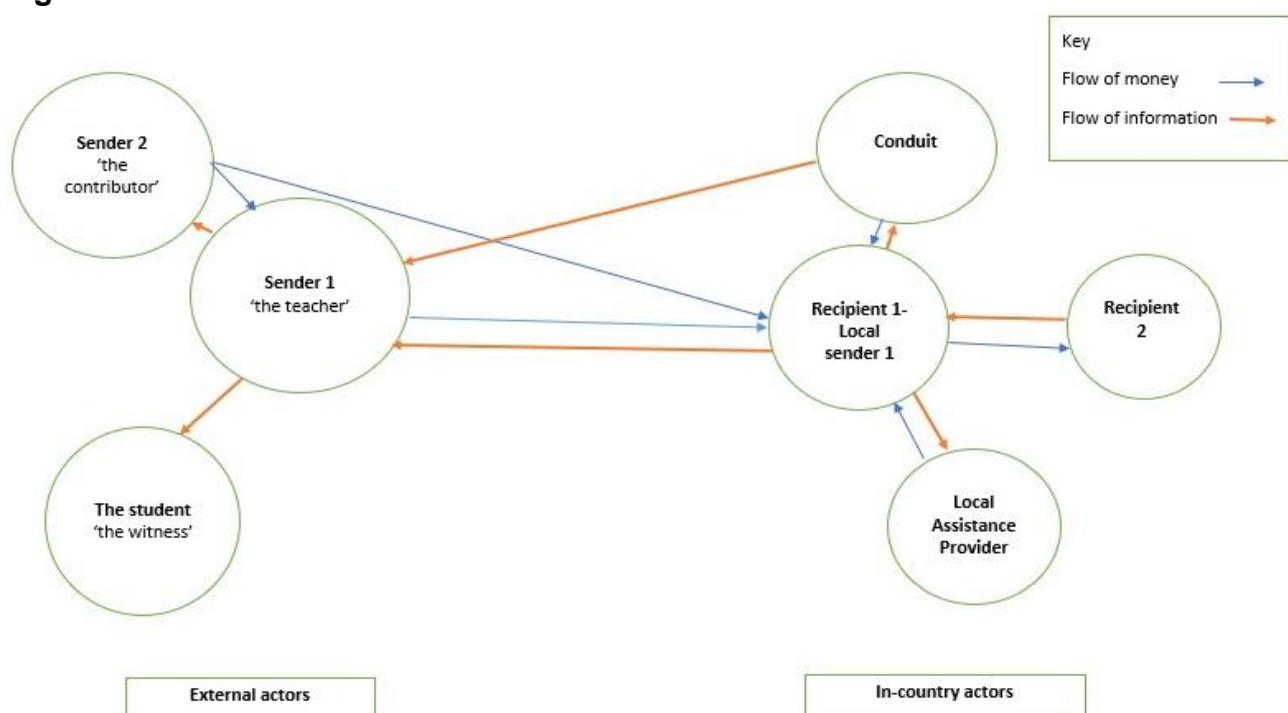
‘some of them they don’t really take part, their parents just deal with it.’

(Halimo)

While Mustafe talked of some friends being protected by their parents,

‘I have a friend, his parents who... passed away shielded him from the practice... he (actually) used the words shielded.’ (Mustafe).

**Figure 1 - Flow of information and funds**



As indicated in the figure above, raising the alarm can come via different routes. For Sahro,

‘word comes to us from those in the know, who are doing ok for themselves, they tell us about others who are in need. I (also) saw for myself when I visited who needed help, they were elderly, they need me.’ (Sahro)

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The findings have demonstrated that a series of actors are involved in the process of actively and passively remittance sending as well as establishing remittance sending practices. The next section considers the findings related to participants' motivations for sending including themes around awareness of need, duty and caring.

### **Motivations for sending**

'When there is a cry for help, you respond'. (Halimo)

Echoing the rationale found by Hammond et al (2013), when asked what drove participants' sending practices, the overarching reason was the awareness of need. 'There is a constant fear in the Somali household that families back home may not get the essential lifeline.' (Hassan 2017:56) Due to socioeconomic reasons the need for help was chronic, support was often provided on a monthly basis and additional support was required periodically as well. Only one participant (Mahad), was not giving regularly despite having experience in the practice of remittance sending.

Levels of need underlined remittance sending practices. Participants were very aware of what remittances meant for people in Somalia and were clear that for many the situation was desperate and there was little structural support relatives there could access. This was one of the more sensitive parts of the interviews. While participants did not become upset, their reflections were sober, and some did not wish to dwell on this topic. Elmi stressed that the remittances go towards helping relatives,

'to have the necessities...food, roof over their head.' (Elmi)

Hamdi echoed these sentiments and added that along with medicines and education these are,

'things every human should have access to.' (Hamdi)

There were a variety of contexts in which remittance-sending took place. While there was a place for regular giving, there were often needs that were not as predictable. A

level of consciousness and readiness to support was required. Several participants talked of sending against a post-conflict backdrop. They also took in to account the following factors which compounded need or urgency. This included the geographic challenges brought about by rural ways of life. Some participants spoke of relatives who lived in the countryside, living pastoral lives, centred around livestock who were vulnerable to environmental changes which can have devastating consequences. Mustafe noted that,

‘there was a really bad drought maybe in 2014-15.’ (Mustafe)

Mustafe reflected on this crisis as showing the vulnerability of remittance receiving communities, it required more remittance sending but rather than a proactive step (i.e.) build a well it was a reactive response. Other participants also spoke of natural disasters more generally and that this is a cause they give to. In addition to droughts, in recent years the region has been hit by floods, typhoons and plagues of locusts which has created serious challenges for farming communities. At the micro level, they talked about health needs including those that were regular and emergency treatment. Health needs were a significant concern for participants, they accepted that relatives may need to travel to different towns or cities to access the best available care. Others spoke of sending for educational needs, again this took place in both regular and irregular patterns (i.e.) tuition fees, graduations. Participants were proud to support a relative’s educational needs. It was a positive contribution that they could make. Mahad highlights that when sending to his family,

‘the money is used for tuition normally.’ (Mahad)

Participants reflected on the various economic impacts of remittance sending,

‘it breaks the cycle of poverty through education.’ (Sareedo)

Sareedo felt this would have a multiplier effect (Ratha 2005) and that the initial recipient once his/her situation improves could help others make something more of themselves. Halimo shared her perceptions of the impact of remittances,

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‘the country is built on/has reached where it has because of what we’re sending, not agriculture, not business or other resources. It shows you how we can positively contribute.’ (Halimo)

While this may not be wholly accurate, it demonstrates the significance of remittances in her mind. And while not an intended consequence Mustafe saw the lucrative opportunities these financial flows presented,

‘companies are making millions.’ Ismael agreed noting, ‘It’s an economy booster. The money that is being sent, is being spent in-country’ (Ismael).

In addition to the awareness of need, duty and a demonstration of love emerged as key themes for driving remittance sending. These themes are explored in greater detail in the next section.

### **A sense of duty**

Duty emerged as a distinct theme in participant’s experiences of remittance sending. Duty encompassed a strong moral obligation that participants described and is also related to faith and cultural values. In some ways, awareness of need was at the top of pyramid of why participants remitted, but this was underpinned by their duty from moral, faith and cultural values. These values appeared to be building blocks of their personal identity. Sareedo highlighted that the premise of giving is so strong,

‘there’s never a time you’re not giving.’ (Sareedo)

Participants’ personal beliefs and values drove them to act. When asked about the benefits of giving, a participant did not reflect on benefits to senders, recipients or to the wider community, he responded quite frankly that,

‘I believe in it...People who are fortunate enough to have left and build a life elsewhere should give back.’ (Ismael)

When speaking to him I reflected on his responses; they were sobering, firmly held and direct. While this study is perhaps a few steps removed from the issue, for some participant it was very real. Many participants were troubled by the suffering of loved

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ones in Somalia. There were complex emotions tied to giving which will be considered further on in this analysis. Similarly, Elmi acknowledged,

'had they been in an equal situation to us, I doubt we would send.' (Elmi)

Elmi recognised the hardship that precipitated this giving and took note of how fortunate those in the UK are. These participants felt dutybound to send remittances. Sahro, who was born in Somalia, had a very heartfelt reason,

'it's a legacy that we're carrying on from my mum.' (Sahro)

Sahro and her sister agreed to carry on her mum's legacy of giving to their aunt. It is a decision they took since their mum passed away and one that she saw herself carrying on for as long as she could.

'We don't want to abandon the family; we took on this responsibility. We are happy to do it'. (Sahro)

While Sahro is sending as an act of legacy, her insistence on not abandoning family and reflecting on the responsibility they took on, demonstrates the strength of feeling about duty. Sareedo summarised her motivations as being,

'for God, for charity and keeping ties of kinship'. (Sareedo)

What drove a lot of charitable behaviour (towards kin and others alike) in the community included a sense of Somali-ness. Mustafe notes. For his parents' generation their beliefs around what drove them to act was,

'Somalinimo, Islam and humanity'. (Mustafe)

Somalinimo is a sense of Somali-ness, this community spirit was one of the reasons they sent money back. Mustafe recognised also that people regardless of ethnicity donate to charities, this act of helping those less fortunate, is part of our shared humanity. He added that 'In a nutshell, that's their only source of income' (Mustafe).

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Whereas Mire stated that one of the strengths of family remittances 'it's a reliable source of income'. My analysis of the theme of duty echoes Koshen's (2007) findings that children in Somali families are raised in the knowledge that they will take care of their parents and elders. She adds that the elderly and young children have a special status, marked by tenderness and indulgence. Furthermore 'generosity, kind acts and mutual support' symbolise love and affection (Koshen 2007:91)

Participants, born abroad and born in the UK, talked frankly about directly feeling duty bound to send. For our youngest participant Halimo part of the cohort born in the UK, remittance sending stemmed very clearly back to the civil war. People who had previously been living comfortably had their lives turned upside down and this sending was a direct consequence of war. For her parents she understood that,

'I don't think they can even choose whether they want to send or not. They feel it's their responsibility. The mindset came from when the war broke out, some people left, some people stayed. There was a corrupt government, no wealth or means. The people my mum sends to, are the people who didn't leave. My parents feel they can't turn their backs on them.' (Halimo)

For Mustafe, knowing what remittances were used for he believed it was incumbent on him and others like him to give, he underscored that,

'the elderly need to be supported. They can't fend for themselves.' (Mustafe)

For participants born in Somalia for example, they recognised how fortunate they are and understand the conditions some of their relatives are living in. The explanation was,

'you give because you know where you came from, where you ran away from and you know who is still there' (Elmi).

Ismael also shared a similar sentiment. In many ways, this sense of caregiving and the sense of duty/obligation went hand in hand. Both are motivating forces but are drivers that nevertheless carried emotion with them. This sense of obligation to those still there, to those left behind loomed over several the participants (both born in the UK and those born in Somalia). When asking about alternative means of support, Elmi like the rest of the participants said this would only ever be another relative. The feelings of duty were so strong that he noted,

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‘you never know if someone else would have the compassion you have towards them. This person has come to you, it’s your test. If you can manage financially, it’s for you to manage.’ (Elmi)

He worried about the person being turned away potentially and that wherever possible, if asked for support, it was the individual’s responsibility to do what they could. His words seem to point to the moral and philosophical dilemma and in the same breadth a firm commitment to helping others. One should bear their load and not turn people away if they can take on the financial responsibility. In some ways, and as Berns-McGowan (1999) identified, there appears to be a great overlap between (faith and tradition) which in turn reinforces this conviction in a duty to give. Elmi felt firmly that despite the challenges it might pose, if able to, others like Elmi were dutybound and should give when approached.

Beyond this, participants were very aware that in addition to the regular monthly giving, there were other times they gave. This included crises such as providing help so relatives could receive hospital treatment locally or receive treatment that requires travel or sending in the case of natural disasters and droughts. Occasional giving for celebratory moments was also discussed. Participants reflected that charitable giving increased during religious holidays, especially Ramadan and Eid. Halimo feels it is important to give during these times,

‘Ramadan is the most religious time of the year...Eid is the happiest time in the year, people go and buy new clothes, the food - it’s only fair that they should experience Eid properly as well, regardless of their situation.’ (Halimo)

Participants reflected upon their efforts to strike a balance between their own situations and making contributions to the quality of life of relatives abroad. Halimo noted that with the advent of social media, disparities in living standards and material wealth were evident for those in Somalia and so it was even more important to manage responsibilities carefully. She talked about wanting to facilitate as happy a celebration for them as they might seek out for themselves. It becomes clear that participants are delicately balancing a number of complexities tied to giving. In addition to duty, affection and caring were drivers to remittance sending.



### **A demonstration of love and caring**

When considering how recipients, particularly those who receive remittances on a regular basis, are selected it became clear personal relationships do matter. Despite reassurances from several participants about their openness to sending to extended relatives and wider kin, personal relationships were important, and they often held more sentimental value. They are the bedrock of much the giving that was discussed. Elmi, who initially became familiar with his family's remittance sending to his grandparents, now supports another relative,

'I support a second cousin, someone who I met over there and built a relationship with.' (Elmi)

He was a proponent of the kinship system but acknowledged his own regular sending was to immediate and extended family. Most importantly they were those he had a personal and direct relationship with. Although just 22-year-old, Halimo sends to her father who returned to Somalia to show him her love and support in the face of a difficult economic climate made more difficult by COVID-19. For Mire, also born in the UK he understood 'they were there for us' and now it was the family's turn to take care of them. In Mire and Halimo's cases we see clear examples, of transnational caregiving as Baldassar et al (2007) note. Both these participants are in their twenties, born in the UK and feel strongly about sending to show their love and support. Awrala explained that she sent money to her maternal grandmother, she talked about faith and family being at the core of why she sends. For her the act of sending,

'depends on how much love you have for the family and how tightly knit a family you come from.' (Awrala)

In her response, I saw very clearly the example of families though spatially distant (Banerjee 1984 cited in Chimhowu et al 2005:89) still carrying out the caregiving function and maintaining bonds identified by Baldassar et al 2007. Mire spoke of the rewarding feeling of regularly sending to his grandmother. For both Awrala and Mire, they sent remittances to loved ones who they had a direct relationship with, and this support held importance for their own identity and self-esteem. They were proud to support their grandmothers and following the tradition of others in their families,

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wanted to take the step to show they cared. For Sahro, who supported her aunt as a legacy since her mother's death, remittance sending was a deeply personal commitment she had made with her sister. Mustafe, who used to send to his grandmother reflected on the notion of legacy and charity,

'With my gran, there are people she looked after who invoke her name. You feel obliged to maintain these ties.' (Mustafe)

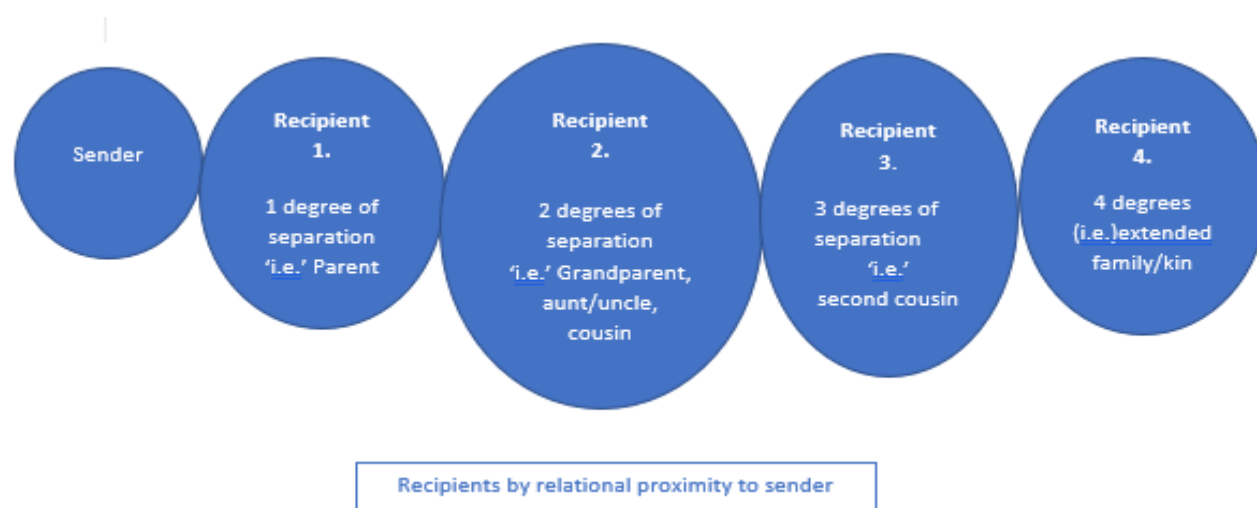
Mahad talked about sending a remittance to support his cousin's graduation and Sareedo in supporting her cousin through University. They took an active part in showing their affection and contributing to the achievements of their family members. Having considered the key motivations amongst participants, the next section reflects more closely on the determinants of remittance sending.

### **Determinants of remittance sending**

There were several factors that seemed to influence or determine participants' remittance sending. While cultural awareness, affection and commitment were spoken of, interaction also played a part in their sending habits. Geertz (1963 cited in Berns McGowan 1999) suggests that affinity not the type or level of contact influences attachment. Affinity is defined as 'a liking or sympathy for someone or something, especially because of shared characteristics' (Cambridge Dictionary 2021). For participants they very clearly saw themselves as being from their home country. They identified with their relatives, their situation and saw them as being spatially distant family (Banerjee 1984). They were and are attached. Participants were open to giving regardless of who the recipient is, they very clearly noted that they gave frequently, often whenever a call for help was made and they had means. Despite this, when asked to consider a recipient of their regular giving, most had some level of face-to-face, in-person contact. Recipients of regular giving were known to them in a more personal way. Moreover, recipients were from their immediate or extended family with only 2 participants (Halimo and Hamdi) appearing to give regularly to those they had not met in person who were from their extended family or kin network. It seems that relational closeness plus interaction and personal contact determines giving.

Recipients were often categorised by order of priority which included considerations around frailty, vulnerability, and relational proximity. Many talked of the acute sense of responsibility to elders such as parents and grandparents. By attempting to identify who participants send remittances to and why, this study reflects on the strength and breadth of familial and kinship ties. These relationships are significant as they shape participants' experiences of remittance sending and shed light on both the motivations to remit and provide some idea as to what might take place in the future. While primordial attachments mattered for many, what also mattered were the close bonds and relationships with relatives. This practice of sending to close family correlates to Hammond et al's 2013 study. Although participants reported that modern technology had eased communication with relatives abroad for some, face-to-face interactions really made the difference and could not be matched. For others, they felt strongly that their remittance sending was correlated to primordial attachments. Amongst senders, 6 had a direct interaction with at least one of their regular recipients. In terms of the number of relatives supported this varied; 4 participants supported 1 person, 3 supported 2 people, 2 participants supported 3 relatives each and 1 supported multiple relatives within her kinship framework (i.e.) not close related. Two participants reported supporting their own parents.

**Figure 2: Recipients by relational proximity to sender**



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Most recipients that participants chose to refer to, inhabited category 1 and 2 of the relational proximity figure (Figure 2). While crude, it attempts to demonstrate the degrees of separation between the sender and the different types of recipients that have been identified, from close relatives and extended family. Individuals closely related to the sender most often received regular remittances. Fewer participants sent regular support to those in category 3 or 4. This does not negate that they might send when an alarm is raised but the more consistent flows of financial support were amongst close relatives. In addition to relational closeness emerging as a factor in sending habits, gender played a role in participants' approach to sending and indicated different strategies for coping. Gendered experiences will be reviewed in greater detail as part of discussions around dependency later in this chapter and as part of Chapter 5. This next section considers the unifying and stabilising forces for the practice of remittance sending, namely faith and culture.

### **The significance of culture and faith**

Berns McGowan (1999) discusses the convergence of faith and culture in remittance sending in the Somali context. Several participants reflected upon how the concept of charity in the Islamic faith drove and supported remittance sending particularly to family and kin.

‘Charity is a pillar of faith ...we were taught how it applied to our own lives. Charity starts at home, so relatives came first.’ (Elmi)

Elmi was raised that generosity was a marker of faith and that naturally this generosity extends first to family. He added that ‘my parents always encouraged us to give, (remittances are) almost like charity. Its applied in the same way.’ For Elmi charity and remittances were synonymous. Elsewhere, although Sahro could see the convergence of faith and culture, she noted that to give is to be human.

‘I think it comes from both culture and religion. We grew up to look after our family. In religion it’s important to look after our parents and elders. You have

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to be generous, non-Muslims also give charity. It's good to give from what you can afford.' (Sahro)

Faith also helped participants to come to terms with their situations, for Mustafe, when asked about the potential to proactively stop sending remittances,

'it's a zakat(charity) for us and we have to think of it like that rather than the negatives.' (Mustafe)

It would be recorded as a charitable act in the individual's book of deeds and that was a significant reward for doing good. The book of deeds is a record that Muslims believe records all good and bad acts for which they will be held to account for on the Day of Judgement (BBC 2021). Mustafe sought solace in this reminder and reflected on this rather than the difficulties associated with remittance sending.

For Sareedo, giving was very much centred around 'spirituality and ties of kinship'. These two for her were the driving forces that promoted giving. Elmi echoed these sentiments and reflected that 'for the person sending, it benefits them spiritually'.

Several participants took comfort in religious sayings.

'their provision is written for them. Even without us, they will still be ok. God will provide for them.' (Sareedo)

This helped them to manage the weight of responsibility and the anxieties about making ends meet, sending on time and being responsible for the food on people's tables.

Koshen (2007) notes,

'two qualities in particular emerge as the bedrocks of the Somali family: spiritual well-being and commitment.'

She talks about spiritual wellbeing as a key pillar in helping people to manage their lives, especially the difficulties.

'Spiritual sustenance is one of the few strengths that have not fallen victim to the social changes in the Somali context. Islam is the guiding force for all families and acts as the primary social safety net, particularly in times of stress and strife, encompassing all aspects of their lives (Koshen 2007:94).

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Participants held firmly to their faith and they strongly echoed,

‘the belief that everything is preordained and that humans should persevere in the face of adversity.’ (Koshen 2007:94)

These sentiments were consolatory reminders for participants and a helpful mantra to help cope with the challenges posed by remittance sending. She adds that the very act of being present or aware is a demonstration of,

‘a core value of the extended family network and this is one of the main strengths which have helped in overcoming multiple challenges presented by social and civil strife.’ (Koshen 2007:93)

Mustafe noted again that the rewards are,

‘not just for the other person or as altruistic; (as Muslims) we count it as a charity which also benefits the giving person.’ (Mustafe)

Ismael stated that giving was so important where,

‘even if you don’t have family who need it...We can send it to someone who can distribute to people who are in need.’ (Ismael)

This relied on an important role fulfilled by the conduit (Table 4), the linking person between two places who accepted responsibility for distributing charitable remittances to those in need. There was a trust there that meant they would carry out this role as an individual but also help the community to fulfil its shared role in taking care of the vulnerable. There appeared to be generational differences that determined who would send and who qualified as a recipient of remittances. While the culture of social responsibility within the Somali kinship framework was lauded and an openness to sending to wider kin was generally accepted by participants there were challenges. As Koshen (2007:93) notes ‘demonstrating commitment is the core value of the extended family network’ and one of the greatest symbols of commitment is remittance sending. It was not clear however whether this commitment stretched to regular remittance sending to wider kin or whether it would centre on responding with singular acts of remittance sending. When considering whether specific participants would donate to others in the broader family network

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and on what grounds, Ismael felt very strongly that he would but that his younger siblings who were born here would be less likely to. At the same time participants such as Hamdi and Ismael who represented the older born abroad cohort, reflected on their beliefs about giving more generally.

‘I don’t necessarily need there to be a bond (there are people whose) stories touched me.’ Despite not being related ‘I want to help’. (Hamdi)

They made it clear that being related by blood or having an existing connection was not a prerequisite for their giving. They appeared to hold traditional beliefs about supporting kin. When considering the culture of giving more broadly, several participants talked about the importance of giving in Somali culture.

‘The way I grew up, I was in born in Somalia, we give to even the neighbours. You have to be generous.’ (Sahro)

Generosity was an important character trait and one that was held in high esteem for among most participants. They talked about how this culture of giving permeated it everyday life so much so,

‘there’s never a time you’re not giving’ (Sareedo)

and how this giving really ramped up during the religious festivities. Describing how the culture of giving extends and the lengths people can go to support the most vulnerable, Mustafe tells the story of his mother who on visiting Somalia in 2015 came upon a destitute woman,

‘in a really dire situation. She’s not family or a friend. At most a friend of a friend. Mum decided she wanted to do something to help. She started a collection to help out \$10 or \$20 per person.’ (Mustafe)

They were rewarded for their charity with a video thanking them.

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'They said we enjoyed Eid because we were able to buy clothes, buy sweets. This is a mum, destitute with 7 kids depending on her. She can't change her situation. You feel happy to have been able to take part in their joy.' (Mustafe)

Sareedo felt that remittance sending 'helps the ties of kinship' and for Mustafe, the familial networks which underpinned giving extended beyond the immediate family to include,

'neighbours who become your family and extended family and others. It goes for people who looked after you, you feel obliged.' (Mustafe)

Participants talked about the importance of honouring these relationships and reflected on the personal oaths and commitments they had made. These commitments carried meaning, they were held dearly and for young people appeared to be markers of independence and a marked move into adulthood. Mustafe reflected on taking on the responsibility to his mother-in-law upon marriage. Similarly, Sahro supported her father-in-law with her husband, as he was the only child. For Awrala and Mire, their sending was almost a rite of passage, one they stood up and took on when they felt ready and when they had made the autonomous decision to.

Mire shared that if someone else were in need, they needed to be someone known to him otherwise his Grandmother who lives in country would need to act as the conduit and facilitator. His grandmother is in many ways that 'transnational person' as identified by Baldassar et al (2007:14).

'I have to be related to you and or know you. Only blood relatives.'

When asked again about how he would manage a situation where someone else might need help, 'I would send to my grandma and the person can collect from her'. He underscored,

'it's based on trust.' (Mire)

The importance of trust in facilitating giving cannot be underestimated. For a young UK born person, such as Mire the familiarity of knowing the recipients or having some knowledge who they are within the family, is a prerequisite to his giving. It



must be present, or an intermediary must be in place to facilitate the practice. This type of giving appears too remote and unfamiliar to actively participate. This correlates to the expectation that many participants shared; if young people here were to be asked to send remittances to kin, they would reply with,

‘but I don’t know you’ (Ismael)

On the other hand, for participants like Elmi and by his own estimation someone who was very culturally aware, there is precedent, there is a system in place that enacts codes of behaviour. He saw the tradition as one that should and would be held up by kin or the tribe. It acted as the safety net. In the absence of an immediate family or extended family,

‘the tribe has to step up.’ (Elmi)

For him and for others in the born abroad group, there was not a belief or expectation expressed that one could simply opt out of remitting to extended family. Nevertheless, despite commitment to the principle of remittance sending, the practice carried its own challenges which will be reviewed next.

### **Challenges for senders in meeting the needs of relatives**

It was clear that participants engaged in a careful process to navigate the challenging emotions tied to remittance sending. These emotions were related to chronic need as part of regular remittance sending but also encompassed acute need in times of crisis. Several participants reflected on the gravity of the situation for relatives in Somalia. Some explicitly discussed the civil war and its impact on the population whilst others spoke more generally of giving back now that they were safe and in a more fortunate position. Times of crisis such as droughts as mentioned earlier increased participation in the practice but also took a toll on senders, emotionally and financially. Participants recognised there were challenges on both the senders and recipients’ sides. Among the key challenges described by participants was coping with this additional responsibility both in terms of the calls for support and the expectations placed on them, another challenge was coming to terms with the lived reality of relatives abroad. A further challenge was the concerns about how funds are distributed once in country and the level of powerlessness they felt about this.

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Coping with the responsibility of being the sole breadwinner for a family (many times on top of the responsibility to their own nuclear family) was weighty. This was just one challenge for senders. Family members' going without was a looming shadow that occupied the psyche of the sending community and in some ways perpetuated a sense of panic.

'In a nutshell, that's their only source of income. If you forget, you get a call on the 1<sup>st</sup> or the 2<sup>nd</sup> of the month. They're living day to day and living off debt a lot of times. Everything is dependent on you sending money back.' (Mustafe)

This awareness was a stressor or a trigger for senders. It caused them to act but also created work. Many talked about intergenerational tensions brought about by the practice and the male participants talked of the different frustrations and concerns they had about sending funds. They reflected on the responsibility they felt in being the ones to send. Elmi, remembered wondering as a young person why relatives receiving remittances did not go out to work. He noted that visiting the country for himself,

'changed my way of thinking about the world.' (Elmi)

It was the catalyst for a mindset change that he had not anticipated. He reflected that as,

'a young person from the UK, you equate the two places as having the same opportunities. As an adult, you (later) realise that not everywhere is the same...The world is not fair and not equal.' (Elmi)

He stressed that he now realises that the comparison is flawed. At the same time participants felt the reality for the sending community was disregarded. There was a lack of understanding from relatives at home.

'People are on minimum wage, they have rent, and all sorts of bills. You can't make them understand' (Ismael).

He added that not sending, put their relatives lives at risk because of the debt they could be generating. Even, 'If you're on benefits you're sending money.' (Ismael) There was a careful balance and weighing up the push and pull of relationships.

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Participants often tried to make sense of the situations they navigated. When talking about the challenge of managing demand and managing expectations Mire shared,

'it causes arguments between family members; they don't understand the circumstances here.... but sometimes life happens, maybe someone was fired from work. My grandma is stubborn and doesn't understand.' (Mire)

For Mire despite these challenges, he had a support system in his mother and siblings who could help financially but were also emotionally supportive because they understood the challenges that senders faced here. Mire openly shared,

'their expectation of money brings up feelings of anxiety and nerves. It causes arguments (within the family).'

 (Mire)

Similarly, for Halimo

'for our age group the biggest negative (to the practice of sending) is the pressure. People are waiting, you feel responsible for the food on this person's table.'

 (Halimo)

Feeling responsible for their relatives wellbeing and income created stress. Mire talked pragmatically about times when he is unable to send, for example if he is preparing to go on holiday,

'I need that money, because of where I'll be and (the need) for some emergency funds. Nevertheless, I make a point of ensuring my grandma doesn't go without'. (Mire)

With the help of his nuclear family, he can make alternative arrangements for the short term. He makes sure that his grandmother does not go without. Awrala (born abroad) echoed sentiments of other participants and added that remittance sending comes with a level of anxiety on both ends,

'not sending on time and the person worrying if the bill (stipend) has been stopped... they have their own bills and their own worries'. (Awrala)

Coming to terms with the material living standards of relatives at home was troubling for some participants. The contrast between living standards they had and those in the UK which participants were accustomed to, created a sense of unease and appeared to bring up feelings of guilt. For Mahad, he reflected on the severe financial difficulties people faced in Somalia, where the economy is weak, cost of living is high and no social security.

‘Food is expensive, some areas are very pricey to live in. People who work full time to support themselves, still need a top up. What they make working (just) isn’t enough.’ (Mahad)

Although he had not visited Somalia and was born in the UK, he was acutely aware about the realities that were being navigated. Elmi, also reflected on how a donation to one person stretches to support two households.

‘Mum sends it to my uncle; he uses it to support his family – some of it would then go to helping his in-laws.’ (Elmi)

He reflected that seeing the impact of his mother’s giving in the home country context was unexpected but was something that gave additional meaning to this remittance sending. It very clearly had a multiplier effect (Maimbo and Ratha 2005). In line with Hammond et al’s study (2013) the money that was sent traverses the individual, goes towards the household and in fact stretches to another household. In her study, the money that was sent, came from the relative abroad, to an urban centre and then from the urban finally to a rural recipient. Adding to the notion of a multiplier effect, it was noted that an ‘average of 3.5 people in Somalia are reliant on one remitter’s remittance’ (ATM 2020:5). For participants regardless of gender and place of birth, they worried about their relative’s welfare and the responsibility they carried. Hammond et al (2013) note that recipients in their study relied on a single donor and as such were extremely vulnerable to external shocks; in many ways the concerns amongst participants in this study are not without merit. Again, the two participants who seemed most at ease were Sahro and Hamdi, who both had challenges but seemed to have adopted coping strategies to help them to manage. There were moral, philosophical, and familial dilemmas in sending and when we talk about challenges senders’ experienced, the male participants were most vocal in

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sharing their thoughts. Although not as dire, they reflected that people here faced challenges too. Ismael stressed that some maybe in receipt of welfare benefits or,

‘are on a minimum wage, they have rent, and all sorts of bills. You can’t make (relatives abroad) understand.’ (Ismael)

Mustafe one of the Dutiful but conflicted participants, talked of the challenging emotions he felt when reflecting on visits home. He recalled returning for Summer holidays and because it was a holiday wanting to capitalise on the experience. He talked of not wanting to stay with relatives, instead renting accommodation. He remembers paying for cabs not wanting to make the long journeys by foot like his relatives made. He made a swift financial calculation comparing the average spend on a month-long break and what stipend is sent for a family to live on.

‘You’re spending \$800 for a (family) house for that month because you don’t want to stay where they do, but you’re sending \$300 for them to spend on everything for the whole month.’ (Mustafe)

He seemed to reflect on a sort of double standard for him, of what relatives are expected to make do with and what they (as relatives visiting the country) will accept. This was an uneasy feeling for him but demonstrates another perspective of the challenges faced by senders. His reflections seemed tinged with guilt, ‘You feel like you should be spending more back...If I had more, I would send it back.’ The ATM study on the impact of COVID-19 on sending capacity (May 2020: 4) highlights the relative lack of job security amongst their sample interviewed during wave 1 of the pandemic in the UK. Almost half of the respondents were left vulnerable due to zero-hour contracts, were currently unemployed or were part of the gig economy which has struggled under various lock down measures. More generally Ismael noted that,

‘whether you’re working, or on benefits you send.’ (Ismael)

This is a fairly weighty statement and Mustafe rationalised that the need precipitated the demand for help,

‘when you visit the country for yourself, you see how harsh life is.’ (Mustafe)

Additionally, while participants in this study were not specifically asked how much they sent and did not reflect on COVID-19, it is interesting to note that, pre-Covid-19,

each remitter sent on average £320.19 every month to dependents in Somalia. Now, the average remittance per British Somali has dropped precipitously to £144.58.

(ATM 2020:5). Capacity to send dropped by more than half just in wave 1 and it is highly likely to have been placed under greater strain in subsequent waves.

Vulnerability to external shocks was something addressed in Hammond et al (2013) where recipients relied on a single donor. However, the ongoing global uncertainty presented by COVID-19 is unprecedented and demonstrates the need for greater efforts towards emergency preparedness and routes to financial self-sufficiency in country.

Another challenge for senders was coming to terms with how money was distributed in country. Senders had no direct control and, in some cases, had limited understanding of local circuits of obligation. Mire reflected on this challenge that can surface on visits home. He reflected on how visits home have the potential to create chasms. Where being in country shows how expenditure is diverted to other causes or purposes. He recalls his own family's experience when his mum travelled back,

'the money can be spent on things or on people you didn't expect. That can cause issues...other people are staying with her.'(Mire)

Although he sends directly to his grandmother, he seemed uneasy with her living arrangements and seemed to worry if his grandmother was being exploited. Other male participants also talked frankly about their worries about the practice of remittance sending. Ismael mentioned his concerns about whether funds trickled down to a household's dependents.

'You're worried if the money is being used for the right reasons.' (Ismael)

For him, whether remittances were being used responsibly was a genuine question, the concern was that it might be being squandered on (i.e.) the father's recreational activities. It was difficult to know for sure without verifying with others or through visits home. In addition to these concerns, the spectre of a dependency on remittances worried participants. How this concern was managed is described below.

### **Coping with the unintended dependency and complacency**

A further challenge for participants included the ways they coped and sometimes struggled to cope with their relatives' entitlement to support. They struggled with the level of dependence and at times the complacency they felt. For many, these expectations were frustrating and tiring. The obligation to send and the consistency in which the practice took place, also carried negative consequences for participants.

'They know that person will never not send it to you. They will depend on you and won't find themselves a job/go out there.' (Halimo)

She added that from her perspective sometimes male recipients, 'can become demanding and dependent.' The sense of entitlement more generally was something captured in the Somali Faces blog, where a working mother talked about the level of demand she faced and the impact it had on her own children (Somali Faces:2016). The entitlement is somewhat of a benefit of the primordial attachment of kin (Geertz 1963 cited in Berns McGowan 1999). Berns-McGowan stresses that family ties in their make-up are so durable, an individual by virtue of being blood or kin, cannot be denied. While the principle is clear, in practice and amongst participants this does not translate to an unequivocal right to receive support. Beyond the question of means, the determinants for receiving regular support were more layered. While expressing his frustrations at men of working age not being employed, Mustafe accepted that,

'for some they've not had an education, an opportunity or a role model to follow... They've known war and a hard life. They don't know any different.'  
(Mustafe)

His relatives' need and dependence on external support was a result of circumstances outside their control. To reconcile his worries, and rather than focus too much on the negatives he turned to his faith. He reflected that ultimately God provides and for this reason they will be ok, and that he hoped that remittances would count as charity. At the same time, he felt strongly that as a traditional society, one where it was normal to expect the wife to stay at home and raise the children, the impetus was on men to earn an income for the household. Mustafe and other

participants had concerns that men who are traditionally expected to be breadwinners, may not rise to the occasion, and instead defer to outside help. These responses seemed to echo similar findings by Koshen (2007) and Hassan (2017) which highlight the destabilising effect of war and urbanisation on traditional gender norms and familial relations. These studies go as far as stating that material insecurity and conflict, have had a detrimental effect on male identity post war. Nevertheless, Elmi felt that for some recipients of remittances, it was far easier to pick up the phone and ring relatives for help rather than try to earn. Elmi highlighted that the system was vulnerable to abuse and if there were no checks and balances some people would be taken advantage of.

‘You have people who call you, then call someone else and then still call someone else for help. They’re taking 3 people’s money and because they don’t communicate, they’re none the wiser.’ (Elmi)

Mustafe added that another risk was that ‘when it comes easily, it goes easily’. For those who might not value this income it would be easily squandered or misused. While the male participants wrestled with these interactions, some female participants adopted a different mindset. For Hamdi, who was born abroad, she had first-hand experiences of cold calls from extended relatives in Somalia. On those occasions she had a clear approach in managing these requests,

‘I would say no problem, give me a couple of seconds, I will give you a call back. I make a few phone calls and find out if they’re genuine or not ...I will speak to my parents or my aunts and uncles.’ (Hamdi)

Hamdi seemed unfazed by these approaches and had a strategy for managing these sorts of requests,

‘You need to sift out who’s who...You need to do your research. They (may) want to try their luck. There is good and bad in everybody... It is up to you to do your research.’ (Hamdi)

She felt strongly that senders had a responsibility to carry out their due diligence and vet calls for support. Hamdi and Sahro another female participant who was also



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born abroad, were clear in their approach to remittance sending. They would do what they could even if delayed and they paid little attention to people 'trying their luck' or those who might be disingenuous. They accepted their own limitations.

'We can't satisfy all their needs. We try to do the best we can.' (Sahro).

They appeared, at least from their interviews, to have come to terms with the situation at hand and found ways to cope. Hamdi, recalls having frank conversations with people asking for help, where she was unable to send, she simply explained this and would try to help whenever she could. She said this would be received well and people were grateful overall, their response was simply,

'please remember us when you can help'. (Hamdi)

Unlike the male participants above, female participants did not display the same frustrations in managing the expectations of relatives abroad or their reliance on others. They talked in a more detached way. At the same time, from their responses the male participants seem to view the situation much more holistically. They considered the impact of an individual's choices on the family unit, extended family, and community. Three male participants (2 of whom volunteered that they were married and had children of their own) were more wary, expressed greater frustrations and had far more questions about the current and future risks to remittance sending than any other participant. While the complacency and dependency of some frustrated Mustafe, he stood by supporting vulnerable people. He noted that,

'Police officers get \$100 and a sack of rice – that's not right or enough but they go out and work. Cab drivers earn \$300 a month so if he wanted to, he could go out and work...They used to think money is everywhere here but now I just think they're accustomed to it.' (Mustafe)

Mustafe could not easily reconcile the notion of those (especially able men) who opted not to work. Demands that were made against a backdrop of unemployment and complacency were a clear challenge for some participants. When asked about the role of the donor community in creating or contributing to dependency, this was

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met with some challenge. It was something that seemed to bring up feelings of frustration and unease. Ismael noted,

‘What can they do? Threaten to cut them off? They are already feeling guilty. It’s a catch 22.’ (Ismael)

While clear about the difficulties presented by perceived dependency, there was no quick or easy solution to changing the situation at the individual or family level. Elmi shared the same sentiment, although he felt remittances were enabling dependency, he was sympathetic to the plight of those at home,

‘it’s a double-edged sword, they don’t really have what they need to fend for themselves.’ (Elmi)

The internal conflict was evident, on the one hand, relatives did not have what they needed but at the same time remittance sending was creating problems. Although it was an unintended consequence, Mustafe felt that in sending,

‘we’re facilitating young people’s focus on easy money and Europe.’ (Mustafe)

The ease in which money was received at the recipients end, along with images of life in the West, put forward a false perception that the perilous journey to Europe was worth it. This false image does not consider the reality of life outside the home country setting with both good and bad, instead it seemed to offer some ease and some opportunity to improve their own situations. Ismael felt as strongly against this trend, for him,

‘the only way things can change, and people can become self-sufficient is with the help of the government. They need to change people’s mindset. You don’t need to ‘tahriib’ (i.e.) to make the dangerous journey to Europe.’ (Ismael)

Mustafe, added to this, the worries he carried –

‘You’ve always got it in the back of your mind, you question if I don’t send will they be ok?’ (Mustafe)

He talked about the challenge it posed for people of faith and the unease it brought up,

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‘As Muslims, I don’t see people cutting off their families unless you know they’ve got what they need. My soul wouldn’t allow me to.’ (Mustafe)

Mustafe talked a lot in the care giving capacity he fulfilled, he felt that the condition in which he could consider ceasing his regular giving, was if the relatives he supported received the same or more. People needed opportunities to improve their lives. He added that for him,

‘Young people should be able to make a way and have a plan, not just ask for money.’ (Mustafe)

There were lots of references to challenges for people in their hearts and in their heads and this was not easily resolvable. The language around a hypothetical situation of change in the status quo, were of family being cut off, of the ‘perception’ of abandonment and it demonstrated to me the weight these negotiated commitments and familial relationships held.

‘Even if you wanted to not send, I don’t think your heart would let you go through with it. I think the older we get the more we see the importance.’ (Halimo)

Again, for some the situation felt hopeless, at the sender’s end and ultimately at the recipients end,

‘what else are people going to do, how are they going to get by...it’s not like they can apply for universal credit’ (Ismael.)

There were no viable alternatives so the situation at large would likely remain as is. Participants talked about the situation amongst their own familial networks but very easily translated it to the broader context of the society and community at large. Their situations were not unique because the state of the country and its economy, meant this was the norm.

The role of the remittance-sending community in facilitating dependency was considered amongst participants as was how the remittance sending community could support routes to self-sufficiency. Participants talked about examples that did and did not work when asked the question of routes out of receiving remittances and alternative means of income. For Ismael he gave the case where his immediate

family sought to implement a change in his cousin's situation, by helping him to generate an income independently they put forward their idea of purchasing a truck, 'He went along with the idea and was receptive.' The family found that despite their investment, due in part to mismanagement of this resource 'you're still sending the money' (Ismael). He felt frustrated at the lack of enthusiasm and drive from his relative. Rather than capitalise on the potential profit that could be gained from hiring out this vehicle, it was left to gather dust and the family were still left to send regular remittances. He noted that he had never been approached proactively about ideas or opportunities for income generation and he seemed frustrated that the family unit were the ones that felt obliged to put ideas forward.

'I've never come across someone who says 'hey I don't want to continue living like this. Relying on you guys for this income...I have this idea for a business...'' (Ismael)

Rather than come from the individual, the idea came externally. Mustafe, like Ismael felt regular giving had robbed people of so much including the impetus and opportunity to seek out a better future for themselves. The future of remittances will be discussed further on. At the same time, some participants did also recall positive experiences and outcomes from providing seed money.

'We pulled together a lump sum and we sent it to them to start a business. So, one of the youngsters has set up a shop to do computer courses. (He's) trying hard.... he's young, he's got his whole life ahead of him he's 24 and he's doing well.' (Sahro)

Sahro was very pleased with the outcome of the investment her family had made and ultimately what it meant for her relative's future and autonomy. She was hopeful and looked to this example when trying to inspire changes for other relatives in her family network. It was not always possible to provide seed money but where it was, it carried significance. When discussing other mechanisms of support outside of sending funds, many were clear that if they were unable to support, the extended family would step up. In most cases, this was the sole viable route to accessing funds to sustain living standards. Elmi was the only one to talk of the wider kin/tribal system in this context,

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'it's an eco-system. You come from a tribe. If you don't have siblings, immediate family, 1<sup>st</sup>, 2<sup>nd</sup>, or 3<sup>rd</sup> cousins then it falls on the tribe to have compassion. If you don't have that support, then you're in trouble. The tribe has to step up.' (Elmi)

Sahro talked about the contingency plans and discussions that were had in the event that she would be unable to send,

'That's hard. If I wasn't able to send, my siblings/family or the grandchildren would have to stand up and send. We've had this conversation; we've talked about this scenario...what's next. I don't know what will happen, but life is not guaranteed. It's something important, we leave it to Allah, but we have discussed as it a family amongst those of us who are abroad. There are no additional means of support, it's really down to the family.' (Sahro)

Sareedo held a pragmatic view that, given cultures of bartering and lending, relatives would manage,

'there's a culture of community support, they would find support locally. Over there they can talk to the local shopkeeper and tell them that they'll pay later. It wouldn't happen like that here.' (Sareedo)

Others spoke candidly of the kindness of neighbours and community spirit which goes a long way. What both groups of participants (male and female) who were born abroad had in common was the belief that the responsibility fell to the government to better manage the economy and the population's ability to earn.

'It is not people's fault (that they don't have enough) it is the people in charge who are mismanaging funds.' (Ismael)

## **Conclusion**

This chapter has presented part 1 findings of this research, framing participants experiences of remittances. It shares their journeys to becoming remittance senders, the notion of active and passive senders and their motivations. The cultural and faith values is explored as is the often-unique relationships between senders and recipients. The findings demonstrate that personal relationships do matter and at the same time giving to those who are unfamiliar but in need also regularly takes places.

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This findings chapter has also explored the network structures of remittance sending and the challenges to the practice. The next chapter considers the future of remittance sending as a distinct topic.

## **Chapter 5: Findings Part 2 -The future of remittances**

This chapter presents the themes that emerged as participants considered the future of remittances. Although I set out to consider the sustainability of remittance sending, participants felt strongly that the practice was unsustainable. There were multiple challenges to the survival of the practice and, as such, solutions to facilitating a means for remittance sending to continue, particularly in the interests of those in need, needed to be multipronged. On the one hand they believed a need for remittances would remain high, and on the other hand participants believed that a generation of those who would form the traditional remittance sending group were losing their connection to the practice. In line with participants reflections, I have referred to the future and sustainability of remittances in this chapter. In looking at the future of the practice including what impacts it and potential remedies, this chapter first presents the findings related to the generational and socio-economic shifts that have taken place, before considering the significance of the visit to Somalia, examining how customs and traditions are passed down and the gendered experiences of remittance sending before reflecting on the innovative ideas that diaspora communities have proposed. Finally, it considers the broader perceptions on the future of remittances.

### **Generational and socio-economic shifts**

Generational and socio-economic shifts were those factors that affected whether younger people would take part in remittance sending. Many participants talked about issues of identity and cultural awareness amongst younger people in comparison to their own experiences and how unlikely these next generations would be to take part. While most participants in the study were in their 20s and 30s, they

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routinely considered people younger than themselves to be the ones that would not participate. They did not define an exact age for this younger group. Nevertheless, it appeared to be a dichotomous relationship, discussed in terms of them and us. Remittance senders saw themselves as culturally aware, attached and actively involved and this contrasted with younger people's lack of awareness, attachment, and appreciation. Consciousness, awareness, and identity were identified as key components that were missing, which meant that young people were seen as moving away from the practice.

'The 10 years old now and 10 years old from my generation have/had a very different experience.' (Sareedo)

Not only did they consider young people's approach now as compared to their own. They also spoke of the generational shifts in parenting styles they had observed. They talked of their peers, some of whom are parents, and what values they can and will instil in their own children.

'For example, my brother grew up here, he had kids. The way he would take his kids back to visit, to the way his parents would take him back to visit – very different. My parents immersed us.' (Elmi)

In addition to this dilemma of cultural identity and awareness, some participants including Sareedo talked pragmatically about the financial situation many students currently found themselves in with increased tuition fees and limited grants and bursaries. The challenging financial situations younger people faced meant that there is a greater need to focus on their own wellbeing as compared to young people in the past. According to Sareedo,

'the financial situation for students now is a lot tougher, they have their expenses for food and transport and there isn't the EMA (Education Maintenance Allowance) like there used to be. It's not feasible to send \$100 back home.'

Sareedo did not doubt that young people were giving or charitable, but she felt that structural issues around traditional remittance sending (amount required, links

needing to be forged) meant it was easier as well as more relatable for them to donate to a charitable campaign circulated via social media.

'It's easier ... to give £10 or £20 to an online charity than to support family back home because for them it would more likely (need to) be \$100.'

(Sareedo)

Their capacity and approach to giving was different to their own experiences, but not necessarily seen as bad. At the same time Sareedo was very clear that young people questioned the need to send when there were needs present here in the UK. Their conundrum was layered. Ismael also shared similar sentiments both in terms of links but also about the uncertainty for young people.

'Every generation will have less and less links to Somalia.... If they try to call in the future for example, they'll be met with (an attitude of) 'but I don't know you... We also don't know what the future will hold for future generations in the UK either' (Ismael).

For Mahad, when talking about young people continuing this practice,

'the ones who will continue the practice will identify with people abroad and understand the family situation'. He added that,

'the ones that won't... don't identify with them and adopt different cultures.'

He concluded that,

'traditionally the extended family is still family. Younger generation(s) won't (accept this belief)' (Mahad).

For Mahad and others, shifts in identity, affinity and affection with family abroad meant there would be shifts in patterns of sending and even an end to the practice. The language used when speaking about the future of remittances was loaded. It was a situation on the brink, and it was bleak. These descriptions reflected the seriousness with which participants saw the quandary. There were a few counteractive measures they believed could be employed including increased or regular contact. Participants framed their expectations for remittance sending against a trend towards fewer and weaker ties to Somalia and the region and thus



remittance decay. This weakening of ties was centred on people's changing views about who qualified as family. For this reason, visits to Somalia carried significance and were advocated for. This is described in greater detail in the next section.

### **Significance of the visit to Somalia**

Visits home held meaning and importance for participants. They were a vital tool in helping to guarantee a future for remittance sending. This section unpacks why visits were held in such high esteem, it considers participants' own experiences of visiting and what these interventions would achieve. I have used the term intervention as it describes to me a tool to disrupt and stem current trends that they saw developing. Most participants were clear that, at the individual and community level, for remittances to continue, a direct, in-person relationship must be built with the home-country context. Without this, a fault line was developing and would only grow in severity. Visits were a remedial act to counter the weakening of ties.

Of the two older female participants, only Sahro had returned to visit Somalia but both believed that visits back home play a role in raising awareness about the conditions people were living in and to maintain this practice of sending money. Sahro volunteered that visits were particularly important for her children who were already curious about why and where the family were sending to.

'I think visits back home will help children to understand and build a good connection for them. Because otherwise, to be honest it's out of sight, out of mind.' (Sahro)

Without this very real reminder, the practice would be relegated to something that used to be done, a folklore rather than offering an understanding of the context in which this remittance-sending takes place. Elmi echoed this sentiment, his own return visit was a learning experience for him. He reflected on the relatively small amounts of remittances going beyond an individual direct recipient, being shared

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with the nuclear family, and then shared further with in-laws. He also recalls seeing what money was spent on first-hand and how this shaped his understanding,

‘\$60 goes to rent, \$40 on flour, \$10 on rice, \$X on electricity, \$X on sugar and other bits. What do you have left? What’s remaining? You have nothing to build on.’

This contrasted with his immediate thoughts as a teenager, ‘why don’t they get up and work?’ He felt strongly that visits back do influence giving.

‘It must impact peoples sending behaviour. You see things you’re not used to seeing. The longer you stay there, the more you learn. You see the dynamics and understand why they are the way they are.’ (Elmi)

He felt strongly that visits home would break down barriers and open peoples’ minds to the differences that otherwise could not be comprehended. Awrala also felt the visits back engendered trust and close bonds,

‘For example, someone might think, this person looked after me when I was there, I want to do something good in return.’ (Awrala)

This example and insistence on return visits contrasts against Hamdi’s example, who although she had not visited Somalia since leaving as a young child, was an advocate of the practice. She felt this way because of the way she had been introduced to the practice and the positive memories she had built up over time, she felt positively about the benefits of remittance sending and her own contributions. Visits were seen as bridging culture gaps and managing cultural shifts. Sareedo talked about the need for upholding ties of kinship and visits being an important way to do this. As Mason identifies ‘the visit has a particular symbolic and practical significance in the maintenance of transnational kin relationships’ (2004:1). She adds that the visit works to establish a ‘kinship network that is active over distances and over time’ and helps to build ‘affinity and belonging’ to the ancestral homeland. While her study considers the example of the Pakistani diaspora in the North of England, there are correlations to the experience of Somalis in London.

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'Kids here have a third culture... Things have already changed so much. If they don't travel back, they will be less engaged. That human connection. It's important to develop a connection.' (Sareedo)

She felt strongly that passing down these traditions was important, and the responsibility was on family members, particularly parents to do this. Sareedo believed they must build and keep ties of kinship and teach this to their own children. Visits home are a way to reinforce this learning that is primarily initiated from a distance. She felt ultimately that,

'if there's no way of building the connection, they're not going to continue what the parents used to do. Its learned behaviour, even if its sporadic.' (Sareedo)

For her, the concepts of legacy and tradition was extremely important. Furthermore, this evolution and hybridisation of culture was significant. These children were not only or entirely Somali or even British for that matter, but they had a hybrid culture that evolved from having spent formative years in this environment. This experience coupled with the influences their family and community presented from the home context came together to form their identity. Mustafe made a very pertinent observation about the way culture, customs and traditions evolved even for someone like himself, born abroad and someone who feels culturally observant and aware.

'It's the same way that when you see someone Somali, we know on the tube.... we don't say anything because that's not what you do. Why am I staring at the tube map? It's not rude to say hello or make conversation on a packed train but it's not normal to do these things. We're worried about being loud but that's not part of our culture we've picked up the English culture.'

(Mustafe)

He saw the example of human behaviours on a busy tube train as a juxtaposition to tradition at home. While it is the norm to stand or sit mute on the tube in London, England, making as little eye contact as possible, it is completely alien to the traditional Somali culture of warm greetings and open conversation. While the behaviours on the tube in my opinion are an extreme example of a unique set of cultural norms, it demonstrates how people have adapted and moved away from other norms they were raised with. Despite being someone who identifies with his

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home culture he recognises the shift that takes place through time. He recalls what his own upbringing looked like in his childhood family home, a social hub for family and friends who were treated like family against the status quo where his own nuclear family does not typically visit the family home of his close relatives. He does not associate bad feeling with this shift but rather a reality of modern life.

Visits home were intended to inject cultural awareness and build family bonds.

'If a person has been instilled with a lot of cultural awareness, love and respect of their people then they'll send. If not, they'll go on with their lives.'  
(Awrala)

Lots of participants talked of the erosion in the cultural ties that were previously held onto. They talked of their parents almost having full cultural awareness, their own being 50/50 and the next generation even less.

'We have both cultures; our kids will have a watered-down culture. That link will be lost.' (Mustafe)

For some, it was almost a lost cause, the influence of other cultures and values were too great. Ismael felt that influences from other cultures, people's everyday environment and how they permeated our ways of being, whether this was intentional or not could not be negated.

'People don't realise we're in the west and growing up in a western culture so we're going to adopt more western (values). You'll see people move away from tradition and the values that we had.' (Ismael)

Participants made no distinction in this breaking away from traditional values, amongst those born here or born abroad. What made the difference was exposure to the values in the familial home and exposure to it in the home country context. There was a desire for a re-introduction and re-education through visits amongst participants. Koshen notes that 'it is not uncommon for youth who have grown up in Western countries and who have become too foreign to be sent home for

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reorientation.’ (Koshen 2007:77) And while this may seem alarming to some, the various components of strong families as defined by Defrain et al (cited in Koshen’s 2007) include interaction. At the crux of the issue for Mahad was that ‘Some young people don’t identify with the people back home. They don’t know them.’ Again, when talking about what the future holds for remittance sending, it was equally pessimistic views,

‘I’m not hopeful for the next generation, they’re completely different.’(Elmi)

While some participants talked about their own bewilderment at having to send in their younger years, they felt the culture clash would be even more pronounced now. Mustafe felt strongly against supporting men of working age and Elmi talked about how the system was vulnerable to abuse. But they felt that young people now would subscribe less so to the belief and practice of remittance sending. Another intervention that could bridge gaps between the diaspora and people at home were if,

‘more immigrants start arriving and cling the two worlds together instilling in people the belief in the practice and its importance.’ (Elmi)

He felt that people from the home country setting, who held the traditions dearly and could re-educate people would in many ways be one of the only lifelines to revitalizing a dying practice. They might go on to act as the social glue to the home country context and the community abroad.

The key counteractive measure to secure the involvement of young people in remittance sending that participants repeatedly returned to were ‘visits home’. They spoke of this return as an opportunity for reintroduction, a chance to contextualise the goings on and understand more easily the many traditions that are spoken of. At the same time, while visits home are eye opening, they are not always enlightening or equalising forces. From personal experience, many people describe visits by ‘expats’ or diasporas accustomed to a particular lifestyle and comforts and who cluster themselves in major cities not really interacting with locals, not really trying to understand their new setting or why things are the way they are. The visit sometimes offers a culture-lite experience. They allow parents to reintroduce their children to the

culture of home, being around people who look like them and speak the mother tongue but sometimes that is as far as the exchange goes. This is unlikely to be what comes to mind when participants talk about the importance of visiting. At the same time, many parents who make return visits relish the challenge of teaching children the history, culture and traditions centred on back to basics living often centred in rural life, focused on livestock and open terrain as an antidote to much of the city-based living life in the UK focuses on. This requires a level of awareness, experience, and commitment as well. In addition to visits home, the passing down of cultural values and traditions more broadly was presented. The next section considers approaches and participants' views to the passing down of customs, such as remittance sending as a marker of cultural heritage and tradition.

### **Passing down customs as part of one's cultural heritage**

Geertz states that the determinants of loyalty and behaviour are primordial attachments such as kin, culture and religion (1963 cited in McGowan 1999). From the perspectives of participants, attachments to culture and kin were weakening. They expected that, as a result, loyalty to or the notion of supporting relatives was also weakening. Amongst participants this awareness created a greater emphasis on the passing down of cultural heritage and strengthening ties of kinship. They believed that, if left unaddressed, young people would not identify with their heritage; opting instead for a hybrid identity and one that allows them greater freedom and personal choice, which in this context facilitated a move away from traditional practice. Freedom and choice were not inherently bad, rather when traditions such as remittance sending depend on 'circuits of mutual obligation and interest' (Landolt 2001:217), freedom and personal choice pose risks to the continuation of these practices. Unless interventions were made, they anticipated that young people would step away from the social contract or 'xeer' (Samatar, 2011).

Participants reflected that remittance sending was a custom that was taught to them and acted as a link to their cultural heritage. The parental role in passing down this information was crucial. Participants talked of their parents as the custodians of knowledge of both their culture and of the custom of remittance sending. Several participants shared that their parents were the direct recipients of calls for help. In

terms of generational differences, they noted that their parents' knowledge of the custom and the multiplicity of actors in the familial networks were complete and correct. They then transmitted this to their child as best they could. This child would then have only a measure of their parents' knowledge. Some approximated this to be only half - 50%. They would then go on to have their own children and could, likely only transmit a fraction of the knowledge that they themselves held. They expected their own child to hold or retain approximately a quarter of the cultural knowledge and awareness that the original source (i.e.) the grandparent, had held.

'In terms of our parents, they had the full culture, about 50% got passed down to us, then 25% of that culture will go to our kids. I'm generalising but that's how it feels.' (Mustafe).

Weaker remittance sending practices were a demonstration of this weakening of ties over time. Still, participants recognised that intergenerational shifts and tensions happened for a reason. Young people had their own worries and needed support. Sahro, when talking about what the future holds, was sceptical about young people's potential involvement and joked that she wasn't sure that her kids would help her in old age, but she nevertheless tried to at least instil in them that they needed to know and support their grandparents. For her, as a minimum they needed to uphold the practice at this level, and this was something she was actively teaching them.

'I'll be lucky if they look after me. They always ask why we send money. I'm trying to teach them to, at least, remember your grandmother and grandfather...the elders.' (Sahro)

Sareedo talked of the experience of her younger cousins and nephews. She talked of their opposition as observers of the practice and as those who felt directly impacted by this regular giving. She felt firmly that young people needed help to gain a better appreciation of what this giving means particularly at the recipient's end and for there to be real hope of them becoming open to the idea of sending remittances in future. She believed that while a family bond may not be present or established, consciousness of need and/or religious obligation might encourage young people to give instead, and it was possible they would opt to giving towards other charitable causes that allowed a different commitment and level of giving. Sareedo believed that some of the network structures involved in remittance sending may actively

deter young people from donating to these causes and instead encourage periodic smaller donations to any charitable cause. Their move away from these customs was not because of miserliness, rather a reflection of their financial situations and a shift in mindset about charitable giving. They would indeed give back, but rather than to their extended family who they may or may not have any interaction with or appreciation for, they would give to the 'global family' and any charitable cause they saw as being appropriate. This route of giving to broader causes offered greater flexibility in meeting their faith and moral obligations to provide charity.

Despite the ever present environmental, societal, and economic challenges, participants encouraged the passing down of cultural heritage and customs including remittance sending. Passing down these values is significant because it seeks to uphold links between people despite distance. Only a few participants talked about the significance of language in maintaining links between people in different settings. The ability to speak a common language is important. For relationships to exist there must be open lines of communication (i.e.) willingness to stay in contact, but also the fundamental ability of communicating in a shared language. While there are fears that young people may not choose to continue the tradition or practice of remittance sending, it seems noteworthy that there was not the same degree of concern of a loss in spoken Somali skills.

Elmi reflected on the different approaches to passing down his cultural heritage that his own parents used. For the practice of remittance sending, it was a gradual introduction where the practice was contextualised so it could be viewed in a holistic way and for Somali language learning an immersive approach was taken. Both Elmi and Mustafe talked of the immersive learning approach that their parents chose to adopt when teaching them to speak Somali as children. The school and the outside world were English language spaces, and the home was for Somali speaking. Mustafe reflected on being born in the Gulf and not knowing Somali initially, until his parents made the decision,

'that's it, only Somali is being spoken in the house so that's how I learnt.'

(Mustafe)

Elmi reflected on his parent's approach to teaching him, they instructed him that when 'you come home, you speak to me in Somali.'



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He noted with gratitude, 'It helped me a lot, I wouldn't have learnt (the Somali language) had my mum spoken to me in English.' (Elmi)

He reflected on the importance of his parents' approach to teaching him about remittance sending and how it has impacted him positively. He reflected that other parents who took a tougher line when it came to remittance sending ultimately had a less favourable result,

'there were kids who had strict parents who pushed back.' (Elmi)

Hamdi also reflected positively about the way the tradition was taught to her and her introduction to the practice seemed to contribute to why she seemed to be such a strong advocate.

'Our parents showed us it was a beautiful thing...you want to do it. It was never a burden and never instructions that we must.' (Hamdi)

In the process of this passing down of heritage and culture, some parents appeared to apply different means depending on the issue in question. Language required a distinct approach to that of the custom of remittance sending. Elmi and others amongst him shared their thoughts about what will be ultimately transmitted down to the next generation. He spoke of his brother's experience of 'visits home' with his children and how rules were relaxed compared to when they were growing up,

'my brother will communicate with his kids in English and with the locals in Somali.' (Elmi)

He adds that this is unlike their own experience of visits home with their own parents. His brother took the approach that if the children do not want to interact with others in Somali, he will not push them. He also described his concerns of what he would tangibly be able to pass down to his own children. Despite the example of his parents which he holds as an exemplar, he had come to terms with the fact that his own rules would be less firm and all-encompassing and therefore his own transmission would be less impactful.

'I can teach them, but I don't know what depth the teaching will be. It won't be taught as aggressively (as rigorously) as my parents did?' (Elmi)

Even those who held culture, language, and traditions firmly, felt resigned to the fact that this shift was taking place and likely become more pronounced over time. It was inevitable and the force of change was stronger than them. Despite acknowledging their own curiosity and opposition to the practice as young people, they rationalised that with time their understanding increased, and the key differences were, they had committed 'teachers' (Table 4) in their parents and held a strong sense of their Somali identity. They had guidance from their custodians of knowledge, and this is what contributed to their education and their commitment to cultural practices. They were less confident in their own abilities to address these challenges. For other participants, remittance-sending was contingent on interactions within relationships that were based on mutual affection and a common identity.

'If a person has been instilled with a lot of cultural awareness, love and respect of their people then they'll send. If not, they'll go on with their lives.'  
(Awrala)

Their worries about whether they would be able to fill their parents' shoes in passing down this informal education to the next generation(s) were an additional concern to the panic about young people in the future rejecting the practice. They also expected that young people would miss out on building positive family relationships in the home country-context and fundamentally would not be able to identify with their relatives. Although language was not addressed in detail, Elmi noted that his nephews and nieces had the freedom to opt out of conversing in Somali, this was diametrically opposed to his own experience growing up. From what I observed the crux of the matter and the cause of this panic was concern about a loss in identity. While there were challenges to and anxieties about the future of remittances, there were interventions and remedies that could be adopted. These remedies were intended to maintain a level of engagement on the part of traditional remittance sending groups. They included return visits which provided ways to learn about heritage, to build bonds with relatives and to properly understand the '*ecosystem*' as Elmi called it and its interdependencies. In amongst responses shared by participants and concerns raised, there were gendered experiences that are noteworthy. These are considered in the following section before broader perceptions about the future of remittances and the role of innovation is described.

### **Gendered experiences of remittance sending and interactions with traditional gender norms.**

Responses to the interviews indicated a difference in approach between male and female participants and a level of candour and vulnerability particularly amongst male participants regarding the challenges remittance sending posed for them. This section contextualises gendered experiences of remittance sending and how this has interacted with traditional gender norms. Hassan (2017:55) notes 'in general, women are more compliant than men with requests for money'. In this study, women appeared more open and accepting of requests, however this did not automatically mean they would send money. They acted in some way as gatekeepers and had their own systems to process the requests they received. Hamdi explained her process for managing direct calls for help that happened by surprise from relatives abroad,

'I would say no problem, give me a couple of seconds, I will give you a call back. I (then) make a few phone calls' (Hamdi)

She contacts her parents, aunts, or uncles to verify who they are and to understand the relational link. These calls allow her to verify the accuracy of the information they have provided and to better understand their general socio-economic situation. She then explains that,

'it gets difficult. I'm already supporting people on a regular basis. I may not have it when they ask but I will explain this.' (Hamdi)

She reassures these relatives that when she does have the means, she will do her best to help and she notes that she is met with gratitude and patience. She also adds that if the situation is urgent, a message will be cascaded to the wider network who will contribute. Male participants also reflected on the role their mothers held in receiving and facilitating requests for help. Female participants (particularly those in the older cohort such as Hamdi) noted that where possible requests were met,

others were politely declined or deferred, but nevertheless requests were processed. In this sense they did appear to act 'as good managers' (Hassan 2017:57). I have no doubt that the men held similar beliefs of 'do what you can, when you can,' but their responses were constrained by concerns around the internal and external structures around giving. Male participants demonstrated greater frustrations with remittance sending. They spoke of the careful balance in managing their own personal responsibilities alongside their duty to relatives. While driven by moral sense of duty, many reported feeling stretched. Their lived experience of remittance sending, meant responsibility to support themselves was carried along with responsibility to the wider kin. The male participants, whilst equally committed to their responsibilities, seemed more intensely aware of the challenges. They also highlighted concerns that male recipients may not adequately fulfil their care responsibilities to their own dependents with the money that they received.

'You're worried if the money is being used for the right reasons. You send \$100 and you don't know if the money is being spent on the needs of the family.' (Ismael)

The female participants did not raise this concern. In broad terms, the older female participants in this study seemed more able to cope. Their approach and responses appeared to demonstrate that they accepted their own limitations and the situation at hand. With a detached but structured approach they seemed to skilfully navigate the challenges they faced. Male participants regardless of age appeared more troubled by the situation.

'Their expectation of money brings up feelings of anxiety and nerves. It causes arguments.' (Mire)

A commonality between both female and male participants was the affection that was held for relatives and concern for their material and emotional wellbeing. A willingness to support all regardless of who may be asking, also came out strongly from male and female participants and in particular older participants, Hamdi and Ismael stressed that they did not require a personal connection to send a remittance.

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Just as Hassan (2017:57) indicates that 'women manage multiple families with consummate skills as they send money to their families as well as their husbands' family', male participants such as Mustafe sent remittances to their in-laws and shared how support trickles to family members related by marriage.

'The only people I look after now are my mother-in-law and my aunt... both their husbands have passed away.' (Mustafe)

Elmi noted that the remittances sent to his uncle would support his own family unit but also 'some of it would then go to helping his in-laws.'

It may be that women fulfil this role more regularly but male actors also manage multiple families and family responsibilities too. They also share this care-giving role. While there were gendered experiences that varied, participants were unified about the need for macro-economic solutions to support remittance receiving communities.

### **Perceptions about the future of remittances**

Although participants felt remittance sending was unsustainable due to societal shifts (i.e.) such as future generations opting out and weakening of ties, there was a need for a macro-economic solution because recipients still required financial assistance. When discussing the future of remittances, participant views varied greatly,

'I think the practice will continue forever.' (Mustafe)

He explained that this continuation is because the need and root cause of this sending was still evident and unlikely to be addressed in the foreseeable future. At the same time Mire whose sending was conditional, shared that,

'it's going to be extinct.' (Mire)

He believed that without the history or an appreciation for why things are the way they are, young people in the future would simply opt out. In terms of the cost, benefit and reward, his own remittance sending is tangible. He sends remittances directly to his grandmother; the personal connection makes the purpose and process clearer. He made the subsequent point that when the time comes that she or his aunt is no longer there,

'there will be no more reason or wish to donate'. (Mire)

There was no ill-will attached to this statement, it was matter of fact and perhaps in his thinking, separate to other forms of charity. Mahad (born in the UK) put it very succinctly –

‘it depends on the Somali future. If there is a stable government and peace, they’ll be less reliant on money from abroad.’ (Mahad)

His comment seemed quite profound and crystallised. For him, first and foremost the building blocks to normal life, particularly in areas blighted by ongoing conflict, needed to be present. Only then will people have the freedom and opportunity to change their lives for the better. When considering these points in relation to Maslow’s hierarchy of needs (2013) in his theory of human motivation, we see that remittances, in the main, are sent for foundational purposes - to meet the basic physiological needs of their relatives. Participants stated repeatedly that their remittances were sent to cover the cost of food, water, fuel, accommodation. This question of what remittances were spent on was often met with a quiet bewilderment as the situation was so clear, it was perhaps a silly or rhetorical question to ask. There were a few examples as in the case of Sareedo who supports her cousin through university, where money was used to move beyond foundational needs. It was very much her hope that his education would be a means to him achieving his future goals and towards self-actualisation. At the very top of the pyramid or Maslow’s hierarchy (2013) is self-actualisation which can only be achieved once the other foundational needs of esteem needs, belonging and love, safety, and physiological needs (i.e.) water and food have been met. Amongst senders, remittances appeared to fulfil a psychological need as the sense of duty was so strong and it occupied a place in their psyche. Maslow (2013:10) notes that ‘physiological needs are the most pre-potent of all needs. What this means specifically is, that in the human being who is missing everything in life in an extreme fashion, it is most likely that the major motivation would be the physiological needs rather than any others.’ This means that while participants expressed frustrations at a lack of self-actualisation and motivation from some relatives, their frustrations were misplaced. Self-actualisation cannot be achieved unless the foundations underneath have been secured. In the case of relatives, the very first building block (physiological needs) or its component parts had not been secured sufficiently. Maslow (2013:12) adds that a person who is chronically deprived ‘tends to think that,

if only he is guaranteed food for the rest of his life, he will be perfectly happy and will never want anything more.’ This may explain the disconnect between senders and some recipients and why the reliance on remittances appears so short-sighted to participants. If the physiological needs are met, safety needs come to the fore as those that need to be met. For a proportion of the population in Somalia, it is worth noting that instability or a lack of security is either recent history or currently a blight.

Mustafe felt strongly that the concept of money being sent back had dire consequences for the state and future of the country.

‘It (remittance sending) has delayed a generation from developing our country.’

Mustafe felt that remittance sending had robbed people of the capacity to contribute to the development of Somalia. In monetary terms remittances are capped at a level that covers core household outgoings. Remittances do not account for investments or saving for the future but deal very clearly in the here and now. In how far remittances have permeated the country, he felt that Somalia had lost over 30 years of traditional economic development and reflected that a sort of paralysis has taken over in place of natural progress. For participants such as Ismael and Mustafe, they very much felt frustrated at the lack of self-motivation or self-actualisation demonstrated by recipients. They did not refer to areas of conflict and physical insecurity, but they were very clear that material instability and financial insecurity permeated the lives of communities ‘at home’. As an external observer it makes absolute sense that personal development would not be an urgent priority when basic needs are only just met. Furthermore, Elmi talked about his direct experience of observing how finances are carefully spent on immediate needs and how little remains for savings or investment. The situation is one that is characterised by scarcity. At an individual level, change could not happen and would not be as far reaching as the situation demanded. For participants, this was entirely a situation that needed to be addressed from the top down and responsibility lied firmly in the hands of the national government and to some degree international financial bodies. Without leadership from the top, the situation was unlikely to change. Ismael particularly, strategized at what was needed to take place from a macro-economic

level. When asked what the longer-term future held for remittances, his response was,

'it's bleak. The government need to start preparing now. (They need to make those assessments) if we have this less money coming in, what will the country look like? Unfortunately, they're unlikely to do it, each one is thinking about how they can sustain his post long term. They're not thinking 30 years down the line.' (Ismael)

Elmi felt just as strongly,

'they (the government) need to think of a solution. It's a timebomb. It will be a really dire situation.'

Like Elmi and others, Ismael expressed concern about corruption and the consequences this was having for the community,

'apparently 70% of money that comes into the country lines the pockets of those in charge and only 30% goes towards the economy' (Ismael).

The need for the government to start preparing urgently was important because participants saw a crisis afoot as changes in cultural beliefs and practices risked the future of remittances continuing at all. There was no current solution to a perceived reliance on external funds being sent. This, combined with the equally strong belief that among young people remittance decay would most definitely set in, meant participants foresaw that the community was inching towards a cliff edge and one with catastrophic consequences. Hamdi, Mustafe and others saw that the root causes for remittance-sending needed to be addressed for change to take place. Participants felt duty bound to send and if the need was no longer present, they would be free to consider their own futures independently without having to factor in this additional responsibility. A reprieve would be welcome but was unlikely.

'A lot of people want to go back and establish things for themselves, not having to send this money would be an extra saving and will enable them to go back and invest.' (Mustafe)

They too looked to the macro-economic situation as the leading cause.



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‘Maybe if the government and economy improve, they would have the support they need and the need to send would stop.’ (Hamdi)

And again, the Government was held responsible,

‘the government needs to create jobs and ...they’re the only ones that can break the chains.’ (Mustafe)

While macro-economic change was a crucial part of the equation, the other factor that impacted remittance sending was buy in and commitment from the sending community. A challenge for this group was the shifts in commitment that were in part ascribed to generational changes. Despite these challenges, participants considered alternative routes to supporting communities in need. They believed innovative thinking could help.

### **Innovation and the role of the diaspora**

Participants took a keen interest in sharing practical alternatives that might help to address the need for remittances. Alternatives were needed because the need for the financial assistance was great. Hamdi noted that disparity between rich and poor was very significant which made the need even more urgent,

‘back home their poor is poor, and their rich are rich. There’s no middle class or just comfortable.’ (Hamdi)

Several strategies were put forward to overcome dependence on remittances. Mustafe spoke of the example of members of the diaspora community putting together a plan to offer technical skills training and supplies of free second-hand equipment to help people to independence. He had the opportunity to put forward the idea to government officials who initially welcomed the proposal. He noted that the individual even went as far as to travel to Somalia spending a year there to help to try and jump start the scheme.

‘Suffice to say they did nothing with the proposal or scheme... there’s a lot of corruption.’ (Mustafe)

Ismael also talked of ideas he had that might divert support in a more holistic and sustainable fashion. He shared an idea for,

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'a (global) diaspora database', a way of collecting something as small as \$1 a month to create a 'welfare system for the destitute. (i.e.) for those who've been affected by floods, whose sole breadwinner has passed away.' (Ismael)

It was not clear whether this would supersede the kin framework, but it would very clearly function as a social security system for the poor. Additionally, not only did Ismael consider long term strategies, but he also thought about pragmatic solutions that could relieve the need for international development assistance.

'The government can approach external funders (i.e.) we want to support young people; it will cost this much now but this investment means that in 10 years the international agency won't need to fund other work.'(Ismael)

He was in no doubt, 'the only way things can change, and people can become self-sufficient is with the help of the government.' (Ismael)

While these ideas were considered there was still a sense of fear about what the future holds, and the challenge posed by young people opting out of the practice. The fear was for the young people themselves but also for the population of would-be recipients or people in need. The need for support was not going away but a generation of contributors were expected to reject any future involvement. While alarming, most participants considered mitigating measures and damage limitation rather than the potential for wholesale change from the senders' perspective. They saw that a generational shift was already taking place and were resigned to this expanding its reach.

In conclusion, the future of remittance sending was uncertain. In the eyes of participants, the need for the financial support that remittances provide would persist but support amongst young people was faltering and would fall away unless interventions were made. Visits home were seen as an important way of addressing these challenges and bridging the gap between spatially distant families. The way families passed down heritage including language and customs was also raised both as exemplars and as a demonstration of how identity and attachments to these markers of identity have shifted through the generations. Responses also presented gendered perspectives on remittance sending. Male participants appeared somewhat exasperated by this responsibility, yet most remained committed to the

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practice long term both to their existing recipients and to their wider kin too. They had a keen interest in how innovation could present alternative means to remittance receiving communities.

Having considered the broad findings of the study, the next chapter, Chapter 6 presents the conclusion for this research.

## **Chapter 6: Conclusion**

### **Introduction**

This research has generated original data into the experience of the Somali remittance-sending community in London, an understanding of perceptions of contemporary remittance-sending and expectations about the future for their own traditional remittance-receiving networks. This was addressed via the following objectives:

1. A review of the literature on remittance sending to Somalia and the region, by the Somali diaspora whilst also considering the experience of other global diasporas and transnational communities.
2. Interviews with members of London's Somali diaspora community including those who were born in the UK and born abroad, both male and female participants as well as those of differing ages.
3. An interrogation of the themes related to participants' experiences of remittance sending and consideration of these in conjunction with existing literature. Importantly it considers the status of remittance sending with a view to better understand perceptions and expectations for its future.

The chapter is structured in the following way. First it summarises the key findings, including broad experiences of remittance sending, the challenges, the way networks work in practice before moving on to motivations and sustainability. Secondly the chapter presents the contributions to knowledge, which is followed by the limitations of the research, and finally it details areas for future study.

## Summary of findings

The findings demonstrate that the practice of sending remittances is deeply ingrained in the psyche of participants regardless of country of birth, age, or gender. Participants shared concerns about the participation of future generations and shared a state of consciousness about the economic situation of those at home including chronic unemployment, under-employment, and poor governance. The research concurred with Hammond et al (2013) study that faith, familial duty, and need were indeed motivators. What differed was that duty emerged as a distinct theme in participant's experiences of remittance sending. It encompassed the strong moral obligation participants described, it also spans duty considering their faith values and their cultural values. Duty was the driving force. Duty was compounded by moral values, faith values and cultural values. In the face of need, duty mobilised people. Duty while complex and multifaceted, is a value that is passed down through the generations to all able members of the familial network. The notion of a conditionality in remittance sending was discussed by participants. The expectation that remittances were time bound and tied to a specific relationship with a grandparent was expressed by a single UK born participant. While not reflective of the broader feedback during interviews, it relates to the question of sustainability which is addressed in greater detail further on. There were worries about the passing down of traditions among even those who saw themselves as culturally aware and there was an almost unanimous belief that visits home were a necessary tool to fostering identity and encouraging multigenerational participation. This study presented new insight into active and passive sending and how negotiated commitments (Baldassar et al 2007) and networks of support work in practice. It identified a framework of actors (Figure 1 and Table 3 - Chapter 4) and the different roles they assumed in the network system of providing remittance. The different types of participation impacted on the monetary and emotional support that was available for senders and recipients.

At its core, remittance-sending was an act of transnational caretaking. As Baldassar et al (2007) highlight it is a display of love and affection. It is a demonstration and fulfilment of a person's responsibility to their elders and less well-off relatives. Koshen (2007) describes how during circuits of migration during local environmental or socio-political challenges relatives would travel to rural or urban areas seeking

shelter and respite. There was a sense of mutual aid so those who were better off would provide this support and this would invariably be returned as and when it was required. In a transnational context, financial help by way of remittance sending, is emblematic of this relief-giving but in a way that is feasible for those who are separated by vast distances. At the same time, helping those who are less fortunate also takes place within cultural and religious parameters. The individuals involved in sending represent members of a spatially distant family (Banerjee 1984 cited in Maimbo et al 2005).

Remittance sending has a culture and practice of its own. There are timelines for sending, amounts that are deemed appropriate, recipients that are identified and conduits who play important information-sharing roles. It holds religious and cultural significance for both sending and receiving communities. Recipients also go on to support their own relatives locally and others in need. These are circuits of social obligation in action. There were personal journeys in becoming remittance senders. Participants had been introduced to the practice, raised to understand who recipients were, why it was important to give and encouraged to participate. While many began by helping from the side-lines, they sent independently later. Remittance sending as an individual marked a coming of age and a rite of passage. Several participants shared that they were proactively sending when they had made their own decision to. They were proud of this autonomy and their relationships to their given recipients. While there were early milestones including periods of teaching, limited participation before moving into independent sending, there were later milestones which included legacy sending. One participant in particular spoke with conviction on sending as a legacy since her mother's passing. Another participant reflected that as a young person, he naively thought his grandmother was the only person entitled to receive support. Since her passing, there were people who had spent significant time with her and would invoke her name, who he felt a level of duty to help too. As he matured, he understood there were others in the familial and kinship network who would also be entitled to receive support. He was committed to supporting his mother-in-law and his aunt and supported others as and when the need arose, or he had capacity.

## **Challenges and gendered perspectives**

There are many emotions that are tied to remittance sending. There were moral dilemmas about sending, this included feeling frustration at a perceived lack of self-reliance amongst some recipients particularly fit and healthy men of working age. One participant felt conflicted about the average spend and lifestyle of senders who return for summer holidays compared with the average stipend sent to relatives to which they were expected to make do with. The amounts of money and lifestyles that were led were vastly different. He reflected on this double standard and felt uneasy about these feelings. On the one hand he seemed to reflect on feeling hypocritical. At the same time, life in the UK was challenging in its own ways. Although visits home served a purpose; aspiring to have a holiday with certain comforts threw up challenges. Another participant was audibly conflicted and felt frustrated at the predicament relatives were in, but also felt the situation was hopeless and the idea of cutting relatives off was unthinkable. Navigating these feelings was tumultuous. There were sentiments around guilt about the difficulties relatives faced, feeling fortunate to have been able to make it out and duty to give especially given how lucky they were in means and opportunity relative to others. Participants were acutely aware that senders in the UK often managed their responsibilities to their relatives against a backdrop of their own financial difficulties and a different set of burdens to the ones at home. They reflected on government policy, how austerity and a more difficult economic climate than the one they recall when growing up, had wider reaching implications than might be assumed. There were also positive sentiments and experiences, including around contributing to their relative's joy and being part of their personal development journeys including graduating from University. Participants reflected on sending so relatives could celebrate Eid festivities properly with the special foods and new clothes. A particular participant reflected on the understanding responses and gratitude she was routinely met with by those who needed help even when she was unable to send.

The study presented elements of a gendered experience of remittance sending in terms of coping strategies and resilience among participants in London. Both male and female participants felt a personal duty and actively sent remittances. What differed was the degree to which the responsibility appeared to create a mental load. Male participants reported feelings of frustration, anxiety and struggled to come to

terms with the situation to a degree that I had not anticipated. Hassan (2017) analysis of gendered experiences in remittance appeared to show less participation or willingness to participate on the part of men which this study did not support. Male participants were also clear about the sending practices that were customary for men and the role of the kinship framework in stepping up where immediate family was not able or present. Male participants appeared to be well integrated in the systems they were expected to operate in. Both male and female participants reported worries about being delayed in their remittance sending and the implications for their loved ones. Both groups talked of feeling responsible for the food on their families tables.

Male participants talked with a sense of concern in how remittances were spent once in country. Their fears seemed to be associated with concerns about misspending but also appeared to indicate a lack of awareness/understanding about local circuits of giving and mutual aid. They spoke in protective terms, feeling a particular duty to the most vulnerable including the elderly and mothers of young children. Male participants also reflected on other gender specific sending practices including '*mag*' or restitution and on the auspices of a child being born. One of the male participants reflected very clearly on the practice of some men in his experience, sending for self-interested motives. These senders who intended to return home for this reason sent remittances to manage their interests there. While this experience was reflective of only a minority in this study, it did emerge as an issue worth noting. This finding supports the notion of how moving back 'home' acts a driver to donating. This motivation was categorised as risk sharing (Stark et al cited in Chimhowu et al 2005). Remittance sending activities took place as part of a larger framework of sending practices within a family network. The remainder of this chapter first considers experiences of familial networks, motivations for remittance sending before summarising perceptions about the future of remittances. The chapter concludes by presenting contributions to knowledge, considering the research's limitations, and proposing areas for future study.

### **Network structures in action**

Wasserman and Faust (1994:4) highlight that kinship as an apparatus presents opportunities and challenges for social action. These structures varied among families, yet many reflected upon the role of their parents (particularly their mothers)

who acted as conduits for information, sharing alerts, promoting joint sending activities, and galvanising group charitable sending initiatives. They managed requests and contributions. Participants who were actively sending highlighted the difference between their involvement and those who were passive senders. Passive senders did not have direct links to or an appreciation of who recipients were and acted mainly out of respect for their elders who encouraged their involvement. They provided support at a distance, metaphorically and physically. As part of a network of senders, participants reflected on the strengths of networks to absorb shocks such as someone losing his or her ability to send. One participant reflected on her own family network, that given the size they were well placed to take over if she and her mother were unable to send and/or if they opted out. She did note that while a personal decision would be accepted, there would be a judgement placed on them. There were local and international actors who underpinned the process, conduits, raising the alarm, galvanising support, the role of local people was also highlighted. They also took on these influential roles. The core recipient in transnational remittance sending was often sending remittances and providing support to others. Wealthy, trusted locals also acted as important cogs in the remittance sending machine. They sounded the alarm and provided their own support to those in need. Landolt (2001:217) determines the diaspora state has 'circuits of mutual obligation and interest.' For actors in the network structure there was a sense of mutual assistance in the provision of monetary support as well as information and guidance. These support roles were not predicated on wealth but a willingness and interconnection. While experiences in sending remittances were broad and varied, motivations for remittance sending centred on a series of core reasons.

### **Motivations to remit**

In terms of the motivations for giving the findings demonstrated that personal relationships do matter. While several participants reflected on their openness to supporting any person or relative in need, all participants displayed a 'natural' commitment to supporting those who they were closely related to. Where there was a blood relation and a personal interaction the commitment to sending was even stronger. Mirroring Hammond et al's study (2013), faith, family and need were core drivers to remittance-sending for UK senders in this study. It was difficult to distinguish which held more significance amongst participants. Affection for one's



family and a sense of duty specifically were themes that were carried through interviews. Motivations were magnified by the level of acute and/or chronic need amongst recipients. While grateful to be in positions to give back there were moral challenges that participants navigated. Participants echoed Koshen's findings (2007:92) around duty namely that,

'children are nurtured with the knowledge that they will one day assume the duty of caring for their parents as well as elder and needy family members.'  
(Koshen 2007:92)

This duty was taken on and has implications for the wider kin. This is duty is carried with gravitas and the responsibility to respond to calls for helps are,

'incumbent upon all capable family members.' (Koshen 2007:92)

This duty to help others is a normative value and one that is emphasised within both cultural and faith frameworks ascribed to by most Somalis. Reasons for giving are compounded by the level of need. When discussing dependency and the role of the sending community there was a belief about not abandoning people and how unthinkable cutting people off is. There were reflections about the moral obligation to send, particularly considering those who were left behind. Duty is multi-layered, there is moral duty, duty based on cultural norms and values and a sense of duty from a faith perspective.

Faith also helped people to contextualise their role in a wider system, one that promoted mutual aid and responsibility to others. It consoled them through the challenges they faced and offered a coping mechanism and a way to see him or herself as an actor in a larger network. It provided reassurance that ultimately the recipient's life was pre-ordained and despite challenges, they would be ok. While they felt a sense of duty, their faith reminded them that their contributions only added value and was not the reason for their living or dying. Although somewhat unexpected participants did see the multiplier effects of regular giving, they appreciated that through these transactions, investment was being made locally. There was a level of nation-building and collective consciousness that featured in people's understanding of remittances. Participants recognised the importance of charity culturally, and of those participants who were born in the region, they shared

memories of the custom of regular sharing and giving amongst their neighbours. One participant reflected on the sense of ethno-communal consciousness that drove his parents' sending practices. They enacted codes of behaviour beyond the family network to support vulnerable people in need. Similarly, to the findings on motivations, considerations about the future of remittances were limited. There were a few core beliefs about the practice's future which were firmly held and considered next. These beliefs galvanised thinking about potential solutions and alternative means to supporting vulnerable people.

### **Sustainability**

The question of sustainability or the future of remittances as participants reflected, was core to this study. Its future can be considered in two ways, firstly the factors that precipitate a need for remittances and secondly an awareness and readiness to support on the part of donors. Some participants felt almost fatalistic about how severe the situation would be particularly as young people felt more disconnected from their culture. Others took the position that because the need would always be there, sending would continue to take place. It was these multiple moving forces that seemed to be on a collision course that worried several participants. While participants spoke of this phenomenon of a shift in culture from a UK perspective, Koshen (2007) spoke of the generational shifts that have also taken place in the home context. Individualism, independence, smaller family units and localised affiliations were increasingly observed. I expect that information about these shifts that were happening in the ancestral homeland may have gone some way to allaying their feelings of a moral panic. The homeland with access to the 'true' 'authentic' cultural norms was changing and evolving and to see it change outside the homeland is to be expected to some degree.

Participants were clear that the macro-economic situation in Somalia needed to improve for regular remittances to become obsolete. Regular remittances are the funds that are used for everyday living. Participants stressed that this cannot come to a halt until a satisfactory minimum standard of living can be sustained through other means. Participants felt strongly that the responsibility to achieve this laid firmly with the government. At the local level, there was great anxiety about remittance decay, this notion that as the human connection wanes, remittances will cease.

Rather than a hypothesis, participants felt firmly that this was clear fate if appropriate interventions were not made. Unlike Maimbo and Ratha (2005) they did not connect with the hypothesis that although funds may decline, they rarely stop entirely. They also did not reflect on the increased capacity to send in monetary terms in comparison to their parents' generation. Their concerns were squarely placed on the weakening of ties. For this reason, visits home were seen as crucial to counteracting remittance decay and the other major concern, the rejection of cultural practice. For there to be a future for remittances, there was a need for co-presence. This co-presence was ideally a physical experience of both settings (UK and Somali) to reinforce an understanding of the complexities and interdependencies inherent in networks of giving. The alternative state of co-presence was a level of ethno-communal consciousness that facilitates people's involvement in community support systems. The determining factor to any remittance sending activity is a sense of identity and an ability to identify with relatives who may receive remittances. It was for this reason that visits home were necessary and a Somali identity relative to and closely attached to that of the ancestral homeland was required.

In the categorisations of diaspora, consciousness is also discussed, and consciousness is required amongst members of the Somali community. Safran (1991) and Cohen (2008) highlight that ethno-communal consciousness, solidarity and maintaining a connection to the homeland are key features of diasporas. Although some participants had never travelled back, they held values and a collective consciousness that motivated them to send when needed. Whilst participants did demonstrate unease and concern about the future of remittances and their own abilities to pass down this cultural practice, there were solutions that were considered. There were also commitments, although seemingly fewer and less durable, to supporting people without a direct interaction or them being distantly connected. This study has demonstrated that the subject is complex, multi-layered and depends on several factors.

### **Contribution to knowledge**

The study group is an under-researched population, and this research fills an important gap in knowledge about the types of remittance sending practices that take place within familial support networks and the different actors involved. It also sheds

light on the journey to becoming remittance senders. It presents new perspectives of remittances and adds to existing knowledge about shifting experiences of transnationalism and mobilities. Based on empirical material from those who identify as being Somali, this research raises questions about the future of remittance sending practices in the context of globalisation and considers the potential implications for identity shaping practices, kinship/cultural norms, and expectations. Importantly it also raises concerns about the potential for serious consequences for countries like Somalia and communities that rely on remittance sending.

This study has examined what appears to be a novel notion of active and passive sending within support networks. Participants talked of their experience of passive senders within their own familial networks of giving. This role contrasted with participants' own experience as active remittance senders. Passive senders were actors on the side-lines. Their involvement and awareness were limited. Their contribution went only as far as helping to provide funds. Their duty was to the lead remittance sender within their own family here in the UK. The nature of this relationship caused them to contribute towards remittance sending activities. In the examples provided by participants the initiator of their participation was a mother and an elder sibling. Their participation was dependent on an instruction or request from this figurehead. While monetary support was helpful, this indifference meant the emotional and practical responsibilities inherent in remittance sending were managed by a few core contacts. They received the phone calls, they managed requests and they acted as the conduit where there were larger networks to call on. In practical terms they also undertook the process of remittance sending, whether sending electronically or visiting the brokerages and carrying out the cash-based transactions. Although leadership structures and network roles were spread across both regions, roles and responsibilities did not appear to be equally distributed. Elements of a gendered experience amongst the Somali community in London also emerged as a strand within this research. While many of the same motivations emerged as in Hammond et al's study, respondents in that study were overwhelmingly women 78% and had an average age of 41 (2013:5). As described earlier on, the processes by which responsibilities were managed and the mental load it created particularly for male participants was stark. Similarly, to Abdi (2015) and Hammond et al (2013) sacrificing one's own needs to meet remittance sending

duties also emerged but rather than as overt examples it was an undercurrent to responses about the strain remittances create. Finally, the findings appear to demonstrate that a key determinant of remittance sending is relational closeness (i.e.) co-sanguinity alongside positive interaction.

### **Limitations of this study**

In terms of the limitations of this research, this study was intentionally targeted, it looked at individual beliefs and practices and how these were managed by participants in their everyday lives. Similarly, the sample size was relatively small. To maintain the research's focus further, the study population and their geographic location was also specific. Most participants were aged in late 20s and 30s. Only one participant was in her early 20s and if possible, the experience of younger people would have been interesting to expand upon. While rich data was produced a broader sample may have reinforced emerging themes or provided a greater variety of experiences. Although I firmly believe qualitative methods were appropriate, opting for focus groups may have produced a different kind of response. It is possible that a group setting for these discussions may have elicited more nuanced feedback. It is also possible that given that remittance-sending focuses on private personal flows of money, participants may have held back or felt hindered in their responses for fear of judgement. While not addressing COVID-19 in this study could be viewed as a limitation, I opted to retain the original focus given the highly unpredictable nature of the pandemic. This does instead allow for further study centred on disaster preparedness and responsiveness. Despite these limitations, this study provided rich data and contributed to the existing knowledge on the practice of remittance sending among the Somali community in London.

### **Priorities for future research**

This research has demonstrated that further study would be hugely beneficial to unpack and develop an even more robust understanding of the practice of remittance sending. An initial area for future research would be a study amongst 16–25-year-olds members of the British Somali community in London. As a study group,

participants would likely be UK-born or born outside of Somalia. The 16–25-year age group is important because participants shared that when assuming an active role in remittance sending, a person's journey to adulthood included several milestones. Remittance sending was a rite of passage and the move into young adulthood was significant. What is more, participants had real concerns about the future of remittances, and interviews with this new priority demographic would shed some light on attachment, affinity and connection to the practice and recipients 'at home'. One of the organisations I approached to support recruitment, noted that they struggled to come across potential participants who were born in the UK and who had a personal experience of sending money for reasons that were unclear. This study would consider their definitions of family and reflect on the current socio-economic situation of young people in the UK and how this impact on their ability to send or participate in sending. A secondary area for future research is a looking at the broader experience and attitudes to remittance sending among Somali men. With a larger pool of male participants, this study would aim to better understand their attitudes to duty, resilience and how far the concept of return drives sending. The themes of balancing remittance sending responsibilities with obligations to family here and the concept of return as a driver to sending emerged to varying degrees and would benefit from further analysis. Thirdly, whilst conducting interviews, a theme that emerged is how the individual fits in with the collective. A study on negotiated commitments within kinship frameworks and how responsibilities are divided including active and passive sending would build on some of the early findings in this study. This research considering the individual and the collective could be conducted through focus groups, where interactions between individual and the collective may emerge in person. Focus groups could also reinforce some of the commonalities. A fourth and final area of study would consider the attitudes and experiences of the remittance receiving community in Somalia. This would include both male and female participants to see what variation in approach and experiences there are. Male participants in the UK struggled with the concepts of dependency and what appeared to them as a lack of proactive efforts, but this only reflects the views of one side. A study with the recipient community could open a window into experiences that may currently be obscured.

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In terms of the sender-recipient relationships, the findings show that personal relationships do matter, negotiated commitments are formed within networks of trust and support and remittance sending is compounded by duty from moral, religious, and cultural beliefs. Participant responses differed from Horst's (2003:63) sentiment that, 'kinship ties are the strength and weakness of Somali society.' Rather in line with Wasserman and Faust (1994:4) they appeared to see kinship as a network structure that has provided opportunities and constraints for social action. It is a force for good yet one that carries its own set of challenges. Their responses demonstrated like Koshen (2007:93) that the main strength of the extended family network is it has helped people to 'overcome multiple challenges presented by social and civil strife.' Remittance sending responsibilities did appear to fatigue some participants and they looked forward to a time where they no longer needed to send remittances. They felt strongly that this change in circumstances would be a positive development for those in country who would have the freedom to live independently whilst also being positive for the sending community. While they broadly expected remittances to continue due to need, the idea of a reprieve or a change in fortune for remittance senders was a comforting one. As participants like Hamdi stressed, an environment where everyone has the basic 'things every human should have access to' without the need for remittances is an aspiration worth working towards.

## Appendix: Question guide

### Remittances – Experiences, practices, and motivations

#### Basic information and personal experiences

- 1) Can you try to think back to your first memory or when you first became aware of this practice?
- 2) How long have you been providing support? Months/Years?
- 3) Who do you support/send money to?
- 4) How did you become aware of their need for support?
- 5) How do you maintain this giving?
- 6) Do you share donor responsibilities with others? (i.e.) siblings, cousins?

#### Attitudes towards remittances

- 1) How are the remittances you send used? Do you know?
- 2) Benefits of sending money/financial support?
- 3) Negative consequences of giving?

#### Influences on remittance activities/behaviour

- 1) Frequency of giving (monthly/quarterly/yearly?)
- 2) Are there times of the year that you are more inclined to give? please explain...
- 3) Why do people send money? What are some of the motivations for giving? (i.e.) Personal reasons, family, culture, faith
- 4) Impact of your support? (i.e.) Direct, indirect, personal, social? What kind of feelings does it evoke? How does it help/hinder the relationship of giving?
- 5) What about people's experiences of visiting 'home' and how does this influence giving?
- 6) Do you intend to ever move back?

#### Future of remittances

- 1) If you didn't send money, would the person you support have someone else they could turn to? If so, who? What additional mechanisms of support are there for recipients?



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- 2) To what degree do you think existing recipients could become more self-sufficient if remittances stopped? How so?
- 3) How do you feel your remittance sending will evolve in the future? Are they likely to change significantly? If so, please explain. This could be your own and others.

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