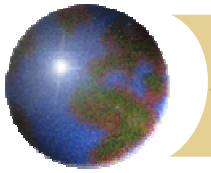


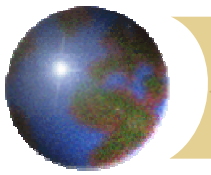
# *Transnational Livelihoods:*

Remittance sending amongst Somalis



# *Outline*

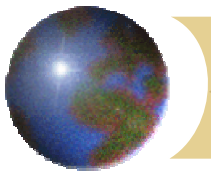
- ✦ Introduction
- ✦ Remittance sending in past and present
- ✦ The Dadaab refugee camps
- ✦ Somalis in Minneapolis
- ✦ Conclusion



# *Introduction:*

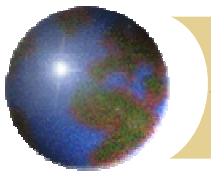
## *Refugees & Remittances*

- ✚ Rapidly increasing interest
- ✚ Far less in refugee remittances
- ✚ Differences:
  - Relation between refugees – state
  - Remittances cover wider region
  - Great economic and political instability



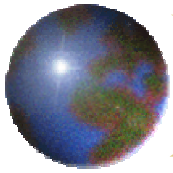
## *The development of the xawilaad*

- ✦ Migration vital in Somali lives & livelihoods
- ✦ Destination shift: Gulf States – ‘West’
- ✦ Franco Valuta System
- ✦ Xawilaad



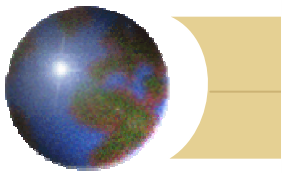
## *The xawilaad*

- ✚ Xawil = transfer, usually of money / responsibilities
- ✚ Xawilaad = Somali informal system of value transfer
- ✚ Transnational links and the xawilaad business strengthen each other

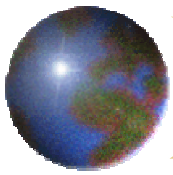


# *Dadaab refugee camps*





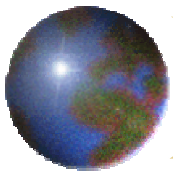
**Dadaab**



# *Livelihoods in the camps*



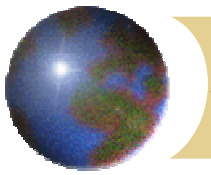
**Dadaab**



# *Xawilaad: the importance of remittances*

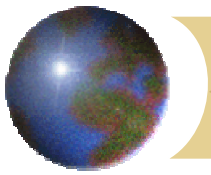


**Dadaab**



## *Somalis in Minneapolis*

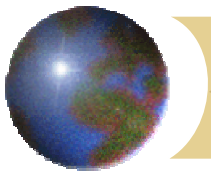
- ✦ Largest Somali community in the USA
- ✦ 2000 Census: 11,164 Somalis
- ✦ Reasons for moving:
  - Employment opportunities, services
  - History of welcoming migrants
  - Established Somali community
- ✦ Somali lives in Minneapolis



# *Remittance Sending*

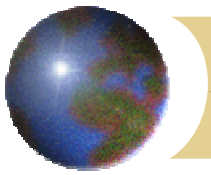
- ✦ Factors determining success:
  - Age, gender
  - Level of education & employment
  - English proficiency
  - Length of stay
  - Social network
  - Number of dependants
- ✦ Yet: All Somalis send remittances

**Minneapolis**



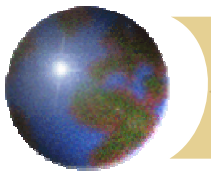
## *Forced Transnationalism?*

- ✦ Obligations put great pressure on the personal lives of Somalis
- ✦ Are remittances used wisely?
- ✦ If not: actions may be taken



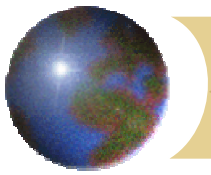
## *Communal Projects*

- ⊕ Emergency– development aid
- ⊕ Largely area / clan based
- ⊕ Relief food, education, health care, water projects
- ⊕ Should international actors get involved?



## *Conclusions*

- ✚ Remittances are indispensable for survival in Dadaab
- ✚ Somalis in Minneapolis are very aware of the vital role they play in survival & development
- ✚ The obligation to send is often a great burden



## *Recommendations*

- ✚ Economic and political stability ?
- ✚ Diasporas are agents of development:  
Migrants and refugees need a voice
- ✚ Link development & migration policies:
  - Migrants as development resource
  - The development impact of migration
- ✚ Caution: financial over-burdening

