

UNIVERSITY OF OSLO

Homeland Orientation of War-torn Diasporas:

Remittance and Cultural Practices of Tamils and Somalis in Norway

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CULCOM
Cultural complexity
in the new Norway

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Dedication

This dissertation is dedicated to my loving mother Kamalawathy and loving father late Tharmalingam for their courage

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Reflections and Acknowledgments

This PhD work in Human Geography and the research training I received have contributed to a great transformation of my life from being a Diaspora activist to becoming a Diaspora researcher. Such transformation could not have been a reality without the support of a number of people and institutions. This is my opportunity to acknowledge and thank them. I believe that it would be appropriate to start my appreciation with a short reflection on my background.

I left my home city of Jaffna in Sri Lanka in 1988 in order to escape possible danger of becoming a victim of the violent conflict. At that time I was working as an Assistant Lecturer at the University of Jaffna, from where I had received my Bachelor of Commerce degree in 1986. It was my intention at that time that I would stay for a maximum of 2 years in exile and then return to my home country. Twenty two years have passed, and I am still in Norway, I consider Norway also as my home and I have been working with a PhD project on “homeland orientation” of two war-torn migrant communities and the implications of these orientations in their lives in Norway. Such unexpected long stays have been the experience of many war-affected migrants.

In the latter part of 2003, I decided to revive my academic interest, nearly 10 years after completion of my first Masters degree in the interdisciplinary field called ESST – Education in Society, Science and Technology in Europe, a collaborative programme among 15 European Universities. I was part of the first batch of students in 1993 and I had University of Oslo as my home university and the State University of Limburg (now Maastricht University) in the Netherlands as the host university, with a specialization module “Economics of Technical Change” at the institute called MERIT. For this Masters programme, I wrote a thesis in 1994 with the title “Why Sri Lanka has not become a Newly Industrialized country? Lessons from South East Asian NICs” under the guidance of the founding director of UN University’s INTECH programme (now UNU-MERIT), late Dr Charles Cooper, and Professor Erik Reinert in 1994. At that time, the competitiveness of Japan was one of the areas of my academic interest.

When I began considering PhD study as an option in 2003, following a long period of Diaspora political activism, I began my search within the themes that related to my Masters degree. An article with the title, “Can Japan Compete?” caught my attention and made me realise what a 10-year gap meant in the academic world. My decision then was to start another Masters degree to fill the gap and I chose Development Studies as my field at the University of Life Sciences in Norway beginning in September 2003. The opportunity to contribute to development in my own “home country” was an additional motivation for the selection of the study area. My strategy was to search for a PhD position while following the Masters degree.

Between 2004 and 2006, my hunt for the PhD position was very intensive. During this period, I had prepared seven different PhD proposals and applied to seven different places, while still working fulltime as a Senior Executive Officer with the Section for International Recognition at the Agency for Quality Assurance in Higher Education (NOKUT). The PhD proposal which covers the present study was prepared in a rush, submitted on 18th of August 2004, and then revised three times before being awarded the fellowship and the start of my PhD in September 2006. At this time, I also had to turn down with regret the offer of another PhD position for my proposal “Role of Innovation in Competitiveness: A Comparative study of Norway and Singapore in the Biotechnology Sector” to be conducted at the Centre for Technology, Innovation and Culture (TIC) at the University of Oslo until November 2006.

These reflections indicate my complex academic background, being not anchored in one specific discipline but transcending disciplinary boundaries and with it both advantages and disadvantages. Finally, through this PhD I have positioned myself as a human geographer. I am very grateful to all who have trained and guided me during my long journey to become a researcher.

First and foremost, I owe an appreciation to all informants in my study. Without their participation and contribution, this study could not have been made. I am also very thankful all who helped me in this regard, especially Pascale Hoeke Hendriks from the municipality of Oslo. Secondly, I would like to thank the research programme “Cultural Complexity in the New Norway” (CULCOM) and its research director, Professor Thomas Hylland Eriksen, at the University of Oslo for offering me this PhD position. Thomas has continually encouraged and supported me throughout my PhD period. He also offered very valuable comments on all of my writings, which was an extra support I enjoyed from him. I am very thankful to my two supervisors, Professor Kristian Stokke and Professor Øivind Fuglerud, for their continuous support and encouragement; they guided me through their critical comments on my writings with academic rigour and pragmatic strategies. A distraction from my PhD work for nearly 18 months from January 2009 to May 2010 was caused by war and massacres in the Vanni region in Sri Lanka, and the continuous political tensions within the Tamil diaphora including in Norway. My supervisors accommodated the delay caused by this and they were very cooperative during my catching up phase and intensive writing phase, even taking time during their holidays to offer me feedback.

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During my PhD period I have benefited from many PhD courses and conferences including the research school organised by SUM in 2007. I am grateful to Professor Desmond McNeill and other organisers of SUM research school. I have benefited from the participants in the PhD research seminars at the Department of Sociology and Human Geography. I have special appreciation for Professor Knut Kjeldstadli, Professor Anne Hellum and Researchers Katrine Fangen and Elin Selboe for their support and encouragement during my project. My Somali

colleague and researcher, Mohamed Husein Gaas, was the person who opened the gate to Somali diaspora world in Norway for me. He was very helpful in my PhD project and I am very grateful to him. I have also benefited from the work done by the PRIO migration research group and interactions with the researchers Carling Jørgen, Cindy Horst and Marta Bivand Erdal. I am very grateful to them all. I also thank my language editor Sandhya Sundar who edited most of the parts in the dissertation from Tamilnadu in India. It also indicates space-time compression in the era of globalisation.

I received the news of the PhD research fellow position while my mother was with me in Norway on a brief visit. It was a great pleasure to share the happiness of my dream project with my mother. I have received encouragement from her during every phone call I made following her return to the home country. I salute her courage in bringing me up while giving an education of a high value to us. I miss my late father at this time as I also did when he passed away in November 2000 and I was not able to attend his funeral due to the war. I also salute my father for his honest and hard work for the welfare of the family and his encouragement in my education. My sisters, brother and friends have been always supportive me during the study.

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I have taken my entire education as a beneficiary of a system of free education both in Sri Lanka and in Norway, at institutions sponsored and supported by the state. This means that the whole of my education was financed by society. I owe great respect for the institutions and the people who have supported such a free education system. I consider it my moral obligation now to give back my contribution to the societies that supported my academic endeavor.

Thank you.

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1. Introduction

This is an article-based PhD dissertation in Human Geography. The aim of the study is to examine the relationship between the homeland orientation of migrant communities from war-torn societies and their lives in the country where they settle. More specifically, the dissertation analyses the relationship between the economic and cultural homeland orientation of first-generation Tamils and Somalis and their life in Norway. There is a main research question and two secondary questions. The main question asks: How does the economic and cultural homeland orientation of Tamils and Somalis influence their life in Norway? The secondary questions are: (1) What are the remittance practices of Tamils and Somalis and how do these practices impact their life in Norway? (2) How do homeland-based cultural practices of Tamils and Somalis interact with the mainstream cultural space and affect their life in Norway? The main part of the dissertation consists of six articles and this foundation provides an introduction to the study by outlining the theory and methodology, while also pulling together the different aspects into an integrated whole.

Acknowledging the blurring boundaries of the concept of homeland in this transnational era, this dissertation considers the country of origin as the homeland, and the connections and ties diaspora communities have with the country of origin are referred to collectively as their homeland orientation. Hence for Tamils, the home country is Sri Lanka, but many Tamils consider Tamil Eelam – the North and Eastern provinces of Sri Lanka – their homeland. For Somalis in Norway, homeland is Somalia, including Somaliland and Puntland. In the migration literatures, the relationship between homeland orientation among migrant communities and the manner in which it influences the process of integration into the new society is subject to a theoretical tension. From one perspective, the homeland orientation and transnational connections of migrant communities stand in opposition to integration. The other perspective argues that homeland orientation and integration are not incompatible and can run in parallel. In light of this theoretical tension, this study is particularly relevant, as it looks at the economic and cultural homeland orientations of Tamils and Somalis, the similarities and differences between them and the impact of these orientations on their lives in Norway.

Homeland orientation is considered one of the key characteristics of diaspora communities (Safran 1991, Cohen 1997, Cheran 2003, Tölölyan 2007) that surfaces in different spheres such

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as political, economic, socio-cultural and religious. This dissertation focuses on the economic and cultural spheres, considering religion as part of culture. The point of departure is that it looks at the practices that somehow connect the country of origin and the country of settlement. Examining those economic and cultural aspects that transcend the territorial borders of Norway, it centres the overall theoretical framework on transnationalism. It studies remittance not as social remittance (Levitt 1998, 2001b) but as an economic practice, and treats homeland-based cultural practices as part of the cultural orientation of Tamils and Somalis in Norway. The term homeland-based cultural practice is used to denote the cultural practices that originate from the homeland but that have been adapted to suit Norwegian society.

Though this dissertation understands that the transnational life of Tamils and Somalis is anchored in the transnational social field (Levitt and Glick Schiller 2004) that links Norway and homeland and other places where community members live, it restricts its focus to those who live in one part of the transnational social field, i.e. in the country of settlement. The reasons for this are given in the methodology section.

Why war-torn communities?

The main motivation for this PhD study has been my observational hypothesis that homeland orientation has a considerable impact on the life of war-torn migrant or diaspora communities. As a person who migrated due to war and having lived in Norway for more than 20 years with a strong homeland orientation, I have observed that connections with the homeland play a crucial role in shaping diaspora life in the political, economic and cultural spheres; specifically, the impact of economic and cultural orientation has a deep impact on and influences everyday life. This led me to think about research in this field. While observing other migrant communities from countries not racked by war, especially Pakistanis and Indians, it appeared that there were some differences in the ways that migrants from war-torn countries and largely peaceful countries organised their lives in Norway, and that these differences were connected to war and conflict in the homeland.

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The first is the relationship between the homeland State and migrants. Pakistanis and Indians as communities do not have major conflict or tension with their homeland government.¹ This is in sharp contrast to the lives of Tamils. The relationship between Tamils as a community and the Sri Lankan State has been of conflict and tension due to its war with the Tamil armed liberation movement, the Liberation Tigers of Tamil Eelam (LTTE). Since the LTTE has played a major role in the social organisation of the Tamil diaspora, this adverse and troubled relationship has had a huge impact.

The second is the mobility of migrants between homeland and country of settlement. Migrants from other countries travel freely to their homeland compared to migrants from war-torn countries. This free movement is connected to the ways in which migrants settle in a new country. People who do not visit the homeland often are filled with nostalgia for a past imagined and re-lived in the present and it impacts their life in the country of settlement.

Next, the burden and pain of exile is higher among war-torn communities than among members from other communities because of the trauma and bitter experiences the former, or their family members or friends, have undergone during the war. The destruction of life, livelihood and property, along with displacement of family members, inflates migrants' concern for those left behind. This results in a greater economic and moral commitment towards the homeland.

Finally, the influence of homeland-related issues in the social space of war-torn migrants in Norway seems higher than in that of non war-torn migrants. War-torn diaspora communities have greater motivation to work for homeland-oriented issues and engage in activities such as fundraising for the war, rehabilitation and development, information sharing, lobbying and mourning for those have lost their lives in the war. Among the Tamils in Norway, such activities were given high priority, and the influence and control of the LTTE-supported network was relatively high in this social space. These observations of the war-torn diaspora have an empirical base (Fuglerud 1999, Shain 2002, Smith and Stares 2007, Horst and Gaas 2008, Horst 2008, Kleist 2008, Orjuela 2008).

¹ There were tensions between Punjabi Indians in Norway and the Indian State when the fight for the independent Khalistan was alive in the 1980s.

Why Tamils and Somalis?

While thinking about such a project, I felt that examining more than one community would lead to more interesting findings. Since I had observed and experienced life as part of the Tamil community in Norway, I selected Tamils as one group for the study. The other community that attracted my concern was the Somali community. There were three reasons for that.

First, the importance of remittance for Somalis has been crucial. In my observation, just as do Tamils, Somalis too give high priority to remittances. Since Somalia does not have an effective central State after the collapse of Said Barre's regime in 1991, remittance from the Somali diaspora is a crucial lifeline for the Somali people. Furthermore, Somalis have had very limited options for remittance transfer, and are solely dependent on the *hawala* system. Besides, after the September 11, 2001 terror attacks against the United States of America, controls and regulations over remittance transfer have increased, becoming a key concern that has affected the Somali remittance economy (Omer 2002, Omer and El Koury 2004, Lindley 2005, Tharmalingam et al forthcoming), as *hawala* is an informal remittance transfer system that could potentially be misused by terrorists and criminals. Increasing security concerns towards remittances after 2001 is relevant for the Tamils too, who have been sending substantial remittances to the LTTE.

Second, for cultural practices too, Tamils and Somalis are interesting in that they have different cultural backgrounds. Among Tamils, language and ethnicity overcome the main difference – religion: around 80% of Tamils follow Caivam (cf Schalk 2007) and the rest follow Christ, and the Catholics are in the majority. Almost all Somalis are Muslim and the strongest uniting factor is the sense of pride in being Muslim (McGown 1999). The cultural practices of these communities, stemming from the differences in cultural background, produce a variety of practices that help in studying the impact of homeland-based cultural orientations.

These two communities were chosen to be the subject of study also because of the different positions they hold in Norway as migrant communities. Tamils migrated 10 years prior to Somalis on average. Figures from Statistics Norway show that the Tamils' position in terms of economic and other measurable indices, such as labour market participation and income level, are far better than that of Somalis (Henriksen 2007, Blom and Henriksen 2008). Apart from the quantitative approach, some other qualitative studies are also available on their social capital, the

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strategies they adopt and on second-generation Tamil and Somali youths (Fuglerud and Engebriksen 2006, Engebriksen and Fuglerud 2009, Engebriksen 2007, Fangen 2006, 2008). The outcomes of the qualitative studies have contributed to an understanding of the nuances in the process of adaptation by Tamils and Somalis in Norway. This different position of Tamils and Somalis in mainstream Norwegian society also makes the case interesting.

Articles in the dissertation

Six articles that were produced through the research conducted for this study have become the main part of this article-based dissertation. They are:

Article 1: Remittance Practices and Transnational Social Spaces of Tamils and Somalis in Norway.

Article 2: A Long Distance Navigator? Remittance as a Transnational Practice among Tamils and Somalis in Norway

Article3: How Are Remittances produced? Strategies of Tamils and Somalis in Norway and the role of ROSCA in Remittances

Article 4: Post September 11 Legal Regulations of the Hawala System: The Predicament of Somalis in Norway

Article 5: Towards Integration in Norway: Dynamics of Cultural Incorporation in the Context of Transnationalization.

Article 6: Making Space a Home: Homeland-based Cultural Practices in Homemaking of Tamils and Somalis in Norway

An article-based dissertation for a PhD is a recent phenomenon in Norway and has its pros and cons. It helps to receive more support from the academic community for the dissertation in the form of comments and feedback from journals and other publishers. It will also have more chances to be read by the other researchers and academics. Yet, the space restrictions imposed by journals on articles may lead to more challenges for the PhD researcher who is in the early stages of writing for journals. Due to the space problem, in article-based dissertations, some interesting issues may not be discussed in full detail. My dissertation, as an article-based one, is subject to these pros and cons.

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Of these six articles, two were accepted for publication and are in press. Article 3 appears in the book titled “Beyond Nations: Diasporas, Transnational Practices and Global Engagement”, published by International Centre for Ethnic Studies, Colombo in Sri Lanka and article 4 in the book titled *From Transnational Relations to Transnational Laws: Northern European Laws at the Crossroads*, by Ashgate Publishing House, UK. Article 1 has been submitted to the journal *Nordic Journal of Migration Research*, Article 2 to *Forum for Development Studies*, article 5 to *Global Networks* and Article 6 to *Identities*.

Though the first generation Tamils and Somalis are described by various terms such as diaspora, transnational community, immigrant and migrant depending on the context of the articles, this dissertation sees them as diaspora at a particular point in time and a part of global transnational communities. To frame its theoretical position, this dissertation needs a theoretical discussion, which is dealt in the next section. Following this, the empirical setting of the study with a brief history of Tamil and Somali migration to Norway is given. This is followed by a methodology section that discusses the rationale for the research design, including selection of data collection methods and analysis, critical evaluation of research experiences and the ethical concerns related to research. This foundation also gives a short summary of all six articles and ends with a conclusion.

2. Diasporas and Transnationalism: Placing remittances and homeland-based cultural practices of Tamils and Somalis in a theoretical framework

Diaspora as a concept in the contemporary period is used by scholars and also by ordinary people with a broader meaning: migrants who are scattered and settled in many, but at least two, different national states. The terms diaspora and transnational communities are also used interchangeably. Though migration and migration research are not novel phenomena, the interest on diaspora and transnational communities has gained much currency since early 1990s, clearly marked by the emergence of the new journal in 1991 *Diasporas: A Journal of Transnational studies*, and the book *Nations Unbound: Transnational Projects, Postcolonial Predicaments and Deterritorialized Nation-States* (Basch et al 1994) as one of the pioneer publications of a 'transnational turn'.

This dissertation begins with an attempt to theorise diaspora and transnational practices.

Who are diasporas?

Diaspora as a concept is 2300 years old (Tölölyan 2007). Its early use was marked around 250 BC in Alexandria by the Jews in Greece to mark their status of dispersion from the homeland (Cavalli-Sforza and Cavalli-Sforza 1993). The etymology of the term diaspora shows that it originates from two Greek words *speiro*, a verb that has a meaning of *to sow*, and *dia*, a preposition with a meaning of *over* (Cohen 1997). In contemporary use, the term diaspora refers to migrants who have been dispersed from their homeland and live in other countries yet keeping connections and ties beyond territorial borders of nation states. Starting from classical or historical Diasporas like that of the Jews, Armenians and Greeks, descriptions of diaspora take the form of typologies and other framing. Cohen's typology (1996, 1997) has identified five categories such as victim, labour, trade, imperial, and cultural diasporas. There are other categories, for examples, refugee diasporas to refer the contemporary phenomenon of forced migration; Muslim or Islamic and Hindu diasporas to indicate religious identifications and dimensions; African, Latin-American and Asian diasporas to link them with regions where they have originally come from; Kurdish, Tamil, Somali, Indian, Chinese and Mexican diasporas to indicate their nationality or ethnicity; undocumented diasporas to indicate their unofficial status of the stay in the host countries; digital diasporas to point out their engagement in digital worlds

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and so on. As its peak, the people who were displaced due to Hurricane Katrina and who stayed in temporary places like hotels and motels have also been called “the Katarina diaspora” (Tölölyan 2007). This indicates how diluted the term diaspora is now and as Tölölyan points out “this is problematic” (ibid: 648).

There has been huge interest among scholars in discussing and debating the definitions, meanings and usefulness of the concept diaspora (Safran 1991, Tölölyan 1991, 1996, 2007, Clifford 1994, Brah 1996, Cohen 1997, Hall 1990, Anthias 1998, Vertovec 1998, 2000, Cheran 2003, Brubaker 2005, Wahlbeck 2002, Tsagarousianou 2004). Of course, it would be difficult to include all dimensions of these debates due concerns of space and relevance; some works that are relevant for this study are included.

This discussion takes Safran’s (1991) and Cohen’s (1996,1997) positions on features of diasporas as the departure point. Safran (1991) has suggested a set of criteria for diasporas:

...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 “centre” 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 1991:83–84).

While suggesting that Jews were an ideal type for the definition he suggested, Safran acknowledges the legitimacy of the use of the concept of diaspora for some other dispersed

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communities that lack some of the six features suggested by him. In Safran's view, in the contemporary context, fulfilling all six features the ideal type of diaspora and if a group of dispersed people have at least some of the features, they can be called a diaspora. After having critically assessed Safran's position, Cohen (1996, 1997) has suggested a set of criteria with nine "common features" by accepting three of Safran's features fully, modifying two to certain extent and adding four more new ones.

The following are common features of diasporas suggested by Cohen:

1. Dispersal from an original homeland, often traumatically, to two or more foreign regions.
2. Alternatively, 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 and achievements.
4. An idealisation of the putative ancestral home and a collective commitment to its maintenance, restoration, safety and prosperity, even to its creation.
5. The development of a return movement which gains collective approbation.
6. A strong ethnic group consciousness sustained over a long time and based on a sense of distinctiveness, a common history and the belief in a common fate.
7. A troubled relationship with host societies, suggesting a lack of acceptance at the least or the possibility that another calamity might befall the group.
8. A sense of empathy and solidarity with co-ethnic members in other countries of settlement.
9. The possibility of a distinctive yet creative and enriching life in host countries with a tolerance for pluralism.

Cohen also states that in the contemporary context a group of dispersed people would not have all the features: "I call this list quite consciously one of 'common features', to indicate that no one diaspora will manifest all features" (1996: 515). The features that Safran and Cohen suggest

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clearly have a strong homeland orientation and are the dominant phenomena for groups to become diasporic. For them, diasporas are dispersed people with a troublesome relationship with their host societies. Diasporas retain a collective memory of the past and share a desire to return to their homeland. Cohen explicitly outlines the traumatic experience at the time of dispersal. Cohen's observation on the commitment of diasporas to create their own homeland has relevance to Tamils and Somalilanders. Cohen also gives importance to transnational linkages between members of the diaspora group in other countries of settlement and possibilities for their success in the host countries.

Clifford (1994) questions Safran's mention of Jews as an ideal type, especially with regard to the last three features suggested by him. He, in a different approach, suggests focusing on "diaspora's borders on what it defines itself against" (p307) instead of looking for the essential or common features. Clifford also sees that diasporic language challenges minority discourse. He writes:

Diasporic language appears to be replacing, or at least supplementing, minority discourse. Transnational connections break the binary relation of minority communities with majority societies – a dependency that structures projects of both assimilation and resistance. (1994:311)

Anthias (1998), while critically assessing the work of Cohen and Clifford, observes that both take two opposing positions even though they have some aspects in common. For Cohen, "the orientation to a symbolic homeland is a key feature for defining the category" and for Clifford "diasporas challenge ethnicity and ethnic absolutism" she observes. In Cohen's position, diasporas hold ethnicity as dominant feature and Clifford's position rejects it. While pointing out these differences, Anthias claims that both "share two central difficulties", what she calls "(a) the problem of *primordality* in the retention of the essential importance of the bond to homeland, and (b) the problem of *intersectionality* relating to class, gender, trans-ethnic alliances and power relations." (ibid: 568)

By indicating the broadness of the usage of the term diaspora, Brubaker (2005) has effectively presented the problem even in the title of the article "The 'diaspora' diaspora" that indicates how dispersed the term diaspora is. After having critically analysed diaspora discourses, he suggests

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another approach of diaspora, seeing it through the extent of practices. He concludes in his essay: “The point of this analysis has not been to deflate diaspora, but rather to de-substantialize it, by treating it as a category of practice, project, claim and stance, rather than as a bounded group.” (2005:13)

Cheran (2003) takes the position of identifying diaspora with the feature of forced migration. He argues that diaspora is about condition of *leaving* while transnationalism is a condition of *living*. He treats the characteristic of forced migration as mandatory for any dispersed group to be called diaspora. If a dispersed group does not have an experience of forced migration, it shall be called transnational communities, not diasporas, he argues. All diasporas are part of transnational communities, but not all transnational communities are diasporas, he asserts. To emphasise his argument, he frames dispersed Tamils from Sri Lanka as diaspora and Sinhalese as transnational community since latter has not undergone forced migration. Faist (2000a) questions the position of diaspora as part of transnational communities. He argues that if a diaspora is to be included as transnational community, then it should have developed substantial ties with the host society; otherwise they are exiles, he argues.

While analysing “the contemporary discourse of diaspora studies”, Tölölyan (2007) attempts to clarify some of the crucial issues related to theorising diaspora. One, he allies dispersion with traumatic experiences. He argues:

a diaspora that is born of catastrophe inflicted on the collective suffers trauma and usually becomes a community to which the work of memory, commemoration, and mourning is central, shaping much of its cultural production and political commitment. (2007:649)

He also makes a distinction between diasporas and ethnic groups, by claiming “all diasporic are ethnics, but not all ethnics are diasporic”. The important dividing point here is linked to their connections with the homeland. He proclaims:

Yet an ethnic community differs from a diaspora because the former lacks the latter's twin commitment to maintain connections with its homeland and its kin communities in other states and to sustained self-representation and the perpetuation of significant differences (ibid:652–53).

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As another characteristic of diasporas, instead of rhetoric of ‘return’ to homeland, he suggests “re-turn” without actual repatriation, indicating a circular movement between country of origin and country of settlement. While he rejects the position of seeing diaspora as a fixed entity and social formation, he defines it as “a process of collective identification and form of identity, marked by ever-changing differences that chart the shifting boundaries of certain communities hierarchically embedded as enclaves with porous boundaries within other, larger communities” (ibid:649–50).

Having considered the issues discussed above, I consider *forced migration* and *traumatic experiences* to be the basic criterion for diasporas. In addition to this I consider three other important indicators such as *continuous homeland orientation through practices or consciousness, holding return or re-turn perspectives and barriers for assimilation/ integration in the host societies* would combine to determine the status of a dispersed group as diasporic. In this sense, I would argue that the first generation Tamils and Somalis living in Norway at this point in time have the features to be called diasporas. They have experiences of traumatic, forced dispersion even though it may not be comparable to the experiences of classical diasporas like that of the Jews, Armenians and Greek. They hold strong homeland orientation in the political, economic, socio-cultural and religious spheres. They have also made continuous attempts to restore, support and even create their homeland (Tamils and Somalilanders). A willingness to return to their homeland at the appropriate time has existed, in different degrees among the members of Tamils and Somalis; at this point in time Somalis have a greater return perspective than do Tamils who are more oriented towards re-turn. Even if we look at the conditions and practices that define the diaspora, their conditions of living and practices make them diasporas. Even though they think globally live locally, the local life is much influenced by their global and transnational connections. They constitute both ethnicity and diasporic features.

As we have seen, the diasporic state is a process not as a static condition; there are serious doubts whether Tamils and Somalis would sustain diasporic conditions in the coming generations. On average, Tamils have lived in Norway for 15 to 20 years and Somalis 7 to 10 years, which is relatively a very short span of time to test their diasporic sustainability. One of the articles in the study (article 6) observes a distinction between home and homeland among the first generation Tamils and Somalis; Norway as home in the meaning of space of comfort and the country of

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origin as homeland. This indicates that even though there are some tensions with the mainstream society, they have been organising life in Norway in a way that makes Norway home. The other factor is about future generations. Norwegian authorities have taken serious note of the inclusion of second generations with an immigrant background in all spheres in the mainstream society. It is also a question of time to see whether future generation of Tamils and Somalis would become diasporic or not (not in the meaning of transnationals). At the same time, if negative experiences and humiliation dominate their life experiences rather than positive encounters, such a condition may keep them diasporic.

Transnationalism and transnational practices

Even though transnationalism is not a new phenomenon, the ‘transnational turn’ in migration studies has become the dominant paradigm only in the last two decades. As one of the early influential definitions for the concept of transnationalism, Basch et al. (1994) define the concept as “the processes by which immigrants forge and sustain multistranded social relations that link together their societies of origin and settlement”. (p 7) Guarnizo (1997) adopts the definition of Bach at al, and expands the spheres of connections as “the term transnationalism refers to the web of cultural, social, economic, and political relationships, practices, and identities built by migrants across national borders”(p 287). Portes et al (1999) interpret transnationalism as economic, political and socio-cultural occupations and activities that require regular long-term contacts across borders for their success. Vertovec (1999, 2004, 2009) suggests that transnationalism has multiple ties and interactions linking people or interactions across the borders of nation-states. He also identifies different points of departure on transnationalism such as social morphology, type of consciousness, mode of cultural reproduction, avenue of capital, site of political engagement and (re)construction of place or locality.

Before going further on the concept of transnationalism and transnational practices, it would be useful to clarify the terminology. International migration and transnational migration is often used interchangeably, and that is evident even in prominent journals in the field of migration studies, such as *International Migration*, *International Migration Review* and *Journal of International Migration and Integration*, which were named before the ‘transnational turn’ took place in the field of migration studies. In such a situation, we need to make a distinction between “international” and “transnational” in order to position our study in the correct context. The term

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“inter-national” is more linked to the relationship between States (Portes 2001, Kjeldstadli 2008, Vertovec 2009), for instance, border agreements, conflicts and other kind of engagements often denoted by the phrase “inter-national relations”. By contrast, the term “transnational” means relationships and ties among non-state entities that transcend the territorial borders of nation-states. These non-state entities include business enterprises, social movements, political formations, liberation movements, terrorist and criminal networks, religious organisations and migrant communities. Another term called ‘super-national’ is also in use which refers to the structural arrangements that govern, at least in part, nation-states, for example the European Union (EU) (Portes 2001).

Types of transnationalism / transnational practices

Theorising transnationalism related to migration has attracted the concern of scholars in the last two decades. Portes (2001) places these debates under three categories: the problems of numbers, adumbration and multiple meanings. One of the debates in the beginning of the transnational turn was based on whether transnationalism was or was not a novel phenomenon (Portes 2001, Gran 2007, Vertovec 2009). Some scholars have argued that aspects of transnationalism were observed among early migrants too (Gjerde 1999, Foner 2001). Scholars who discuss this tension tend to take a middle position, accepting transnationalism as an old phenomenon but acknowledging recent new contexts and increased focus (Portes 2001, Koser and Ali 2002, Vertovec 2009). To look at transnational practices in a theoretical context, it is important to see the different positions adopted by scholars towards such practices. These were often presented as typologies. Looking some of the important typologies will give us an overview of transnationalism related to transnational practices.

Smith and Guarnizo (1998) have outlined a typology of transnationalism as from *above* and *below*. According to them transnationalism from above means the activities of multinationals with transnational capital, global media, and so on; from below it denotes the activities of individuals and groups who operate within the transnational social space. In this context my study belongs to the position of transnationalism from below. Itzigsohn et al (1999) frame their findings as *narrow and broad* transnationalism, relegating the former to continuous and institutionalised relations and connections and the latter to occasional relations. Transnational relations of first-generation Tamils and Somalis include both types: broad and narrow. Another

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typology sees transnationalism with *core* and *expanded* activities in the transnational social field (Guarnizo 2000, Levitt 2001 a, b). Core transnationalism for Guarnizo (2000) includes activities that are part of individual habitus, undertaken on a regular basis and predictable from the pattern they adopt. Expanded transnationalism refers to the activities that take place occasionally, for example, activities undertaken due to political crises or natural disasters in the homeland. Levitt, by adopting the outline provided Guarnizo on core and expanded transnationalism, suggested examples of comprehensive and selective activities for both. Though Tamils and Somalis have been engaging in core and expanded transnational activities, the practices studied here were more related to core activities. Gardner (2002) makes a distinction between *great* and *little* transnationalism, by pointing out differences between the practices ‘at the level of state practices, politics and economic affairs’ (2002:192) as great and activities of families and households as little transnationalism. Since this dissertation places border crossing activities of the state within the term ‘international’, this distinction between great and little has become less relevant in the context of this dissertation. Portes (2003) positions transnationalism as *broad* and *strict*, where broad transnationalism means regular and occasional transnational engagements and strict transnationalism with only regular engagements.

These typologies that take the form of dichotomies, largely related to two phenomena: *actors* who participate in transnational engagements (above and below and great and little) and the *intensity* (narrow and broad, core and expanded, broad and strict) of transnational activities. Itzigsohn and Saucido (2002, 2005) suggest three forms of transnationalism by looking at the causes that contribute to transnationalism; namely *linear*, *recourse-dependent* and *reactive* transnationalism. Linear transnationalism is the result of the extent of homeland ties; resource-dependence is based on the ability to mobilise economic resources in the country of settlement; and reactive is based on the negatives experiences migrants undergo in the country of settlement. Ali et al (2002) make a distinction between transnational activities or practices and transnational capabilities. They argue: “We have also drawn a distinction between transnational activities – which can be observed and measured – and transnational capabilities, which encompass the willingness and ability of migrant groups to engage in activities that transcend national borders.” (2002:581). Another aspect in the typology of transnationalism focuses on the mobility factor. There are three types of transnational actors: first, groups of people who are highly mobile in the

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transnational field; second, groups of people who are from their homeland and settled in a host country, with a low level of mobility, but engaging in transnational activities; and third, groups of people who have not migrated, but their day to day life is highly influenced by their transnational connections (Vertovec 2009, Mahler 1998, Levitt 2001a, Golbert 2001).

Transnational arenas

The notion of transnational arenas is used here to refer to the space or sites where transnational activities take place. I would describe these arenas as a borderless playground where players, transnational actors, play their game, engaging in transnational activities. These arenas are transnational since they connect two and more locations, and have been described as transnational social fields (Levitt and Glick Schiller 2004) and transnational social spaces (Faist 1998, 2000a, 2000b). Since article 1 in the dissertation deals with the concept of transnational social space, this section focuses more on fields. Though they were earlier seen as separate fields of actions indicated by the approaches of 'homeland' and hostland' and 'here' and 'there', through theoretical and empirical explorations, the approach of seeing these as one single arena has gained currency, largely marked by the concept of the transnational social field.

Levitt and Schiller (2004) attempt to define transnational social field by adopting the concept of field suggested by (Bourdieu) and incorporating the works of the Manchester school of Anthropology, which defines transnational social field as

... we define social field as a set of multiple inter locking networks of social relationships through which ideas, practices, and resources are unequally exchanged, organized, and transformed...National boundaries are not necessarily contiguous with the boundaries of social fields. National social fields are those that stay within national boundaries while transnational social fields connect actors through direct and indirect relations across borders. (p. 1009)

The transnational social field concept sees the field as an interlocking network of social relations that transcends the national boundaries of nation-states and connects country of origin and country of settlement. Carling (2008) by adopting Levitt and Glick Schiller (2004) makes a graphic illustration of the transnational social field that links homeland and country of settlement, and indicating people who are actors and non actors in the transnational social field. By adopting

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the diagram of Carling, I suggest an expanded version placing other sites of community members as part of transnational social field to create more clarity on the engagements in the transnational social field.

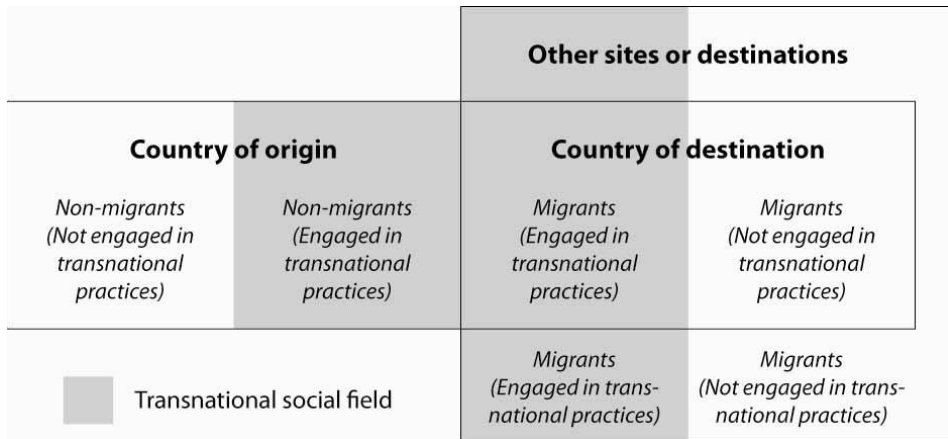


Figure 1, adopted from Carling 2008

This diagram illustrates that not all in the country of origin and the country of settlement are participants in the transnational social field, which involves multiple sites, not only sites in the country of settlement and origin. The boundary of inclusion in the transnational social field is determined by the activities people are engaged in. If they are engaged with practices that connect two or more locations, then they have become part of the transnational social field. In this context, migrants who keep connections with the homeland and other migration sites, and non migrants who keep connections with migrants become actors in the transnational social field.

What are transnational practices?

Transnational practices are generally defined activities and practices that transcend national borders of the nation-states and connect two or more locations, in practice largely focused on the country of origin and county of settlement. All discourses of migrant transnationalism are built on the phenomenon of connections and ties that transcend one location and connect others. What kind of connections and ties make an activity transnational practice? Is it acceptable to have imagined connections that transcend national borders in engaging in practices or do activities themselves strictly connect two places, more than does the imagined relationship?

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Carling (2007) argues that connections must be more than imagination. By citing two examples, he has built his argument. For instance, remittance becomes a transnational practice as the people are connected in sending and receiving locations. A cultural evening, with homeland-based cultural events in the country of settlement, even though it can help identity formation for migrants, cannot be considered transnational practice since it does not transcend national borders of the nation states and connect two or more locations. He argues: “Exercising Cape Verdean cultural activities within the Dutch Cape Verdean community, for instance, may be an important element of negotiating different identities, but I would not regard it as a ‘transnational practice’ as long as it does not affect or involve anybody in Cape Verde” (2007, p 18).

This dissertation challenges this position, mainly based on empirical observations of how imagined connections contribute to transnationalism and how homeland-based cultural practices become transnational practices. In the case of remittances, the connections are very clear and marked with implications, but in the case of homeland-based cultural practices, connections are fluid and situation-related. When practices intentionally connect homeland with imagination, I argue that such practices, even though those have imagined connections – for instance, an event to mark fallen heroes with homeland-based cultural events – are transnational in nature. This will be dealt later.

In this sense, this dissertation defines transnational practices as practices that connects two or more locations in the transnational social field, directly or in imagination, by transcending the borders of national states.

Remittances as transnational practices

Remittances are generally defined as transfers of money or other products to the countries of origin from the countries of settlement by migrants. In 2009, officially recorded remittances all over globe reached 316 billion USD, 6% less than the official recorded figure of 336 billion USD in 2008 (Ratha et al 2010). Though there was a decrease in the volume of the remittances in 2009, it is estimated that this will recover in 2010 and 2011 (ibid). India heads the list of the top 20 remittance-receiving countries in the world, with an annual remittance of 49 billion USD followed by China with 48 billion USD, Mexico with 22 billion USD and the Philippines with 11 billion USD. High income countries such as France, Spain, Germany, Belgium and UK also find

a place in the top 20 remittances recipient countries. Furthermore, remittances play a significant role – even amounting to survival – in the economy, particularly in small developing nations. This dependency is evident as the data of remittance inflow show that the percentage of the remittances has exceeded more than a quarter of Gross Domestic Product (GDP) in some countries such as Tajikistan, Tonga, Moldova, Kyrgyz Republic, Lesotho, Samoa and Lebanon in 2009 (ibid). In addition to this officially recorded remittance, a considerable amount of informal remittances are being transferred every year.

Motivations for remitting largely fall into three categories: pure altruism, pure self interest, and tempered altruism and enlightened self interest (Lucas and Stark 1985). Here, pure altruism refers to ‘the care of a migrant for those left behind’. Pure self interest includes three components such as aspiration to inherit, investment in the homeland and maintenance of investment and the intention to return home. All these three aspects are based on the self interest of the migrant to remit to the homeland. Since motives of pure altruism and pure self interest cannot fully explain the remittance behaviour of migrants, an alternative theory has been suggested combining these two: tempered altruism and enlightened self interest by “viewing remittances as part of an intertemporal, mutually beneficial contractual arrangement between migrant and home” (ibid: 904). Though these three forms of motivations were observed largely through remittances of labour migrants, these are also largely applicable to remittances from refugees. In the remittance literatures of refugee studies, reciprocity has been considered an important factor. (Faist 2000a, Van de hear 2002).

The phenomenon of remittances can be grouped into three discourses, related to development, security and integration. In this sense, remittances can be classified into three relationships: the remittance–development nexus, the remittance–security nexus and the remittance–integration nexus. A brief look at these discourses will help us to position the issues discussed in the dissertation in a relevant context.

Remittance–development nexus

This discourse links remittances with development-related issues such as the role of remittances in poverty reduction and economic and other human aspects of development. In this discourse, issues such as the relationship between remittance flow and brain drain, remittances as a new

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source of financial flow, role of remittances in creating inequality in the receiving society, relationship between macroeconomic indicators and flow of remittances, the impact of sending cost in remittance practice and the relationship between remittances and dependency in the receiving society have also attracted attention (Ratha 1996, Merz et al 2007, Carling et al 2007, Kapur 2005, Jongwanich 2007, Bracking and Sachikonye 2008, Adams and Page 2005).

In most remittance studies, the family or household is considered the unit of analysis, since remittance transfers take place mainly between migrants and their families. It is also said that remittances are used for two broader purposes: consumption and investment (Kivisto and Faist 2010). Both of these purposes have a direct connection with development. Elbadawi and Rocha (1992), after having analysed many remittance literatures, suggest two main strands, namely the '*endogenous migration*' approach and the *portfolio approach* to remittances. Both these approaches can be linked to development aspects too: the first is more family-oriented and the second investment-oriented; besides these approaches are more concerned with family remittances than with collective remittances, which deal with community concerns. Goldring (2004) while grouping remittances into family and collective remittances analysed different aspects of both remittances.

Remittances, in the development context, attract a positive response from scholars and policy makers of remittance-sending countries. Remittances are described as one of the instruments for reaching the millennium development goals of the United Nations. Steps were discussed and taken to reduce sending cost in order to encourage migrants to send more remittances and through official channels. Remittances are seen as external sources of finance from 'its own people' by remittance-receiving countries. Countries where migrants originate are also keen to motivate them to send more remittances by making special arrangements, including granting dual citizenship, dual nationality and expressing other forms of affiliations with migrants (Levitt and Glick Schiller 2004).

Since this study has focused in Norway, it could not assess the development impact of remittances in the receiving society. But through interviews conducted for this study, remittance senders expressed that they were able to contribute to social mobility of the family members through family-oriented remittances and for community development through collective remittances. In the case of Somalis, sending remittances through *hawala* has been understood and

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tolerated to a certain extent on the understanding of the role of remittance in livelihood and development. Article 4 in this dissertation deals this issue in the Somali context.

Remittance–security nexus

After the September 11 attacks against the United States, remittances have been increasingly seen through the lens of security concerns. This discourse, which sees remittance practices as a contributor to global security threats, led to greater focus towards the mode of remittance sending, especially on the informal remittance transfer system. In this view, since informal money transfer systems lack a monitoring mechanism, the possibility of sending remittances to terror and criminal networks are higher in informal money than the formal transfer system. Measures were then taken to regulate informal money transfer system *hawala*, and the task was given to Financial Action Task Force (FATF 2003, Maimbo 2004).

The other aspect in the remittance–security nexus discourse is the concern for remittances to armed conflicts. The two communities dealt with in this study, Tamils and Somalis, are considered to be funding armed struggles, the Tamils funding the LTTE and the Somalis the Islamic armed groups including Al Shabaab, which is suspected to have connections with Al Qaida. Another security concern related to remittances is the lack of State control on the receiving front. If failed States could not implement an international arrangement on their territory, it would be very difficult to establish control over remittance flow and the possible misuse of remittances by terror groups and criminals. It is also argued that failed States are in a volatile situation and dangerous to world security (Fukuyama 2004). The remittance practices of Tamils and Somalis have to be contextualised within these aspects of security discourse.

Remittance–integration nexus

The remittance–integration discourse sees a connection between remittance practices and integration of migrants in the host country in two ways: one, remittance practices have links with integration; two, the degree of integration shapes remittance practices, including selection of remittance sending channels (Siegel 2007). A perspective in the discourse sees homeland orientation as a hindrance to integration. Instead of seeing country of settlement as their home, keeping strong ties with the homeland has been seen as negatively contributing to migrant

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incorporation. Remittance practice, in this sense, sending money to country of origin from the country of settlement has become an issue of concern.

The remittance–integration nexus focuses on what implication remittance sending has in the life of migrants in country of settlement. In a situation where migrants earn a lower income than natives, money sent to their homeland would affect their standard of living in the country of settlement; this in turn has social implication for the societies, this discourse worries. Allocation of limited resources for their consumption in the country of settlement and the needs of the country of origin could create tension at the family level; tension between husbands and wives, tension between parents and children, and tension between family members who migrated and those left behind. Concerns were raised that if migrant parents were not in a position to match the expectation of mainstream society standards on the needs of their children, it would contribute to a negative impact on integration and inclusion of the next generation. In this sense, transnational remittance practice of migrants has become a matter of concern for local and national policy makers of the migrant-receiving countries.

Another aspect in the remittance–integration nexus discourse relates to migrants’ loyalty to national laws. In the case of remittances, due to lack of other viable alternatives and other benefits, remittances are often sent through informal channels bypassing the Norwegian legal mechanism. The Somalis’ situation in Norway is a clear case of this phenomenon; sending remittances is of the highest priority for them in order to provide a survival lifeline to relatives left behind, but they don’t have any legal channel by which to send remittances. This precarious situation has led them to breach the law. This puts many Somalis in a loyalty conflict, which is also a concern for integration.

Articles 2 and 4 in the dissertation deal with the issues that are linked to the remittance–integration nexus.

Transnational cultural practices

When does a homeland-based cultural practice become a transnational cultural practice? This section addresses this question. This dissertation argues that a homeland-based cultural practice becomes transnational practice when it transcends national borders and connects other sites of the transnational social field directly or indirectly. For example, when Somalis celebrate Eid in

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Norway, they imagine their homeland experiences of celebrating Eid in Somalia. Although this imaginary celebration has no direct connection or link, as in the case of remittance practice, the imagined itself contributes to strengthening their attachment to their homeland. Another example of this kind of transnational practice is linked to real-time imagination: Tamils in Norway fast or cook vegetarian food when the temple in the home village celebrates its annual festival.

Another transnational dimension of cultural practices is linked to the participation of people from various sites of the transnational social field in cultural events. I recently attended two Arrangetrams ('first public concert' – literal translation: going up the stage): one was a *miruthangam arangetram* by a Tamil second-generation young boy and the other a vocal arangetram by two Tamil second-generation young girls in the suburbs of Oslo. For both programmes, artists were brought from India and the UK, from the Tamil community, and the chief guests were also invited from India and UK. There were 6 invitees (4 artists and 2 chief guests): all were originally Tamils from Sri Lanka, except one Tamil artist who was of Indian origin. When a practice involves transnational actors from multiple sites of the transnational social field, then it becomes a transnational practice, this dissertation argues.

In this sense, many of the homeland-based cultural practices of Tamils and Somalis can be considered as transnational practices. These transnational practices are part of the cultural homeland orientation of Tamils and Somalis; they also become local practices since the people are now a part of Norwegian society. Norway is a country that adopts the integration model of migrant incorporation, and places migrant minorities' cultural rights as individual rights (KRD 2004). The cultural practices of immigrant minorities do not have the status of collective rights, but based on individual rights, migrants are allowed to follow their cultural practices within the Norwegian legal framework. Homeland-based cultural practices have been received by the mainstream society both positively and negatively: a positive response describes them as diversity and the negative response as differences (Eriksen 2006). The negative response from mainstream society raises concerns with regard to migrant integration in Norway and article 5 in this dissertation deals with the dynamics of incorporation of cultural practices between majority and the minorities, taking the homeland-based cultural practices of Tamils and Somalis as case studies. Tension between the homeland cultural practices of Tamils and Somalis and the practices of mainstream society are dealt with in this article in the context of migrant incorporation.

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The other dimension of cultural practices of Tamils and Somalis is related to their identity formation in the country of settlement. Here, the question of essentialising ethnic identity also arises. In the diaspora and transnationalism debates, the issue of essentialism has also become a contested issue. Anthias (1998) puts forward such a view on the concept of diaspora. Brubaker (2001) also points out excessive ethnic representation in the diaspora and transnationalism literatures. While recognising concerns expressed with regards to possible essentialism, a close look at homeland-based cultural practices of Tamils and Somalis give us more nuances on this phenomenon. Though cultural practices have been used for identity formation, in reality they are not static, but change dynamically to situations. Due to the transnational dimension, identity takes the hyphenated form: Norwegian–Tamils and Norwegian–Somalis; practices too come in hybrid form. In such a scenario, in the transnational social field, it would be very difficult to essentialise identity except over a period of time. Furthermore, homeland-based cultural practices have a functional value in the making of a new home in Norway for Tamils and Somalis. When home is seen as a space of comfort (Wise 2000), homeland-based cultural practices are used by migrants to make their new space into a space of comfort. These dimensions of cultural co-existence and homemaking of Tamils and Somalis are dealt in the articles 5 and 6 respectively.

In the theoretical section, we have discussed different aspects of diaspora and transnationalism in relation to transnational practices. The whole framework of theoretical positions discussed here has relevance to the all six articles included in the dissertation.

3. Empirical Setting: Tamils and Somalis in Norway

Since this dissertation deals with Tamils and Somalis in Norway, it is necessary to contextualise their position in Norwegian society. Though Norwegian immigration (and emigration) has taken place throughout Norwegian history and prehistory, the scope of the dissertation is limited to immigration in the modern age, especially from the period of arrival of non-white immigrants as labour workers in the late 1960s. The early comers from the outside of Europe were Moroccans and Turks, followed by Asians, largely Pakistanis, who were attracted by the economic opportunities in newly oil-rich Norway (Brochmann and Kjeldstadli 2008). Since the 1960s, migration to Norway has been taking place in different forms such as labour and educational migration, asylum seekers and refugees and family reunion settlers, with a substantial portion of children born in Norway. Currently, people with immigrant background contribute around 11% of the Norwegian population: 552,000 people in numbers: 453,000 as migrants and 93,000 as children born in Norway to two migrant parents.

Tamil migration to Norway

Tamil migration from Sri Lanka to Norway started in the late 1960s, facilitated by a fisheries development cooperation program between Norway and Ceylon (then the name of Sri Lanka), called Cey-Nor, which is considered one of two important institutions that played a key role in the early migration of Tamils to Norway (Fuglerud 1999). Until 1975, when an immigration ban was implemented, a couple of hundred Tamils migrated to Norway as labour migrants. In Sri Lanka, after the colonial period, a section of Tamils started to migrate starting from 1956, especially to the United Kingdom when the Sinhala Only Act was introduced and a subsequent pogrom against the Tamils held in 1956. The Sinhala Only Act was seen by Tamils as an oppressive instrument that would hinder employment opportunities for Tamils in the future. Labour migration to Norway should not also be seen in this context only as a push factor, as Cey-Nor's contribution functioned mainly as the pull factor by giving information and providing a positive image of Norway.

After 1975, Tamil migration to Norway took the form of educational migration; mainly through the Norwegian 'folkehøyskole', another key institution which facilitated Tamil migration to Norway (Fuglerud 1999). A small section of Tamil students also came to Norway directly to the

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Universities for higher studies. Tamil migration in the 1970s, largely as educational migration, can be seen as a consequence of introduction of *standardisation* in the education system in Sri Lanka in 1971, which forced Tamil students to get more marks than Sinhala students to get university admission. Though people have migrated as labour migrants and educational migrants for nearly two decades, the total number of Tamils from Sri Lanka reached around a thousand in number, 1045 on the 1st of January 1986 (SSB 1986).² The core of Tamil migration in the 1980s took place mainly after the pogrom against the Tamils was initiated in the Southern parts of the island in 1983; war escalated since then, and linked to conflict and war, and thus to asylum seekers and refugees. This group forms the largest part of Tamils diaspora all over the globe, as well as among Tamils in Norway. The other form of migration has been related to family reunion settlers. About one-third of Tamils in Norway are the children born in Norway. And overall, the migrants and Norwegian-born children make a total population of Tamils in Norway of around 13,000 in January 2010 (SSB 2010).

Somali migration to Norway

Somali migration to Norway started with the arrival of a few Somalis with seaman background in the late 1970s. When compared to Tamils, Somalis did not have work and educational migration as part of their migration history in the Norwegian context. Before 1987, there were only 59 registered Somalis living in Norway (Fangen 2008). The flow of asylum seekers and refugees has been the prime category of migrants. This flight of asylum seekers and refugees started in the late 1980s from all parts of Northern Somalia (current Somaliland) when the Said Barre government started a military assault in the name of fighting insurgency led by the Somali National Movement (SNM) and the Somali Salvation Democratic Front (SSDF). The first Somali asylum seekers arrived in Norway after the largest cities in Somaliland were bombed by the air force of Said Barre in 1988 (Lie 204, Fangen 2008).

Since 1991, Somalia has been caught in civil war, and it has led to thousands of people fleeing out of the country, first to neighbouring countries like Kenya and Ethiopia and then to Western countries and Gulf states. The inflow of Somalis as asylum seekers and refugees to Norway has been increasing every year and this made Somalis the second largest group of refugee migrants in

² Population statistics, Volume 2

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Norway. Apart these asylum seekers and refugees, a section of Somalis migrated to Norway as family reunion settlers, increasingly since 1995. With these groups of migrants and with the children born in Norway, the total number of Somalis has reached around 25,000 people in January 2010, which makes Somalis the largest group of migrants with African background in Norway.

The following table shows the number of immigrants and their length of stay in Norway, comparing Tamils and Somalis with all immigrants

Table: Years lived in Norway as on 1 January 2010: total number of persons

Years lived	25+	20-24	15-19	10-14	5-9	0-4	1 st ge*	2 nd g**	Total
Tamils ³	507	2726	1675	1525	1118	1055	8606	5166	13447
Somalis	35	805	1820	2755	6714	6220	18349	7147	25496
All Immi.	60999	38498	42357	50825	82694	183968	459346	92967	552313

*total number of persons migrated

**Children born in Norway

Source: SSB

Positions in Norway

In some statistics produced by Statistics Norway, the position of Tamils and Somalis has been placed differently, by taking into account some quantitative measures pointing out at two ends of the scale, “Tamils have emerged in the public eye as a kind of model minority, with Somalis situated at the other end of the scale” (Fuglerud and Engebretsen 2006:1118). It has been described in the media and also in the public discourse that Tamils are integrated better and an

³ Statistics Norway (SSB) provides immigrant statistics country-wise, not based on ethnicity. Since almost 95% of immigrants from Sri Lanka are Tamils, the figures of immigrants from Sri Lanka are being used for the figures for Tamils, in some cases with a smaller adjustment. SSB defines “persons who are born abroad to two foreign-born parents, and who have moved to Norway as immigrants” and “those born in Norway with two immigrant parents as Norwegian-born to immigrant parents”.

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exemplary group and the Somalis are badly integrated and a problematic group. This kind of description and stereotyping based on some issues such as female circumcision, Khat chewing, low employment rate and high social welfare dependence has made Somalis feel humiliated in Norway on many occasions (Fangen 2006). The key indicator that dominates the public sphere in positioning immigrants in Norwegian society is labour market participation. The following table gives some information on labour market participation of Tamils and Somalis.

Table: Employed, 4th quarter 2009 and average household work income 2004

	Tamils	Somalis	All immigrants	Whole population
Total numbers (%)	5626 (68.2)	4657 (31.5)	2,51124 (61.7)	24,97000 (69.7)
- Male	3257 (74.9)	3135 (39.5)	1,39012 (65.9)	13,15147 (72.4)
- Female	2369 (60.7)	1522 (22.3)	1,121222 (57.1)	11,82853 (67.0)
Work income (2004)	404,800 kr	150,400 kr	386,000 kr	635,000 kr

Source: SSB

As this table shows, statistics from Statistics Norway indicate Tamils are in a better economic position than Somalis in Norway. The reasons attributed include factors such as differences in time lived in Norway, resources from their homeland, their social and cultural differences, and also differences in their social capital (Fuglerud and Engebriksen 2008). Recent research done by Engebriksen and Fuglerud (2009) on Tamils and Somalis, including second-generation youngsters, indicates that Tamils are better institutionally integrated than Tamils, but Somalis are more socially integrated. They express concerns with regard to this feature for further generation of Tamils.

Homeland orientation and integration issues

In the mid-1990s, when Fuglerud did his fieldwork among Tamils in Norway for his doctoral research, he found that there were more homeland concerns among Tamils than their future in Norway (1999). He expressed his concern at the time on their future in Norway as successful migrants due to their homeland orientation. But over a period of decade, in 2004, Fuglerud observed that Tamils have become a successful group of migrants (2004). He and Engebriksen

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(2006) also suggested that homeland orientation and establishing a successful life in Norway can go parallel by citing Tamils as an example. Homeland orientation of Tamils is well-known to Norwegian mainstream society, but it was not negatively portrayed in the mainstream public sphere as a hindrance to integration, since indicators of institutional integration dominated the public sphere. At the same time, it is important to note that in the 1990s when Tamils were establishing their lives, they too were seen as a relatively weak group.

Somalis too as a group of people largely migrated to the Western countries including to Norway as asylum seekers and refugees hold a strong orientation towards their homeland, Somalia, in the political, economic, socio-cultural and religious spheres. For Somalis, religion and clans play an important part in their social organisation of life, and also in organising life in Norway. It is also observed that many Somali organisations in Norway have connections with the respective clan background of the founders (Assal 2004). In Norway, Somalis as a migrant group attracted greater public concern with regard to integration issues, largely focused on their relatively weak position in institutional integration, and with a prime focus towards labour market participation. In the integration debate in the Norwegian public sphere regarding Somalis, culture took a dominant place compared to the other structural barriers. Homeland based-cultural practices, specially the practice of female circumcision received more attention in the media space, and the way the debate was handled by the media makes Somalis uncomfortable and humiliated. Issues linked to informal money transfer system, *hawala*, has been also another concern registered in the mainstream media. Thus, homeland orientation of Somalis was seen with a negative connotation in the Norwegian public discourse.

Though the stereotyping of minority groups as a bad example continues, Somalis in Norway are slowly establishing themselves as a strong group of migrants. It was evident through the way Somalis in Norway responded to the arrests of community members suspected of being involved in illegal money transfers (*hawala*) to suspected terrorists, in 2001 and 2008. In 2008, Somalis, as a community, resisted, responded and challenged quite effectively against the public discourse. More participation of Somalis in mainstream political parties than before also is seen as an indicator of increased mainstream participation.

Statistics Norway have done a survey on the living conditions of 10 immigrant groups during the period of 2005–2006, including migrants from Sri Lanka (Tamils) and Somalis. Data were

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homeland when they migrated, which does not reflect their homeland orientation. They have had very limited mobility with the homeland, except the period of 2002–2006 for Tamils. This low mobility has not weakened their homeland orientation, but strengthens it in imagined form. Tamils have more satellite television, but Somalis do not. Though satellite television is seen as an indicator of transnational connections, in the Somali case it has to be interpreted as an indicator of their economic status and the condition of housing. More importantly, Tamils and Somalis express strong belonging to Norway, a parameter in which Tamils score more, which indicates that homeland orientation and belonging to Norway can go parallel.

These brief accounts of migration history of Tamils and Somalis and their position in the mainstream society will be helpful to understand the empirical setting of the research. From here I move to the methodology part of this foundation.

4. Methodology

The methodology of a study is largely dependent on the research questions. Since the main research question of the study is “How do economic and cultural homeland orientations of Tamils and Somalis influence their life in Norway?”, the research design of the study largely focused on the site of settlement, i.e. Tamils and Somalis in Norway, not in the countries of origin. Further, this study takes its practical departure point in the study of economic and cultural homeland orientation; thus, remittance practices and homeland-based cultural practices are taken as study subjects. In creating the research design, the main concern was how best to study these issues.

Sensitiveness of themes

Remittances and cultural practices were in one way sensitive issues for the communities because of the conditions prevailing in Norway and in the other countries where Tamils and Somalis lived. For example, remittances were sensitive for Tamils in a situation where they were sending remittances to Liberation Tigers of Tamil Eelam (LTTE) while the LTTE was a banned organisation in many Western countries (US in 1997, UK in 2001, EU in 2007 and Canada in 2008). Though the LTTE was not banned in Norway, remittances to LTTE were a sensitive issue among Tamils in Norway. For Somalis, money transfers through *hawala*, which was an illegal practice in Norway, was sensitive in a scenario in which police actions were taken in 2001 and also in 2008 against Somalis related to remittances. Cultural practices that also include female circumcision and forced marriages were also sensitive issues because they attracted serious concern in the mainstream public sphere, and in some ways contributed to humiliation and stereotyping of the communities that were taken for the study. For Somalis, issues of cultural practices were more sensitive than for Tamils. When designing the research, I had to give take into account this sensitiveness. I had to be careful in designing the study in a way that did not create suspicion within these communities on the purpose and usefulness of the study, which would have lead to non-cooperation.

Why a qualitative methodology?

My selection of qualitative methodology was based on two factors. One, the main research question is about the ‘how’ aspects and qualitative methodology suits better such a study than does a quantitative study (Silverman 2006). Second, the qualitative methodology will help to

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address the research question, without giving importance to quantity or volume, especially in the case of remittances. The latter was not to underestimate of importance of quantifying remittances, but to take a pragmatic position with concern of do-ability since the theme remains sensitive.

Creswell (2007) suggests five approaches for a qualitative inquiry: narrative research, phenomenology, grounded theory, ethnography and case study.⁴ He, based on the views of Pinnegar & Daynes (2006), defines narrative research as ‘a study of stories or narrative or description as series of events that accounts for human experiences’. Phenomenology is a type of study that ‘describes the meaning of experiences of a phenomenon (or topic or concept) for several individuals’ (Creswell: 236). Grounded theory suggested by Strauss & Corbin (1990), is for Creswell a type of study in which the researcher ‘generates an abstract analytical schema of a phenomenon, a theory that explains some action or interaction or process’. He outlines ethnography as ‘the study of an intact cultural and social group (or an individual or individuals within the group) based primarily on observations and prolonged period of time spent by the researcher in the field’. Creswell suggests that the case study research is the ‘study of the “bounded system” with the focus being either the case or an issue that is illustrated by the case (cases)’. As this study deals with remittances and homeland-based cultural practices of Tamils and Somalis in Norway, the qualitative inquiry anchored on the approach of ethnography in all the five approaches mentioned here.

Why ethnography in a single-site location?

The other concern of the research design was selecting the location for ethnography. The importance of multi-sited ethnography or fieldwork to study transnational relations of the migrants is now increasingly recognised. In a transnational perspective, the social space of transnationals is seen as a single field with multiple sites, described as the transnational social field (Levitt and Schiller 2004). My work, though it takes a transnational perspective on the remittance and cultural practices of Tamils and Somalis, is anchored in a single site of the transnational social field, in Norway. The reasons for avoiding a multi- sited ethnography are three: first, my study is based on two communities, and if I take both countries of origin and settlement for the field work, it would have led me to fieldwork in the Tamil homeland in Sri

⁴ To see different approaches mentioned by scholars, see Creswell (2007:pp 7–8)

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Lanka, to Somalia and to Norway. I considered that it would not be practically possible to have field world in three locations during the period of my PhD study. Second, during the period of research design, 2006–2007, fighting had escalated in Sri Lanka and Somalia, and I judged that it would be difficult to do fieldwork there in such a situation. Third, the perspective of this research was to see the impact of transnational relations of Tamils and Somalis on their life through their own perspective. I was convinced that it would be possible to study the research question in one site alone, equipped with the transnational optic. Hence the decision to make Norway the site of the study.

Scientific position on interview data

Since the study was designed to produce knowledge with the interaction of Tamil and Somali community members, qualitative interviews were selected as the prime method of data collection, with limited part-time participant observations. Focus group discussions and observations in a public place were also considered as additional sources of data if these were feasible. Interviews were planned as semi-structured interviews, with more open questions, but guided by a pre-worked interview guide.

The scientific position of the researcher is considered important in conducting and analysing the interviews. Silverman (2006) suggests three positions in qualitative interviewing, namely positivism, emotionalism and constructionism. Positivism is the position of researchers who believe that interview data give access to ‘facts’ of real world. Emotionalism is the belief of researchers that interviewees are experiencing subjects who actively construct meaning of the real world. Constructionism believes that interviewers and interviewees are always actively involved in constructing meaning, but these meanings are not considered as ‘facts’ or ‘authentic experiences’. According to constructionism, research interview is not treated as privileged, but treated as any other interview, e.g. interviews appearing in the media and the interview conducted by researchers would be treated as equal.

Kvale and Brinkmann (2009 pp 48–50) address this issue with the help of metaphors ‘miner’ and ‘traveller’. For them, these metaphors represent two diffident epistemological conceptions; the former takes the position of seeing the interview process as ‘knowledge collection’ and the latter views it as ‘knowledge construction’. They illustrate the miner metaphor:

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In a miner metaphor knowledge is understood as buried metal and the interviewer as miner who unearths the valuable metal. The knowledge is waiting in the subject's interior to be uncovered, uncontaminated by the miner (2009, p 48).

The traveller metaphor views the interviewer as a traveller who travels to a new country and having gained more insight of the country through his/ her frequent visits to some sites and conversation with others, knowledge is constructed through an interaction between the researcher and the research subjects. Kvale and Brinkmann argue:

The traveller explores the many domains of the country, as unknown terrain or with maps rowing freely around the territory. ... The journey may only lead to new knowledge: the traveller might change as well (2009, p. 48).

The issues discussed here provide us two major epistemological positions; one largely belongs to the positivist position that sees interviews as a process of knowledge collection, and the other is largely anchored on the constructionist position, seeing the interview method as a process of knowledge construction. If we imagine these positions as points along the path of a moving pendulum, different researchers will place them at different points on the path. My position in the gauge is towards knowledge construction.

Insider–outsider issues in cross cultural settings

My interview data had to be collected through cross-cultural interview settings since this study focused on Tamils and Somalis in Norway. The concept of cross-cultural interviews, in a traditional sense, refers to collecting data through interviews across cultural and national borders. Though my study chooses Norway as the site, people involved are culturally different with strong transnational relations, and thus the research setting became cross-cultural. Ryen (2002) notes the challenges in cross-cultural interviews as follows.

..Researchers have pointed out to the methodological difficulties of transporting experimental data across cultures. Fieldworkers have been faced with such perennial problems as understanding local nuances in the languages and cultures of the respondents...and the difficulties associated with using interpreters.

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Since I belong to Tamil community, issues mentioned by Ryen above were not of much concern in studying Tamils. But with regard to the Somali community, some issues were a matter of concern, including the use of interpreters. This is dealt with later.

In a cross-cultural setting, collection of interview data involves ‘insider–outsider’ issues. It is empirically observed that the ‘insider–outsider’ issue cannot be simply associated with ethnic, cultural and national differences (Ryen 2002). In my study, I understood insider–outsider challenges in two senses. I am an outsider for the Somali community, which was the prime aspect of insider–outsider problem. The other aspect is the possibility of being considered an outsider within my own community. Some of my Tamil contacts who agreed to be interviewed did not give appointments, which might also be because of an ‘outsider’ perspective. Further, when a key research participant from the Somali community was approached through my key gatekeeper, the answer was negative. “He will get a PhD by doing research on us, but what we will gain from his research?” was the response the gate keeper received. Interestingly, when I met him at a workshop, I was able to convince him to give an interview, but due to practical reasons, I could not make it. Here, his behaviour of earlier denial to a fellow Somali (‘insider’) and later consent to me (‘outsider’) raises also the question of seeing the insider–outsider issue based on ‘own community’ model.

Research experiences: Data collection process

In sampling of interviewees, I used the purposive sampling method (Silverman 2010, Kvale and Brinkmann 2009), which is used to select the research participants on the basis of serving the purpose of the study. I also used some criteria to identify different categories of people. Among Tamils, persons with four different categories of migration history, such as labour, educational, refugee migrants and the family reunion settlers were selected. For Somalis, these categories were largely refugees and family reunion settlers. In this sense, it can also be said to be criterion sampling (Kvale and Brinkmann 2009).

During the time of data collection, 40 interviews were conducted with 25 Tamils and 15 Somalis. Among Tamils, 3 were labour migrants, 5 migrated as students, 12 were asylum seekers and refugees and the rest were family reunion settlers. Among Somalis, 12 were refugees and 3 were family reunion settlers. Among the interviewees, 14 were women, 9 Tamils and 5 Somalis. The

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gender balance of interviewees was male-biased for two reasons. When the selection criteria were adopted, it had become practically difficult to balance gender. The other reason was the difficulty in fixing an appointment with some women due to their time constraints, even though they agreed to be interviewed. It was planned to have same number of interviewees from both communities, but more interviews resulted among Tamils. This was also due to two reasons. First, I had easier access to Tamils than to Somalis. The second reason had links with the police action against three Somalis in February 2008 on suspicion of having sent money to Al Shabaab, at a time when I was actively conducting interviews. I had been advised by my key Somali gatekeeper to stop trying to get access to Somalis for the interviews on remittances due to the tensions within the community in response to the police action. As a result, I lost at least four months allocated for the interviews. As a strategy to overcome the gap in the number of interviewees, I spent more time with my Somali gatekeeper, who was also native Somali and a researcher.

My interviews were largely conversations, guided by an interview guide, which usually started with their immigration history. All except few interviews were recorded. All the interviews with Tamils were conducted in Tamil and with Somalis in three languages. Of the 15 Somali interviews, 5 were conducted in Somali with the help of the interpreter, 5 were conducted in Norwegian, 4 were in English and one started in English and then switched to Norwegian. This was because the research participant felt that she could express her views better in Norwegian than in English. In my experience, I felt that the interviewees I had directly, without an interpreter, were of better quality. This may be explained by the presence of the interpreter in one way or another creating a distance between the researcher and the interviewees, which contributes to some degree of passiveness in answering questions.

Besides having interviews as the prime source of data, I also conducted two focus group discussions among Tamils in 2008 on cultural practices. One focus group was formed by transforming a monthly social gathering with 24 Tamils, 15 male and 9 female. Though I was aware that the group was too big for individual interaction, I did it in order to get a response from the participants at group level so as to use it in triangulation. The other focus group was organised by me with 11 participants, 6 male and 5 female. Focus groups with Somalis were not undertaken mainly due to language constraints.

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Fangen (2010) discusses part-time participant observation in the context of time spent in the fieldwork by also referring to her own fieldwork with new Nazis in Norway. Participant observation, as the term describes, is an act of the researcher who functions as a participant and observant at the same time. Part-time participant observation is a method that indicates spending limited, non-continuous time with the research participants. I observed interviewees' behaviour when making the interviewees see beyond the words they express, as an aspect of part-time participant observation. I also did part-time participant observation at some events, including seminars, workshops, conferences and cultural events. For example, in 2007, the Norwegian Ministry of International Development organised meetings with immigrant community organisations regarding diasporas' contribution to their development of their homeland. Four such meetings were organised with the same agenda for organisations from different counties. Tamils and Somalis were called for two separate meetings and I participated in both meetings and observed how these two groups address and discuss the same issues with the Norwegian authorities. When the Peace Research Institute in Oslo (PRIO) organised a workshop on remittances with the stakeholders of the Somali remittance sector, I participated and observed. I also made observations in public places on the habits and behaviour of Tamils and Somalis in their everyday life, specially related to their cultural practices, but not as a key source of data.

Analysis of data

Interviews were selectively transcribed, some fully and some partially. Audio recorded interviews were listened to at least twice and the sections relevant to the study were transcribed. Some parts were transcribed in abstract form. Focus group discussions were recorded, but very few selected parts were transcribed. I was convinced that selective transcription is effective in analysing interview data than translating the entire interview verbatim.

Analysing interview data through computer programmes has become popular in the social sciences, which has advantageous and disadvantages, as Creswell points out (2007:165-166). I have not used computer programmes to analyse my data. Even though I did consider the possibility of using NVivo as a data analysing tool and even took a short course in using it, I did not use for two reasons. First, I started data analysis from the beginning, even as I was collecting data, as Silverman recommends (2006, 2010). Second, when I learned NVivo, although I felt it

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might be useful, I was reluctant to shift my practice of manual analysis to computer-assisted form.

My method of data analysis was thematic, identifying patterns and subthemes with the available data (Aronson 1994). I have identified different themes and categorised them according to the patterns that emerged. I have also included some empirical material collected by other researchers in the data analysis when I felt, for instance, that my own data on Somali remittance was not enough to make the case strong enough, especially in article 1. This position is scientifically justified under constructionism, as Silverman points out.

Ethical concerns

Informed consent, confidentiality and consequences are seen as three major components of ethical issues in interview research (Kvale and Brinkmann 2009). Before conducting interviews, interviewees were clearly explained aspects of informed consent. They were told that they would only participate in the research if they were willing and they had the right not to answer any question and could withdraw at any time from the research. Interviews were done after they expressed their consent. Interviewees were also told that confidentiality of personal information would be strictly maintained and the researcher and research publications would not reveal any information directly or indirectly about the interviewees. In research writings, pseudonym names have been used when names were mentioned. I have paid particular attention to the consequences of the research on two counts. First, I had to be careful with regard to some unlawful activities that were noted as empirical materials, especially illegal money transfer, illegal employment, etc. I have taken this phenomenon in the data analysis, but did not use such information extensively in the articles. I do not think that very minimal use of sensitive data in the dissertation would have changed the outcome of the research except in giving some long description of the cases. Second, concern for consequences is about the impact of the study on to the communities involved in the research and in mainstream Norwegian society. As overall ethical guidance, I have followed the guidance provided by the National Committee for Research Ethics in the Social Sciences and Humanities (NESH) for social scientists (NESH 2006).

5. The Articles in the Dissertation

This dissertation includes six articles, four related to remittance practices and two to homeland-based cultural practices. Remittance articles deal with a number of issues that indicate the relationship and connections between remittance practices as part of the economic homeland orientation and the life of Tamils and Somalis in Norway. These issues collectively express links between economic homeland orientation and transnational connections of Tamils and Somalis and its impact on their life in Norway. Articles on cultural practices deal and collectively indicate the impact of the phenomenon of cultural homeland orientations of Tamils and Somalis with the transnational dimensions of their life in Norway.

A brief account of the articles that follows will be helpful in understanding the issues discussed in the articles and connections between them.

Article 1

Remittance Practices and Transnational Social Spaces of Tamils and Somalis in Norway.

The aim of the article is to map the remittance practices of Tamils and Somalis in Norway by taking into account the motives and the purpose of the remittances. It was considered that identifying different categories of remittances is an important component in studying economic homeland orientations of Tamils and Somalis in Norway.

This article anchors its position in transnationalism and points out that in an age of diaspora and transnational communities, where the lives of immigrants are organised beyond the boundaries of nation-states, remittance practices have been shaped by the transnational social space. It takes the transnational social space suggested by Faist (2000a, b), namely transnational kinships groups, transnational circuits and transnational communities as its theoretical departure.

The article concludes that five categories of remittances are common among Tamils and Somalis living in Norway: family, politics, welfare, network and investment-oriented remittances. These categories also have links with different types of transnational social space. While family-oriented remittances are strongly connected to transnational kinship groups, political, welfare and network-oriented remittances are mostly connected to transnational communities, and investment-oriented remittances are linked to transnational kinship groups and circuits. There are

similarities and differences among Tamils and Somalis in their priorities. Both give high priority to family-oriented remittances: however, whereas political-oriented remittances are the next priority for Tamils, network-oriented remittances are for Somalis.

Article 2

A Long Distance Navigator? Remittance as a transnational practice among Tamils and Somalis in Norway

This article focuses on the family-oriented remittance practice of first-generation Tamils and Somalis in Norway and studies the impact of the practice on the sending families and individuals. Remittance sending as a transnational practice has both positive and negative impact on senders. On the one hand, remittance practice has become a burden that creates strain, but on the other, it gives strength and power within the family and community as a successful remitter in the form of moral capital. This article connects remittance practice with Bourdieu's forms of capital, namely economic capital, social capital, cultural capital and symbolic capital in order to analyse the positive and negative implications of remittance-sending practice on senders. The article also studies the tensions and dilemmas that arise among senders in connection with this practice.

This article also takes three forms of transnationalism, namely linear transnationalism, resource-dependent transnationalism and reactive transnationalism suggested by Itzigsohn and Saucedo (2002) for further analysis. It sees that there are some connections to be observed in these forms of transnationalism and remittance practice of Tamils and Somalis.

The article concludes that remittance as a transnational practice shapes the life of Tamils and Somalis in Norway quite considerably, and the future of the remittance practices of Tamils and Somalis in Norway would depend on their emotional connections with the countries of origin, their availability of resources in Norway and their experiences of incorporation in Norway.

Article 3

How Are Remittances Produced? Strategies of Tamils and Somalis in Norway and the role of ROSCA in remittances

This article starts with an observational hypothesis that Tamils and Somalis in Norway have to send more money, beyond their savings level to their country of origin due to their moral

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economy back in home. The main line of inquiry was how Tamils and Somalis have produced/ are producing their remittances. Findings show that Tamils and Somalis have sent more money than their savings on several occasions. The amount required is largely connected to their family priorities. To send the needed amount, they have adopted different strategies such as increasing income, decreasing expenditure, undertaking formal and informal borrowings and enrolling in homeland-based Rotating Saving and Credit Associations (ROSCAs). The position of Tamils in the labour market is better than that of Somalis, and thus Tamils have more potential in increasing income through employment than do Somalis. Reducing expenditure has links with the income level. Though the average income of Tamils is higher than that of Somalis, reducing expenditure in Norway does have an impact on their life here, and it is chosen as a strategy reluctantly by many. In the case of borrowing, Tamils do have more options than Somalis. Tamils are able to participate in the interest-based money market to borrow money due to their better position in the labour market and are not restricted by religious commitment. Even though both Tamils and Somalis participate in homeland-based saving systems ROSCAs (*Seedu* for Tamils and *hagbad* or *ayuuto* for Somalis), it seems that ROSCAs are more important to Somalis than to Tamils due to their weak position in adopting other strategies when compared to Tamils. The Somali system of ROSCA is less complicated and more generous than that of the Tamils.

The study concludes that Tamil and Somalis use both Norwegian as well as their homeland systems to produce the needed remittances. The success of homeland-based systems largely depends on trust, network and their collectiveness.

Article 4

Post September 11 Legal Regulations of the *Hawala* System: The predicament of Somalis in Norway

This article focuses on how, in the aftermath of September 11, the broadening and elusive notion of security in international and national laws and policies impacted Somali remittance companies and Somali diaspora communities trying to fulfil their financial and family obligations in terms of economic support to relatives at home. Thus, we discuss the regulatory process of *hawala*-based remittance transfers that was initiated after September 11 and the experiences of the Somali *hawala* companies in the formalising process. As the Norwegian context is central, the

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implication of Norwegian measures to formalise the informal remittance transfer system is given special attention.

This article addresses the importance of remittances for Somalis for their livelihood in Somalia and surrounding places and the survival for the Somali economy by focusing on the remittance-sending Somali diaspora in Norway. After having discussed the importance of remittance for Somalis, this article addresses the measures taken by the Financial Action Task Force (FATF) to regulate the informal remittance-sending practice of *hawala*. This article also looks on the intervention of the United Nations Development Programme (UNDP) Somalia in support of Somali remittance transfer companies to help the companies match the expectations of FATF. UNDP's task was to help the Somali remittance companies transform themselves to conform to the minimum legal structure acceptable in order to address the fears of international governments with regard to informal remittance systems and to be able to fulfil the legitimate remittance needs of the Somali people. This article notes that while many countries understood the relevance of *hawala* and adopted moderate regulations, a few countries, including Norway, adopted difficult measures for the *hawala* companies to comply with. While mentioning some measures that are taken to liberalise regulations for the establishment of money transfer companies in Norway, this dissertation recommends changes in the regulations.

Article 5

Towards Integration in Norway: Dynamics of Cultural Incorporation in the Context of Transnationalization.

This article studies the incorporation of homeland-based cultural practices of minorities within the majority cultural space and the dynamics of mutual incorporation of the cultural practices of majority and minorities in Norway. For this study, cultural practices of first-generation Tamils (from Sri Lanka) and Somalis in Norway are used as examples.

While discussing homeland-based cultural practices of Tamils and Somalis in Norway, this article identifies different dimensions such as daily and occasional, individual and collective, strengthening and weakening, visible and less visible and known and unknown practices. A feature of 'real-time imagination' on happenings in the homeland while following the practices in Norway is also observed.

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This article observes that some practices of minorities are more visible in the majority public space than the others. Practices attract different awareness among the majority, some are more known to them, others less known. Not all the more visible practices get more attention among the majority. It is also noted that some minority practices are accepted by the majority and others not.

In this context, this paper explores possible explanation for such dynamics. Starting with the observation of Eriksen (2006) on cultural variation as diversity and difference, the paper analyses the process of how some practices have become social problems by applying Blumer's collective definition model of social problem and the public arena model. The article further discusses cultural incorporation between the majority and the minorities by assessing the position of each one's cultural practices. Given the difference in values and legally enforced positions, the majority community accepts some of the practices and contests others. At the same time, minority communities too are open to some mainstream values and closed to others. In such a situation, the article suggests that the possibility of multiple scenarios or strategies of cultural incorporation arises. The possible four scenarios are described through a cultural incorporation model.

Article 6

Making Space a Home: Homeland-based cultural practices and homemaking of Tamils and Somalis in Norway

This article has attempted to grasp the homemaking process of Tamils and Somalis in Norway through homeland-based cultural practices. In the context of this article, home is considered as the spatial and social unit that can be created by making space by adding meaning into it. This article takes Wise's (2000) position on home as "making [a] space of comfort" and thus homemaking denotes the efforts to make the space comfortable.

The article argues that Tamils and Somalis use homeland-based cultural practice to make their space in Norway comfortable, and thus these practices have become part of their homemaking process. It sees transnational relations are complementary for homemaking in Norway, but not opposite or alternative.

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This article also observes a distinction between home and homeland among the first-generation Tamils and Somalis. Many first-generation Tamils and Somalis who emotionally have a sense of belonging to the country of origin as their homeland identify their homeland as the place where they come from. But in practice, many feel that life in Norway is more comfortable and is easier than their imagined life in their homeland. They have also developed a sense of belonging to Norway. In this sense Norway has become their home. Although they are reluctant to express Norway as their homeland, they find comfort in expressing their affiliations towards Norway as home.

6. Conclusions

This conclusion section summarises the dissertation's key findings under three areas of observation in connection with its main research question: How does the economic and cultural homeland orientation of Tamils and Somalis influence their life in Norway? These areas are: (1) transnationalism and integration, (2) changes in the meaning of society, and (3) differences among Tamils and Somalis. Since every article has its own conclusion section, this section presents the overarching findings and observations as conclusions. In addition to these, the contribution of this study and directions for future research are also briefly discussed.

Transnationalism and integration

The relationship between transnationalism and integration of diaspora communities in the host society has been a key debate in contemporary transmigrant studies. Connections between transnationalism and integration are seen in two ways in the literature. One perspective sees transnationalism as an opposing or alternative paradigm for integration. The other perspective sees these two not as opposite or alternative and believes that both transnational connections of homeland and integration with homeland can co-exist and run parallel. The latter is contrary to strong public discourse in many Western countries, including Norway, which argues that the homeland orientation of minorities in one way or another hinders or disturbs social cohesion and harmony of the mainstream society. It is feared that homeland orientations contribute differences in identity and values and thus hinder the creation of common values or bonds that are needed for a society to function effectively.

This study concludes that though there are some tensions prevailing in some areas, as an over all condition, homeland orientation and integration are not incompatible, and in many ways actually help each other. This conclusion is formed on the following grounds: Remittance practice, even with its negative impact, gives strength to senders in the form of social, symbolic and moral capital. This contributes to capability development of the migrant members studied. Besides, remittance practices provide considerable motivation for active participation in the labour market. Cultural practices contribute to making Norway a comfortable space to live in, and help in making Norway the new home. Tensions around contested practices also will reach a balance after going through a learning curve. But it is important to note that the integration or co-

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existence this dissertation advocates is not bound by the perspective of container space of nation states or methodological nationalism, but holds a border-crossing transnational perspective.

Changes in the meaning of society

After the emergence of a transnational perspective in migration studies, social theories based on the assumption of methodological nationalism have been challenged (Wimmer and Glick Schiller 2003). A new perspective of methodological transnationalism or methodological cosmopolitanism (Beck 2000, 2004) has gained currency. Through this new paradigm, two important contributions were realised. The idea of seeing society as existing beyond the borders of nation-states emerged. This was in contrast to the perspective of methodological nationalism. The other was to think of different types of integration models that challenged neo liberal positions of seeing society as a collective of individuals and their families. The second position was also advocated by the concept of multiculturalism, but the important difference was that multiculturalism too looked at society through the lens of methodological nationalism.

This study sees the new multicultural Norway through a transnational optic and transcends the perspective of society based on methodological nationalism.

While anchoring on the perspective of transnationalism, it observes the following.

1. The social space of Tamils and Somalis transcends the borders of the nation-state of Norway, and many important family and community decisions have been taken within the transnational social field that also includes Norway. In this sense, Ole (an ethnic Norwegian), Manicam (a Tamil) and Mohamad (Somali) will have something common and something different, not only on the cultural and religious sphere but also on political, economic, social spheres. In this way, Norwegian society has also become transnational.
2. Though Tamils and Somalis live in the transnational social field, their engagement in the field is restricted or controlled or shaped by the laws of the site they live in and that is Norway. In employing a transnational perspective, citizenship rights also take on an important role since they frame the rights and the duty of migrants. Norway does not, in the normal condition, accept dual citizenship, and the majority of Tamils and Somalis have become citizens of Norway. This means that when they accept the citizenship of Norway, they lose the citizenship of their countries of

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origin. Hence, the nature of their transnational relations is largely shaped by Norwegian laws and regulations. This dissertation also observes this through the study.

3. Two modes of organising society exist in parallel. Norwegian mainstream society is organised mainly through new liberal values, seeing society as a collective of individuals and their families. In this sense, except for indigenous people and national minorities, no collective rights were recognised in Norway for other minorities. Tamils and Somalis as communities are socio-centric in their social organisation where society comes first rather than individuals, and the way of organising social life is quite different from the Norwegian way of social organising. Transnational relations combined with these aspects, and the social organisation of the community is different from mainstream society. This creates a parallel civil society and multiple belonging. In this context, we can say Tamils and Somalis live in two parallel social worlds. They interact with the mainstream society at one level and live within their social world not limited by the borders of Norway, but broadened in the transnational social field at another level. These parallel living is strengthened by the globalisation process including cheap transportation and communications facilities. These two ways of living run parallel.

This dissertation recognises these parallel ways of living, but does not see it as a contradiction to integration. This is because, this dissertation considers, in this transnational age, only non-participation in the mainstream society can be seen as a problem of integration, but not dual or multiple participation. On some occasions, there may be some tension between this dual or multiple participation, but that will reach equilibrium over a period of time. In a situation where Norwegian laws and rules have considerable influence in shaping transnational relations of Tamils and Somalis, the fear of a fragmented society need not arise here.

Similarities and differences among Tamils and Somalis

Tamils and Somalis are chosen for this study as war-torn diaspora communities in order to see how these communities face and deal with issues related to homeland orientation, especially in the case of remittances and homeland-based cultural practices. This study observes similarities and differences in their ways of approaching these issues. The transnational social space of Tamils, especially the forms of transnational kinship groups and transnational communities deserve more attention.

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In abstract terms, Tamils and Somalis are on the same page on two grounds in the context of this dissertation. First, as both communities come from war-torn areas, the nature of the homeland orientation they hold have some common features; for example, supporting livelihoods of their families and friends that were severely damaged during the war, supporting migration to escape the consequences of war and so on. These orientations have connections with their need for sending remittances. Second, even though these groups have social and cultural differences, their social organisation of life is sociocentric, where society gets a more prominent place than do individuals.

Apart from this commonness, we were able to observe some similarities and differences in dealing with the issues related to transnational practices, such as remittances and homeland-based cultural practices. Tamils have been in Norway a decade more than Somalis and have settled more than Somalis. This time dimension also contributes to their present position in Norwegian society.

The similarities and differences observed during the study are summarised as follows.

1. For both Tamils and Somalis remittances are key transnational practices. Somalis send remittances more regularly than Tamils. This is mainly for four reasons: their lower income in Norway, better low cost remittance transfer system *hawala*, more regular connections with family members and their comparatively strong 'return' perspective to their homeland.
2. Members of both communities have had positive and negative consequences of remittances. Tamils have had more options in their ability to mobilise resources due to their better economic position and social capital than the Somalis. Both communities have been using homeland-based saving methods, with some variations that evolved mainly due to their different religious beliefs.
3. The position of Tamils in mainstream society with respect to reputation is better than that of the Somalis; partly because Tamils are not Muslims and partly because of Tamils intensive participation in some mainstream institutions, for example in the labour and housing markets. This better image helps Tamils in dealing with the issues related to homeland ties.
4. Somalis are more open to getting assistance from State mechanisms or use the institutions more than the Tamils and it slowly contributes to better place them in the mainstream society.

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These increasing engagements with State institutions are helpful in engaging the issues related to their transnational practices, such as remittances and homeland-based cultural practices.

5. The kinship system of Tamils does not have political space in society and the affiliations related to kinship are mainly restricted to family affairs, and thus influences of kinship is limited to family-oriented remittances. But in the case of Somalis, kinship has an important role in social organisation and also in political life; connections of kinship go beyond family-oriented remittances to network-oriented and even political-oriented remittances.

6. Somalis are more in negative focus with regard to homeland-based cultural practices through media attention on female circumcision and hijab than the Tamils. But this negative focus itself contributes, especially in the case of hijab, to more social ties and connections when Somalis, especially the second-generation, fight against unfair discrimination.

7. Homeland ties are important for both Tamils and Somalis, but Tamils are more settled in Norway with a 're-turn' perspective of diaspora unlike many Somalis. Even though many Somalis from Southern Somalia withheld their 'return' perspective, people from Somaliland live in Norway largely with a 're-turn' perspective.

8. There is some degree of secondary migration observed among Tamils and Somalis, mainly to the United Kingdom. Tamils' secondary migration is largely related to education of the children and that of Somalis is related to their social and cultural life as Muslims.

Contribution of the Study and Future Research Areas

Remittances, especially remittances of war-torn diasporas, are a relatively new area of study, and in this context, my study contributes to an addition to the literature on remittance practices of war-torn diasporas. Also, by examining Tamils and Somalis in Norway, as war-torn diasporas with strong remittance practices, which go beyond family remittances to community remittances, this dissertation has made a new contribution to the remittance literature, with an empirical base. Study of the use of homeland-based saving systems for remittance production has also been a contribution to the remittance literature.

Though cultural practices and their role in integration or homemaking have been discussed considerably in the literature, approaching issues with a transnational optic is relatively new in

the field. This dissertation views homeland-based cultural practices with the transnational optic and suggests a model for mutual incorporation of cultural practices between the majority and the minorities. This would also signal a new contribution for mutual co-existence of cultural practices. In contrast to conventional, received wisdom of looking at homeland orientations as a negative or alternative paradise to local homemaking, this dissertation sees homeland orientations as supportive to local homemaking in many ways, largely anchored on the perspective of minorities (Tamils and Somalis). This study also contributes to the literature on incorporation of migrants in the transnational arena.

This study does not take into consideration the political homeland orientation of Tamils and Somalis, and thus that would be an area for future study. It is now observed that the transnational family setting has far more influence on the socialisation of the second-generation than was previously suspected; and hence the orientation of the second-generation towards their parents' countries of origin also deserves more attention in the future research agenda.

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Article 1

ARTICLES

Article 2

A Long Distance Navigator? Remittance as a Transnational Practice Among Tamils and Somalis in Norway

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Abstract

This article analyses the remittance practice of first generation Tamils and Somalis in Norway and focuses on its impact on sending families and individuals. It also tries to connect remittance practice with Bourdieu's forms of capital, namely economic capital, social capital, cultural capital and symbolic capital in order to analyse the positive and negative implications of remittance-sending practice on senders. The article also studies the tensions and dilemmas that arise among senders in connection with this practice. This study is empirically based on qualitative semi-structured interviews of 25 Tamils and 15 Somalis living in Norway, mainly in Oslo, during the period 2007–2009. The article concludes that remittance as a transnational practice shapes the life of Tamils and Somalis in Norway quite considerably and the future of the remittance practices of Tamils and Somalis in Norway would depend on their emotional connections with the countries of origin, their availability of resources in Norway and their experiences of incorporation in Norway.

Key words: Remittance, Transnationalism, Practice, Bourdieu. Capital, Tamils, Somalis

Introduction

This study starts with an observational hypothesis of the author – as a Tamil from Sri Lanka who has been living in Norway as one of the diaspora members for more than 20 years – that calls for remittances from families and friends, especially from the country of origin, have played a crucial role in the pattern of organising life a new in a new country. The calls have a strong moral component in that they are connected to family and cultural traditions and are a consequence of war and conflict in the countries of origin.

Tamils and Somalis are two diaspora communities that have been settling in Norway from war-torn areas. Both communities have homeland relations and transnational practices that are largely connected to political, economic and socio-cultural orientations. (Fuglerud 1999, Tharmalingam 2007, Fangen 2006, 2008, Gaas. 2007, Horst and Gaas 2008, Fuglerud and Engebriksen 2006, Engebriksen and Fuglerud 2009). Remittance can be seen as one form of economic orientation motivated by political, economic and socio-cultural traits.

Remittances now form a substantial part of financial flows across the globe;¹ it has now become an important source of foreign currency for many receiving countries and has often exceeded official foreign aid, thereby contributing to global poverty reduction (Adams and Page 2005, Bracking and Sachikonye 2006, Jongwanich 2007). While discussing the benefits of remittances for receiving countries, researchers have also expressed concern regarding the impact of remittances – are they a new development paradigm or another destabilising force of globalisation? (Kapur 2005). Since the 1990s, when migrant transnationalism gained wider attention among scholars and policy makers, remittances as a transnational practice have also come into focus.

Remittance sending is a transnational practice that connects people at two or more different locations beyond the borders of nation-states (Carling 2008). However, the general perception, especially in the case of diaspora and transnational communities,² is that the sender is usually from the country of settlement and the receiver from the country of origin. In practice, however,

¹ In 2009, officially recorded remittances were 316 billion US dollars (Ratha et al 2010)

² Though many scholars use diaspora communities and transnational communities interchangeably, some scholars also draw a line between the two, emphasizing forced migration as a part of diaspora communities. I use both here.

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this is not always the case. In some situations, remittances are transferred from country of origin to country of settlement. For example, people have sold their assets in their country of origin and remitted money to developed countries where they have settled permanently. It is also reported that such remittances are made for reasons other than capital transfers. Transfers of this type, from country of origin to host country, are described as reverse remittances.³ Moreover, remittances also flow between other countries and places where diaspora communities maintain transnational connections. In addition, to assume that remittances are made from income surplus is erroneous, as some recent studies have shown (Tharmalingam forthcoming). For various reasons largely linked to the diaspora and transnational communities' moral commitments to their families and to the homeland, senders are sometimes obliged to send more money than their income allows at a particular point in time.

Despite the increasing research on remittances, most of the literature in this regard focuses on its impact at the receiving end and not from where the money is sent. Although considerable attention has been paid to the motivations of senders, the impact of this practice on senders has largely been neglected.

This article analyses remittance practice of first-generation Tamils and Somalis in Norway from a sender-centric perspective, especially focusing on family-oriented remittances and its impact on sending families and individuals. It also tries to connect remittance practice with Bourdieu's forms of capital, namely economic, social, cultural and symbolic capital (Bourdieu 1986) in order to analyse the impact of the practice. The tensions and dilemmas, which have substantial impact on the lives of Tamils and Somalis in Norway, that arise in connection with remittance sending practice have also given attention.

This study is empirically based on qualitative semi-structured interviews with 25 Tamils and 15 Somalis living in Norway, mainly in Oslo, during the period of 2007–2009.

³ This phrase reverse remittance is used to denote a phenomenon where remittance flows from developing countries to developed countries. This is a reversal of the usual pattern, where remittances flow from developed countries to developing countries.

Why Tamils and Somalis?

This study focuses on remittance as a transnational practice and the impacts of this practice on senders who have fled their country of origin due to conflict and war. The reason for focusing on war-torn communities is based on the observation that they are more obliged to send money to their families due to the destruction of the livelihoods of their kith and kin in the country of origin.

Furthermore, after September 2001, remittance sending has been increasingly seen with suspicion on account of global security concerns. This is due to the possibility of remittances are being transferred to armed struggles and terror actions, a suspicion which is more attributed to war-torn communities. This remittance–security paradigm – has contributed to some tensions around remittance as a transnational practice (Tharmalingam, Gaas, and Eriksen forthcoming). It has been argued that the securitisation of remittances has contributed to undermining the legitimate needs of the remittance receivers and the legitimate right of the senders (Goede 2003). These tensions require that more attention be paid to the remittance-sending practices of diaspora communities from war-torn regions of the world.

In Norway, Tamils from Sri Lanka and Somalis are two key diaspora communities who have settled from the war-torn areas. At present there are around 13,000 Tamils and 25,000 Somalis living in Norway (SSB 2010).⁴ However, globally not less than 1 million people from each community established transnational life worldwide. Both are war-torn communities that have migrated to Norway at different periods. On average, Tamils settled 10 years earlier than Somalis.

Tamils started coming into Norway in the mid- 1960s as immigrant workers, but continued later as students when a ban on immigration workers was introduced in 1975 (Fuglerud 1999, Tharmalingam 2007). The largest section of Tamils migrated as asylum seekers after 1983, after the outbreak of civil war in Sri Lanka between the Sinhala-dominated Sri Lankan state and

⁴ In Norway, immigrant data are registered on the basis of country of origin, not ethnicity. Statistics Norway's figures show that as on 1 January 2010 there were 13,772 Sri Lankan immigrants in Norway. . As more than 95% from Sri Lanka are Tamils, this article estimates the number of Tamils around 13,000. For the figures of immigrant communities, see this link. <http://www.ssb.no/emner/02/01/10/innvbcf/tab-2010-04-29-01.html> last accessed 20.07.2010

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Tamils in the North and East of the island led by various armed movements in the beginning and later by the Liberation Tigers of Tamil Eelam (LTTE) since 1986.⁵ In general terms, the Tamil diaspora community in Norway is made up of these categories of workers, students, asylum seekers, family reunion settlers and children born in Norway.

Somali migration to Norway started with a few migrant seamen in the mid-1970s (Fangen 2006, 2008, Gaas. 2007, Horst and Gaas 2008, Horst 2008). The major part of Somali migration took place in the late 1980s and 1990s after civil war. Following the collapse of the Mohamed Siad Barre government in early 1991, war, conflict and unrest continued in Southern Somalia and led to a massive outflow of Somalis into exile. Most of the Somalis came to Norway as political refugees and asylum seekers and they form one of the largest groups of refugees in Norway. The number of Somali diaspora in Norway has been increasing due to continued flight from Somalia, as the enduring conflicts becomes increasingly violent, as families reunite and children are born.

Both communities have a legitimate need to send remittances. This practice is also considered a high priority activity by the communities. A recent study by the Statistics Norway (Blom and Henriksen 2008), based on the data collected during the period of 2005–2006, has revealed that 79% of the Tamils and 74% of the Somalis send remittances to their country of origin on a monthly basis, yearly or occasionally. This indicates that these communities give high priority to remittance sending activity and the remittance percentage is higher than that of other non-conflict driven or non-war-torn communities.

Furthermore, both of these communities have similarities and differences on how they tackle their problems and how they are seen by the Norwegian mainstream. The scale of success in their establishing a life in Norway, measured based on the quantitative figures collected by the SSB indicates a considerable difference between these communities, putting Tamils in a far better

⁵ In 1983 Sri Lankan ethnic conflict attracted international concern after a pogrom against Tamils in the southern part of the island by a group of people of Sinhala background. India intervened for its own its strategic interests and trained five armed movements, namely Liberation Tigers of Tamil Eelam (LTTE), Tamil Eelam Liberation Organisation (TELO), People Liberation Organization of Tamil Eelam (PLOTE), Eelam People's Revolutionary Liberation Front (EPRLF) and Eelam Revolutionary Organization (EROS). After a short period of internal battles and conflicts, the LTTE, in 1986, emerged as the sole voice of the Tamils.

position than Somalis (Blom and Henriksen 2008). Using a qualitative approach, some researchers focused on these communities beyond the parameters of quantitative data to understand the complexities of their lives in Norway (Fuglerud and Engebriksen 2006, Engebriksen and Fuglerud 2009, Engebriksen 2007, Fangen 2008). Both the communities have been contributing remittances beyond their family needs, for homeland political, development and collective livelihood purposes. In such a scenario, a study of remittance practice of Tamils and Somalis will contribute to the scholarship in this field.

The other reason for choosing these two communities is linked to the fact that the remittance practices of these communities are a comparatively less researched area in Norway. In recent years, post-September 11, more focus has been given to Somali remittance practice and actions taken to regulate informal money transfer system (hawala) all over the world and in Norway (Tharmalingam, Gaas and Eriksen forthcoming, Horst and Gaas 2008, Horst 2008). Remittance practice of Tamils in Norway still remains as an under-researched area. Thus, a study of this aspect is considered essential.

Bourdieu's forms of capitals and remittance practice

Remittance as a transnational practice has interlinked effects and impacts on receivers and senders. Though there have been many tensions and dilemmas around this practice, in one way or another it has strengthened the social position of receivers and senders. In this sense, it would be appropriate to use Bourdieu's different forms of capital as a tool to analyse the effects and impacts of the practice.

Bourdieu's categorises the concept of capital into three types: economic, social and cultural, and accumulation of all these three types of capital would contribute to another type of capital – symbolic capital. (Bourdieu 1986)

Economic capital, according to Bourdieu (ibid), is 'immediately and directly convertible into money and maybe institutionalised in the form of property rights.'

Bourdieu (ibid) explains social capital: 'Social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition'. He further elaborates: 'the volume of social capital possessed by a given agent ... depend[s] on the size of the network of connections

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he can effectively mobilise and on the volume of the capital (economic, cultural or symbolic) possessed in his own right by each of those [to whom] he is connected' (ibid). For Bourdieu, social capital is made up of social obligations or connections and is convertible under certain conditions into economic capital. In Bourdieu's view, social capital may also be institutionalised in the forms of social status with a title of nobility.

Bourdieu's cultural capital is formed by the symbolic assets that can exist in three forms: as institutional cultural capital (for example, a university degree), embodied cultural capital, referring to 'long-lasting dispositions of the mind and body' (ibid: 243) (for example, accent, comportment and 'race') and objectified cultural capital (for example, dress, physical equipment or an art collection).

Each of these three types of capital contributes to symbolic capital as a form of legitimacy. Kelly and Lusis (2006) note Bourdieu's concept of capital as follows.

Capital, for Bourdieu's, is power, and power is both the possession of capital and, inseparably, the ability to influence its value. Capital is not, however, restricted to economic resources, but instead represents accumulated assets of various kinds which, through ownership, permit further accumulation.

According to Bourdieu, the social position of an individual is the result of the interaction of different types of capital of person and the habitus of the individuals in a particular setting of the field. In the case of migrant communities, where formulation of habitus transcends the national borders of country of origin and country of settlement, it is described as 'transnational habitus' (Kelly and Luis 2006). Levitt and Glick Schiller (2004) try to expand the social field into a transnational one by taking into account Bourdieu's concept of the field⁶ and the work of the researchers from the Manchester school of Anthropology. While pointing out the lack of well-defined concept of the social field, they try to define it as follows:

Building on Basch, Glick Schiller and Szanton Blanc (1994), we define social field as a set of multiple inter locking networks of social relationships through which ideas, practices, and resources are unequally exchanged, organized, and

⁶ Though Bourdieu in his works did not transcend national borders while defining the concept of field, his definition does give space to expand the idea beyond national borders.

transformed... . National boundaries are not necessarily contiguous with the boundaries of social fields. National social fields are those that stay within national boundaries while transnational social fields connect actors through direct and indirect relations across borders. (p. 1009)

In the case of remittance as transnational practice, the social field is also transnational, as Levitt and Schiller have pointed out. In the case of Tamils and Somalis, in the context of remittance practice, their transnational social field links Norway and their country of origin and other places where they have transnational relations. Their practice of remittance sending has been shaped by the volume of capital they possess and their transnational habitus that transcends national borders: Sri Lanka as country of origin for Tamils, and Norway as country of settlement for both Tamils and Somalis.

The different types of capital that Tamils and Somalis possess have contributed positively and negatively in their ability to produce remittances. In the same way, the priority given to the sending of money across borders has had an impact on their ability to accumulate capital. In the context of remittance practice, this gives enough empirical evidence to assess the impact of the remittance practice of Tamil and Somali senders by linking Bourdieu's economic, social, cultural and symbolic capitals with their experiences. Remittance practice also gives evidence for Bourdieu's explorations of the convertibility of social and cultural capital into economic capital under certain conditions (1986), where senders gain one form of capital instead of another.

Impact of remittance practice on senders

In mapping remittance practice of Tamils and Somalis in Norway, five categories of remittances, namely family-oriented, political-oriented, welfare-oriented, network-oriented and investment-oriented remittances, are identified (Tharmalingam 2010). In these categories, family-oriented remittances are considered the most important to both Tamils and Somalis. Political-oriented remittance is the second most important category for Tamils and network oriented-remittances for Somalis (ibid).

Family-oriented remittances have become the most important category for the Tamils and Somalis in Norway because both communities are bound by tradition and moral obligation; thus remittance sending has become a duty.

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On the one hand, most of the remittance senders internalise the idea of moral obligation and consider sending remittances to their family as their duty. This moral bond is strong among Tamils and Somalis. Somalis' religious commitment to be good Muslims is also another motivating factor. On the other hand, non-senders feel a sense of guilt for not sending remittances. They would also face the risk of punishment for their behaviour by their family and even by the community.

Maran, a Tamil living in Oslo for more than 20 years expressed his observation as follows.

You have to send money to your family if you are to be considered responsible and good guy by your family and the society. If you do not send money when your families are in need, you would be a bad guy, not only for your family, but also for entire community.

Through the interviews conducted with Tamils and Somalis for this study, it was easily understood that remittance senders were under pressure from their family and relatives. The pressure put by family members on Tamil and Somali diaspora communities to send remittances for various needs can also be characterised as a practice of 'forced transnationalism' (Al-Ali et al 2001).

While remittances are sent according to the needs of the families and the capability of the senders, interviews conducted for the study clearly show that remittance practice produces positive and negative impacts on the senders in their life in Norway. At the beginning stage of establishing their new life in Norway, the burden or responsibility of sending remittance was also high. In the early phase of migration, migrants needed money or other forms of economic capital for their journey to other countries. This economic capital has most often been sent by relatives or friends who were aboard as remittances or was raised by the disposal of properties or by taking a loan. The action of migration starts with mobilising economic capital, which has connections with social and cultural capital. Those who have more social and cultural capital have a better chance to mobilise the required economic capital.

The cost of migration has been high, in many cases beyond the economic capacity of the migrants. In this sense, the act of migration itself demands economic capital. Without mobilising economic capital, it would not be possible to migrate from one place to another, though the

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volume of economic capital required differs according to the location and conditions of migration. Smuggling people through borders has been established as a business venture and has become a very profitable activity (Koser 2007, 2008). The costs for those who migrated through migrant-smuggling networks have been very high – and that was the case for most of the Tamils and Somalis who have migrated due to war as asylum seekers.⁷

Singham, a Tamil who migrated to Norway in 1987 put his story in the following words:

We had business contact with a person who helped me in finding an agent (to organise migration) and for borrowing money for my journey. It cost me around 58,000 Sri Lankan rupees at that time. My first obligation was to send money to settle the loan and interests.

The amount of 58,000 rupees is nearly 14,000 Norwegian kroner, in 1987, which was a huge sum for a new migrant. In such scenarios, migrants start their life in the new country under economic pressure. Delay in sending money would cost more. In a recent conversation in February 2010, another Tamil mentions his responsibility to send remittances to bring one of his relatives, who was a war victim, to a European country. He was expected to pay 18,000 Euros to an agent for this job.

The cost of migration is relatively lower for Somalis as compared to the costs paid by Tamils, based on the information I was able to gather during interviews and informal conversations. Abdi, one of the Somalis living in Norway for around 10 years revealed:

We needed 10,000 US dollars to bring one of our family members to one of the Western countries. We were able to share with the other family members for collecting this amount of money.

Due to differences in geographic location and the nature of migrant smuggling networks, Somalis are able to flee from their country of origin at a lower cost than Tamils. The other aspect is that in

⁷ Tamils did not have much opportunity to become part of quota refugees compared to Somalis because their first transit countries, especially India and Malaysia, did not adopt UNHCR's political asylum mechanism for Tamil asylum seekers

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the neighbouring countries of Somalia, especially in Kenya, any Somali refugee can come under the supervision of the United Nations High Commission for Refugees (UNHCR). Refugees are also able to get political asylum under the Geneva Convention of 1951. A section of Somalis had the option of being selected under the refugee quota for migration to a western country. Somalis are one of the leading groups that migrated to Norway as political refugees. In the case of Tamil asylum seekers, they mostly depended on the migration smuggling networks.

Though the cost of migration has been high, thousands of Tamils and Somalis were prepared to pay the migration expenses to leave their countries of origin. War and conflict have played a major role in their decision. Not only for the fear of being killed during the war, but also for keeping away from the conflict area in order to avoid getting involved in the conflict, many relatives were willing to pay the migration expenses of their kin and kith (Horst and Gaas 2008). Further, although migration was also seen as one of the strategies for their economic well-being, the decisions were not made on the basis of the economic aspect alone. There were serious concerns with regard to other risk factors, and migration was undertaken when it was considered as the only life-saving mechanism available.

Mani, one of the Tamil interviewees said,

My village was one of the most affected by the war. I had to work hard to send a huge amount of money to bring my two brothers out of country and I did it happily because of the risk they faced during the wartime. When I migrated I had the intention to study, but due to economic pressure I had to choose either work or studies. I had chosen work. Though I had worries for not studying, I am satisfied of the outcome I produced through working; I was able to bring my two brothers out of the country and save their lives. They have now settled in their life. They also shared my economic responsibility towards our family.

This clearly indicates how the remittance-sending practice impacts the life of senders. The above-mentioned person was able to gain economic capital by sacrificing the possibility of gaining institutionalised cultural capital – education, which is one of the types of Bourdieu's classification of cultural capital.

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In the above example and in the following one, economic capital has been generated by paying the opportunity cost of an institutionalised form of cultural capital. Sothi, one of the early Tamil migrants in Norway, mentioned how he was under pressure from the economic needs of the family and withdrew from his nursing education.

I often got letters from my mother expressing the need for money. I had to choose between work and studies and I stopped my nursing education in the first year. If my mother had written letters emphasising studies instead of sending money, I might have finished the studies and became a nurse.

Though many migrants had to choose between work and studies, many others were able to manage both, depending upon their agency and on the conditions they faced during the early phase of settling in their new life.

Hasan, a Somali diaspora member, who came to Norway in the early 1990s said:

I was 17 when I migrated to Norway. This was a shock for me. I moved from Mogadishu a big city of nearly 1 million population to Lillehammer with a few thousand people. At the same time I moved from a poor place to rich place. It had both bad and good.... I did not have much responsibility to send money due to my family network. My elder brothers were also abroad and they were able to take more responsibility for the economic needs of the family. I was under less pressure for sending money and I completed my higher studies and work now as an executive officer in the Oslo municipality. Now I send money to my mother and other relatives, but not too often.

This indicates the level of pressure faced by migrants to remit money and the choices they often have to make between work and studies. Though there were pressures for remittances, all had not given up their ambition to gain cultural capital. Rajah, a Tamil living in Oslo, expressed his experiences and explained how he was able to manage his willingness to study further and to support the family's need for money.

I was a bachelor's degree holder when I migrated to Norway. I was keen on doing a master's degree. But due to economic pressures and unexpected sickness of one of the family members, I was not able to pursue my studies for the first 4 or 5

years. I focused fully on the family's needs in the first phase. After having fulfilled the substantial economic needs of the family, I started my education and completed my master's degree. My present work is related to my master's degree.

In some cases, labour market conditions also contributed to the decision making. One of my Somali informants, Mohamed, was keen on getting a job in the early phases of migration. He had the responsibility to send money to his family and relatives. He was not successful in getting work and the failure gave him another opportunity.

When it was difficult for me in getting job, I revived my interest in studies. I was able to get admission at (...) University College after having taken a qualifying exam. I am now in the final year of my engineering education. I work in the evenings and in the weekends. I manage my living expenses and the remittance needs with the help of the education loan and the income I earn from my part time work.

Remittances at the receiving end have increased the economic capital of receivers. As Bourdieu explains, since economic capital can be more easily converted to other forms of capital (Bourdieu 1986), the receivers have increased opportunities to expand their social capital and gain more cultural capital. In many cases, all three capitals have contributed to the increase in symbolic capital – that is expressed through increased power or influence of the remittance receivers within the particular community. Interviewees declared that their remittances were helping their family in many ways, including contributing to a high status within their community. Since our focus is on the impact of remittance-sending on senders, details in this regard would fall beyond the scope of the study.

Remittance-sending practice has links with Bourdieu's social capital. Those who have a strong social network with mutual recognition can more easily enter into the labour market through their social networks than those with weaker networks. Employed persons have more access to economic and social capital than do the unemployed. Thus, the level of social capital contributes to an increase in economic capital and a further increase in social capital. When migrants send remittances to families or their social networks, it helps to increase their social capital because of their increased spending power, or economic capital. Engebretsen and Fuglerud (2006, 2009)

have studied the differences between the social networks of Tamils and Somalis. In their study, they found that the social networks of Tamils are more friendship-oriented and husband and wife mostly belong to the same network. In the case of Somalis, their social networks are mostly family-oriented and husband and wife maintain different networks, mostly based on kin, friendship, childhood connections created in the past, and like-mindedness. These differences also play a role in remittance sending and connected social capital. To this end, as more types of connections become possible, the social capital that one may gain grows larger. Therefore, at a particular point in time, even if Somalis do not have the money to send home, because of the larger social capital in terms of the possible multiple connections that are available, they may be able to draw on these different connections. There is thus always the possibility of sending remittances despite the lack of one's own resources to do so

Dilemmas of senders

The remittance-sending practice of diaspora communities are filled with tensions and dilemmas. Since both Tamils and Somalis have migrated from war-torn areas, war and conflict in their homeland have added to their burden and led to greater tensions and dilemmas.

Murugan, one of the Tamils living in Oslo, said,

Sometimes, we had difficulties with regard to whom to send the money to: to my family or to my wife's family? On other occasions, the problem was whether to send or not to send. While we were struggling to survive here, we were asked to send money by our families. These dilemmas have created tensions in the family in some occasions.

This account indicates how the remittance-sending practice creates tensions within the families. There are two main areas of tensions that prevail. The first is to identify to whom the money is to be sent: to the husband's family or the wife's family. The second is whether to send money or not. It seems that the first type of tension is higher within Tamil families than among Somalis.

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Tamils have a social system of giving dowry and donations to the bridegroom⁸ and his family from the bride's family when marriages are arranged. It is considered the duty of the bride's brothers to look after the marriage expenses including paying the dowry and donations. Many Tamil brothers work hard to send remittances to look after the marriage expenses of their sisters before they marry (Fuglerud 1999). This often resulted in many late marriages not only for the sisters but also for brothers who were looking after their sisters. In many cases, brothers had to take care of their sisters' marriages, dowries and donations even after they themselves had married and settled in their lives. In such scenario, the chances for family tensions are high.

The second type of tension arises due to the lack of financial capacity to look after the needs of the family in the homeland and the needs of the sending family in Norway. Many families have been struggling to tackle both needs. In such scenarios, they had to take some hard decisions. Strategies to handle this dilemma vary and sending, not sending and sending a part of the money are common strategies families adopt, based on their situation and priorities.

Nadifa, one of the Somalis, put her observations as follows:

Many families struggle. Parents are deeply concerned about the needs of their families and relatives in the homeland, but children are not so much concerned with that. They would demand that their priorities be met first.

Senthil, a Tamil community leader gave detailed stories of these dilemmas. I paraphrase these in abstract form.

We gave priority to our children. We gave priority to having our own comfortable house. We gave priority to looking after our family in the homeland. We take responsibility for the marriages of our sisters. Often, all these priorities cannot be met with the income we get from one job. We are searching more for more jobs and do two or three jobs to get additional income. We try hard to satisfy all of our

⁸ In practice, there is a difference between dowry and donation. Dowry is given in the form of house, jewellery, other assets and money. Donations are always of cash. The dowry money usually belongs to the couple. Donations are made to the family of the bridegroom, who most often would use it for their family needs, especially for giving dowry for the sisters of the bridegroom.

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needs and feel satisfied when we succeed. Such a life is not without its negative consequences, though. Many of us are ill, and suffer from anything from back pain to diabetes. We do not spend time with our children. Sometimes we do not meet our children.

While Tamils and Somalis have difficulties in allocating their income between their needs in homeland and Norway, there are some observable differences. Tamils give more priority to owing a house or apartment than Somalis. This is due to the middle class Tamil value with a sedentary family tradition that gives priority and status to those who own good houses. It seems that Somalis give comparatively lower priority than Tamils to owning houses. This may be partly because of the nomadic traditions of a section of the Somali diaspora, but this is not the only explanation. Housing loan is the other aspect that is related to the ownership of houses. Due to employment status and absence of religious concerns in getting interest-based housing loans, Tamils have more possibilities for getting housing loans than Somalis. As Muslims, many Somalis consider interest-based housing loan as prohibited (haram). And many of those who have financial capability to get loans are reluctant to get interest-based loans. The biggest contribution factor for the low priority is related to Somalis' willingness to return to their homeland being higher than that of Tamils.⁹ This willingness was also higher among Tamils in the early years of migration, but it has been slowing fading over time. Since many Tamils have bought houses with large loans, housing mortgages demand a higher portion of income. Tensions and dilemmas around local expenses and remittance sending also arise on this basis.

Somalis have been facing another unique dilemma in sending remittances, due to the lack of a formal money-sending mechanism to Somalia. Since 1991, Somalia has not had an effective state mechanism, and financial transactions have to be sent through informal financial transfer companies, called the hawala system. The Somali hawala system is called Xawaalad and it has been the lifeline for remittance sending to the people in need (Horst and Van Hear 2002, Lindley 2005, 2007, Tharmalingam, Gaas, and Eriksen forthcoming). After the September 2001 terrorist

⁹ A Somali researcher and a member of the Somali diaspora in Norway has revealed that during the short period of stability achieved during ICU control of Southern Somalia, around 4500 Somali diaspora families have returned to Somalia from the West.

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attacks in the United States, the hawala system was under scrutiny and regulated through the systems of registration and licensing (FATF 2003). Norway adopted tough measures in the regulation of hawala system and the law demands 5 million Euros as a starting capital for a company to get the licence for remittance transactions (Kredittilsynet 2007, Omer 2002). No single Somali money-transfer company was registered as a legal company and none has been able to as yet procure licenses for remittance transfer in Norway. This means that sending money through Somali the hawala system became an illegal procedure in Norway. This illegality contributes to a dilemma for Somalis when they send remittance to their families and relatives. They have to choose between breaking or abiding by the Norwegian law for sending remittances. Since they do not have any other options or alternatives to send money, almost all the Somalis send money by illegal means.

Sofia, one leading personalities of the Somali community expresses her feelings in this way.

I was one of the persons consulted on the possible misuse of the hawala system. I contributed fully to the discussions. Still the system is unlawful in Norway. We have no other alternative channels to send money to Somalia. We have to use the hawala system. And I use it. When I use the system every time, I am filled with guilt. Am I not loyal to Norway? No. It is not the case. I am loyal to Norway but at the same time to loyal to my family in Somalia. I am caught in a loyalty conflict. It hurts me. It is also an issue of integration.

Tamils have had various channels to send money, either through banks, formal financial transaction companies like Western Union and Money gram and the informal hawala system. The Tamil version of the hawala system is called *Undiyal*. This system is also effective and efficient and has helped to transfer money quickly in times of crisis; for example, the system was used for transferring emergency financial help of diaspora Tamils during the tsunami disaster in 2004 (Cheran and Aiken 2005). Though Tamils had other options, many Tamils have used *Undiyal* to send money quickly and with lower cost. *Undiyal* was popular, especially during the war times when people had limited access to banks and other formal financial transaction companies. Transactions through bank take more than a week and sometimes two and this was the main

reason for peoples' reluctance in using banks.¹⁰ Siva, one of the Tamils who has integrated well with the mainstream society expresses his position on using informal channel *Undiyal*:

I urgently needed to send 50,000 kroner that had to be delivered to my village the next day to finalise the purchase of a piece of land. I sent that amount through *Undiyal*. I knew that it was illegal, but I did not see it as moral wrong-doing. I had no other legal alternatives at the time to send the money according to my need. If I had to send the money through a bank, it would have taken around 10 days.

This account raises the issues of legal and moral barriers in terms of the mode of remittance sending. While the informant was aware that the transaction through hawala system was legally wrong, the action was not contradictory to his moral codes. The action was justified in the name of urgent need. This kind of moral acceptance also has close links to the success of the informal money-transfer system.

Remittance practice and symbolic power

Bourdieu's symbolic capital means the power that to the resources available to people on the basis of their prestige, honour and recognition. Through remittance-sending practice, senders are able to gain symbolic capital in Bourdieu's terms.

Through their remittances, remittance senders were able to achieve many tasks earlier unachievable in the countries of origin. Their remittances have helped in the upward social mobility of their families. Their economic capital has helped to increase the institutionalised cultural capital of family members through higher education. Their families were also able to expand their social capital due to increased economic capital. These achievements made the senders proud and have helped to increase their confidence level. The increased confidence level has helped them to face the challenges in establishing their new life in Norway.

Asad, one of the Somali informants said

¹⁰ Sri Lankan banks are now opening branches overseas and establishing a quick-remittance transfer mechanism to tap the remittances that are being transferred through informal channels.

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We feel that we are successful when we fulfil our family needs. It helps to increase our self confidence which in turn helps in our life in Norway. If we could had not have sent money when our family needed it, we would be frustrated and full of bad feelings. This negative attitude would affect our life in Norway.

Soorya, a Tamil informant, expressed how his remittance support to his extended family helped to increase his power or influence within the family network.

I took responsibility for the marriages of my two sisters. When my brother got killed in the war, I also took responsibility for looking after his family. I helped my brother's son for his higher education in India. He has now become an engineer. All of my family are very thankful for me and give much respect.

While remittance-sending practice has created tensions, dilemmas and negative impact on senders, most of the remittance senders have continued sending money to their homeland. This continued motivation has not only sustained the morale of the senders but also the returns that they have received, in return. Hasan, a Somali, explained this with a metaphor of emotional bank.

It is important for us to help our families when they are in need. This is just like an action of stopping the bleeding of an injured person. When we send money, there is a reduction in our financial bank, but we get huge deposits in our emotional bank in return.

Remittance senders gain symbolic power within their family and their social network, due to their remittances. It enhances their value as a person. Their remittances have contributed to help them gain status not only within their family network but also within their community. This practice makes them more powerful, and this outcome has become the single most influential factor in motivating them to continue the remittance-sending practice.

The interaction between the Bourdieu's different forms of capital: economic, social, cultural and symbolic shows the impact of remittance-sending practice on senders. Migration itself demands economic capital and gives an opportunity for the migrants to accumulate their economic capital while engaging in income-creating activities, mainly through their participation in the labour market or running business ventures. When they send money to their countries of origin, the family members are able to increase their economic capital. Increase in economic capital helps to increase the social and cultural capital of the family members left behind in the country of origin.

Though the increase in economic capital on the part of senders has often been achieved by a sacrifice of cultural capital, remittance sending gives them a sense of self confidence and more influence in their family affairs, which can be seen as a form of symbolic capital. The role of social capital functions in a dynamic way such that if a person with more social capital has more opening in the labour market, the work itself helps to increase the economic as well as social capital.

Though the dynamics of remittance sending and its impact on senders can be linked to Bourdieu's capital in many ways, there are some gaps that must be examined. One of the important negative side-effects of remittance-sending practice is the ill-health of the senders due to their over-strained work. It has been difficult to analyse this kind of negative aspect of human capital with Bourdieu's cultural capital, since Bourdieu includes many features of human capital within his cultural capital. Another aspect that remittance senders gain is a sense of self confidence and motivation when they fulfil their moral obligations. This strength can also be described as a capital that senders gain by engaging in remittance sending, most probably characterised as morale. This morale capital is to be considered an important asset for senders.

Future of transnational remittance practice

While studying remittance practice of Tamils and Somalis in Norway, some issues attract our concerns and that ought to be studied further. Itzigsohn and Saucedo (2002) suggest three forms of transnationalism, namely linear transnationalism, resource-dependent transnationalism and reactive transnationalism, and there are some connections observable in these forms of transnationalism and remittance practice of Tamils and Somalis. Linear transnationalism denotes the emotional connections between the country of origin and country of settlement through the continuation of ties and links of diaspora members and their family members in the countries of origin; high emotional connections would lead to high level of transnational relations and vice-versa. In the study of remittance behaviour of Tamils and Somalis, we noticed that Somalis send remittances more frequently than Tamils. One of the reasons for this is that for many first generation Tamils, family connections with the country of origin have become weaker over time. This indicates that family-oriented remittances will become lower as the period of stay in Norway become longer as a result of and in turn leading to lower emotional connections with families.

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But it is quite early to draw a conclusion in this context, and further research in this direction would help in identifying future remittance patterns.

Resource-dependent transnationalism suggests that transnational relations will become stronger when the resources, especially economic resources – in Bourdieu's term economic capital – of the diaspora community increase. These kinds of transnational relations will be reflected in the increased economic and business activities of transnational communities with the country of origin and with other places where they have transnational connections. In the case of remittance practice, this would be reflected in the increase in investment-oriented remittances under the five categories of remittances identified among Tamils and Somalis in Norway. Tamils have better positioned themselves in the case of economic resources than have Somalis, and there are indications that better economic resources contribute more investment-oriented remittances. Both Tamils and Somalis have had constraints in sending investment-oriented remittances to their countries of origin due to war and conflicts in their respective countries. Though the situation in Sri Lanka can now be described as post-war, after the war came to an end in May 2009 after the LTTE was militarily defeated, the situation cannot be described as post-conflict, due to the fact that a political solution to the ethnic conflict has not yet been found. Among the Somali diaspora, because of the ongoing conflicts in Somalia there is less resource-dependant transnationalism focused on Somalia in general; instead, resource-dependent transnationalism exists towards certain regions in Somalia and countries in the Horn. For instance, unlike South-central Somalia where security is a major issue, both Puntland and Somaliland enjoy the resource-dependant transnationalism of their respective diaspora. Further, because of existence of large Somali populations in Northern-east Kenya and in the Ogaden region of Ethiopia, the resources of many Somali diaspora are repatriated both to and from Kenya and Ethiopia and even beyond to Eastern and Central Africa as well as to the Middle East due to the stability in these countries and regions.

At this stage, there is a lower motivation for Tamils and Somalis to send more investment-oriented remittances to their countries of origin, but more investment-oriented remittances flow to other places where they have transnational connections. The relationship between their accessibility to resources and remittance practice has to be studied further.

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The other type of transnationalism, reactive transnationalism, indicates the relationship between negative adaptation experiences and the level of transnational connections: the higher the negative feeling or experience the higher the level of transnational connections. Somali experiences in Norway are considered more negative than that of the Tamils, and there are indications that Somalis are more keen on secondary migration from Norway to other countries, where they have felt more comfortable. There are some indications that there are connections between the intention of secondary migration and the volume of remittance sent out of Norway. Those who are more interested in moving out from Norway may have more motivation in sending more remittance to the country of their future settlement than investing it in Norway. In this connection, the relationship between negative experiences and remittance behaviour should also attract further research.

Conclusion

Remittance sending as a transnational practice has both positive and negative impact on senders. On the one hand, remittance practice has become a burden that creates strain, but on the other, it gives strength and power within the family and community as a successful remitter.

Calls for remittances have come from their homeland or countries of origin and senders are bound and obliged to respond to these calls and, therefore, send remittances. The obligation to send remittances to calls from the distance remains strong, and in this context, it can also be described as a long-distance navigator in shaping the life of senders; in our case Tamils and Somalis in Norway.

Tamils and Somalis have similarities and differences in engaging in transnational remittance-sending practice. Both communities are from war-torn areas and have moral obligations to send remittances to their families. Family-oriented remittances were the foremost priority for both Tamils and Somalis; the second most-important category of remittance for Tamils was political-oriented remittances and for Somalis network-oriented remittances within the five categories discussed. The Tamils' position in labour market has been better than that of the Somalis, thus giving them more options in producing remittances. The Somalis' situation is very unique with regard to sending remittance, since they, at present, do not have any legal means of sending money to Somalia.

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Over time, the intensity of remittance sending has become slower. SSB's (Blom and Henriksen 2008) study on remittance-sending practice indicates Tamils only 11% of Tamils send monthly remittance, while 34% of Somalis do. Though there are many reasons for these differences, including the level of income of the senders, cost of sending and risks in keeping the money at the receiving end, the length of stay in Norway has also contributed to the lowered frequency of remittance sending. The interviewees conducted for this study also identified the relationship between the frequency of sending and duration of their stay in Norway.

Due to the radical change in the political scenario in Sri Lanka where armed struggle has come to an end, there has been many calls for investment-oriented remittances. Due to political tensions between the Sri Lankan State and Tamils, these calls have not gained more attention yet. In Somalia, except in Somaliland and Puntland, war and conflict still continue, and the role of remittance as a lifeline for Somalis at home remains high.

The future of the remittance practices of Tamils and Somalis in Norway would depend on their emotional connections with the countries of origin, their availability of resources in Norway and their experiences of incorporation in Norway.

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Article 3

How are remittances produced? Strategies of Tamils and Somalis in Norway and the Role of ROSCA in Remittances

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Abstract

The observational hypothesis of this study is that Tamils and Somalis in Norway are compelled to send more money beyond their savings level and capacity to their country of origin due to their moral economy back in home. The main thrust of the inquiry in this paper is how they have produced remittances. The study is based on data collected through qualitative interviews among 23 Tamils and 13 Somalis living in Norway, during the period of August 2007 and July 2008. Findings show that Tamils and Somalis have sent more money than their savings on several occasions. The needed amount is largely connected to their family priorities. To send the needed amount, they have adopted different strategies such as increasing income, decreasing expenditures, engaging formal and informal borrowings and enrolling homeland based Rotating Saving and Credit Associations (ROSCAs). The study concludes that Tamil and Somalis use both Norwegian as well as their homeland systems to produce the needed remittances. The success of homeland based systems largely depends on trust, network and their collectiveness.

Keywords: Remittance producing strategies, homeland, ROSCA, Tamils, Somalis, seedu, hagbad, ayuuto

Introduction

Remittance transfer has become an important and integral part of transnational life of diaspora communities all over the world. Remittances are sent for various reasons and in various forms. The purposes of remittances cover a wide range of areas such as supporting livelihood of kith and kin, financing migration of relatives, financing education and medical expenditures, business transactions, repayment of loans, investments etc. The mode of transfer of remittances also varies from entirely legal channels such as official bank transfers to illegal channels such as physically carrying large amount of money beyond the limits, without declaring to the authorities. In between these two, informal money or value transfer system (IMTS or IVTS) has become an important mode of remittance transfer practice among many diaspora communities.¹ Though the system is described as informal money transfer system, it cannot be fully characterised as illegal in all the countries of the globe (Carling 2005). This paper does not intend to discuss the motivations for or modes of remittance transfer, but another important area of remittance study: how are remittances produced?

Let me begin with a simple question. What is remittance? An answer for it is that remittance is transfer of resources in the form of cash and in kind made by immigrants² to their country of origin. Bacom (1990) offers such a definition for remittance:

Transfers made from earnings and/or accumulated stock of wealth by individuals who are residents in a foreign country on a temporary or permanent basis to their countries of origin for dependent support, investment or any other purpose.

This kind of definition may not be adequate to capture the complex realities of remittance practices of immigrants. Immigrants send remittances not only to their country of origin, but also

¹ Informal Money Transfer System (IMTS) (Buencamino & Gorbunov 2002), Informal Value Transfer System (IVTS) (Passas 2003a, b, 2006), Alternative Remittance System (FATF 2003) and Underground Banking are some of the terms that are being used for the same mode of activity. Passas argues that IVTS is a more suitable term and tries to make a distinction between Informal Fund Transfer System (IFTS) and Informal Value Transfer Method (IVTM). According to Passas, IFTS and IVTM are “within the wider category of IVTS, but the latter almost always involves crimes and other misconduct, whereas the former are primarily serving legitimate customers.” (2003b)

² Here, I use the term immigrants to simply denote the people who have migrated from their country of origin to another country either for work or as refugees. I do not make any conceptual differences such as economic migrants and political refugees or diaspora and transnational community.

to the other countries where their kith and kin live. Sometimes remittances are sent to one Western country to another. Remittance transfer is not always one way process. Sometimes the sender may become the receiver of remittance due to some urgency. Data gathered for this study show that remittance behaviour of Tamils and Somalis reflect these complex realities.

Some scholars (Bascom 1990, Wahba 1991) assume that remittances are entirely part of the earned income of the immigrants at the time when they send remittances. Wahba's (1991) taxonomy of remittances falls under four categories: potential remittances, fixed remittances, saved remittances and discretionary remittances. According to Wahba, potential remittances denote the maximum amount of remittance a migrant can send to the home country at a time. This amount is the net income of the migrant, i.e., the savings available for a migrant after deducting all the expenditure from income. Fixed remittances mean the minimum standard amount the migrant should transfer at a given period of time due to his or her commitments to family and other contractual obligations. Saved remittances are the amount retained by the migrant for future purposes. This is the difference between potential and fixed remittances. Discretionary remittances are the remittance transfers that exceed fixed remittances. These are determined by the attractiveness of maintaining a store of value. This attractiveness of store of value depends on the rate of interest either in the host country or in the home country. The discretionary remittances will be drawn from saved remittances. If discretionary remittances increase, then saved remittances will decrease.

Wahba's taxonomy also assumes that remittances are part of the earned income of immigrants. But that is not always the case due to the moral commitments and social pressures that prompt many immigrants to send more money than their retained income. Suro's (2005) study shows that many Latino migrants in the United States send remittances home before they pay their own bills in the US since they give priority for sending remittances. Lindley (2007) reveals how Somali refugees were under social pressure for sending remittance while they were struggling for their survival. Fuglerud (1999) points out the moral commitments and social pressures faced by many Tamils in Norway to send money for the dowry of their sisters. This phenomenon could be described as forced transnationalism (Al-Ali *et al.* 2001) or pressured transnationalism (Lindley 2007), where immigrants shall send remittances due to moral commitments and social pressures. But in many cases they are willingly remit and get a return in the form of symbolic capital

(Tharmalingam 2010). Interviews made for this study reveal that in many circumstances, immigrants, in our case Tamils and Somalis in Norway, are caught in a situation where they had/ have to remit larger amounts than their income, savings or wealth at a given period of time. In such situations, the money sent by the immigrants to their country of origin is not always fully covered from their own income at the time they send it. They raise money by using various methods to send the needed amount back home. How do they produce remittances when the need for remittances exceeds their income or savings? This question has not been adequately studied in remittance literatures.

This paper addresses the dynamics of remittance production of Tamils and Somalis in Norway. The study began with an observational hypothesis of the author based on the lived- experience as a member of Tamil diaspora in Norway that remittances exceed the amount of saved income in many occasions and made attempt to investigate how Tamils and Somalis produce needed money for remittances. In other words, what were/ are the remittance producing strategies of Tamils and Somalis in Norway were the focus of the study. Empirically, this paper is based on 35 interviews, 23 of Tamils and 12 of Somalis, which have been conducted between August 2007 and July 2008 in Norway, mainly in Oslo. These interviews were semi structured, but open ended and most of them were relatively long interviews.

While analysing the remittance producing strategies of Tamils and Somalis, this paper grasps the homeland based lending and saving practices of Tamils and Somalis that while they are in Norway. It also gives more focus on the homeland based saving system that is described in the literatures as Rotating Saving and Credit Associations (ROSCA) to document how Tamils and Somalis do adopt systems of saving they have used in their country of origins within their limited income as strategies of producing remittances in Norway.

Tamils and Somalis in Norway and their remitting pattern

To get a clear picture of remittance producing strategies of Tamils and Somalis, it may be useful to sketch a brief background of Tamil and Somali migration to Norway. At present, around 13,000 Tamils and 25,000 Somalis live in Norway (SSB 2010).³ Tamil migration from Sri Lanka

³ In Norway, Immigrants statistics from Statistics Norway (SSB) are country based, not ethnic group based. In this sense, we are not able to get statistics for the Tamils from Sri Lanka separately from other Sri Lankan ethnic groups

to Norway has its origins in the early 1960s and continued for some years in few numbers as labour migration. It then followed in the form of 'student migration' when an immigration ban was introduced in Norway in 1975. These two categories of Tamils had not exceeded a total number of 1000 by mid 1980s (Fuglerud 1999). In the mid 1980s when the conflict in Sri Lanka escalated, many Tamils began to arrive in Norway as asylum seekers. In the following years, spouses and children of already migrated Tamils arrived in Norway through the programme of family reunification. Nearly one third of the total Tamil population, around 4000 in total, was born in Norway. From the 1960s to the present, the total number of Tamils from Sri Lanka has reached 12,000. Somali migration in Norway has its roots in the arrival of few seamen in the 1970s. These men had mainly worked in Norwegian ships. The bulk of Somali asylum seekers arrived in Norway in the late 1980s and 1990s when political conflict and war started in Somalia, particularly in the northern part of the country in the late 1980s and in the southern parts later. The family members of political refugees and asylum seekers were able to join their families through the family reunification programme. A small section of Somali population was born in Norway. When compared to Tamils, Somalis are a young immigration group in relation to the average number of years they have lived in Norway and in relation to the age of the population.

Despite the differences among Tamils and Somalis as two different ethnic groups, the condition of their flight from their homeland has many similarities. Both groups migrated as a result of war, and the situation in their homeland affects their day to day life in one way or another. Since the livelihood of their kith and kin in the homeland was severely affected by the war, interviews made for this study have shown that they have largely taken over the responsibility to look after their family back at home. In addition to livelihood support, a large amount of money had/ have to be remitted to repay the loans for the cost incurred for the migration, to cover the migration expenses of the family members, to build houses, to support education, medical, marriage and funeral expenses of family members etc. In addition to this, a considerable amount of remittances is sent for investment purposes.

such as Sinhalese. Statistics Norway has revealed that more than 90% of the immigrants who came from Sri Lanka to Norway are Tamils. The statistical figure of Tamils used here is derived from a calculation based on the data available for Sri Lanka.

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According to a study made by Statistics Norway (SSB) in 2005 and 2006, around 79 % of Tamils and 74% Somalis who live in Norway send remittances to their country of origin either monthly, annually, or occasionally (Blom and Henriksen 2008). This statistics is based on a survey made in 2005 and 2006 in which 353 Tamils and 245 Somalis Participated.⁴ Out of the participants, 96% of Tamils and 99% of Somalis were first generation immigrants (Blom and Henriksen 2008). The following table reveals the results of the survey.

<i>Remittance data</i>	<i>Tamils</i>	<i>Somalis</i>
Total number interviewed	353	245
Total number in Percentage	100	100
Send remittances in %	79	74
- monthly	11	38
- minimum once a year	47	28
- Occasionally	22	09
Do not send remittances	20	26
Do not know	01	00

Source: SSB, data collected in 2005/ 2006

This survey reveals that 11% of Tamils and 34% of Somalis send remittances monthly to their country of origin and 20% of Tamils and 26% of Somalis do not send remittances at all. The rest send remittances either once a year or occasionally.

⁴ Statistics Norway refers to 353 persons from Sri Lanka. Since more than 90% of the immigrants from Sri Lanka are Tamils, I ignore the recalculation here and adopt the figure as Tamils to avoid complexity in survey results.

Remittance sources of Tamils and Somalis

Remittance sources of Tamils and Somalis in Norway can be grouped into the following three categories:

1. Income, including state benefits.
2. Borrowing,(formal and informal), including education loans
3. Homeland based saving systems – Rotating savings and credit associations (ROSCAs) – For Tamils ‘seedu’ and for Somalis ‘hagbad or ‘ayuuto’.

Many Tamils and Somalis have a commitment towards their family members in their homeland. These commitments are bound with their duty consciences. They consider helping their family and needy relatives as their family responsibility. In many circumstances, such a commitment has become a kind of pressure for them. They were/ are nervous about early morning phone calls that demand a large amount of remittance. (Lindley 2007) ⁵ As we have noted in the table, 11% of the Tamils and 34% Somalis send remittances every month to their families. The monthly amount is normally sent through a section of income earned by Tamils and Somalis. Hence income earning activities play a crucial role in producing remittances.

Increasing income/ reducing expenditures as remittance producing strategies

In Norway, according to official statistics, Tamils’ position in the labour market is far better than the Somalis. A survey on immigrants living conditions conducted by Statics Norway reveals that around 80% of Tamil male and 60 % female are engaged in income generating labour market activities where as around 45% Somali male and 20% female in 2006 (Blom and Henriksen 2008). Out of these employed persons, around 80% of Tamils have permanent works, but in the case of Somalis this was around 60%. These figures indicate that Tamils are in better position in the labour market than Somalis and thus have the potential to earn more income. This is reflected in the statistics and the average median income of a household after taxation per consumer unit according to EU scale was 192, 300 kroner for Tamils and 128, 300 kroner for Somalis where as average median income of total population was 238, 900 kroner for total population for persons

⁵ As Lindy points out Somali early morning remittance calls, I was able to hear the memories of early morning phone calls during my interviews among Tamils and Somalis.

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within the age limit of 18-55 in the year 2005 (Blom and Henriksen 2008). This shows that even though Tamils and Somalis are behind the national median income, the position of Tamils was better than Somalis. The better position in the labour market helps Tamils more than Somalis in producing remittances.

Income earning activities of Tamils and Somalis are not confined to the official labour market income generating activities. In remittance producing context, the term 'income' indicates the money earned either through wages for the labour market participation or benefits from the state or by other informal methods. Here informal method of earnings denotes the income earning activities that do not formally come under wages or benefits category. In a strict sense, the informal method of earning may be legally wrong, but morally not for those who are involved in such activities. For example, there are Tamil women who earn an income by doing day caretaker jobs at their own house for the children of other Tamils. If they do not declare their income to the income tax authorities, then such activities are considered informal methods of earning. Some other examples of such activities are tutoring students, sewing clothes, making cakes for functions etc... It is important to note that some who started such activities informally at an early stage then made it as formal venture by registering their own company for such activities.

In remittance sending practice, for those who need to send more remittances, their main strategy to produce remittance is to increase their capacity to send more remittances. In such situations, people try to increase their income level by engaging in extra work and other informal income making activities. At the same time, some people are keen to reduce their expenditure level or limit their expectations in order to get more money to send to their family back in the homeland. Sometimes, families are caught in a dilemma between allocating available resources to their need in Norway and need of relatives in their homeland. This may be one of the more difficult decisions for many. Different people handle such situations in different ways in response to their family and social conditions. The following are some responses I got from my research participants during my fieldwork that demonstrate people's strategies to approach such dilemmas.

I have to reduce my expenditure here to support my relatives in homeland. I cannot give cake to my children when my sister's children are struggling for bread. I will explain to my children that it is our duty to support our relatives.
(Tamil/ man – 49 years)

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It all depends on how much you need and who has the authority to decide. Fortunately my children were small when I had a huge commitment to send money to home. The need of the children was not very high when they were small and my husband and I were able to decide on how much to send. When the children grew up, we were able to train them and develop a helping habit among our children. I see tensions in many Somali families who have grown up children, where children demand comforts in accordance with Norwegian standards and parents struggle to send money to relatives at home. (Somali/ Woman – 52 years)

We have to set a limit for sending money. Since we are living in Norway, we have to give priorities to our needs, especially our children's needs. Last month, when my cousin needed my help for the second time, I did not respond positively. (Tamil/ man – 46 years)

I have to give priority to my children. I cannot send money to others, even to my relatives when my children are struggling with their own needs. God will look after the needy people who are left at home. (Somali/ Woman – 40 years)

The above citations show that tensions and dilemmas around the practice of remittance sending has become part of the daily life for many Tamils and Somalis in Norway. These experiences of Tamils and Somalis described through these citations also show that people take both decisions. Some are willing to sacrifice their own needs in Norway and allocate more resources to send remittances home and others are not willing to do so. The ability of remittance production also depends on the willingness of and conditions for sacrifice of their own needs in Norway.

It has clearly emerged during my interviews among Tamils and Somalis in Norway that remittance need could not be managed in many circumstances only by earned income, regardless of whether the income is earned formally or informally. Reducing expenditure or sacrificing the needs or desire of their family and children here in Norway was also not sufficient to meet the need of remittances if the need for sending is high. There are many circumstances that demand a large amount immediately or during a given period of time. A typical example of such expenditure among the Tamil and Somali community is supporting the migration of family members. Smuggling of people has become a big business in all countries that are engaged in

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informal migration (Koser 2007). If a family member has to be brought abroad, then a large amount has to be paid to the agent. The cost of bringing a Tamil from Sri Lanka to Europe is around US \$ 20,000 – 25, 000 at the time of writing. It costs about minimum US \$ 10,000 for bringing a Somali to Europe. Though the amount was lower in the earlier period than it is now, it was a big economic burden for them at the time of their migration. In many cases they could not wait to repay the loan until they earned enough money. They had to send money before a particular deadline to meet the conditions of borrowing. In addition to repaying their own migration expenses, they have to take on a huge financial responsibility if they have to bring their brothers or sisters to one of the Western countries in an informal way. In some cases, relatives are able to share the burden and in some others not. Meeting migration expenses of relatives is a huge pressure and the needed remittance is beyond the income level. Another example may be the need of a high amount of remittance for medical expenses. If the medical expenditures involve complex surgery such as transplantation, then the cost also would be very high. In some cases, for the purpose of medical treatment, people have to travel from one place to another. For example, if a sick person in Somalia needs a serious medical attention, the nearest places he or she may have to travel to is Ethiopia or Kenya. In the same way, if a Tamil who lives in the Northern part of Sri Lanka needs to travel to Colombo or Chennai in India to get medical treatment, the cost will be high. These situations involve a lot of money and such expenses have always become the responsibility of those who are abroad. Another example for the higher amount of remittances among Tamils is dowry for their sisters on the occasion of their marriage. Dowry has increased after migration and has become a very big economic burden for many Tamils who live in Norway. They have to send huge amounts of money home, and this phenomenon is described as ‘working for their sisters’ (Fuglerud 1999). If anyone wants to do something big through remittances, then it can not only be managed through earned income. In such conditions, they had/ have to adopt different strategies to produce their remittances in addition to the strategies of increasing income and decreasing expenditures.

Borrowing as a strategy for producing remittance

Borrowing is one of the strategies that are being used by Tamils and Somalis in Norway to produce their needed remittance at needed time, specially the need could not be managed by the earned income. Such borrowing practices can be divided into two, such as formal and informal

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borrowings. Formal borrowing denotes the borrowings from formal financial institutions as loans. Informal borrowing indicates the borrowing from friends and relatives and other informal lenders.

Borrowing in the formal banking sector is one of the key sources of borrowings. People borrow money in the form of consumer loans and other types of loans. For example, they re-mortgage their houses if they need a large amount of remittance. There are differences between Tamils and Somalis in such borrowing practices. Tamils are prepared to incur loans if the banks recognise their credit worthiness and grant loans. But many Somalis who have sufficient credit worthiness to borrow loans from Banks are reluctant to do so because of their belief and commitment to their religious practices. Since Islam treats interest based money transactions as a sin (haram), they avoid taking part in interest based money transactions, even with the formal banking sector.⁶ Many Somalis in Norway are not willing to buy a house for them because of such reluctance in taking part in interest based housing loans. In this context, borrowings from the formal banking sector for the purpose of remittance needs are largely applicable to Tamils rather than Somalis. It does not mean that all the Somalis are reluctant to participate in interest based money transactions. There are many Somalis who adopt the Norwegian standard of money markets and participate in it. Such adaptation process has a class dimension, and since it is beyond the scope of this article I do not elaborate on such dimensions here. At present, borrowing practices, including the facility of credit cards, are broadly accessible to the Tamils. Though the majority of Tamils have established their credit worthiness over time, they had problems in their early years of immigration in getting bank loans for their remittance needs. In such situations, they also had to rely on informal lending.

In the early stages, when a section of Tamils came to Norway as students, their main source of remittance was education loans. In Norway, education is given free of charge in public institutions from primary to university level. From upper secondary level to university level students are entitled a financial support as loan and grant.⁷ Tamils who migrated as students in

⁶ Though in some countries, for example in the UK, banks do have Islamic accounts, but in Norway banks do not have Islamic accounts.

⁷ There are restrictions for students who are not Norwegian citizen for getting the education loans. Tamils from Sri Lanka had the privilege to get the loan as they come from a developing country that has development co-operation

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the late 1970s and 1980s were very keen in getting a school for them to ensure their residence permits and education loans. Since students were allowed to work 20 hours per week, many students were able to get a part-time work as soon as they finish their first year of 'folkehøyskole'.⁸ Soon after they got a part time work, they managed their living expenses with the income from the part time job and sent the education loan as a bulk amount to their homeland. One of my research participants revealed:

School admission was crucial for two purposes. One was to get the residence permit and the other for education loan. We did not give so much of importance to the line of education and our motivation towards it, but to the availability of school places and the possibility of getting education loan. Without an education loan, we could not have managed our remittance needs at the time. We did not expect it would turn on us as a huge liability in the future.

Not only Tamils, Somali students who get education loans use a part of the loan to remittance purposes. One of the Somali students engaged in higher education revealed me during my interview with him that he sends part of his education loan to his family in Somalia. He works part time to cover his living expenses in Norway. A study Tamil and Somali youths done by Engebriksen and Fuglerud (2007) also reveal Somali youth students send remittance to their relatives by using their education loans.

The other possibility of getting a loan for remittances are welfare loans from the working place if the needs for the remittances are some how connected towards welfare of the employees. For such a scenario, I would like to cite my own experience as empirical evidence. In June 2007, my mother who was living in Sri Lanka got a serious illness and was admitted to the intensive care unit at a private hospital. To cover the hospital expenses, I applied for a welfare loan at my working place, the University of Oslo, citing the need for paying hospital bills for my mother. I

with Norway. For the details of eligibility of education loans, see, http://www.lanekassen.no/templates/PageWide_12491.aspx

⁸ There were two categories of Tamil students came to Norway. Most of the Tamil students came to Norway through a Norwegian school that is called 'folkehøyskole'. These schools are not part formal education. For more details of Tamils student migration and the role of 'folkehøyskole' in such migration, see Fuglerud (1999). The other category of Tamil students came to Norway for the higher education with admissions from Norwegian higher educations institutions.

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was able to get loan for 50,000 kroner without interest on the condition that the loan should be repaid within 24 months from my salary. I sent the amount to Sri Lanka for the hospital expenses in July 2007 and I repaid the loan from my salary.

Apart from formal borrowing practice, informal borrowings have also played a crucial role in producing remittances. Friends and relatives have helped many Tamils and Somalis in many circumstances by lending money when the need for remittance was huge. Such borrowings are normally interest free and are considered helping measure between friends and relatives. Borrowing ability of an individual largely depends on his/ her social capital.

Among the Tamil community, we can also see another dimension of informal lending. Some informal lenders give loans to other Tamils for higher interest. Since Somalis are Muslims and interest is considered a sin in Islam, informal lending for interest as a venture has not emerged as a practice among Somalis in Norway. But Tamils have brought such informal lending practice from their homeland to Norway. This kind of informal lending practice is largely based on trust. Informal lenders give loan to those who have trust with. Some informal lenders, some times may demand some worthy assets like jewellery for guarantee for their lending. Interest for such informal lending is relatively very high compared to lending from formal financial institutions. Interest rates are based on monthly basis and the monthly interest rates vary between 2 -5 % per month (24% - 60% per annum) depend on the practices of lenders and conditions of borrowing. Some informal lenders are very strict and tough in lending practices and charge higher interest rate for lending. I was able to hear a joke from one of my research participants. When a father was discussing the interest rate of education loan with the mother and said that the State Education Fund charges around 9%, interest for the loan, the innocent son of 12 years asked the father, if it is 9% interest for education loan, why do not we borrow from X mama⁹ for 5% and settle the education loan, without knowing the difference between annual rate (9% annual rate for education loan) and monthly rate (5 % monthly rate, but 60% annual interest rate for loan from X mama). Although interest rates were very high for the loans from informal lenders, many Tamils have borrowed money from such informal lenders when their remittance need was high and they had no other options left.

⁹ I avoid the name mentioned in the joke. Mama is a Tamil word that has the meaning of uncle.

Homeland based saving systems (ROSCAs) as a remittance producing strategy

Tamils and Somalis in Norway use homeland based saving system, called in the literatures as 'Rotating savings and credit associations' (ROSCA) to produce their remittances. Here the term 'homeland based' is used to denote the practice they have used in their country of origin or 'homeland'. The local Tamil name for the system is 'seedu' and Somalis in Norway use the names 'hagbad' or 'ayuuto'. Before going into ROSCA practice of Tamils and Somalis in Norway, it will be useful to give a brief background of the system in general and the practice among other diasporas.

Rotating savings and credit associations (ROSCA) is a name given by the researchers for the practice of rotating savings that are being practiced in many countries in different names with some kind of local variations. Geertz (1962) who first coined the name ROSCA for such rotating savings practice gives a definition or explanation for such system as follows:

The basic principle upon which the rotating credit association is founded every where the same: a lump sum fund composed of fixed contributions from each member of the association is distributed, at fixed intervals and as a whole, to each member in turn.

Ardener (1964), who has made a comparative study of ROSCAs in different parts of the world, states that Geertz's definition or explanation is incomplete. According to Ardener, Geertz's description is so restrictive that it does not include or accommodate some of the examples quoted by Geertz himself. Ardener further argues that in ROSCAs, a lump sum is not always received by a member and the term 'sum' is not also satisfactory since the contributions can also be made cash and kind in some ROSCAs. In contrast, Ardener proposes another definition for ROSCAs such as

An association formed upon a core of participants who agree to make regular contributions to a fund which is given whole or in part to each contributor in rotation.

Ardener further argues that rotation and regularity are two key elements in ROSCAs that distinguish ROSCAs from other type of multi benefits clubs and c-operative undertakings.

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To understand a simple ROSCA the following example may be useful. Let us say, 12 people join as a group or club or association and agree to save a given amount of money, for example, 500 US dollar per month. Every one has to contribute 500 dollars per month for a pool of funds. In such a case, every month, the pool of fund reaches 6000 dollars. (500x12). According to simple ROSCA, every member of ROSCA will get 6000 dollar in rotation until all the members get their fund. Since there are 12 people participate and duration of polling of funds is once a month, then the ROSCA will continue for 12 months. One of the members of ROSCA will take the responsibility as collector of funds. Let us go further in to the example by giving a number for the persons participate in the ROSCA, numbers 1- 12 are given to the persons who take part in the ROSCA. We assume that pooling of ROSCA starts in the month of January. In the first month, i.e. in January all the members pool their contribution, 500 dollars, and create a pool of 6000 dollars. If person 3 gets the first pool, she/he gets 6000 dollar in the first while only contributed 500 dollar at the time. Person 3 at the point of getting the amount of 6000 owes 5500 dollars to other members of the ROSCA. Person 3 has to contribute 500 dollars per month for the next 11 months, until December of the year. If person 5 gets the second pool, in the month of February, she owes 5000 dollars to other members of the ROSCA and has to pay 500 dollar every month until the last month, December. If we take the person 9 waits until the last month to get her amount, then person 9 accumulates her savings. The order of persons will be determined by the terms of ROSCA when members agree to form an association.

The previous example describes a theoretical form of simple ROSCA, but in practice there are variations. Here, it is important to note that the term ROSCA is found in academic literatures but not among the people who use it. People use different local names for the practice of ROSCA. Global Development Research Centre (GDRE) gives a list of local names for ROSCAs in different continents such as 33 countries in Africa, 20 countries in Asia and 19 countries in Latin America, Caribbean and Pacific.¹⁰ Ardener (1964) in a comparative study on ROSCA discusses the practice of ROSCAs in different continents including Asia, Africa and Europe and in this study she explains different forms of ROSCAs that are in practice in different places. Shanmugam (1989), Satkunasingham and Shanmugam (2006) identify three types of ROSCAs

¹⁰ For a list of different names in different countries for ROSCA, see <http://www.gdrc.org/icm/rosca/rosca-names.html>

that are in practice in Malaysia, namely, Simple and Random ROSCA, Consumer durable ROSCA and bidding or Action ROSCA. A further elaboration of such different type of ROSCAs will be offered later in the article.

ROSCAs among Diasporas

Though the practice of ROSCA is widespread among diaspora, research on the practice of ROSCA among diaspora has not gained much attention in the literatures. However, Ardener and Burman (1995), in their edited book “*Money – Go- Rounds: The Importance of Rotating Savings and Credit Associations for Women*” include a section on diaspora practice of ROSCA in the UK, Los Angeles, Northern Cyprus and in the Caribbean. In her book, Srinivasen (1995) presents her research among South Asian women in Oxford in UK. Though the title of her work indicates ROSCA practice among South Asians, she limits the scope of the empirical study on the practice of ROSCA among Punjabi speaking group of India and Pakistan and Malayalam speaking group of India. Punjabi ROSCA is called *kameti* and the normal practice was weekly rotation for £ 25 per person each week for 52 chits that go on for 52 weeks.¹¹ It was not necessary to involve 52 people since one member can have more than one chit ‘cut’ on her name. For example, if a person takes three chit cuts, she will pay £ 75 per month and be entitled to get the total sum for three weeks, 1300 per week (25x52) and 3900 for all three chit cuts. Members will decide the order of payment and the system has flexibility for the adjustment accordance to the emergency needs of the members of the ROSCA. The Malayalam version of ROSCA is called *kuri*. Gathering for *kuri* has become a social occasion for the participants where members usually gather at the organiser’s residence and take part in refreshments before getting to the business of *kuri*. There are mainly two types of *kuri* in practice, one is simple *kuri* and the other is action based *kuri*.¹² In these ROSCAs among Punjabi speaking people and Malayalam speaking people, the ROSCA money is largely used for their expenses, such as weddings, home travelling expenses, down payments for the house purchases, house improvements, cars and other consumer items.

¹¹ Srinivasen describes the amount or premium that should be contributed to the ROSCA fund as a chit. If the chits are ‘cut’ for 52 weeks, then the ROSCA goes for 52 weeks.

¹² I do not elaborate such practices here. This will be discussed when I discuss the practice of ROSCAs among Tamils and Somalis.

Summerfield (1995) describes the practice of ROSCA among the Isaac women from Northern Somalia in the United Kingdom. The system is called *hagbad*¹³ among the participants and the system is described as one of the many Somali money accumulation systems. The participants of the ROSCA were not able to tell about the origin of the system among Somalis, but revealed that the system was ancient and is in practice where Somali women live. *Hagbad* is considered a women's affair among Somalis and only those considered trustworthy are admitted into a *hagbad* group.¹⁴ *Hagbad* money is largely considered as insurance and used for family and personal benefits. Summerfield refers to the need for *hagbad* money such as caring expenses of family life, medical expenses, and airfares for those who are living as refugees or establishing for a new home for a relative. In this sense, though Summerfield does not explicitly use the term remittance, it is obvious that the Somali *hagbad* in UK has been used for the remittance purposes. I do not elaborate the practice of *hagbad* here due to the scope of this paper, but would relate the practice of Somali women in UK when I discuss the practice among Somalis in Norway.

Light and Deng (1995) describe the practice of ROSCA among Korean business households where the system is called *kye*. In Korean *kye* in Los Angeles, men also participate, but women are more likely participants. The word *kye* has the meaning of 'contract' or 'bond,' and the first known usage of *kye* in Korea is described in the census of 1663. In the United States, the system of *kye* is largely used by business households for the purpose financing their business needs. In contrast to popular ethnography in studying ROSCAs, Light and Deng have used survey method and statistical analysis in their study of Korean *kye*. I do not elaborate their findings here due to the scope of this paper. Khatib – Chahidi (1995) illustrate a kind of gold ROSCA among the residents in the Turkish Republic of Northern Cyprus. The system is called '*altin günü*', which has the literally meaning of gold day. According to the system, money is collected from the

¹³ In Global Development Research Centre's names list, there were three names given for the Somali version of ROSCA such as *hagbad*, *shaloongo* and *ayuuto*. Summerfield research refers only *hagbad*. Horst (2005) indicates the practice of ROSCA in the local name of *ayuuto* and *shaloongo* among Somali refugees in Dadaab refugee camp in Kenya. In my field work among Somalis in Norway, I was able to identify the names of *hagbad* and *ayuuto* for the Somali version of ROSCA.

¹⁴ *Hagbad* is considered as women's affair in Norway too. Though ROSCAs were largely considered women's affairs for Tamils and Somalis in their counties of origin, there have been changes occurred in this practice while they practice it in Norway. There has been an increasing in male participation. Some males conduct ROSCA among Tamils in Norway and one of the Somalis in my interview revealed that they have conducted a male *hagbad*.

members as it is in other ROSCAs, but members will get gold in return instead of cash. Khatib – Chahidi cite empirical accounts for this kind of ROSCA among school teachers, a group of friends and in a group of neighbourhoods. It is said that the system was brought from mainland Turkey. Here also, I do not elaborate the system further due to the scope of this paper.

Though practice of ROSCAs among Tamils have been well documented in India, Malaysia and South Africa (Ardener 1964, Shanmugam 1989, Satkunasingham and Shanmugam 2006), there is very little evidence available in the academic literatures on the practice of ROSCAs among the Tamil diaspora from Sri Lanka. The practice of ROSCA among Tamils in Sri Lanka and diaspora is called *cheetu or seedu*. Cheran and Aiken (2005) indicate the practice of ROSCA among the Tamil diaspora in Canada, but the system was not thoroughly examined in the paper due to the scope of their work.

In the following section, I will discuss how Tamils and Somalis use ROSCA for their financial needs, especially for the purposes of remittances.

Tamils' ROSCA – 'Seedu' practice in Norway

Tamils have been using the system of ROSCA that is called *seedu* in Tamil as one their important remittance producing strategies in Norway. *Seedu* is a homeland based saving system based on principles of ROSCA that has been in practice for many years in the Tamils areas of Sri Lanka as well as in the other parts of Sri Lanka. There is no clear information available on the origin of ROSCA in Tamil areas of Sri Lanka. Information collected from old people who now live in Norway and participated in the ROSCA system in Sri Lanka reveals that *seedu* is an ancient system and the origin was beyond their knowledge. There were mainly two types of *seedu* practiced in Tamil areas in Sri Lanka. One type is called in Tamil “*kuural seedu*” and the other “*kulukkal seedu*”. *Kuural seedu* is described as ‘Auction ROSCA’ in the literatures. *Kulukkal seedu* is simple ROSCA where the order of payment is decided on a lot basis. *Seedu* was not always based on cash, in some places; it has also been used as livelihood strategy for food purposes. An old Tamil mother from Sri Lanka who now resides in Norway revealed during my interview that she participated in weekly ‘*arisi seedu*’ (Rice ROSCA). She recalled the practice as follows.

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Women in our neighborhood joined as a group and participated in ‘*arisi seedu*’. I used to save a small portion of rice on every day quota for the purpose of this *seedu*. In weekly gathering, all rice was collected and given to one of the participants. Every one got it in rotation.

This kind of ‘*arisi seedu*’ lost its relevance in later days and the *seedu* based on cash have gained popularity. Women were the main participants and chief organisers of the *seedu* in Tamil areas of Sri Lanka.

Though Tamils have been living since 1960s, the practice of *seedu* among Tamils in Norway started in the late 1980s and in early 1990s when people began to arrive in large numbers as political refugees and family reunion members. The system was widespread since the mid 1990s. As in Tamil areas in Sri Lanka, in Norway also, two types of *seedu*, Auction ROSCA (*kuural seedu*) and Simple ROSCA based on lot (*kulukkai seedu*) are in practice. I will explain Tamil practice of auction ROSCA with an example. Let us take a case where 10 people join as a group of ROSCA participants who intend to save 3000 kroner per month. If 10 people join in saving system based on ROSCA principle, the practice of rotating saving will last for 10 months. In the first month, every participant contributes 3000 kroner each and the total amount will be 30,000 kroner (3000X10). The first amount goes to the organiser or collector who is responsible for the ROSCA. This is the reward for the organiser or collector for his or her efforts in organising the ROSCA and accepting the risk associated with it. From the second month, the order of payment will be decided on the basis of auction. The organiser will call all the participants for a meeting at her/his house. This meeting used to be a social gathering and those who needed money in that round must participate in the meeting to give her/ his bid in auction. The auction normally starts with a minimum amount, for example, let us say 1000 kroner. This amount is called minimum discount. This means, if no one ask or bid in the auction, then a person will get 29000 kroner in the second month (30,000-1000). If the person gets 29,000 kroner, the premium for the second month will be 2900 kroner per person. But usually this was not the case. People need money mainly because of remittance purposes and compete to get the earlier lots. The second lot is the first lot open to other members and normally the competition is severe. In the action, the money will be given to who bids the highest discount. This means that money goes to the person who is prepared to get the lowest amount. When minimum discount is 1000, people to offer the discount

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amount they are prepared to give. One person may offer 3000 kroner, another 4000, another 4500 and if the highest amount of discount is 5000 kroner, then money will be given to the person who offered maximum discount. In this case, the discount 5000 will be deducted by the number of total participants and given as bonus to the participants. So the monthly premium will be deducted by the bonus amount 500 kroner in that month and the monthly premium will be 2500 for that month in stead of 3000. Those who came to the gathering give the monthly premium to the organiser and the organiser will collect from those who do not come to the gathering. The total amount of 25000 kroner (30000-5000) will be given to the person who offered the highest discount at an agreed date. The system rotates with the same principle until it comes to an end in 10 months. Normally, in later months competition will not be severe and the discount will also lower. The last month is usually settled with minimum discount. This is the normal process of Action ROSCA that is in practice among Tamils in Norway.

In simple ROSCA, no such discounting practice is exercised. If we adopt the previous case to simple ROSCA, the first amount 30 000 goes to the organiser. On the first day of the ROSCA gathering, the order of payment among other members will be decided by lottery chits. If any one needs money urgently than others, they can make a mutual deal between them with the consent of the organiser. In simple ROSCA the whole amount, in our case, 30,000 kroner, is given to all the participants. Since simple ROSCA does not contain discount practice, it is not popular as auction ROSCA. This simple ROSCA is largely a practice among friends and relatives.

In emergency situations, those who were enrolled with auction ROSCA would try to get the money by competing with others by offering highest discount. In the case of simple ROSCA, the people who are in urgent need for money negotiate with other members and come to an arrangement. Since the participants of simple ROSCA are largely friend and relatives, such arrangements are mostly feasible.

Apart from auction ROSCA and simple ROSCA, another kind of ROSCA called in Tamil '*nagai seedu*' (Jewel ROSCA)¹⁵ is also in practice on a small scale among Tamils in Norway. This

¹⁵ Though the direct translation of '*nagai seedu*' corresponds the meaning of jewel rosca, in practice this is rosca based on gold.

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ROSCA is for gold jewels and organised through the Tamil jewellery shops in Oslo. People pay a monthly amount, let us say 200 kroner, for 10 months and will get 2000 kroner worth of gold jewellery in rotation every month. The selection is determined by lot chits. In these ROSCAs more people can participate rather than total number of months. In our mentioned example, if 50 people participate in 10 month ROSCA, the shop owner gets 10,000 kroner per month, and gives 2000 kroner worth of gold jewellery every month until the last month. In the last month, the rest of the participants who were not selected by lot chits in earlier months will get jewellery worth 2000 kroner. As incentive for the participation, this jewel ROSCA gives a special offer. If a person wins the lot she/ he need not pay the rest of the monthly premiums. Since Tamil women consider gold jewels as aesthetic instrument, saving object and status symbol, this jewel ROSCA also attracts many women. In case of urgent need for remittances, these jewellerys would be used for generating money either by selling or borrowing money against the value of the jewellerys.

Somali ROSCA – ‘hagbad’ and ‘ayuuto’ practice in Norway

Hagbad and *ayuuto* are two terms used by Somalis in Norway to denote the same practice of rotating saving and credit association (ROSCA). As Summerfield (1995) notes in her work on *hagbad* among Northern Somali women in UK, here in Norway also, Somalis who I interviewed found difficulties in tracing the origin of *hagbad* or *ayuuto* in Somalia. They described *hagbad* as an ancient system practiced in Somalia and now spread to the places where Somalis live. Some of the Somalis know the system only by the name of *hagbad*, some others only by *ayuuto* and some with both names. It appears that *hagbad* is the more ancient name than *ayuuto* since the term ‘*ayuuto*’ has a colonial connection and the term originates from Italian in which it means ‘help’.¹⁶ Among Somalis in Norway, *hagbad/ ayuuto* are considered as a women’s affair; men also participate through the women and keep their profile out of the picture. Somalis in Norway have practiced *hagbad/ ayuuto* since early 1990s. During that time, the number of Somalis was less and a group of participants from Sweden were also included. One of my research participants revealed:

¹⁶ One of my Somali research participants expresses the view that the term *ayuuto* means help in Italy and the saving system of *ayuuto* is also exercise for helping each other.

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Since my mother was involved in *ayuuto* in early 1990s, I knew how the system was in operation at the time. A group of women joined as *ayuuto* participants, some in Oslo, some in other parts of Norway and some in Gothenburg in Sweden and agreed to save a given amount on *ayuuto* basis. They cut all of their expenses except the very essentials and contributed to *ayuuto*. They got the money in rotation on a monthly basis.

Somali *hagbad/ ayuuto* operates in the following way. Somalis do not practice auction ROSCA, even many of them do not know how the system of auction ROSCA operates. When I explained to one of my Somali research participants the system of auction ROSCA, her immediate response was that the system was not just since it allowed the organiser to get the whole amount and others were offered the option of discounted amount. The Somali system of *hagbad/ ayuuto* is based on the simple ROSCA principle. Instead of using the lot chits in deciding the order of payment, in Somali *hagbad/ ayuuto*, participants come to an agreement through negotiation based on the needs of the participants. The purpose of the ROSCA was mainly fulfilment of costly assignments, in many cases the need it is linked with need in the homeland. Somali *hagbad/ ayuuto* does not include a right for the organiser or collector to take the first amount in ROSCA. If the organiser was in urgent need and the other participants also agreed, then the organiser could get the first amount. If we adopt our previous example that was used in Tamil ROSCA to Somali *hagbad/ayuuto*, the amount 30,000 will be paid to the members fully on the order the members mutually agreed in the beginning of *hagbad/ ayuuto*. If two persons compete to get the money at a given month, then the organiser or collector negotiates and make a deal. The deal may be dividing amount into two for two months. For example, if we take a situation where two persons A and B need the money in the first month of *hagbad/ ayuuto*, and then the urgency will be taken into account to allocate the first amount. If both persons have claimed severe difficulties, the amount will be divided into two for the first two months. Persons A and B will get 15000 kroner each in the first and second month. If a person gets any urgency in middle, she will inform the organiser and will negotiate with the other participants and make a deal.

ROSCAs role in Remittance Production among Tamils and Somalis

As we have discussed earlier, ROSCAs are a kind of rotating saving system practice in various parts of the world. We have also discussed that some cases of the system are in operation among

diasporas including among Tamils and Somalis in Norway. At this point, this paper further elaborates how the system of ROSCA helps Tamils and Somalis in their remittance needs.

As we have discussed earlier, the need for remittances was huge in many circumstances and people needed a lump sum to meet such huge remittance needs. It would be difficult to get a lump sum from the monthly income. It was not easy to get bank loans and the loans from informal lenders were expensive. In many cases, especially among Somalis, people are reluctant to borrow money for interest. In such a situation, ROSCAs give opportunity for many Tamils and Somalis to produce a lump sum for their remittance needs.¹⁷ When people are new to the country of settlement, their income earning capacity is low. Their credibility with the formal banking institution is not established. They do not have enough money to save. In this situation, Tamils and Somalis commit to ROSCAs as kind of ‘forced or compelled saving’. Satkunasingham and Shanmugam (2006) observe this kind of forced saving motivation among the ROSCA participants in Malaysia. In my fieldwork, I also found that people have joined in ROSCA to start forced savings. If a person commits in ROSCA, she/ has a commitment to pay the monthly premium. Since the system is based on trust and social ties, it would not be easy to break the commitments. If one does, the social cost will be very high. One of my Tamil research participants observed:

I joined in *seedu* to make a compulsory saving. Since my economy is not sound, I cannot save money if I do not join in the system of *seedu*. In a situation where I have financial responsibilities in homeland, and expenses in Norway, it is important for me to save some money. I have to restrict my expenses and pay my monthly premiums to *seedu* since it is a collective commitment.

The other important contribution of ROSCAs to Tamil and Somalis in their remittance needs is providing access to lump sums on a credit basis. As we have seen in our discussion on ROSCA, the system provides a credit facility to the members. Such credit facility is very crucial for those do not have credit potential in formal financial institutions. Somalis have two kinds of difficulties in borrowing from official financial institutions when compared to Tamils. Because of shorter

¹⁷ ROSCAs are not only used for remittance purposes by the Tamils and Somalis. The purposes of participants include the needs that do not directly associate investment in small business in Norway, pilgrimage visits, marriage expenses, down payment for the mortgages etc.

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period of stay in Norway and low income, many Somalis have low level of creditworthiness at the official financial institutions. This limits the borrowing potential of the Somalis in the formal financial institutions. This is the first kind of problem. The other kind of problem in borrowing from the official financial institutions is self restriction of Somalis in participation of interest based financial market. Many Somalis who have creditworthiness due to stable work and high income are reluctant to borrow loans for interest. In such a situation ROSCA gives strong support to raise a lump sum for their remittance need and other big expenses. One of the Somali research participants observed:

It would be difficult for Somalis do something big without participating in *hagbad*. Banks are reluctant to give loans and many are not willing to borrow from banks since they consider interest as sin (haram). *Hagbad* helps so much when they need large sum for the need such medical expenses to the relatives, building houses and going Mecca etc...

The other role of ROSCAs for Tamils and Somalis in remittance production is related to insurance function of these ROSCA as it is identifies in other places. When a person joins ROSCA, she/he gets insurance for a given amount of money in a particular time frame. It gives a planning potential to manage huge remittance needs. Even if a person who participates in ROSCA gets an urgent need for large sum to send medical expenses, she/ he has the option to get money from the ROSCA. One Tamil research participant notes it in the following way.

When war escalated, the urgent need for large amounts of money could arise from an unexpected corner. People anticipate this kind of need and want to make sure an arrangement for such needs. *Seedu* helps in this regard. When you join in a *seedu*, you are saved.

For some, ROSCAs help to earn money. People use this earned money largely for remittance or other investment purposes. How do people earn money through the ROSCAs? Among the Tamil community, there are people who earn money through ROSCAs. Such people organise ROSCAs and informally lend money to other Tamils for highest interest. Let us take a person A; he/she organises a *seedu* for 100 000 kroner, let us say, 5000 per month with 20 people for 20 months. In the first month the organiser will get 100,000 kroner. When 100 000 kroner is received, the

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organiser would informally lend that money for 4 – 5 % per month. If the money was lent at 4% the organiser will get 4000 kroner as monthly interest and for 5%, 5000 kroner per month. Since such ROSCAs are usually auction ROSCA, the average monthly premium would not exceed 4000 kroner per month. At the end of the 20th month, the organiser of the *seedu* would earn 100 000 kroner. This may not be applicable to Somalis since they do not lend money for interest.

Problems related to ROSCAs

Though ROSCAs are helpful in producing remittances, they are not without troubles and problems. The biggest problem in ROSCAs is breach of agreement by the members of the association. This breach of agreement can take place in two forms. First is not paying the monthly premium after having received the full amount in ROSCA. Second is not paying the premium in the middle due to financial difficulties before getting the payment. The first kind of problem is serious and causes severe crises for the organisers. In such a situation, sometimes ROSCA may fail in the middle and no legal remedy is available. It has happened in the Tamil community. The organisers normally try their best to negotiate with the members to sort out the problems caused by such a breach. If they cannot sort it out, some members lose their money and they usually demand the organisers to pay their money back. In such situations, organisers are caught in difficult situations. One of the Tamil research participants comments on this breach as follows.

There are two types of associations. In one type, only the organiser knows every one. The organiser chooses the participants and the participants do not have strong contacts between them. In the other kind of association, every one knows each other and has strong contacts. In my observation, breach of agreement has happened largely in the first type of association, not with the second type.

This observation of the research participant clearly shows the importance of trust and social ties among participants of ROSCA for its success and benefits. In the homeland, ROSCAs are organised between a group of people who have strong social ties and trust. It would not be easy for participants to breach the association within the particular social setting. When people migrated, the social settings changed. When people migrated from Sri Lanka and Somalia to Norway, they were forced to start a new life in new social and cultural settings. They had/ have to

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build up new social networks even within their own community of people. In this sense, the trust and social ties are relatively weak in the beginning of the new life when compared to their life in the homeland before migration. Though Tamils have lived in Norway in average around 15 - 20 years and Somalis 7-10 years, their social ties are not as strong as it was in the homeland. In such situations, there are volatile grounds for disruption in the practice of ROSCAs that are built on social ties and trust. It happened to the system when internal displacement took place. In the Tamil areas of Sri Lanka, in 1995, there was a massive displacement of people from the Jaffna peninsula to the Vanni area that was controlled by the Liberation Tigers of Tamil Eelam (LTTE). People were scattered and their social ties were broken. They settled in a new setting and began to build up their social ties in the new place of settlement. When they practiced ROSCA (seedu) in the new environment, there were complaints made to Tamil Eelam police on seedu disputes. Normally, due to trust and strong social ties, such complaints were very low. Even when problems arose, those could be solved within the association. In a new place with low level of trust and weak social ties, people could not solve the problems within themselves and made complaints to the police. The police had no legal base to approach these complaints. This led to the introduction of 'Tamil Eelam Seedu Chatam' (a law on ROSCA) in 1999. In the law, organisers are asked to register and some regulations were introduced to regulate the practice of ROSCA. There was no empirical study available on the impact of the introduction of law on ROSCA at the time of this writing.

Due to the possibility breach in agreement among the members of association and lack of mechanism in solving the disputes in Norway when compared to country of origins some are reluctant to participate in the ROSCA. One of Somali research participant expressed the reluctance in the following way.

Though I need money, I did not participate in the *hagbad* so far. I am afraid in participating. I do not have a strong network here in Norway and if there were any disputes in *hagbad*, we do not have any structure here to sort it out. I am not willing to lose my money

As a strategy to avoid breach of agreements and maintain established trust and social ties, already established ROSCA groups are very careful in recruiting new members to ROSCA. One of my Somali research participants revealed their group strategy as follows.

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“In our group, a new member can only come on the recommendation of another member who already has established her trust and social ties among the other members of the group. The member who gives the recommendation must bear the responsibility of guarantor. If the new member breaches the agreement, the guarantor must take all the responsibility.”

In such way, Tamils and Somalis find their own strategy to overcome the problems related breach of agreement. I do not elaborate further on this breach of agreement and its consequences in this paper since it is beyond the scope of the paper.

Concluding Remarks

I have discussed in the paper different strategies that are used Tamils and Somalis in Norway to produce their remittances. The main argument in this paper is that people do not send remittance only from their earned income, but use different strategies to produce remittance when the need for remittance is higher than their earnings and savings at the time of sending.

In the remittance producing strategies of Tamils and Somalis, increasing the income, decreasing the expenditures, borrowing from the formal and informal sources and enrolling with ROSCAs have been discussed. Tamils' position in the labour market is better than Somalis and thus Tamils have more potential in increasing income through employment than Somalis. Reducing the expenditures is directly linked to the income level. Though the average income of Tamils is higher than Somalis, reducing expenditures in Norway does have impacts in their life here and are chosen as a strategy reluctantly by many.

In the case of borrowing strategy, Tamils do have more options than Somalis. Tamils are able to participate in interest based money market to borrow money due to their better position in the labour market and not restricted by the religious commitment. Tamils have additional option of informal borrowing not only by the close circles without interest but also from interest based informal borrowing sources even though the interest rates are higher than the formal sources. Somalis position in adopting borrowing strategy is weaker than Tamils due to their weaker position in the labour market and their religious commitment of not to participate in the interest based money market. Somalis' informal borrowings are restricted within the close network and no informal borrowing for interest is in practice due to their religious belief.

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Even though both Tamils and Somalis participate in the homeland based saving systems ROSCAs, it seems that ROSCAs are more important to Somalis than Tamils due to their weak position in adopting other strategies when compare to Tamils. Somali system of ROSCA is less complicated and more generous than the Tamils.

Though Tamils and Somalis use different strategies, income is the real base to write off all the remittance related loans and commitment towards ROSCAs. Therefore, those who are in a position to send more remittance have to work very hard to fulfil their commitments. In such situations, the need for sending remittances has a crucial impact on the life of Tamils and Somalis in Norway. Such impact requires another study along these lines.

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Post September 11 Legal Regulations of the Hawala System: The Predicament of Somalis in Norway

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Introduction

Unprecedented transnational human mobility and flows of capital and ideas are characteristics of a world that is, arguably, more globalized than ever. De-localization, acceleration, standardization, interconnectedness, movement, mixing, vulnerability and various counter-reactions that could be labelled ‘re-embedding’, are elements of globalization that are all interlinked and influence one another (Eriksen 2007). This dynamic process has had the effect of creating transnational diaspora communities and has also contributed to the growth of transnational practices engaged by such communities.¹ Remittances are one of the key transnational practices engaged in by diaspora communities all over the globe. The remittances from the United States of America were, by the early twenty-first century, several times larger than the total value of official American development aid. Estimates in 2009 suggest that the total amount of remittances sent overseas by migrants is somewhere between \$250 billion and \$400 billion, in any case far exceeding the amount given in development assistance from rich countries to poor ones..

Following the September 11 terror attacks on the United States of America, remittances as a transnational practice has attracted considerable attention from scholars, policy makers and security establishments. Resulting from this, the concept of ‘the enemy within’ has emerged as a new migration–security nexus paradigm. While the old migration–development nexus paradigm sees international migration as a positive in the sense that diaspora communities develop and sustain their homeland through remittances and other kinds of resource transfer, the migration–security nexus treats international migration as a threat to internal and global security: migrant’s radicalization and the possibility of transmitting funds to ‘terrorist and criminal networks’ channelled through informal transfer systems including the Somali hawala institution. Such tensions between the two approaches reflect how transnational remittance transfers intended for the communities in the south, including Somalis, are increasingly at conflict with national laws.

¹ The transnationalism of migrants (diaspora) communities can be seen as the ‘process by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement’ (Basch *et al.* 1994). Within transnational migration scholarship, the diaspora, transnational communities, immigrants and refugees are different key concepts with varying conceptualization by scholars. Here we use the term ‘diaspora communities’ to denote the category of people who have migrated from their country of origin and live in another country, without going into the details of these conceptual differences.

As a consequence of this, one of the leading Somali hawala organizations, Al-Barakaat, was closed, and its funds were frozen in November 2001 by the United States authorities which led to a total collapse of Al Barakaat's operations globally.² Al-Barakaat was accused of having connections with Al-Qaeda and carrying out illegal money transfers. But no evidence substantiating these allegations has been put forward (Lindley 2005; Host & Van Hear 2005). However, addressing the dangers of hawala or informal money transfer systems in the context of financing terrorism was given political priority. The closure of Al-Barakaat created hardships for many immediately after the closure and induced panic among the Somalis as well as the hawala companies. It was feared that if the flow of remittances through Somali remittance companies was affected due to new regulations, it would create tremendous adverse consequences to Somali people who have been suffering a lot due to ongoing war and conflict since 1991. In this context, the need to match the expectations of Financial Action Task Force (FATF) and the money transfer procedures of Somali hawala companies was realized and the United Nations Development Programme (UNDP) in Somalia intervened and became involved in the formalization process. UNDP's task was to help the Somali remittance companies transform themselves to conform to the minimum legal structure acceptable in order to address the fears of international governments with regard to informal remittance systems and to be able to fulfil the legitimate remittance needs of the Somali people.

While many countries understood the relevance of hawala and adopted moderate regulations, a few countries, including Norway, adopted difficult measures for the hawala companies to comply with. As such Somalis in Norway face the dilemma of not sending money to their relatives, which is not an option yet sending money legally from Norway is impossible.

This chapter deals with a number of overlapping, supplementary and conflicting formal and informal, local, international and transnational norms that inform the transfer of money from immigrants to family, local communities or local businesses in the south. The Somalis in Norway provide the focus for this study which aims to explore and understand transnational relations and their impact on transnational law formation.

² Al-Barakaat was the leading remittance transfer company among Somalis and the largest infrastructure (telecommunication) and employment provider in Somalia at the time of its closure. It was reported that Al-Barakaat operated in 40 countries and handled about 140 million United States dollars annually from the Somali diaspora. It was claimed at the time of its closure that United States authorities had proof that Al-Barakaat was providing 25 million United States dollars in aid a year to Osama Bin Laden (West 2006: 15 in Maimbo (ed) 2006).

We use data collected from both primary and secondary sources, including individual and key informant interviews with a dozen Somalis living in Norway, and participatory observation. This chapter focuses on how, in the aftermath of September 11, the broadening and elusive notion of security in international and national laws and policies impacted on Somali remittance companies and Somali diaspora communities trying to fulfil their financial and family obligations in terms of economic support to relatives at home. Thus, we discuss the regulatory process of hawala-based remittance transfers that was initiated after September 11 and the experiences of the Somali hawala companies in the formalizing process. As the Norwegian context is central, the implication of Norwegian measures to formalize the informal remittance transfer system is given special attention.

Somalia and the Hawala in Context

Factors such as the unfortunate legacies of colonialism, Siyaad Barre's dictatorship regime and the prevalence of clan loyalties rather than state legitimacy eventually led to the de facto collapse of the Somali government in the 1990s (Waldorn and Hasci 1995; Hyndman 2000; Gaas 2007). The rebel movements that ousted Siyaad's regime eventually turned against each other and full-scale clan warfare broke out in 1991. Since then, a million civilians have died and Somalia has descended into chaos with massive displacement, destruction of livelihood sources and basic infrastructures, and wide looting of public property (Gaas 2007). In an attempt to quell the chaos and help relief agencies deliver aid, the United States of America intervened in Somalia, followed by UNISOM 1 and 2 but these initiatives failed to restore peace in Somalia and ended disastrously in 1995. The country has been divided into and reigned by warlords and clan-militias ever since. Puntland and Somaliland in the north remained an exception to this general development. Somaliland declared its independence from the rest of Somalia in 1991 but this remains unrecognized, while Puntland declared its autonomy rather than independence in 1998 and remains a regional state within Somalia (Gaas 2007). Over these years various endeavours have been made towards reconciliation and reconstruction in Somalia but none of them have produced any results with the exception of the fourteenth attempt which created the Transitional Somali Government (TFG) in 2004 (Gaas 2009). Despite this, warfare between Alshabaab and Hisbil-ismam on one side and the Transitional Somali Government and AMISOM troops on the other continue in the country (ibid.)

Xawaalad or Xawilaad is an informal money transfer system used and operated mainly by Somalis.³ However, Kenyans, Ethiopians, and Sudanese refugees and immigrants also use the Somali's hawala to send remittances to their relatives and families. The system operates wherever a sizeable population of Somalis is found (Cf, Horst 2002; Horst and Van Hear 2002). Hawala is not new; it is old and indigenous and has been practised by Somali pastoral nomads for centuries, previously known as an Abbaan (Yusuf 2006). Abbaan is a security arrangement that guarantees the protected route of goods carried by camel or donkey convoys within and between the different clans and their territories, regardless of whether those respective clans are hostile to and among each other (ibid). However, due to civil war, loss of banking institutions in Somalia and forced migration since 1991, the Abbaan has evolved and renamed itself Xawaalad (hawala). It has become increasingly popular as a means of Somalis sending and receiving money as they are dispersed across all continents.⁴ Like the Abbaan, hawala is a trust-based system characterized by simplicity and time and cost efficiency (Horst 2002; Horst and Van Hear 2002; Yusuf 2006; Lindley 2005). Further, unlike the other formal financial institutions, such as banks, there is almost no bureaucracy involved in sending or receiving money through hawala. For instance, if you have to send money to relatives anywhere in the world, all you have to do is hand over the amount of money you want to remit to one of the hawala agents and provide him with contact and personal details of the recipient. How fast the money is received usually depends on how urgently the sender wants the money delivered to its final destination. All in all, the time between the remittance being sent and it being received ranges from a few minutes to a few hours up to, at most, two or three days (Cf, Horst 2002; Horst and Van Hear 2002; Lindley 2005).

In the absence of formal financial institutions, remittance transfers to Somalia from other countries, including Norway, have increasingly taken alternative forms of transaction such as hand delivery, trade-based transactions and transactions through hawala-based remittance companies (Lindly 2005). Hawala based transactions are described as an integral part of

³ Though we have used the term *Xawaalad* or *Xawilaad* here, it is also important to note the present mode of operation of Somali remittance companies cannot wholly be characterized as *hawala* in the traditional sense. The operation of Somali remittance companies are increasingly centralized and coordinated in contrast to traditional *hawala*.

⁴ Here, it should be noted that this claim is contestable and further study is needed to explore the connections between *Abbaan* and *hawala*.

informal money or value transfer system (IMTS or IVTS).⁵ Though this system cannot be fully characterized as illegal all over the world (Carling 2005). Some scholars are reluctant to use the term 'informal money or value transfer system' due to the long tradition of the system and the sophistication adopted by the actors in the system. In this sense Somali remittance companies are also described as an 'alternative banking system' rather than an informal one (Lindly 2005). Not only among Somalis, but also among other transnational communities, the hawala system⁶ has become popular due to its trustworthiness, fast service, lower cost of transfer, fewer formalities, familiarity with local cultural values and flexibility.

The Significance of Hawala and Remittances to Somalia and Somalis

Besides the low cost, time efficiency and simplicity in receiving and sending money through hawala, one may still question why Somalis, including those in Norway, still use hawala since it is not legal. There are several reasons for this.

Firstly, hawala is crucial, not only for Somalis in Somalia or in the countries of the Horn where large numbers have been displaced to but also for the Somali economy at large. Hawala played and continue to play a lifeline role in the survival of the country and its population, ravaged by a never-ending civil war since 1991. As a consequence of this, the country's basic economic infrastructure has been either destroyed or looted (Gaas 2007, 2009). Despite these formidable constraints, the Somali economy strives to and continues to grow. This is mainly due to the hawala which fills the vacuum created by the loss of a formal Somali banking system and thus plays a facilitating role for entrepreneurs and business people who can conduct their activities easily in Somalia and beyond.

⁵ 'Informal money transfer system' (IMTS) (Buencamino and Gorbunov 2002), 'informal value transfer system' (IVTS) (2003a, b, 2006), 'alternative remittance system' (FATF 2003) and 'underground banking' are some of the terms that are being used for the same kind of activity. Passas argues that IVTS is a more suitable term and tries to make a distinction between an informal fund transfer system (IFTS) and an informal value transfer method (IVTM). According to Passas, an informal fund transfer system and an informal value transfer method are 'within the wider category of the informal value transfer system, but the latter almost always involves crimes and other misconduct, whereas the former are primarily serving legitimate customers' (2003b).

⁶ *Hawala* is one of the well-known forms of informal money or value transfer systems. The *hawala* system is called different names in different places such as *hawala* in India and the Middle-East, *hundi* in Pakistan and Bangladesh, *fei ch'ien* in China, *padala* in the Philippines, *hui kuan* in Hong Kong, *phoe kuan* in Thailand, *casa de cambio* in Latin America (Passas 2003), *xawaalad* or *xawilaad* in Somalia and *undiyal* among Tamils from Sri Lanka. For an anthological analysis of the *hawala* system, see Ballard 2003.

Further, because remittances through the hawala system provide hard currency, they increase the purchasing power at local markets in Somalia, as evidenced by the continued economic growth in Somalia's export, import, telecommunications and small-scale manufacturing sectors. Thus, it has been suggested that the per capita income of the Somali population (USD283) exceeds that for the population in neighbouring, stable Ethiopia (USD164) as the United Nations reported in 2006 (Gaas 2009):

...despite the civil war, Somalia is by no means economically isolated by its lack of government. In the 1990s, transit trade emerged as a key sector of the economy. The Somali ports of Mogadishu, Marka and Kismaayo all serve as an entry point for goods bound for destinations throughout East Africa, while Berbera and Boosaaso provide a similar function for the northern Horn. Much of this trade is illicit. Six privately-owned air companies also operate between Somalia and neighbouring countries. Telecommunications have also emerged as a primary sector of economic growth, with twelve different companies in Somalia providing the cheapest and most reliable telephone services in the region (Gaas 2009: 27).

In 1998, it was estimated that hawala-based remittance companies fulfilled around two-thirds of total remittance transfers (Menkhaus 2001).

Secondly, remittances are considered more vital for the Somali people's survival than trade and aid put together (Gundel 2002). It is estimated that remittances worth from approximately 120 million (Montclos and Kawanjia, 2000) 7 up to the UNDP figure of between 750 million and 1 billion (Omer 2002) United States dollars are transferred annually by the Somali diaspora, including the Somalis in Norway, to Somalia and into the Horn of Africa through the hawala system. As the Somali diaspora are believed to number at least one million, other estimates suggest that no less than 1 billion United States dollars worth of remittances are remitted by the Somali diaspora (Maimbo 2006). UNDP has also estimated that a considerable sum of approximately 360 million dollars is transferred for livelihood purposes alone for nearly two million Somalis (Omer 2002).⁸

⁷ As referred to in Sørensen (2004)

⁸ It would be appropriate to add a note of caution about the figures on the volume of remittances transferred. It is important to note that the figures are all estimates and transparency on the sources and methods of estimation is lacking

Thirdly, at household and individual level, Somali diaspora remittances play an indispensable role concerning any welfare issues of Somali individuals and households (Horst and Gaas 2008). Besides covering monthly family and individual bills, even fleeing into safer places in or outside the country on the eve of increased conflicts is facilitated by remittances. Furthermore, services such as schooling, health facilities and universities are created and maintained by the remittances flow.

Finally, hawala companies are present anywhere where considerable populations of Somali people are found. Sending money through hawala takes less time and costs less than through banks or 'Money Grams'. Also, the hawala system is less bureaucratic than its alternatives and is therefore suitable for the locally decentralized and globally dispersed nature of Somalis since hawala agents can deliver money remitted to remote places.

Somalis in Norway: How they are Seen and Portrayed in the Media

Migration of Somalis into Norway and other western countries has taken place in three distinct phases. In the 1970s, the first Somalis came to Norway as migrant workers in the Norwegian shipping industry. This was followed in 1980 by the second wave, who were refugees fleeing the fighting between the insurgents and the last Somali regime. However, the third wave of Somalis coming into Norway started in the 1990s and still continues. As the civil war broke out and the conflict intensified in Somalia, the population has increasingly been fleeing into the neighbouring countries in the region and further afield to Western countries (Gaas 2007). According to the Norwegian Statistics Bureau, by January 2009, the Somali population in Norway totalled almost 23 500 (Norwegian Statistics Bureau, 2009), with just half living in Oslo and the rest being scattered around other parts of Norway (ibid). There are several characteristics that differentiate Somalis from the other migrants in Norway. The group constitutes the latest arrivals when compared with other migrant groups and most of the Somali population is relatively young (Gaas 2007). Somalis are among the largest refugee groups in Norway and make up the largest African population in Norway (ibid; Horst and Gaas 2008). Further, compared to other groups, Somalis have arrived the most recently, stayed the shortest time in Norway and have the highest unemployment (Horst and Gaas 2008) Moreover, Somalis are the only migrants in Norway who have come from a country whose state is not functional and where traditional laws (Xeer), as non-state regulations, and informal institutions, including hawala, play significant roles in every aspect of the country – the life and welfare of Somali individuals, families and society at large (Gundel 2006).

However, it is amply documented that Somalis face challenges in integration and have an uneasy relationship with welfare institutions (Fangen 2006; Engebretsen and Fuglerud 2006). There are perceptibly negative stereotypes of Somalis in the Norwegian media and press (Gaas 2007). In this respect, it has been argued that ‘being Somali is seen by the Norwegian public as being synonymous with crime, drugs, smuggling, unlawfulness, exploitation of the welfare system, and having more than two spouses’ (Fangen 2006). In a sense, it may be said that the Somalis in Norway are doubly disadvantaged, being simultaneously black and Muslim. They have become, in the popular imagination, a paradigm case of the ‘poorly integrated immigrant’, a fact that generates a number of vicious circles – exclusion from the labour market, poor housing, problems at school and over-representation in adolescent drug use and petty crime.

Despite their stigma and the fact that Somalis are among the poorest in Norway, it has been suggested that they manage to transmit 60 million Norwegian kroner (about 7 million Euros) annually through hawala (VG 2001). However, unlike many other Western countries, including the United States of America, hawala companies in Norway operate informally. Although hawala operates openly, it is considered illegal. Yet, Somalis in Norway use this as the only viable channel to transmit money to people in Somalia to whom they have obligations (Carling et al. 2007).

Dynamics and Motivations for Remitting

The remittance activities of Somalis in Norway are not well documented so we do not have access to all the details of the population that sends money, the amount of money involved or the frequency of their remittances. Consequently, people may assume that all Somalis in Norway send money back home but, in reality, there are various reasons why this is not so. For instance, a study carried out on this in the United Kingdom suggested that not all Somalis there send money as some individuals do not have a family member ‘in need’ or they may just decide not to remit any money at all (Lindley 2007). In Norway, recent statistics from the Statistics Bureau suggest that 74 per cent of Somalis in Norway remit money and 38 per cent of these send money on a monthly basis to their relatives and immediate families left back in Somalia or elsewhere in other countries (SSB 2008).⁹

⁹ In a workshop organized by PRIO in Oslo on 30 October 2007 on Somali remittances, it was revealed by members of the Somali diaspora in Norway that most of the Somali diaspora remit money to their kith and kin in

Motivation for sending money among Somalis is diversified: philanthropic, political and kinship or family obligations but purposes are mainly for livelihood and sustenance of family and relatives, education of children, development and humanitarian relief in the homeland. Somalis sending money falls within and should be seen as a culture of collectivism rather than individualism. When asked why Somalis send money, our informants argued that: ‘Among Somalis there is a culture where a (needy) person should be fed and given shelter, and this money sending is an extension of that, where the powerful person or the able one helps those who are weak or are not able to survive on their own.’ Transfers from Somalis in Norway are essential for the survival of relatives in Somalia. As one Somali informant interviewed put it:

Nobody wants to eat food when his or her mother is hungry! When a relative calls you from Somalia and tells you that she did not have lunch today or that there is a sick person in the family, you have to send.

And remittances are crucial for those sending money as well, a number of people we talked to stressed that in order for them to function well in Norway; they needed to know that their relatives were fine. A woman informant when asked why she remits money said that one cannot just live for and by oneself; you have to take care of people who are hungry or sick. She stressed that:

...the purpose that [I] send money is so that [my] mother does not face hunger and other problems that come with not having money to survive. My mother raised me and if I cannot send money for her to survive, for my mum, when there is no other way that she can sustain her life in the midst of chaos, displacement, and conflicts that Somalia endures, then why did she raise me?

Besides for developmental and relief purposes, remittances are also sent for political purposes, for peace building and reconciliation as well as, in some cases, supporting conflicts between clans in Somalia (see Horst and Gaas 2008). Contrary to the common perception that remittances are a one-way flow of money – that the money is always sent out of Norway – there are some Somalis who receive money through hawala in Norway. This happens in cases where a person in Norway is in financial difficulty and has family, relatives or friends who can help in other Western countries. For instance, several people we interviewed said that

Somalis and surrounding areas. A small section of non-remitters also does exist. They are mostly from second generation Somalis and those who have little contact with Somalia.

they have received money from family members, relatives and friends when they were in a difficult economic position – when they did not have work and had huge bills to pay or needed to travel but could not cover the expenses of the journey.

Post September 11 legal regulations and Somali remittance Sector

Widespread misconceptions prevailed among policy makers, the media and vast sections of the general public of that finance for Al Qaeda was largely channelled through the informal systems as such suspicion and hostility towards these systems dominated political discourse in the United States and other Western countries (Geode 2003). To this end the hawala system was described as ‘the terrorist’s informal financial mechanism’ (Looney 2003). An article that appeared in Time magazine reflected that misconception, as it described the hawala system as an ‘international underground banking system that allows money to show up in the bank accounts or pockets of men like hijacker Mohammed Atta, without leaving a paper trail’ (Ganguly 2001).¹⁰ While discussing the prevailing discourse critically, Geode observes an ‘us and them’ divide of banking practices lies behind such discourse (Geode 2003). The suspicions or allegations about hawala as the only or main channel for transferring finance for the September 11 terror attacks was contrary to the evidence emerged later. It was documented that funds for the Al Qaeda network terror attacks were largely channelled through formal institutions. Willman (2001) describes how Al Qaeda was able to use formal financial institutions for their funds transfers:

Al-Qaeda has been able to move money around the world through al-Shamal's correspondent network of banks that cooperate with the Sudanese bank in cross-border transactions. Al-Shamal's correspondents have included France's Credit Lyonnais, Germany's Commerzbank, Standard Bank of South Africa and Saudi Hollandi bank in Jeddah in which ABN Amro of the Netherlands has a 40 per cent stake.¹¹

It was also revealed that the hawala system was ‘by no means the only or main vehicle of illegal fund transfers or financing of terrible acts’ (Passas 2003a). Despite this, officials’ hostility towards hawala continues as in 2004 two United States officials in a BBC interview stated that:

¹⁰ <http://www.time.com/time/world/article/0,8599,178227,00.html>

¹¹ <http://specials.ft.com/attackonterrorism/FT3RNR3XMUC.html>

Certainly, in terms of hawala, we are concerned that any time you have a lack of transparency, a lack of accountability with respect to the movement of money, there is potential that that medium can be used by terrorists and criminals (Treasury Deputy Assistant Secretary Juan Zerati, BBC, 6 February 2004).

In the same news report, Danny Glazer, Director of the United States Treasury's Executive Office of Terrorist Financing said:

Hawala is one of the important things that everybody needs to be focusing on. We have to make sure that all methods for transferring money – particularly for transferring funds across borders – are covered by effective anti-money laundering and counter-terrorist financing regimes.

Guidelines for the Financial Action Task Force (FATF)

The responsibility of regulating informal systems was given to the Financial Action Task Force (FATF), an inter-governmental body that consists of thirty-three countries and two international organizations as members and one country as observer at present¹². FATF issued certain guidelines and recommendations for the member states in relation to money transfer to combat money laundering and illegal money transfer practices. In addition to the forty recommendations given for the fight against money laundering and illegal money transfer practices before September 2001, FATF issued nine special recommendations on terrorist financing on 31 October 2001.¹³ Among these, the recommendation for alternative remittances notes as follows:

Each country should take measures to ensure that persons or legal entities, including agents, that provide a service for the transmission of money or value, including transmission through an informal money or value transfer system or

¹² The FATF member countries are: Argentina, Australia, Austria, Belgium, Brazil, Canada, China Denmark, Finland, France, Germany, Greece, Hong Kong – China, Iceland, Ireland, Italy, Japan, Luxembourg, Mexico, the Netherlands, New Zealand, Norway, Portugal, Republic of Korea, Russian Federation, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, the United Kingdom and the United States. The two international organizations are the European Commission and the Gulf Cooperation Council. India is the country with observer status. For further details of associate members, observer bodies and FATF organizations, see: http://www.fatf-gafi.org/pages/0,2966,en_32250379_32236869_1_1_1_1_00.html, last accessed 7 December 2009

¹³ Until 22 October 2004, there were eight recommendations and the ninth recommendation on cross-border cash movement was adopted by FATF in meeting held in France. For the details of these nine recommendations, see: http://www.fatf-gafi.org/document/9/0,3343,en_32250379_32236920_34032073_1_1_1_1_00.html#VIAR, last accessed 7 December 2009.

network, should be licensed or registered and subject to all the FATF Recommendations that apply to banks and non-bank financial institutions. Each country should ensure that persons or legal entities that carry out this service illegally are subject to administrative, civil or criminal sanctions (FATF 2001, 6th recommendation on terrorist financing).

In June 2003, the FATF released a document to recommend international best practices in combating the abuse of alternative remittance systems. These focus on five areas, namely: licensing and registration; identification and raising awareness; anti-money laundering regulations; compliance monitoring; and sanctions.¹⁴

The FATF's detailed guidance can be seen as an international legal framework for informal remittance systems and this framework has transnational implications. Here it is useful to note a conceptual difference between 'international' and 'transnational': 'international' denotes a scenario where relationships are sustained between nations and states whereas 'transnational' suggests that relationships are sustained beyond nations and states (Kjeldstadli 2008:59). When transnational practices such as sending remittances through informal or alternative transfer mechanisms are seen from the perspective of the migration–security nexus and considered a security threat to states, states join hands to restrict or regulate the transnational practices taking place beyond the states' jurisdiction which has a huge impact on the transnational practices of diaspora communities. In this context, it is important to note that in the case of Somalia, states do not have an effective counterpart within Somalia due to the lack of an effective state mechanism.¹⁵

Based on the recommendations of the Task Force, many member countries introduced laws and regulations to register, licence and monitor informal money transfer companies. In the United States registration and licensing are managed by state not federal authorities. European countries implement different national laws and regulations rather than use common European Union regulations. Some European Union countries, such as France and the Netherlands,

¹⁴ For details of the international best practices for combating the abuse of alternative remittance systems recommended by FATF, see <http://www.fatf-gafi.org/dataoecd/32/15/34255005.pdf>, last accessed 9 December 2009

¹⁵ Though Somalia has had a transitional government for the last few years, its control over the territory of Somalia is minimal. The self-declared state of Somaliland in the northern part of Somalia is not officially recognized as a state by the international community.

adopted tough regulatory process while others like the United Kingdom took a moderate approach. Norway's approach to the regulatory process is also considered tough.

However, the outcome of these measures adopted has now become a subject of controversy (McCulloch and Pickering 2005; Passas 2006). Passas (2006), in his article titled 'fighting terror with error: the counter-productive regulation of informal value transfers' questions the wisdom in regulatory process in the following words:

The findings suggest that some practices may constitute an overly aggressive and costly approach, insensitive to cultural and socio-economic factors in both the labour importing and labour exporting countries. Such approaches appear to produce the opposite from desired effects, including higher remittance costs, fewer options for remitters, unnecessary criminalization of economic sectors and ethnic groups, lower transparency and traceability of transactions, alienation and mistrust between ethnic communities and authorities.

The Case of the Somali Remittance Sector

The closure of Al Barakaat and its network by the United States authorities on 7 November 2001¹⁶ had a negative impact on the Somali economy and trade. In a CERI-CNRS working paper entitled 'Outcomes of the United States decision on Al-Barakaat', Roland Marcel points out the negative effects of its closure, as follows:

Many small and middle rank traders have therefore lost most of their capital and are now excluded from the market. Many who put their money in the company are facing problems. Many traders were using Al Barakaat to send their money to Dubai, Djibouti and Yemen: that money is also lost (referred to in Omer 2002).

It was also claimed that the amount lost by the closure of Al Barakaat was nearly 9 million USD.¹⁷ Though it was feared that the closure of Al Barakaat would lead to an escalation in the crisis of many Somali livelihoods by blocking any remittance flows, the actual impact was less damaging than feared in terms of transfer of remittances. Other remittance companies

¹⁶ It is important to note that though Al-Barakaat and its network all over the world were closed on allegations of financing terrorism and links with Al-Qaeda, until now there was no such evidence documented in any of the courts in the United States or any other countries. The owner of Al-Barakaat was found guilty in a United States court for running a remittance company without having a license and sentenced to one and a half years in prison, but not for any connections with Al-Qaeda or for financing terrorism (Medani 2002).

¹⁷ This claim was made by the manager of the Al-Barakaat company in Somalia to the Somali country representative of UNDP (Omer 2002).

filled the vacuum created by the closure of Al Barakaat and the flow of remittances continued (Omer 2002). But the international community's new regulatory measures have had impacts on other remittance companies as well. These new regulations and the surveillance of remittance transfers affected the operation of the Somali remittance companies and contributed to new challenges for the Somali remittance sector (Omer 2002). Though there is a high risk of terror and criminal networks using the hawala system, scholars who understand the formal and informal financial transfer systems argue that such risks are also high for formal financial transfer channels (Geode 2003; Passas 2003a, 2003b, 2006; Maimbo 2004).

In this context, Somali remittance companies faced two major challenges. The first related to legalizing their operations in the countries where they were operating and the second was facing and fighting the negative discourse about the informal remittance transfer system (Omer 2002). The two tasks were inter-related and had to be dealt with using a common strategic plan. In a situation where a secure remittance transfer system is necessary for the wellbeing of the Somali people, formalizing the operating mode of Somali remittance companies was essential. Fortunately, many international governments also had a reasonable understanding of the need for the services of the Somali remittance companies due to the non-existence of a formal money transfer system in Somalia.¹⁸ The United Nations Development Programme (UNDP) in Somalia realized the importance of the effective functioning of the Somali remittance companies and became involved in the process of formalizing them within an acceptable legal framework. Here, it is important to note that the 'acceptable legal framework' has varied from country to country based on respective national laws and policy positions.

To address the challenges faced by the Somali remittance companies UNDP identified the needs of the Somali remittance companies and recommended short, medium and long term tasks for them (for further details, see Omer 2002). In addition to this, as a medium term plan, an association of Somali remittance companies was formed to represent their interests with Western governments and the other stakeholders. The long-term plan is to establish a formal commercial bank sector in Somalia. The Somali Financial Services Association (SFSA) was

¹⁸ Even the United States government, while, on the one hand, being concerned about the possible misuse of the *hawala* system in financing terrorism, on the other hand, recognizes the necessity for the services of informal remittance companies to the places where formal money transfer systems have limited access. Based also on this recognition, it was decided not to ban the informal remittance companies but to regulate and formalize them within an acceptable legal framework.

formed in December 2003. It was launched in London at a conference held to promote understanding of the remittance sector and the regulations that govern it.¹⁹ Participants included: remittance regulators representing some European governments, such as Norway, United Kingdom, Sweden, the Netherlands and Germany; representatives of the Somali remittance companies; and some international experts and observers participated with the facilitation of UNDP– Somalia. European remittance regulators explained the regulations regarding the flow of remittances from their countries and the Somali remittance companies presented their needs and problems. In 2006, another organization called the Somali Money Remitters Association (SOMTA) was formed, also with the help of UNDP–Somalia. Most of the Somali remittance companies have become members of either the Somali Financial Services Association or the Somali Money Remitters Association.

Based on their commitment to following the international standards, Somali remittance companies have started adopting the best practices recommended by the Task Force and follow-up studies show they have made reasonable progress in this. A study called, ‘Feasibility of study on financial services in Somalia’ (2004) was jointly funded by UNDP and the European Commission Somalia unit and carried out by KPMG East Africa Limited. Interviews were held with Somali remittance companies like Amal, Barwaqo, Dahabsshiiil, Dalsan, Global and Towfiq to discuss progress made in the formalization processes that were initiated after September 11. In these interviews, companies revealed the actions they had taken since September 11 to formalize their businesses. Almost all the companies have begun to strictly impose the customer identification practice known as ‘Know your customer’ (KYC). The common strategy among Somali remittance companies in this regard is to carry out transactions with known Somalis. The companies have also ensured that accounts are produced in accordance with International Accounting Standards (IAS) and have organized an internal and external audit system. The companies have also made progress in becoming registered and obtaining licences for their operations. For example, it is mentioned in the study that the Somali remittance company, Dahabsshiiil, has registered their business in the United States, like many other big remittance companies. Progress has also been made in

¹⁹ The conference was organized by UNDP Somalia who appointed KPMG East Africa Limited to coordinate the conference with the support of the Department for International Development (DFID) UK. The conference was titled: ‘Conference on the Somali remittance sector: Understanding the Somali remittance sector and the regulations that govern it’ that was held in London on 3 and 4 December 2003.

formalizing ownership, capital and management structures. For example, the remittance company, Amal, has separated the shareholders from the executive management structure. Amal has also organized a decentralized structure with agents, branches, regional centres and a head office in order to manage the widespread remittance transfer activities. Companies have also developed new software to keep records and monitor any suspicious transactions.

Establishing a Formal Banking Sector

One of the regulators' strategies to overcome the risks in the hawala money transfer system is to establish or broaden the formal financial service networks. This kind of commercial banking service is also considered important and beneficial for Somali trade and the Somali economy.

The lack of government-sponsored banking institutions in Somalia has contributed to the crucial role of remittance companies in transferring money to and from Somalia. There were some government-controlled banking institutions operating in Somali prior to the civil war, such as The Central Bank of Somalia, the Somali Savings and Commercial Bank, the Commercial Bank of Somalia, the Somali Development Bank and the Somali Insurance Company (Omer 2002). These banking institutions went bankrupt during the civil war. Now Somalis have less confidence in the government-sponsored financial sector because of their bad experiences in the pre-civil war period. This opinion is reflected in the study commissioned by UNDP:

As one businessman reflected, 'it is hard to persuade a Somali to use a commercial bank controlled and owned by a Somali government.' This sentiment is reflected in the people's use of remittance companies to conduct their business and utilization of them as banks for deposits (Omer 2002).

In the KPMG study (2004) of the financial sector in Somalia, the feasibility of developing a commercial banking sector was explored as well as a strategy for developing a banking sector in Somalia. The KPMG study included a survey to assess demands for various banking services.²⁰ As one of the key findings, it was revealed that while the business sector has been using the remittance transfer companies for money transfers and foreign exchange transactions, they have less confidence in the remittance companies' ability to become banks

²⁰ Questionnaires were sent to 100 businesses throughout Somalia of which 67 responded.

in the future.²¹ This scepticism within the Somali business sector emerged from the KPMG study with business people citing some potential problems, for example, lack of security, lack of the necessary and sufficient finances, lack of experience and ethics, lack of ties with the international financial institutions and the fear of potential corruption if such banks were set up (KPMG, 2004:70).

Due to the ongoing conflict and war in Somalia, establishing internationally regulated commercial banks and a central bank are not highly feasible until a stable central government is installed and rule and order restored. However, Somaliland has managed to establish a central bank, the Bank of Somaliland, due to the relative peace and harmony in the territory. In 2004 the Bank of Somaliland had eleven branches spread over the six regions of Somaliland and operated with the dual functions of central bank and commercial bank. The KPMG study (2004) also revealed that due to the history of civic unrest, the general public lacked confidence in the Bank of Somaliland. The bank was aware of this problem and considered separating the central and commercial bank functions as a way of increasing public confidence in the banking sector. Puntland also has a bank, the State Bank of Puntland, which has very limited modern central bank functions.

The willingness of the Somali remittance companies to adopt the Task Force recommendations has facilitated the sector's effective functioning. At the same time, due to the Somali political and security situation, forming a formal banking sector would not be practical in the near future. Though the flow of remittances has not been affected in many countries due to the Somali remittance companies' ability to function within a legal framework, in a few countries the remittance transfers to Somalia are still trapped in a status of illegality. Norway is one such country where hawala-based remittance transactions are considered illegal. The formalizing process of Somali remittance companies has not taken place in Norway because of the tough regulations involved. The experience of the Somali remittance sector in Norway since September 11 is dealt with in the next section.

Norwegian Response to Post September 11 Era

Following the closure of Al-Barakaat offices in the United States, some countries, including Ethiopia, closed all Somali hawala companies' offices (Lindley 2005). However, European

²¹ At the same time, it is important to note that some remittance companies do take deposits from businesses and effectively perform some banking functions.

countries were divided on their measures against legalizing hawala companies. These measures ranged from reasonable and more liberal to stricter and difficult to comply with (ibid) formalization processes. In countries such as Sweden and the United Kingdom, the legalization process for hawala companies was reasonable and all remittance companies were legalized and registered with the concerned authorities in these countries. Norway, Germany and France, however, imposed difficult regulatory processes for hawala companies to operate legally (ibid).

Norway, as a member of the Financial Action Task Force, has intensified control on informal money transfer systems in the post September 11 era. The Norwegian response started with the arrest of seven Norwegian Somalis, Al Barakaat and Dahabshiil operatives, in Oslo in October 2001. Making illegal transfers of nearly 60 million kroner every year out of Norway that may have had links with terrorism constituted the allegations made against them (Carling 2005; VG 2001). Investigation was undertaken by Økokrim, a Norwegian police division responsible for economic crimes. The investigation aimed to find out:

1. Whether the money sent by the hawala system had any connection with criminal actions within or outside Norway.
2. How it was possible for individuals with no permanent job to send millions of kroner out of Norway.
3. Whether these transactions were made in accordance with Norwegian law.

Following the investigation, the initial allegations were not substantiated so no ‘smoking gun’ was found. However, the police charged a number of Somalis with money laundering and violation of the Tax Act, Accounting Act and Currency Act (Carling 2005; Stortinget, 2007).²² Out of the seven Somalis arrested, two were given 14 and 18 months imprisonment and the other five received sentences of 30 to 45 days. These sentences were appealed and while the Appeal Court upheld the charges, it reduced the punishment. The Appeal Court also mentioned in its verdict that the reasons for reducing the punishments were related to the humanitarian motives for the money transfers, according to the thorough investigation by Økokrim. It also reported that one of the convicted people, the manager of Dahabshiil, was trying to establish regulated remittance services from Norway to Somalia but his request was rejected by the Norwegian authorities (Carling 2005)

²² Source: <http://epos.stortinget.no/SpmDetalj.aspx?id=36541>

We are able to observe two important but conflicting perspectives on the police action. Firstly, the attitude of the authority was over-anxious, restrictive and largely based on the assumption that hawala could be used by ‘terrorists’. The argument used was that since there were around 12 000 Somalis in Norway at that time and many of them were unemployed²³ how could they send out 60 million Norwegian kroner annually? As noted in the introduction, this perspective was rooted in the migration–security nexus paradigm.

The second perspective, based on the migration–development nexus paradigm, argues that there was no law in Norway to guide the hawala financial transfers and Somalis have no other option for sending money back home to people in need. It was further argued that more than 10 000 people, also from Sweden, Denmark and Finland, were customers of the hawala system.²⁴ If they sent 60 million kroner annually, the average amount was 6 000 kroner each per year – not a huge sum, as the police admitted. This perspective further emphasized the need for remittances to provide livelihoods for Somalis and help the country as whole to survive.

Although Norway is seen as a country that values the development and humanitarian concerns of developing nations, in the post September 11 era, in the case of informal money transfer mechanisms, it adopted a hard-line approach based on the remittance–security paradigm. Økokrim began investigating informal money transfer systems and the rationales behind this were: partly to fulfil Norway’s international obligations to follow the recommendations of the Financial Action Task Force; to answer national concerns about monitoring illegal money transfers to criminal and terror networks; and to maintain law and order in the country. During these investigations, Økokrim was able to monitor and investigate nine informal money transfer systems or hawala networks. Out of these nine, two were Somali, as mentioned above, and the other seven were run by Iraqi Kurds. The operations of the networks were traced back to 1999 and revealed that around 600 million Norwegian kroner had been transferred out of the country (Økokrim 2007). The largest network channelled around 45 million Norwegian kroner annually on average and the smallest around 2 million Norwegian kroner (Økokrim 2007). The longest duration of the network was around four years and the shortest around five months. There were seven cases filed at court. Out of these, in five cases

²³ This information was revealed by the Norwegian official who participated in the conference organized by the UNDP Somalia in London in December 2003.

²⁴ The figure was from the *hawala* operatives in Norway.

the accused were convicted, one case was rejected and the other was about to go to ruling at the time of Økokrim's report. Altogether nineteen people were punished, seven were given prison sentences and others were given fines of between 10 000 and 30 000 Norwegian kroner (Økokrim 2007).

While these investigations and actions were in motion, affected communities, especially the Somali community in Norway started to respond and pointed out the significance of remittances for the people left back in the homeland. People who advocate the remittance–development nexus paradigm within academia, policy-makers and journalists have also expressed concerns about the danger of a humanitarian catastrophe emerging if the remittance lifeline was closed.

However, the imperative but difficult issue is how to reconcile these two legitimate necessities and concerns of the migration–development nexus and the migration–security nexus. That is, how can Somali remittance companies continue to function in Norway to facilitate remittance transfers in accordance to the Norwegian law?

Norway introduced a new law in early 2004. According the new law, the Currency Act and the Norwegian central bank's (Norges Bank) foreign exchange regulations were to be abolished and regulation of foreign exchange activity was to be transferred to a new Financial Institutions Act. According to the Financial Institution Act, Somali remittance companies can register themselves as finance companies and function in Norway. But according to this law, any financial institution that intends to get licensed should have a start-up capital of 5 million Euros and, if the institution is to engage with only money transfer services, the start-up capital can be reduced to 1 million Euros (Økokrim 2007, Kredittilsynet 2008). The law also demands a lot of different procedures and paperwork in the company registration and licensing process. In the UNDP conference report (2003) a Norwegian official stated the following:

A Somali remittance company will be able to conduct its business if it is licensed as a financial company. To obtain such a licence, firstly, the company must be established under the Norwegian laws with minimum share capital of Norwegian kroner equivalent to 5million Euros, although the King of Norway may lower this minimum amount to 1 million Euros in special cases. The following must then be submitted with an application to Kredittilsynet: 1) The company's corporate structure; 2) An overview of the operating set-up and policies/ procedures of the

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business and services that the company intends to offer; 3) Information about the company's capital composition; 4) Budgets for establishment and administrative costs; 5) Budgets including the profit and loss account, balance sheet and funds flow statement for the first three years; and 6) forecast of the financial position for each of the first three years. As such, subject to Kredittilsynet being satisfied with the above requirements and the requirement of 'fit and proper' management under the Financial Services Act, a licence may be granted.

The above Norwegian regulations are tough compared to some other European countries. For example, in Sweden hawala-based remittance companies can start their business if they register with the Swedish Financial Supervisory Authority (Finansinspektionen – FI) and have approval from them. The Swedish Financial Supervisory Authority charges 3 000 Swedish kroner for private individuals and 10 000 Swedish kroner for judicial persons as an annual fee for their regulation formalities. In the United Kingdom, hawala-based remittance transfer companies can start their business by registering themselves and paying 60 pounds as a registration fee (Økokrim 2007). While the United Kingdom has adopted a much lower cost requirement for the establishment of money transfer companies, they have adopted more sophisticated monitoring mechanisms to prevent or reduce the level of misuse.

At the UNDP conference held in the United Kingdom in 2003, it was pointed out that Norway's regulations were too tough for any Somali remittance companies to conform to and, in a practical sense, Norway has prohibited the operations of these companies. Despite the new Financial Institution Act being introduced, to our knowledge there is not a single formalized hawala company in Norway.

Nevertheless, all of them, except Al-Barakaat, are transferring remittances to Somalia and elsewhere. However, the Act has given little consideration to the legitimate needs of the Somalis and has imposed virtually impossible conditions on hawala companies. Consequently, while the new Act has failed to formalize the Somalis remittance companies, it has succeeded in creating fear and insecurity among Somalis, whether they are sending or receiving money. Further, it may result in people developing an 'underground' or alternative system for transferring money and the transparency and accountability of such systems would be difficult to ascertain.

The current situation with regard to Somali remittances is that the policy makers need to find a balance between their different approaches but they realize this and have resolved to work

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on it. This was also reflected in the approach taken by the Norwegian national security service (PST) during the arrest of three Somalis amidst allegations of terror funding in 2008. Apparently the security service was keen to identify whom the funds were channelled to but not how they were channelled to them.

Although Norway has not yet softened its regulations for remittance companies, there has been considerable progress in making it easier to register and licence financial transfer operations. Økokrim, which carried out the investigation on hawala networks, recognized concerns based on both the migration–development nexus paradigm and the migration–security nexus paradigm. It suggested a two-prong strategy to the Norwegian Government (Justice Ministry) which would address both legitimate concerns through more police control to prevent or reduce the misuse of financial transfer activities and less formal demands in establishing money transfer companies. The Justice Ministry forwarded Økokrim’s suggestion to the Finance Ministry for consideration and the Ministry advised Kredittilsynet to submit a report on the issue. Their report, completed in September 2008, recommended less restrictive regulations for establishing money transfer companies. In the meantime, the Norwegian Government had decided to implement Directive 2007/64/EC of the European Parliament and of the Council on payment services in the internal market. The Norwegian Finance Ministry had sent its proposal for public hearing and the responses were to be registered by 15 September 2009.

If the suggestions become law, remittance companies can start their businesses and get licensed with a start-up capital of 20 000 Euros (stated as 160 000 Norwegian kroner in the Norwegian proposal) if the company is to engage with only direct money transfer activities. If the company plans to engage in the ‘execution of payment where the consent of the payer to execute a payment is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator (as stated in the EU directive), then the start-up capital would be 50 000 Euros (400 000 Norwegian kroner). For the other services, defined as payment services in the European Union directive that include account-based remittance services, a higher start-up capital of 125 000 Euros (1 million Norwegian kroner) is expected.

Conclusion

Globally, migrant remittances amount to more than double the official development aid. The money that is sent by migrants through informal transfer systems, including *hawala*, for

example, from Norway, thus contributes to the survival of millions of individuals and development processes in many countries in the South. Somalia is amongst the most remittance-dependent countries in the world, with most recent estimates suggesting an annual remittance inflow of up to one billion. For immigrants of Somali origin in Norway, transfers back home are not available within the legal sector. Neither banks nor transfer companies, such as Western Union or Forex/ Money gram, provide services to Somalia, and transfers through *hawala* operators are currently illegal.²⁵

Nevertheless, transfers from migrants are essential for the survival of relatives in Somalia, a country that has been without a functioning state for over fifteen years. And sending remittances is crucial for the senders as well, as in order to function in Norway, they need to know that their relatives and friends are not starving or trapped in conflict zones of the country when they needed to flee. For Somalis in Norway, the *hawala* system is the only transfer mechanism available for remitting money to Somalia.

Meanwhile several *hawala* operators who operate legally from Sweden, the United States and the United Kingdom, have put their own safeguards in place in order to combat money laundering and financing of terrorism, in accordance with the Financial Action Task Force recommendations. Norwegian authorities have cited these recommendations in defense of Norway's restrictive regulatory environment. The significant challenge here lies not only in the legal and technical issues of regularizing *hawala* but, at a more fundamental level, this issue relates to how these businesses are being received when they seek regularization.

The disadvantage of the situation at the end of 2009 is that the consumer interests of those wishing to make international transfers, including migrants in Norway, are not being protected. The Financial Action Task Force has stressed the need for remittance regulations to be flexible and proportional to the risks they pose. The World Bank and the International Monetary Fund point out that consumer protection in the financial system involves the availability of accessible and affordable remittance services. In order to work towards the inclusion and equality of migrants in Norway, these issues need to be addressed. A recent report from the Norwegian Statistics Bureau about the living conditions of immigrants in Norway indicates that Somalis feel a high affiliation with Norway, despite the relatively short time they have been living there and the many social and economic challenges they face. Are

²⁵ Though there is a Western Union facility in Somaliland, people are unlikely to use the service due to higher transfer charges.

they being met with equality and respect, as part of the policy of inclusion in a multicultural Norway?

The Norwegian government policy related to migrant remittances must respect the right of immigrants to prioritize the spending of their money, within a legal context. The fact that millions of displaced civilians depend on the *hawala* for their livelihoods and survival should not be forgotten when practical and administrative procedures are considered.

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Article 5

Towards Integration in Norway: Dynamics of Cultural Incorporation in the Context of Transnationalisation

Submitted to *Journal of International Migration and Integration*

Abstract

This article aims to study the incorporation of homeland-based cultural practices of minorities within a majority cultural space and the dynamics of mutual incorporation of cultural practices of the majority and first generation minority Tamils and Somalis in Norway. Homeland-based cultural practices refer to culturally rooted practices and habits that had been followed by Tamils and Somalis while they were living in their home country. While discussing tensions around the minority cultural practices in a majority cultural space, the article suggests a model for mutual incorporation of cultural practices of the majority and minorities.

Key words: Cultural incorporation, Homeland-based Cultural Practices, Cultural Transnationalism, Tamils and Somalis, majority and minorities, Norway

Introduction

The aim of this article is to study the incorporation of homeland-based cultural practices of minorities within the majority cultural space and the dynamics of mutual incorporation of the cultural practices of the majority and minorities in Norway. This article often uses the term immigrants' and minorities interchangeably to denote a group people who have been migrated and settled in another country than their country of origin; in our case people who have settled in Norway. Distinctions on labour migrants and refugees and diaspora and transnational communities are not made.

For this study, cultural practices of first generation Tamils (from Sri Lanka) and Somalis in Norway are used as examples. By homeland-based cultural practices, this article means culturally rooted practices and habits in the lifestyle of communities while they were living in their homeland. In this article, cultural incorporation between the majority and minorities is seen as a process where cultural practices of both interact and position themselves within the majority cultural space.

This article is arranged in three parts. The first part deals with incorporation issues of the minorities in the Norwegian context and the relevant theoretical framework of the study. The theoretical framework serves as a foundation for the article by linking homeland-based cultural practices in relation to social problems, and permitting the building up of the second part of the paper. The second part of this article examines the incorporation of minority cultural practices within a majority cultural space. In this part, this article tries to identify different analytical dimensions of cultural practices of Tamils and Somalis and discusses acceptance and tensions that prevail in the majority's cultural space around these practices. The third part of this article proposes a model for cultural incorporation using openness–closeness dimensions with regard to responses of the majority and the minorities to each other's cultural practices. This model places practices of cultural incorporation of the majority and minorities in their day-to-day life by suggesting four scenarios.

In this article I define minorities as ethnic minorities other than indigenous people such as the Samis, and other national minorities who have a long-standing attachment to Norway, for instance Kvens, Jews, Forest Finns, Roma and Romani people/Tater. Majority here refers to ethnic Norwegians.¹ In other words, the minorities, for the purpose of this article, are restricted to immigrants and their descendents. Though the term minority is used here in a general sense, the issues discussed are relevant mainly to non-Western migrants, specially

coloured people and their cultural practices. The paper further defines culture as practices with 'shared meaning in the embodied form' as cultural objects.

A brief account of Tamils and Somalis in Norway is necessary. According to Statistics Norway, 13,000 Tamils from Sri Lanka and 25,000 Somalis (SSB 2010) live in Norway at present. These communities arrived in different periods and have different cultural backgrounds. Tamils' arrival in Norway was ten years ahead of Somalis on average. Tamils speak Tamil as their mother tongue and majority of the Tamils, around 80 percent of the population, follow Caivam (Schalk 2007), and the remaining Tamils are Catholics and Christians. Somalis speak Somali and almost all are Muslims.

This article takes the empirical insight of the cultural practices of Tamils and Somalis through 40 interviews (25 Tamils and 15 Somalis) and two focus group discussions among Tamils during the period of 2007–9. Continuous observations were also made during the years of 2007–9 to grasp the complex adaptation process of the cultural practices of the majority and the minorities. Interview data and observation notes have been used in identifying different dimensions of cultural practices of Tamils and Somalis through thematic analysis.

Minority incorporation in Norway

In the process of incorporation of minorities, three models, namely assimilation, multiculturalism and integration have evolved as dominant paradigms. In these three, assimilation and multiculturalism have been seen as opposing paradigms attracting polarised political debates. Assimilation in its classical form has approached cultural practices as a baggage brought from immigrants' country of origin; further, these foreign practices should melt into the mainstream culture and thus a society with a national culture can be created. This approach is also described as acculturation or identificational assimilation and is taken to mean 'development of a sense of people hood based exclusively on the host society' as Gordon (1964) described it (Faist 2000). In contrast, the multicultural paradigm recognises the cultural differences of minorities in the process of incorporation, and this leads to a new society of different cultures, namely a multicultural society with multicultural citizenship (Kymlicka 1996). Integration as the third path tries to absorb aspects from both these models and ideally provide an option for both staying different and becoming the same. Integration, as an adaptation or incorporation process, rejects assimilation in the meaning of full absorption of minorities into the majoritarian culture; it also rejects segregation, which stands for a substantial separation between the majority and minorities (Eriksen 2001).

Norway as a nation has now become a multicultural society, with around 11.4 percent of the people of immigrant background in the total population, and 27 percent in the capital city of Oslo at present (SSB 2010). The Norwegian minority incorporation policy has been officially framed as 'integration'. As Norwegian society has traditionally been seen or perceived as homogenous and egalitarian, the emergence of multicultural discourse at the political level surfaced only in the early 1980s after changes occurred in the demography due to migration (Hagelund 2002). Although the Norwegian version of the integration model has changed over time, it can be said that it adopts a middle position between assimilation and multiculturalism, in contrast to Denmark, which has opted for assimilationism and Sweden, which has chosen multiculturalism (Brochmann and Hagelund 2010). The question of immigrants' or minorities' incorporation, including cultural incorporation, has been dealt with by adopting a policy of assimilation in some aspects such as learning language and labour market participation, education, housing and electoral participation and by incorporating aspects of multiculturalism as 'respect for immigrants culture and language', as framed by the 1988 white paper on integration. Hence, integration is defined as "a strategy where equal opportunities, rights and obligations for every one irrespective of origin is combined with the protection of immigrants' specific cultural and religious identities 'within limits'" (Hagelund 2010; KRD 1997)

Since the early 1990s, Norwegian media have reported cases of forced marriages among the minorities. Forced marriages contradict Norwegian values of equality and freedom to choose one life's partner and, as the result, the provision against forced marriage that had been removed in 1991 was reintroduced in the Marriage Act in 1994. Concerns about female genital mutilation (FGM) or female circumcision, a practice of partial or total removal or alteration of female genitalia (Muteshi and Sass 2005), have emerged and the practice was outlawed in 1995. These practices were described as cultural practices brought into Norway from the countries of origin of minorities that contradict Norwegian values of gender equality and the rights of the child. Public outcry against these practices and some incidents including Fadime Sahindal's murder in Sweden in 2002, where a Kurdish father killed his daughter for having had a Swedish boyfriend and in the name of honour, have contributed to negative impressions in the public sphere of minorities' cultural practices. Cultural practices of the minorities are increasingly being linked to social problems.

In the public debates on multiculturalism, Unni Wikan, a professor of social anthropology at the University of Oslo, has been a severe critic since the mid-1990s of the outcome of the

policy. She warned policy makers through her book (Wikan 1995) '*Mot en ny norsk underklasse*' (Towards a new Norwegian underclass) that the women and children of immigrants are becoming a new type of underclass in Norway due to the policies that were implemented in the name of culture. She further highly criticised the cultural approach as it has become a 'new concept of race' (Wikan 1999).

These debates on multiculturalism have contributed to policy changes. As one of the important policy papers of integration and inclusion, St. Melding 49 of 2003–4 (KRD 2004) has attracted much concern. This white paper made a distinction between the policy of integration and the policy of inclusion. The concept of integration suits newcomers to the country but not those who have been born and brought up here in Norway. The latter's concerns will be addressed through the policy of inclusion, the white paper claimed. The other major aspect in this white paper was that of treating cultural rights as individual rights for immigrant minorities.

This brief outline of minority incorporation in Norway provides the background for the paper. Since the paper deals with homeland-based cultural practices with relation to social problems, a brief discussion on cultural practices as social problems is considered essential.

Cultural practices as social problems

Eriksen (2006) observes that some cultural practices of minorities are celebrated by the majority while others are contested. He tries to make an analytical distinction of cultural variation as diversity and difference, proclaiming '...there is considerable support for diversity in the public sphere, while difference is increasingly seen as a main cause of social problems associated with immigrants and their descendants' (2006:14).. What makes cultural practices diverse and different? Eriksen explains that '...diversity should be taken to mean largely aesthetic, politically and morally neutral expressions of cultural difference' (2006:14) In this sense, cultural practices of minorities such as food, music, art and certain types of clothes and jewels can be considered as diversity. Difference in cultural variation, according to Eriksen, covers a range of issues. He explains it as follows:

Difference, by contrast, refers to morally objectionable or at least questionable notions and practices in a minority group or category, that is to say notions and practices which are held to (i) create conflicts through direct contact with majorities who hold other notions, (ii) weaken social solidarity in the country and thereby the legitimacy of the political and welfare systems (Goodhart 2004), and

(iii) lead to unacceptable violations of human rights within the minority groups
(2006:14-5)

Although Eriksen's empirical observation on diversity and difference has its logic, it does not explain how a cultural practice becomes a social problem and why there are differences in public attention among social problems in the public sphere. Here, what needs to be explained is why something is defined as 'diversity' and something else as 'difference'? A brief theoretical discussion on social problems becomes relevant here.

Theoretically, social problems are viewed in two ways. One position holds that societal problems are objective and identifiable and that they have intrinsically harmful effects. The other position is the symbolic interactionist model that views social problems as products of collective definitions (Hilgartner and Bosk 1988). Blumer (1971) as the pioneer of the second position proclaimed that 'my thesis is that social problems are fundamentally products of a process of collective definition instead of existing independently as a set of objective social arrangements with an intrinsic makeup' (1971: 298). Blumer suggested that social problems involve a process of collective definition that passes through five stages, namely the emergence of a social problem, the legitimating of the problem, the mobilisation of action with regard to the problem, the formation of an official plan of action and the transformation of an official plan in its empirical implementation (1971:301).

Hilgartner and Bosk define social problem as 'a putative condition or situation that is labelled a problem in the arenas of public discourse and action' (1988:55). Instead of looking on the process of the development of social problems, they suggest a model called the public arena model, which focuses on competition among social problems in getting attention in public arenas. They argue that 'our model stresses the "arenas" where social problem definitions evolve, examining the effect of those arenas on both the evolution of social problems and the actors who make claims about them' (1988:55). The public arena model assumes that 'public attention is a scarce resource, allocated through competition in a system of public arenas' (1988:55)

The public arena model has six components: competition among social problems; institutional arenas as 'environments' where social problems grow and compete; carrying capacities of these arenas; principle of selection; patterns of interaction among the different arenas and networks of operatives. This model asserts that social problems seek attention in public arenas when they are able to compete with other social problems within the limited carrying capacity of public arenas. In a society, potential social problems are higher than available carrying

capacity in the public arenas. This lack of carrying capacity creates competition among social problems to capture a place in public arenas, which creates the need for selection criteria. These include principles such as drama, culture, politics, carrying capacity and institutional rhythms. The principle of drama suggests that if social problems have dramatic aspects and are presented in dramatic way they have a greater chance of competing in the public arenas successfully. Culture and politics suggest that if social problems are culturally and politically sensitive, they are likely to get more attention. Carrying capacity denotes the available capacity in the public arenas; the smaller the carrying capacity of arena, the more intense the competition. The principle of institutional rhythms refers to the fact that each public arena has a characteristic rhythm which influences selection.

This article sees social problems as social constructs in the way suggested by Blumer. In the evolution of social problems, arenas are important as suggested by the public arena model. This model also explains the process by which cultural practices become differences as opposed to diversity, as Eriksen observes it. With this framework, we can analyse how the cultural practices of Tamils and Somalis incorporate within the majority cultural space.

Homeland-based cultural practices of Tamils and Somalis in Norway

This article identifies five analytical dimensions among homeland-based cultural practices of Tamils and Somalis in Norway based on the data collected for this study. These are: daily and occasional practices, individual and collective (group) practices, strengthening and weakening practices, visible and invisible (less visible) practices and known (to the majority) and unknown practices. A feature of 'real-time imagination' on happenings in the homeland while following the practices in Norway is also observed.

Daily practices are practices that take place on a daily basis. Food choices, eating habits and choices of clothes (including veiling practice of Muslim women) are exemplary for such daily practices. Other practices are occasional, some periodical and seasonal: e.g. seasonal festivals, certain family functions, and rituals. An example of a once in a life-time practice is the Tamil puberty ceremony. Many Tamil families in Norway hold puberty ceremonies for their female children to mark adulthood in traditional ways. Likewise, the Somali practice of circumcision is carried out also once, when the female children are small. Some other cultural practices reoccur periodically.

Another analytical dimension is the individual and collective (group) practice; while some take place at the individual level, practised by a single person alone, with individual

variations, others are carried out only at collectively. For example, a person called X from the Tamil or Somali community can eat and dress alone. In the same way person Y, also from the same culture, can eat and dress alone without any contact with person X. Thus eating and dressing, the persons X and Y may adopt homeland traditions with small variations. By contrast, the collective activity needs group participation. For example, prayer in a mosque or temple involves a group of people. Many cultural functions, whether they are family functions or social functions, take the form of collective activity. Thus, individual practices are embedded within individuals through the socialisation process within a particular social and cultural setting, whereas collective practices are organised within a group with shared values or meaning.

The dimension of strengthening and weakening practices is connected with the degree of adaptation of homeland-based cultural practices over space and time. What this article calls strengthening practices are those practices well established over space and time. For example, religious practices within or around the mosque or temple are well established and consistently reproduced over space and time. The Murugan temple in Oslo that was established by Tamils in the early 1990s has become so far stronger and stronger. It was a temporary arrangement for worship in a Norwegian school hall every Friday evenings, but has now developed as an established institution with its own building, and has bought new land to establish a bigger temple in 2014. By contrast, practices that have been losing their importance due to changes in both territory and climate are referred to in this article as ‘weakening practices’. For example, Tamils in their homeland celebrate ‘Thaipongal’, a festival of harvest in order to pay respect to Sun by making ‘pongal’ in front of their houses at day break or sun rise. Thai pongal is the largest cultural festival in the life of Tamils. Also, Thaipongal day is a public holiday in their homeland; all family members gather on that day at their home and celebrate the event. Though this function plays an important role in the cultural life of Tamils, in Norway and the other Western countries, it has been losing its importance due to practical difficulties in celebrating the dawn of the sun on the auspicious day of the calendar in front of their house (outside) due to the cold weather. Tamils in Norway celebrate Thaipongal in their homes and by visiting the temple, and that too on a comparatively smaller scale compared to their celebration in the homeland.

The fourth and fifth analytical dimensions of homeland-based cultural practices of Tamils and Somalis are visible and invisible (less visible) and known and unknown dimensions. ‘Visibility’ refers to the degree of visibility of the minority practices in the public space. The

known and unknown dimension indicates awareness among the majority of homeland-based cultural practices. Here this article means neither a correct or clear understanding of these practices, but the attention gained by the practices in the Norwegian public space. These visible and majority awareness dimensions are further dealt in a typology of homeland-based cultural practices in the next section.

Apart from these dimensions, this article also identifies a feature of ‘real-time imagination’ related to some of these practices. Practices with ‘real-time imagination’ connect country of origin through the imagination while the members of minorities are engaged in such practices in the country of settlement. One good example of such a practice is that many Tamils in Norway have a practice of fasting or cooking vegetarian food at home in Norway during the annual temple festival in their villages in the homeland. One Tamil woman, who engages this practice annually, explains her rationale for engaging in this practice as follows:

This gives me a sense of satisfaction; a feeling of being in my village. This is our temple and the festival is very important to me. Even though I could not participate in the festival directly, I am with the memories of the festival while I am here.

This indicates how a cultural practice connects two places when practice physically takes place in Oslo in Norway and connects a village in Jaffna in Northern part of Sri Lanka. This kind of practice can be called as a kind of imagined transnationalism or practices with imagined transnational identity as explained by Avieli (2005), who discusses imagined transnational identity among Chinese and Vietnamese diaspora with relation to special food preparation in the country of settlement during the festival seasons in the homelands.

A typology of homeland-based cultural practices

Based on the dimensions of visibility and the majority awareness, this article develops a typology to understand the complex dynamics around these practices within the majority cultural space.

The following figure illustrates this typology.

Figure 1

Majority awareness	Visibility	
	Less	More
Less	Eating habits, family functions	Temple festivals
More	Arranged marriages, female circumscision	Veiling (Hijab)

Here, practices not attracting wider attention among the majority fall under the first category of ‘less visible–less known’ practices (upper left quadrant of figure one). These activities are not visible because they occur in the private sphere. They are also less known because they do not attract much majority attention in the public sphere. For example, the eating habits of Tamil and Somali communities are not widely known to the majority. Tamils in their homes do not use forks, knives and spoons (or any other tools) to eat their food. They use their hand (mainly the right hand) to eat their food. They wash the hand before they eat and wash again after they eat. This is the normal practice of most of Tamils in Norway. Even in Tamil celebrations and gatherings, if food is served, one can see almost every Tamil eating food by hand. However, if they go to a function that takes place in a majority cultural space, they adopt the eating method used for the specific function.

The second category of practice is less known–more visible (upper right quadrant). As these practices are held in the public place, they have more visibility. Even though reported in some media, such practices do not receive wide attention among the majority. The temple festival of the Tamils is an example in this category. Tamils in Oslo celebrate their annual temple festival once a year. While every year the festival gets some media attention, and some Norwegian politicians have also participated, the festival has not got the attention of the majority; hence it falls under less known–most visible category.

The third category of practices is ‘more known–less visible’ (lower left quadrant). These practices attract the attention of the majority, even though they take place in the private sphere. These have become known to the majority mainly through media reports and debate and discussions among social actors, both from the majority and minorities. The practice of forced and arranged marriages and female circumscision are two examples of these more known practices. The fourth category in typology is ‘more known–more visible’ (lower right

quadrant). These practices occur in the public space and are well known to the majority. The veiling practice of Somali women (generally Muslims) is an example that fits this fourth category.

This typology challenges a possible common-sense assumption that less visible cultural practices become less known and more visible become well known. Some of the more visible practices are less known and some of the less visible are well known. For example, more visible practice of the temple festival of Tamils has been reported in the press with photos, but did not attract so much of attention or create discussion among majority than the less visible enforced marriages and female circumcision.

Important analytical questions thus arise here: why have some of the most visible practices not become well known among the majority and some of the less visible become well known? What causes more attention among the majority to minority homeland-based cultural practices? As we have seen earlier in the typology, the visibility dimension of cultural practices is not enough to explain the differences in majority attention in public space. Differences in attention and response indicate how the majority receives these practices. Here, we need an analytical discussion.

Discussion on minority practices in the majority cultural space

One possible explanation for the difference in attention given by the majority to homeland-based cultural practices of Tamils and Somalis relates to the possibility of their becoming potential social problems in Norway. Practices that could potentially contribute to social problems in the majority's eye attract more concern. In describing the Norwegian response to the practice of arranged marriage, in a focus group discussion among a group of Tamils in Oslo, a participant responded:

Norwegians do not accept our practice of arranged marriages as a way of forming families. They see the selection of partner is an individual choice, not a collective affair. They believe that arranged marriages must also be enforced marriages. Our practice of arranged marriages is not compatible with their way of life.

As this research participant observed, many Norwegians perceive an arranged marriage as a practice with the 'dangerous' potential of becoming a forced marriage, in which the life partner is determined by the parents or the family rather than chosen by the partners themselves.² When stories of such practice of enforced marriages among minorities surfaced in Norway, they received the attention of the majority and it was seen as social problem. In

the same way when the practice of circumcision was brought to the attention of the Norwegian public, it was also seen as a social problem. One Somali informant sees this practice as a social problem of Somalis that has become of social problem of Norway due to migration. He observed:

Circumcision was a Somali social problem when Somalis lived in Somalia. When they came to Norway and began to settle here, it has become Norwegian social problem.

Let us start our discussion with Eriksen's observation. Erikson's analytical reflections on diversity vs. differences give us a framework for understanding the majority response to minority cultural practices. According to Eriksen, practices that are against the values held by the majority and that could lead to social problems are considered as difference by the majority. Thus we can argue that practices that are considered differences stimulate more political debate among the majority community and attract more awareness among the majority even though such practices take place in the private sphere and are therefore less visible in the public sphere.

Eriksen's classification of diversity mostly consists of non-value threatening practices such as food, music, jewels and clothes, which are seen as contributing to the richness of Norway in the form of diversity. For example, many Indian and Chinese restaurants in Norway add greatly to the food culture of Norway. In addition to this, ingredients to make Indian and Chinese food are now available in the Norwegian mainstream super markets. Diversity category practices do not stimulate public political debates and thus attract less concern among the majority.

Nevertheless distinguishing between diversity and differences is not necessarily easy. For example, we cannot simply say that the Norwegian majority treats Indian or Chinese food as diversity under all circumstances. Indian or Chinese cooking in apartment houses have contributed to tensions between ethnic Norwegians and ethnic minorities on some occasions because the smell of the ingredients were used in the cooking spilt over into the hallways of the apartment. Some of my informants have expressed their experiences of such tensions during the interviews. Here, process of food making has nothing to do with values, but acceptance of the majority is not a given.

Although Eriksen makes a distinction between diversity and differences, his exploration does not explain theoretically the process of why some minority practices have become social

problems and others not, and why all the practices that can be considered social problems have not attracted the same attention in the public sphere. What explains why some of these practices are considered social problems and become differences? Or, when does a cultural practice among minorities become a social problem? Forced marriages and female circumcision existed in Norway even before they surfaced in the majority cultural space and began to be considered social problems. Further, all practices considered social problems do not attract the same attention. For example, although Khat chewing among Somali males is considered a social problem in Norway, it did not attract more majority awareness, as did forced marriages and female circumcision.

Cultural practices become social problems when mainstream society collectively considers these practices social problems. The five stages suggested by Blumer explain the process by which social problems evolve, as did forced marriages and female circumcision. Some of the practices that are considered as social problems by the minority within themselves, for example, caste and dowry practices among Tamils, are not considered as social problems of Norway since these practices have not collectively been defined as social problems by the majority. Practices that have implications for the social life of Norway having anti-women and anti-children components and those are against human rights values get serious concern and legitimacy among the Norwegian public and the policy makers in the Norwegian public sphere. This led to mobilization against these practices and the formation of official action plans and implementation. In some cases, a social issue can evolve as a social problem through collective definition within the majority, but there may have difficulties in getting enough support and attention in the public arena. The collective definition of hijab as a sign of suppression of women in the majority cultural space is a good example. Even though a good section of the majority considers the practice of wearing hijab as women's oppression, the social and legal institution of the Norway do not advocate such a view. This makes public arena model more relevant in this discussion.

The public arena model takes Blumer's collective definition model a step further by explaining the process by which social problems rise and fall emphasizing the importance of public arenas. The process that the public arena model examines in which cultural practices become social problems gives us a theoretical exploration for why some practices have become differences. This model treats public attention as a scarce resource and the issues that do attract more concern among the mass media and the other public arenas have greater potential to become social problems. In the context of this article, the issues of forced

marriages and female circumcision have competed well with the other social issues and got a prominent place in the public arenas and thus have become social problems. How do they get importance in the public arenas as social issues? Here, the principle of selection in the public arena model suggests some answers. The public arena model emphasises that there is competition among social problems to attract attention in the public sphere and selection takes place on the basis of principles such as dramatic presentation, cultural and political factors, carrying capacity and institutional rhythms. If the practices are dramatic for the majority when they hear the stories around these, they get more attention. For example, in the case of forced marriages and female circumcision, the practices themselves have enough dramatic dimensions to get attention. Furthermore, forced marriages and female circumcision violate women rights and children rights and thus conflict sharply with Norwegian core values. When practices confronting the cultural and political values of mainstream society are not compatible with the majority cultural space, these cultural practices have become political issues. Bringing another example will be helpful in this analysis. Let us take the practice of Khat chewing among Somali males in Norway. The mildly narcotic substance Khat is illegal in Norway and it is brought to Norway through smuggling. The issue of Khat has been brought to Norwegian public arena, as a section of the Somali population has becoming addicted to Khat and this addiction contributes to unemployment among Somalis. Many Somali women were also complaining that this practice is very expensive in terms of economy and health. Discussions were made, researches were done and Khat also took its place in the list of social problems. Yet Khat chewing did not gain as much of attention as did forced marriages and female circumcision. This indicates differences in attention in the majority cultural space. This difference in attention can also be explained by the public arena model. Khat chewing is not as dramatic as forced marriages or female circumcision in its character and the presentation in the media. Furthermore, Khat chewing is not considered as oppression against women or children by the majority. Hence, cultural and political factors are less sensitive in the case of Khat than in the case of forced marriages and female circumcision. Hence within the limited carrying capacity in the public arena Khat chewing attracts less concern.

We have seen through the public arena model the process by which how some practices become social problems in Norway. For instance, the status of veiling (wearing hijab) has gained special attention in the Norwegian cultural space. Many in the mainstream society see it enforced on females against their will. Such enforcements are against human rights and

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women's rights and thus against Norwegian values, advocates of this position argue in the public arena. By contrast, unlike in the cases of forced marriages and female circumcision where there was no public defense among the minority communities, strong voices of protest are being heard from the minority communities in support of wearing hijab. Many Muslim women from the minority communities claim that this practice is part of their identity. One of my informants said that portraying this practice as enforced on them is an act of rejecting their agency. We are also able to see supporting voices for the right to wear hijab from the majority community.

Although a considerable section of the majority sees the practice of wearing hijab as against the values of majority, law prohibits only circumcision and forced marriages, not veiling in Norway. In contrast, though there are discussions and debates on the removal of the headscarf in working places and in school, the Norwegian legal system upholds the rights to wear headscarf. On one occasion, a leading hotel in Oslo warned a Muslim employee that wearing a headscarf was against the dress code of the hotel, and if that she did not stop to wearing it, she would lose her job. When the woman employee maintained that it was her right to wear her headscarf at work, the management fired her on the charge of breach of dress code. The case brought to appeal board and it was ruled that the woman worker had the right to wear a headscarf and forced the management of the hotel to change the dress code (Skjeie 2007). So why is wearing a headscarf defensible in the eyes of the majority where the other practices such as forced marriages and female circumcision are not.

In the above mentioned case, the appeal board endorsed the decision of the ombudsman that prohibiting hijab in the name of dress code would function negatively to the women employees who use hijab. It was also further stated that even though the dress code was presented in a gender neutral way in wording, it would have negative consequences to the female employees and thus this was against the prohibition of indirect gender discrimination in the Gender Discrimination Act (Skjeie 2007) that is part of citizenship rights in Norway. The right to use the hijab was defended as a citizenship right on the basis of gender equality, which is a key value in Norwegian society. While practices of forced marriages and female circumcision were outlawed in Norway though legislations on the ground that these practices were against the Norwegian value of equality, the practice of veiling was defended on the basis of the same value.

Mutual cultural incorporation of the majority and minorities in Norway

Although three different models, namely assimilation, multiculturalism and integration have emerged as dominant paradigms of minority incorporation in the countries of settlement, these are built on the assumption society is an entity contained within the territorial space of nation-states. This perspective of society is described as the result of the methodological nationalism approach in social theory (Wimmer and Glick Schiller 2002). This is also described as the container-space approach of society (Beck 2000). In this transnational era, it would be difficult for us to grasp the complex relationship between the majority and the minorities with the perspective of methodological nationalism. This leads us to a theoretical discussion that transcends the territorial borders of the nation-states in relation to majority–minority cultural incorporation process. Faist (2000) provides a framework for such a discussion.

Faist (2000) suggests that the adaptation process of minorities in cultural context takes three forms: namely acculturation, cultural retention and transnational syncretism. Acculturation is a form in which ‘full scale adaptation [of the] values and behaviour [of] the nation-states core’ takes place. Acculturation is a form based on assimilation. The second form of adaptation is cultural retention, based on ethnic pluralism. Cultural retention is a social arrangement in which ‘practices [are] maintained in [the] new context and collective identities [are] transplanted from emigration country’. Both acculturation and cultural retention, according to Faist, fall within the container space of nation states. He argues that this container-space approach does not grasp the complex realities of cultural practices crossing borders. To fill this gap, Faist suggests a third form of cultural adaptation process that he calls transnational syncretism. Transnational syncretism is a form of adaptation based on the approach of border crossing expansion of social space that accommodates diffusion of culture and emergence of new types. The important contribution of Faist here is the dynamics of the cross-border dimensions of cultural incorporation of the majority and the minorities. In the context of this article, Faist’s model of transnational syncretism is more appropriate here than the other models.

This article has already discussed the phenomena in which majority community is open to some minority cultural practices while closed to others. Though this paper has not discussed the attitude of the minority communities towards the values and practices of the majority community, observations (including my own) show that minority communities are also open to some of the values or practices of the majority community and closed to others. This

openness and closeness towards each other’s cultural practices lead us to think of a model for incorporation of cultural practices of the majority and the minorities.

During the process of co-existence in the country of settlement, in our case Norway, the majority and the minorities have learned from each other and thus the process of incorporation adopts a learning curve. Incorporation of majority and minorities is a dynamic process over time and space. In this dynamics, boundaries of ‘open and closed’ are not fixed, but fluid, changeable over time. The majority has begun to tolerate more of minorities’ homeland-based cultural practices and minorities have also begun adopt more of the Norwegian way of living. Based on the observations of the day-to-day practices, and considering the changing nature of the boundaries, I would propose a model that suggests four possible scenarios of cultural incorporation between the majority and minority communities.

Figure 2

Majority	Minorities	
	Open	Closed
Open	Mutual incorporation/ Cultural integration	Cultural segregation - non-participation and resistance
Closed	Cultural domination - contested practices - confrontation/giving up some and adapting some others based on legal position	Cultural isolation/ isolated incidents - not a sustainable practice

In this model, cultural incorporation/integration indicates areas of possible common mutual recognition of values and cultural practices for both the majority and minority. Certainly some practices or values are common to humanity irrespective of their ethnic or cultural background. Other practices that are treated as diversity by the majority can also fall in this category. For example, in Norway, ethnic Norwegians have now more exposure to the food of the minorities and incorporated them into their food culture. Majority eats more rice, pizza and tapas now than they did earlier. In the same way, minorities adopt majority’s cultural traditions in their life in Norway. For example, almost every Tamil in Norway celebrate Christmas as it is celebrated by the Norwegians. Norwegians see Christmas more as a cultural function with family values than a religious one. The majority of the Norwegian do not go to

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church to celebrate Christmas. Tamils in Norway, the majority of them belonging to Caivam religion adopt the Norwegian way of celebrating Christmas, by holding and decorating Christmas trees in their homes, giving gifts to each other, especially to children, having family gatherings and Christmas parties with Norwegian food, etc. This kind of adaptation broadens the parameters of the areas and increases the chances of mutual incorporation even more in the future.

Cultural segregation indicates areas where values or practices that are open for the majority and closed for minorities. In such a scenario, the minority communities adopt a strategy of non-participation. For an empirical observation, we can take the case of drinking alcohol in parties. It is common for Norwegians to drink alcohol in parties. Somalis, being Muslim, normally they do not, drink alcohol. Among Tamils, women do not as a rule drink alcohol. A section of people who do not want to take alcohol avoid participating in such parties. Another section participates but avoids taking alcohol. Another kind of scenario that may arise in this box is if the majority imposes their values or practices on minorities. In such a scenario, minority communities may adopt a kind of resistance strategy. Though we do not consider the national minority Sami people as minorities for the purpose of this article, as an empirical example, Sami resistance could be considered as one of the examples of resistance strategy of minorities.

Cultural domination indicates values and practices that are open for minorities and closed for majorities. These are mainly legally and socially contested practices in the public sphere of mainstream society. Though they are contested in the public sphere, such practices are important for minority communities for one or another reason; hence they adopt such practices within their own communities. Enforced/arranged marriages and female circumcision are good examples of such practices. When law prohibits such practices, minority communities have begun to give up such practices. Education and realisation of the wrongness of such practices also contribute to the dynamics. For example, it is now clear to all Somalis, including to those with less education, that female circumcision has nothing to do with Islam. This helps in giving up circumcision practice. Here, the practice of wearing hijab creates tensions since the perspective of the majority in Norway is divided; a section opposes the practice framing it as women's oppression and the other defends it with the perspective based on women and individual rights. Minorities defend this practice with the support of the social and legal institutions in Norway.

The final category, cultural isolation, indicates practices or values that go against those of both communities, and that can be described as scenario of cultural isolation. Mostly isolated incidents of anti-social behaviour fall into this box. For example, if anyone either from majority or minority community engages with child pornography, they will not get any collective support from the communities. This will be considered as a punishable crime by both communities. There will not be any practices with shared meaning endorsed by any communities.

Cultural incorporation model as a step forward

While Faist (2000) proposes three forms of cultural incorporation: acculturation, cultural retention and transnational syncretism as the forms of minority incorporation in the majority cultural space, he also criticises assimilation and ethnic pluralism for their static positions. He points out that ‘they overemphasise culture as a fixed and essential phenomenon; assimilation theory does so with core cultures and ethnic pluralism in minority cultures’ (2000:215). The model of transnational syncretism is open for changes that include border crossing dynamics. Faist suggests that this transnational phenomenon contributes to changes in the cultural practices leading to hybrid practices.

I argue that the cultural incorporation model proposed in the figure two takes these discussions of minority incorporation in the majority cultural space a step further, by combining the perspectives of the majority and the minorities in each other’s cultural practices and suggesting possible scenarios for mutual incorporation of the cultural practices of both. This model has not treated the majority cultural practices as fixed and essentially one, since they absorb certain aspects of minority cultural practices. This contributes changes to the core culture. Changes in Norwegian food culture due to inflow of minority food cultures into Norway are a good example for it. Not only in the cultural practice of the majority, changes are also taking place in the cultural practices of minorities. Minority cultural practices absorb components of the majority and from the other minority communities. For example, Tamil music now includes the music form of rap and takes a hybrid dimension, which was not the case earlier. These changes are largely due to their engagement with the dominant cultural space and their interaction in the transnational social space.

The other aspect in the discussion is that values are not static, but subject to change over time and space. Today, gender equality has become a core value among the majority in Norway, but this was not the case 50 years ago. The present stage of Norwegian women’s rights has been won over that period through a continuous struggle of the feminists and other

progressive forces and this struggle still continues. This logically endorses that minority values are also subject to change. Observations show that changes are taking place in minority values and practices. It seems to me that models of acculturation, cultural retention and transnational syncretism suggested by Faist are somehow ideal types. These have to be linked and discussed with empirical examples. Furthermore, minorities cannot engage in their cultural practices in a de-territorialized space (Faist 2000); hence these too have to be placed in a territorial space in which the majority culture is dominant. The model I propose places the cultural practices of the minorities with the examples from the cultural practices of Tamils and Somalis in Norway in the dominant cultural space of Norway. This model also pays attention to the transnational diffusion of cultural practices. Even though transnationalism is politically restricted in Norway by not allowing dual citizenship in normal condition, transnational interactions do take place at the cultural level. This also indicates that political recognition of transnationalism is not a precondition for cultural transnationalism in a situation where cultural practices cross borders due to the globalizing of cultural flows and the transnational flows of people and practices.

Concluding remarks

This paper discusses incorporation of homeland-based cultural practices of minorities in the majority cultural space and the dynamics of mutual incorporation of cultural practices between the majority and the minorities in Norway by using examples from Tamils and Somalis. Tamils and Somalis follow homeland-based practices either daily or occasionally and either individually or collectively. Some practices are strongly established, and some are not. Some practices are more visible in the majority public space and others are less visible. Practices attract different awareness among the majority: some are more known to them others are less known. All the visible practices do not get the same degree of attention among the majority and some minority practices are accepted by the majority and others not.

In this context, this paper explores possible explanations for such dynamics. It is argued that practices that are seen as potential social problems attract more attention among the majority even though these are less visible and take place in private sphere. Starting with the observation of Eriksen on cultural variation as diversity and differences, the paper analyses the process on how some practices have become social problems by applying Blumer's collective definition model of social problem and the public arena model. Practices that attract more concern in the majority's public arena as socially problematic become social problems.

The paper further discusses cultural incorporation between the majority and the minorities by assessing the position of the majority towards minority practices. Given the difference in values and legally enforced positions, the majority community accepts some of the practices and contests others. At the same time, minority communities also open to some mainstream practices and close to others. In such a situation, the possibility of multiple scenarios or strategies of cultural incorporation arises. The four possible scenarios are described through a cultural incorporation model. Practices that are open to both the majority and the minorities create the space for cultural integration. Practices that are open for the majority but closed for the minorities may stimulate a non-participation approach among the minorities. This reaction may contribute to cultural segregation. By contrast, if practices are open to minorities and closed to the majority, then such practices are highly contested. The majority's power over the minorities is the important reason underlying such contestation. In such cases, the minorities will confront the majority with available resources, if they have legal and moral support for their practices. For example, the right of Muslim women to wear a headscarf was established through such a confrontation through the minority use of citizen rights. Minority communities adopt some of the contested practices within their own community: some may have a low profile, if they are closed to the majority. The study observes that minority communities are slowly giving up the cultural practices that are not legal in Norway. This reaction would lead to calm down the tensions between the majority and the minorities around the outlawed cultural practices. This article also sees that the cultural incorporation model takes the discussions of minority adaptation a step further.

Although we have distinguished between diversity and differences for analytical purposes, in reality diversity and difference are two sides of the same coin. If a country has communities with multicultural backgrounds, then that country will always have diversity and differences. A multicultural environment would not only provide the richness of diversity but also 'troublesome' differences. Thus creating and maintaining harmony in a new multicultural Norway will mainly depend primarily on how the majority and the minorities handle these differences.

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Notes

¹ Although I am not satisfied with the term ‘ethnic Norwegian’ to describe the majority, I cannot find any other better terms. In the same way, as a first generation Tamil, who migrated from Sri Lanka, I have difficulties in identifying myself as a ‘minority’ in Norway. The term minority gives me a sense of being oppressed. This may be because of the experiences Tamil people had in Sri Lanka. Though there are difficulties, for the purpose of this essay, I go with the terminologies that are largely used.

² Though arranged marriages risk becoming enforced marriages, the practice has nevertheless played a crucial role in the lives of first generation Tamils in Norway. In the focus group discussion, a participant observed that if there were no such practice of arranged marriages, many Tamils would still be unmarried. For a detailed account of arranged marriage among young Asian-Norwegians with Pakistani background, see Bredal (2004).

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