

Remittances as Unforeseen Burdens: Considering Displacement, Family and Resettlement Contexts  
in Refugee Livelihood and Well Being  
*Is There Anything States or Organisations Can Do?*

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Remittances have become an important topic in the literature on migrant populations. Much of this work has focused on remittance patterns among immigrants and the consequences of these transactions on local, community and national development in home countries. While there is a comparative paucity of studies on the remittance behaviour of refugees, the rise in asylum seeking from conflicts and a corresponding increase in the application of UNHCR's durable solution strategy of resettlement to Western 'third' countries, has led to an active remittance phenomenon in refugee populations.

Much less is known, however, about the personal side of remittances, in particular, how remittances to kin and community members are experienced and managed. This paper seeks to open the discussion on this recent transformation affecting refugee livelihoods, asking whether there is anything that states or organizations can do to mitigate what have become unforeseen burdens for resettled refugees seeking to restart their lives following prolonged displacement and hardship.

*Urban Livelihoods and Remittances*

It has recently been acknowledged that remittances provided by refugees resettled and residing in Western countries to kin who are in urban areas of Africa and the Middle East, have become an important source of support in the overall income essential to meeting their daily subsistence and other critical needs.<sup>1</sup>

Between 2000 and 2002 I carried out dissertation field research with Southern Sudanese Dinka (*Muonyjieng*), in two locations featured prominently in their recent asylum-to-resettlement migration trajectories – Egypt (Cairo) and the United States (San Diego, California).<sup>2</sup> Next to Somalis, Sudanese (mainly Southern Sudanese) represent the largest caseload for UNHCR's Regional Office in Cairo (RO Cairo). Although only a small percentage of the many people arriving from war-torn Sudan are determined *bona fide* refugees and become eligible for third-country resettlement, resettlement has been acknowledged as the most viable solution for this population.<sup>3</sup> The main reason is their very limited prospects for local integration, in particular deficiencies in rights to employment, education, medical and other social services, that would help them establish self-sufficiency and viable livelihoods.<sup>4</sup>

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<sup>1</sup> Sperl (2001).

<sup>2</sup> Riak Akuei (in prep.).

<sup>3</sup> For Sudanese asylum applicants, between 2000 and 2001 the statistics for positive status determination was 28% (UNHCR 2001).

<sup>4</sup> See Sperl (2001). In 1981 Egypt acceded to the 1951 Convention on the Status of Refugees but made reservations to their rights to employment and other services. These changes have impacted upon Southern Sudanese and many other African migrant populations, asylum applicants and mandate refugees.

For the Dinka, this situation has led to a greater dependency on the ability and willingness of refugee kin in North America, Australia and European countries to send what money they can. Urban migrants and their reliance on cash assistance from abroad is seen as a special case as there are few NGOs and humanitarian-based support mechanisms available to adequately meet the needs of the large numbers of people who continue to converge on cities such as Cairo, Beirut, Damascus and elsewhere on Sudan's periphery in search of protection and assistance. Adding to this is the fact that asylum seekers and refugees remain in these regions much longer than they expect—often for years—without adequate local support structures, which only perpetuates their reliance on remittances.

In Cairo, the acuteness of remittance requests and money flows can be seen in the many public places where transactions occur. Calls to solicit help from relatives abroad are usually made in small phone shops and internet cafes sprouting up around the city. Overseas calls are a luxury for the local budget, but on any day I found these places brimming with people trying to reach relatives in Virginia, Missouri, Calgary, Sydney, London and other common resettlement locations. Western Union facilities were also alight with activity generated by the increase in refugee-based transactions. Southerners are frequently in the majority among those waiting to pick up the wired currency *sans* obligatory transfer fees. Some migrants, however, lacking the valid identity documents required to collect the money must rely on close kin or trusted friends to be the 'official' receiver of their funds.<sup>5</sup>

#### *Cultural Prerogatives and the Displacement Experience: Fertile Soil for Remittance Expectations*

Like other migrants, refugees carry the norms of their society with them on their migration journeys and into their new circumstances, where possible drawing upon familiar patterns of social behaviour and reproducing cultural codes and practices to manage the ambiguities of their new environment. When Dinka refugees depart from Cairo, they are sent off with heavy 'cultural' reminders and directives.<sup>6</sup> Songs and formally spoken words relay messages intended to remind people that in the forthcoming sea of opportunities and options that await them, they should not forget who they are and what it means to be a Dinka (*Yin ee Muonyjiang!*). Among other morsels of advice, expectations are conveyed to those taking leave that they should not forget their responsibilities and obligations to 'help their people back home and elsewhere who are suffering.'

For resettlement to the United States, refugees must take part in another type of "cultural orientation," intensive workshops administered over a series of days which are designed to impart basic factual information about America (e.g. history, symbols, cultural norms) and to orient them as to what will be expected of them in their new home. In these sessions organised by the International Organisation of Migration (IOM) the aim is also to interject some reality into common misconceptions refugees have regards access to opportunities that will enable them to move ahead economically. Among other practical issues, refugees are told of the need to establish self-sufficiency in the shortest time possible, about seeking steady employment and how to manage their money. Some of the topics covered are: typical earnings, budgeting and what proportion of their monthly income will have to go towards rent, subsistence and paying bills.

Refugees express being nervous about this new phase in their lives. At the same time, given what they are leaving behind, the challenges before them seem surmountable. My informants were also not deterred from the acquired belief reinforced in the media and other outlets that at least in America, the streets upon which they will be travelling will be "paved in gold." Interestingly, as I will show due to the nature of communication across social networks, such views are not dispelled by resettlement to these regions. It is not surprising, then, that in their current frame of reference,

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<sup>5</sup> Agao (2000). This is not uncommon due problems associated with renewing expired passports.

<sup>6</sup> Riak Akuei (2001).

including the fact that a refugee's departure denotes a noticeable loss of support for the households involved, many individuals make promises to send money back as soon as they arrive wherever they are going.<sup>7</sup>

What refugees find they are unprepared for once they finally reach their destination is the *sheer amount* of financial responsibilities they are expected to shoulder in the diasporic setting. This is a particular problem for refugees who, like the Dinka, come from communities where the maintenance of kinship and ethnic belonging are at the core of their self-concept and well being. This phenomenon, therefore, deserves further exploration and policy consideration.

### *Remittances as Unforeseen Burdens*

For the Dinka, the most recent civil war in Sudan has caused significant disruption to families and communities, shifting and fracturing social relations and networks upon which people have tended to rely, even during crises. For example, senior and wealthier kin who would normally be expected to assist weaker members through difficult times have either been lost to the war or have opted to remain behind as active combatants in the rebel movement.<sup>8</sup> They also make up the hundreds of thousands of Dinka men, women and children who have been made cattleless and dispossessed by the violence, displaced and relinquished to a life of abject poverty within and outside their home territories.

One major consequence of these changes affecting the social and economic fabric of Dinka society is that essentially resettled refugee men and women perceived as 'better off' are seen as the persons best able to fill the void for the losses that have resulted. Not normally responsible for such a wide range and number of kin, these refugees once resettled incur the obligation of helping them out financially. Other transformations have added to their burdens. For instance, ties established through marriage characterised by a marked level of respect realised in special avoidance behaviours, within which gestures of hospitality and material generosity are rather avoided than exploited,<sup>9</sup> have also been uprooted and played out anew onto the resettlement plane in the form of remittance expectations.

One case example presented below of a Dinka family from my study, a male head of household residing in San Diego with his wife and two small children (now three), provides an apt illustration of the extent of economic commitments typically facing resettled refugees.<sup>10</sup> Within the first two years of resettlement, the household head became directly responsible for 24 male and female extended family members and indirectly 62 persons, displaced across a number of locations:

Cairo, Egypt:	9		
Kakuma Refugee Camp, Kenya:	7	+25	
Kampala, Uganda:	1	+4	
Khartoum, Sudan	2		
Nairobi, Kenya:	2	+6	
Tripoli, Libya:	2	+3	
Malakal, Sudan	1		
	24	+38	≈ 62

<sup>7</sup> Cairo households tend to be occupied by upwards of 10-20 people or more belonging to the same extended kin group. Among members, a few will have found work in the city's informal economy. Though severely underpaid and unreliable, their earnings represent an important contribution to household survival.

<sup>8</sup> The rebel Sudan Peoples Liberation Movement and Army (SPLM/A) founded by Dinka Bor, Commander John Garang de Mabior, has many Dinka, men as well as women representing some 23 territorial-ethnic enclaves, in its ranks.

<sup>9</sup> Lienhardt (1961).

<sup>10</sup> I have presented this case elsewhere in diagrammatic form (see Riak Akuei 2002).

[‘+’ indicating additionally supported children]

Apart from the relatives listed above, my informant also cited four unrelated friends in Egypt whom he helps out periodically, as he says, *because they are good friends and they helped me in the past when I needed it.*

In the main, the money sent goes towards basic living costs of food, clothing and certain medical treatments. Rent makes up a significant portion of remittances to urban areas like Cairo where asylum seekers and refugees are expected to pay the same premium rents demanded from other non-migrant foreigners in the city. Six of my informant’s kin noted above (Cairo and Tripoli) require ongoing support totalling approximately US\$400 per month to cover these costs; money is sent to the others listed on a bi-monthly and more sporadic basis depending on when funds are available. Close lineage members (*mac thok*) are normally responsible for contributing to the cost of bridewealth and marriages as well as paying compensation to victim’s families for crimes (e.g. adultery) committed by their kin.<sup>11</sup> These obligations are also expected to continue in resettlement. Resettled refugees are also solicited for their assistance with departure-related expenses (e.g. purchase of luggage and clothing), and to help cover the costs of organising collective prayers and send-off celebrations which occur just prior to a refugee’s departure.

There are numerous other remittances that are the result of unanticipated and urgent events. Refugees are called upon to pay for medical treatment and burial and funeral expenses when deaths occur among relatives and community members. Other adverse conditions in the places inhabited by migrants are also implicated in the pressures facing resettled refugees. For example, Southern Sudanese in Cairo are repeatedly subject to “surprise” round ups by police and security forces who arrest and detain them for unclear reasons—‘officially’ for not having valid residency documents—who then demand fees for their release. On two occasions my informant and his wife had to send money to Cairo to arrange for the release of their siblings held for weeks in local jails.

As in the majority of the 40 families and individuals I assessed, my informant has had to meet most of his personal remittance obligations single-handedly. In households where a partner or older family member may also be working, contributions can be made; however, often these persons have responsibilities of their own that lie outside those of their kin. Moreover, aside from the fact that there are few other resettled kin who could be potential contributors, unlike other migrant communities the Dinka do not regularly engage in pooling funds on this level.<sup>12</sup> As socially oriented as they are, they maintain humbly that: *Everyone has their own problems in the life we live now and you cannot expect them to help you with yours.*

One of the problems contributing to resettled refugees’ economic predicaments is that the amount of money they have available to them at any given time is significantly lower than the sum of their remittances and other financial responsibilities. Although the only earner in his household, my informant has been rather fortunate with respect to other recently resettled refugees in that with previous higher education training, following a number of low-paid positions he was able to land a fairly well-paid job in the refugee sector (ca. US\$28,000/yr). On the other hand, his situation has not improved greatly. Ongoing and urgent requests for assistance, local unforeseen expenses (e.g. car repairs, rental/utility increases) and additions to the household have made it difficult for him to stay afloat financially.

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<sup>11</sup> See also Holtzman (2000: 88). With these types of remittances, at a later date the cash money can be, and in a number of cases I am aware of is, transferred into cattle.

<sup>12</sup> Here I am referring to cases where to a Dinka man or woman it is clear that they are the person who would be most closely responsible for meeting those needs.

Refugees receive limited cash stipends during the first few months of their relocation to the US. These funds are intended to assist them during their initial period of adjustment in managing the cost of living, the time needed to search for paid employment, for acquiring or improving English language skills, and to ease the transition to economic self-sufficiency. The amount received monthly varies across the different resettlement agencies sponsoring refugees; family size is also a factor. Stipends usually range between US\$400-\$800 per month and extend between three and six months depending upon estimated self-sufficiency 'readiness' assessments.<sup>13</sup> When refugees do find paid employment, which is usually in factories, small business and the retail or hotel industry, their starting salaries tend to approximate rates that fall within the lowest income bracket, about \$6-7 per hour increasing to \$9-10 per hour after a few years of service.

As we will remember newcomers arrive rather optimistic about supporting relatives left behind. In their optimism and lack of knowledge about the hurdles that are to follow many refugees, I came to find, devote sizeable portions (ca. \$100-300/month) of their cash allowances received during the first few months to remittances. They also incur huge bills resulting from the numerous and long phone calls they make—unknowingly at higher rates—to relatives and friends they have been separated from and miss. Over time, anxieties build when people find they lack enough money to cover their own expenses while trying to juggle these with the needs of loved ones whose circumstances they see as much worse than their own. In a not uncommon scenario, one unemployed single mother in San Diego had been using her monthly welfare checks to send remittances to a sister and brother-in-law in Cairo to cover their rent. In the meantime, the electricity in her own apartment was shut off repeatedly and was threatened with final shutdown because she had not paid her mounting utility bill, hovering at US\$700 by the time she approached me nervously for help.<sup>14</sup>

In spite of the pressures they cause, remittances are important social gestures that contribute to senders' well being. They engender a sense of pride and dignity so valued among the Dinka and provide for social continuity within a system that has become extremely fragmented and vulnerable. Refugees report hearing through others about their good deeds. Yet, the number and nature of calls received can easily compromise the good intentions. The increase in these unforeseen burdens can in fact be a major source of stress and anguish.

### *Emotional Stresses and Remittance Expectations*

One problem relates to the utter volume of calls that a refugee receives. With the first few months of their arrival, most of my informants were the recipients of anywhere from 5 to 15 overseas calls a week. Moreover, many of the calls occur in the middle of the night when people are trying to sleep and have to wake early for work. Some refugees reported receiving between three and six calls a night. Such phone calls, they noted, are attributed in part to relatives' lack of awareness of the different time zones. The form of communication adds significantly to their frustration: Some callers can be quite insistent, demanding either 1) that the person call back *immediately* or 2) that they *send money immediately*, at which point the line is usually cut off eliminating the chance for the person on the other end to respond.

Needless to say, the refugees I encountered find it difficult to cope. Some complained of sleeplessness due to worries that persist about not fulfilling their commitments and being perceived as irresponsible and bad person (*raan rac*). How do refugees manage and overcome these dilemmas?

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<sup>13</sup> For example, a single mother with little or no English skills would be given funds applicable to the longer period, while someone with some education and English proficiency receives a shorter period of support (Jok 2002).

<sup>14</sup> Electricity bills in San Diego for a small apartment average around \$20 per month.

At least temporarily, to stem the tide of calls some have resorted to using answering machines or simply not answering the phone when it rings. Others have taken more extreme measures. Some months after my return to London to write up the thesis, I decided to call my Dinka informant family in San Diego. I had not spoken with them for a while and I wanted to know how they were doing. After dialling their home number I found that the line had been disconnected—with no new forwarding number. Pursuing the matter further, I opted to call the husband's work number which he had given me. The call finally went through and he seemed relieved to hear from me. *Ee kedi, Stephanie?* ('How are you?'), he asked in his native Bor dialect. After the obligatory greetings and enquiries into the health of each other's families, I ask him what happened to his home telephone. *I had to change it*, he stated hastily. He then told me that he would give me the new number but that I should not give it out to anyone asking for it in Africa. He went on to explain that he was getting so many phone calls from relatives asking for money that he had to change his number without telling them, the exception being his siblings in Cairo and Tripoli. *It's very shameful, but it is the only thing I can do to stop all of those calls. People just don't understand what we are facing here.*

In local thought, it is perceived as distasteful and undignified to complain about one's problems. Thus, in phone calls just as expressing one's desperation and asking for money is considered shameful and should be carried out with the utmost discretion, so are Dinka resettled refugees' dilemmas stateside kept to a minimum or not discussed at all. Especially at the end of the month when they are just getting by before the next paycheck arrives, the only option refugees have is to make promises that they will 'try to send something soon.'

Of course, ideal codes of behaviour are not always kept in check. Remittance demands grind away at people's patience and some callers are more insistent than others. Not sending money right away or not being able or opting to call someone back can lead to gross misunderstandings and overt criticisms on the part of those who are seeking help from their resettled kin. My informant and his mother who was recently relocated to San Diego to join her son after spending years in Kakuma Refugee Camp received a hand-delivered audiocassette from a cousin still in Kenya. Both were anxious to listen to the taped letter that found its way through different hands from Kakuma to San Diego, but as soon as the cassette was running their composure changed. The recorded voice was grumbling, criticised the listeners for 'forgetting' and 'abandoning' him, his 13 children and other relatives. My informant was also accused of not using his position as a refugee caseworker to help them resettle. His mother, devastated by the words emanating from the cassette, fell into tears as she heard the words; her son sat speechless near her, nodding his head in dismay.

Not long after acquiring the cassette, my informant received a phone call from one of his wife's uncles who, apparently feeling very frustrated and short-changed from not having his calls returned, launched in with a series of reproaches: *Why are you ignoring me? Do you want me to die?* ('*kor bi thou?*') - *Do you want me to become a criminal and start stealing things?* ('*kor ba cuir?*'). *Do you want me to become homeless and shame your family?* ('*kor bi lat?*'). *You know that I have power over your children!—do you not recognise our relations?*<sup>15</sup> *Do you want people to insult you because you are not helping us??*

### *Conclusions: Is There Anything States and Organisations Can Do?*

Not all of the pertinent issues concerning refugee livelihoods and remittances have been covered in this brief paper. But the question remains as to whether there are any steps organisations and governments can take to help ease the burdens and predicaments confronting refugees.

Stepping up resettlement durable solution efforts such as filling existing resettlement quotas and reducing status determination and resettlement waiting times, may or may not be the answer in this

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<sup>15</sup> Here the caller is indicating that as maternal uncle he has the ability to curse their children.

context. These measures will certainly reduce the time refugees and asylum seekers must spend in urban and non-urban areas in limbo not knowing of their fate and where their security, health and livelihood remain constant concerns. The resettlement of needy family members implies a potential lessening of the economic and emotional burdens reported by refugees. Yet, as some individuals, notably long-time refugees, have confided these resettlements have not had the above impact. Calls for assistance continue to prevail on a day-by-day basis. In some cases, the number of requests received and the amount of money refugees have been obliged to send have increased.

Though well intentioned the introduction of more flexible sponsorship/resettlement programmes for persons in refugee-like situations such as that currently operated by Australia has had the impact of escalating the amount of money resettled refugees are must remit who are already struggling to make ends meet. Australia, for example, recently raised its quota to allow thousands of Sudanese refugees to settle within its borders. However, only a small portion of those relocating fall under UNCHR's mandate, who by resettling through this channel are not expected to pay any travel-related cost up front. The rest, it appears, must resort to a formal yet independent application process initiated either by a relative or unrelated person already in Australia who serves as their official 'sponsor.' Yet in following this resettlement route the costs of mandatory medical examinations and travel expenses must be borne by the refugees themselves. It is also important to note that sponsors must demonstrate sufficient resources to support the refugee(s) economically during their first three weeks upon arrival.

Resettled refugees thus bear the difficult responsibility of coming up with these funds that relative to their other remittances are quite high, especially where resettlement of large families takes place. According to my sources, medical fees for a family of four cost approximately US\$300 and flight travel \$1,500-\$2,500 depending upon family size. What makes these remittances particularly arduous aside from the large sums of money involved is the strict timeframe in which the fees must be paid. Based on notification, for medical screenings refugees have about four weeks to come up with the money. For travel arrangements (i.e. flight tickets) the time in which the cash must be remitted to meet date restrictions for resettlement to Australia is approximately two months. This pressure is all the more intense because should an asylum seeker or refugee fail to come up with the necessary funds in the time given, the entire sponsorship process ceases and the process of applying and seeking approval must begin all over again.

Among the Dinka, this route to the West where it is hoped one will be much better off has been used increasingly not only by *bona fide* refugees who for various reasons have not been given the option of resettlement by UNHCR but also by those whose cases have been rejected or remain perpetually pending. Knowing what their kin are facing in Cairo and other asylum locales, resettled refugees expressed feeling a deep responsibility to honour these obligations. In a number of cases already reported, refugees have had to take out interest-bearing loans in order to come up with the necessary funds. Considering their low earnings and their lack of any substantial assets, it would seem that some type of charitable or state assistance (in the least a reduction to the normal costs) for these expenses might be in order.<sup>16</sup>

Another suggestion would be to adapt and expand IOM Cultural Orientation programmes and those offered by US resettlement agencies in a direction that demonstrates more sensitivity to 'local' cultural issues. Most orientations are about instructing refugees on the need to adapt to the norms and standards of the environments in which they are resettling. Less attention is given to considering their contemporary dilemmas and how refugees may go about retaining what is meaningful to them in light of the local situation. An improvement, therefore, may be to devote some time during orientations to the discussion of impending family and community obligations (now that we know what they are) and how to go about managing them. Also, many refugee assistance organisations in

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<sup>16</sup> Anecdotal information received specified that there is an organisation in Australia which, should refugees come up with the majority of the funds for travel, a contribution can be made to complete the cost of purchasing flight tickets.

the United States receive funding for mental and preventive health programs. Given the stresses resettled refugees face further effort should be made to explore this issue, with the possibility of offering confidential counselling on ways to deal with the increasing economic and emotional burdens.

As long as civil conflicts and other conditions persist causing people to lose livelihoods and flee their homes in search of sanctuary to places where there are constraints on integration, remittances from refugees will continue to play an important role. America's non-profit sector is very flexible and generous. Consequently, resettlement agencies may also opt to develop and seek funding for projects that in the end could provide some supplemental financial support to refugees. In the least, improvement to existing programmes that aim to assist refugees in developing skills that would lead to better paid jobs in a shorter period of time than is currently the case would be helpful.

Refugees are known for their creative survival skills and resilience. However, I have tried to show here that life in Western countries poses categorically new challenges for them that require radically different assistance approaches than are currently being employed.

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