Contingency Routes:

Somali Financial Flows and Transnational Spaces between Kenya and Uganda

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Introduction

Since the collapse of the Somali state in 1991, the Somali diaspora has been forced to navigate a very volatile landscape. Neighbouring countries in East Africa, particularly Kenya, have been prime recipients of waves of displaced persons from Somalia. Macro-level factors—such as the so-called War on Terror—have interacted with national refugee regimes and local dynamics of refugee camps and urban settings to shape refugee experiences. At the same time, refugees have not simply reacted to external circumstances, but have cultivated desires and life projects that are reflected in mobility patterns, vocational aspirations and in general decision-making processes. Financial arrangements play a crucial role in how Somali refugees are able to hedge against volatility. Established and more recent financial institutions—and particularly their interplay—allow the mobilization and accumulation of strategic resources through which Somalis foster physical and social mobility aspirations. Migration—a coping strategy deeply ingrained in Somali society and culture—is thus entwined with access to financial institutions. For this reason, a primary concern of my research is to flesh out the dynamics presiding over the interweaving of human and monetary flows. In so doing, it seeks to understand:

What role do financial institutions play in the key decision-making processes in the case of the Somali diaspora? How is value stored, transferred, and enhanced amid a rapidly changing political scenario? And what is the logic underpinning the combination, or replacement, of long-standing and recent financial practices?

I investigate the relationship between financial practices, livelihoods, and mobility among members of the Somali diaspora in East Africa. While the nexus between financial practices and livelihoods comprises a bulky literature, mobility is an often overlooked dimension of everyday finance, even though, as in the case of the Somali diaspora, it plays a critical role in security and making a livelihood. Furthermore, my research yields important insights into the underlying dynamics of different but interwoven socio-technical arrangements. Some of these arrangements have a long history (such as the self-enforcing system *hawala*) while others, like mobile money, are more recent.

In the course of my investigation, I have narrowed my focus to two sites—Nairobi's Eastleigh estate and Kampala's Kisenyi slum—and particularly to the exchanges and flows between these two spaces, the main centres of the Somali diaspora in East Africa. This specific route offers the possibility to observe how the above-mentioned issues play out in decision-making processes in times of uncertainty. The flows between these two centres have increased in recent years because of factors at the national and regional level. I have identified three main human mobility drivers: the growing pressure on Somali refugees in Kenya, where state security concerns have increasingly permeated public discourses on refugee issues; Uganda's refugee legal framework, based on the 2006 Refugee Act and implemented in 2010; and ease of access to neighbouring areas, particularly the Uganda-DRC borderland, Rwanda, and also to Somalia, thanks to direct flights connecting Entebbe airport to Mogadishu and to a visa policy that allows Somali passport-holders to re-enter Uganda. Until recent upheavals, this included South Sudan, where fresh business opportunities had drawn the interest of resourceful refugees.

By examining the decision-making processes that have contributed to shape the route between Eastleigh and Kisenyi, I pay particular attention to the financial practices that facilitate the storage of value and access to cross-border mobility. I argue that, in the case of the Somali diaspora, concerns over the ability to cultivate many options and preserve alternatives in a rapidly shifting landscape drive the financial decisions of everyday life. Balancing short and long-term temporalities thus necessitates adopting strategies that are based on currency conversions, intertwining monetary circuits and heterogeneous forms of capital. The relationship between livelihood, mobility, and financial practices thus lies in the constant pursuit of assets—such as hard currency but also IDs and study degrees—acquired not only to anticipate the unpredictable, but also to enable both physical and social mobility.

It is worth noticing that a rapidly-shifting scenario, as I explain below, loomed in the background for Somali diasporic communities, as well as for me in my role as researcher, since a deteriorating security situation in Kenya limited both mine and the subjects of my investigation's mobility. A spate of terror attacks in Kenya and a crackdown by the Kenyan security forces on Somali refugees, particularly in Eastleigh, inevitably had repercussions on my data collection, in terms of security constraints and relation with the informants, some of whom were particularly wary of being objects of scrutiny by media and intelligence. This was mainly the case for *hawala* agents, or *hawaladdar*, whose activities, often unlicensed, regularly arouse financial regulators' suspicions of money-laundering. Honouring confidentiality as a professional virtue, especially as a large number of Somalis were using *hawala* to transfer money abroad (to Uganda, Somalia, or Dubai), they were quite reluctant to disclose the figures of their business, keeping their ledgers well out of my gaze. However, after a laborious trust-building process, they became eventually willing to discuss their views on Somali financial habits. In some cases, my own Italian background unexpectedly struck a nostalgic chord, as many senior Somalis from Southern Somalia were particularly keen to retrieve the Italian language they had learned in their early years when they were part of the school system of the Somalia *italiana*. They played a crucial role in negotiating access on my behalf to their more suspicious and less sentimental countrymen. Interactions with Somalis in Kampala were somehow easier, although at the moment of writing (May 2014), scores of Somali refugees were arriving daily in Uganda, a flow that characterized a situation in constant flux.

In the course of my investigation, I interviewed 30 financial operators (*hawaladdar*, M-Pesa agents, and local banks employees), most of whom agreed to speak on the condition of anonymity. I also interviewed businesspeople, community leaders, and religious and political authorities, in both Eastleigh and Kisenyi.

This paper is divided into two parts: the first part begins with an overview of Somali mobility patterns across East Africa. Then, it focuses on Eastleigh and on more familiar financial practices like *hawala* that have contributed to Eastleigh's development, newer financial practices like the mobile money service M-Pesa that have redefined trade, and the interplay of these two monetary circuits. The second part is devoted to the events that are currently ushering in profound changes in the setting of my study. I thus describe the drivers of mobility that are shaping the emergence of a Somali route to Uganda, particularly the increased pressure on the Somali refugee population in Kenya and the emergence of a new Little Mogadishu in Kisenyi, Kampala.

Somali mobility patterns in East Africa

Mobility is often considered a practice deeply rooted in Somali culture and society. This argument mostly derives from literature on the pastoralist livelihoods practiced since pre-colonial times by Somali-speaking groups who move through the dry lands of the Horn of Africa in search of pastures and sources of water for their herds (Horst 2006). However, over time, other categories of people from the Somali territories, mainly from urban coastal areas, have pursued different migration projects, embedded in colonial armies or as seafarers, students or labourers in the Gulf oil industry in the 1970s. Groups featuring a nomadic lifestyle have established their presence in a broad territory spanning across Somalia, Djibouti, Ethiopia, and Kenya. At the same time, clan affiliations across state borders have proved a critical safety net in troubled times. This aspect became particularly significant as the Somali state begun to crumble during the 1980s and eventually collapsed in 1991. Mass displacements initially occurred in the Northern regions, ravaged by the war between the central government and the Somali National Movement (SNM), and eventually to Central-Southern Somalia, following the overthrow of Somali president Siad Barre and the eruption of an internecine conflict. The ensuing humanitarian crisis displaced hundreds of thousands people, who crossed into Kenya and sought shelter in humanitarian facilities or urban centres. In general, refugees without resources head towards the camps while those who were able to secure their properties in advance, or could rely on kin in Kenya, resettled in cities. A major pole of attraction was Nairobi's Eastleigh estate.

Locating Eastleigh

Among Kenyans in Nairobi and across the country, the name of Eastleigh conjures up clear-cut, yet contradicting ideas: good deals, cheap goods, and a large variety of items from textiles to electronics. It also conjures up images of money laundering from illicit business and a Somali enclave where Islamist militants from Somalia can blend in and plot against Kenya. An article in the Financial Times describes this area located east of Nairobi’s business district as “built on trade, tax evasion, smuggling and regional connections” (Manson 2012). Abdulsamed

(2011) provides a more nuanced picture, pointing out that “Eastleigh is at the centre of a network of trade that connects the Arabian Peninsula, Somalia, Kenya and East and Central Africa, with the Somali business community as the common thread.” Until the mid-1990s, Eastleigh was a residential suburb northeast of Nairobi's city centre in which Indian and Somali traders lived and ran their businesses. Most Somalis were particularly active in long-haul transport business, employing as truckers Kenyan Somalis from the North-Eastern Province (NEP) (Kantai 2012). Most of these Somalis were Darood, a clan spanning across the border with Somalia. As Somali president Siad Barre’s regime was unravelling during the 1980s, they started providing support to affluent relatives who were liquidating their businesses in Somalia to relocate to Kenya. After the central government collapsed in 1991, thousands of Somalis poured into Kenya, leaving behind a country factionalized along clan lines and ravaged by militias. While most of them were seeking assistance at the humanitarian shelters set by the UNHCR in the borderland—in particular the complex of Dadaab in the Garissa district—Eastleigh became a magnet for the ones who still had access to financial assets and could rely on social relations, particularly with clan fellows from the NEP. For many Somalis, Eastleigh was initially a transit space waiting for resettlement to the West or for the end of turmoil before returning to Somalia. As the conflict endured and the influx of refugees increased, though, new opportunities arose. Hotel rooms were turned into market stalls where different items were on sale, particularly foodstuffs (largely diverted from humanitarian aid or unloaded custom-free to the port of Kismayo, in Southern Somalia, and shipped overland to Nairobi), textiles, leather goods, and khat, a stimulant plant whose leaves are very popular in East Africa and in the Southern Arabian Peninsula. The growing Somali presence in the estate spurred the proliferation of hospitality structures, thus creating job opportunities that drew more Somalis both from the NEP and from the refugee camps. Somalis who had previously migrated to Europe or to the Gulf States invested in shops and services for those who cultivated mobility aspirations, such as travel agencies, money-wire offices and communication centres, where it was possible to use phones and, later, the internet to communicate with relatives abroad. Following the Garissa lodge—Eastleigh's first mall, opened in 1995—other shopping malls sprouted in the area as the economic importance of Eastleigh for the whole of Nairobi increased (Carrier & Lochery 2013). These large complexes comprise several dozens of shops, sharing utilities and thus abating fixed costs. Today, there are over 40 malls in the area, which include hotels, restaurants, and mosques, along with exhibitions spaces where textiles, leather, electronics, and clothes imported from the Gulf and South-East Asia are on display. Boasting names which refer to the origin of the traded goods (Bangkok, Hong Kong, Dubai) or to the Kenyan Somali topography (Garissa, Issiolo) or to Islam (Madina) or simply evoking opulence (Royal Plaza, Grand Royal), these malls have become landmarks in Eastleigh, redubbed *Mogadishu Kidogo*, or "Little Mogadishu" in Swahili (although the Somali community, doubtlessly the more conspicuous population in the area, shares the neighbourhood with Kenyans and ethnically Oromo and Borama peoples from the Kenya-Ethiopia borderland). Litter-filled, bumpy roads, dusty in the dry season and flooded and muddy in the rainy one, are the most visible signs of institutional neglect, despite the growing traffic of vehicles, customers, and peddlers. However, the multifaceted reality of the Somali presence in Eastleigh—encompassing refugees, Somali Kenyans, and Somalis resettled overseas—has seldom been accounted for by academics and humanitarian practitioners who are mostly concerned with probing urban refugee livelihoods and needs. In fact, the local social fabric looks rather as the outcome of the encounter and entanglement of these three categories. This has both empirical and analytical implications: refugees are often reluctant to disclose their juridical status lest being targeted by the Kenyan authorities, or because, once out of the camp, they no longer perceive themselves as refugees. The Kenyan ID black market thrives in the borderland's urban centres such as Mandera, Garissa, and Wajir, and, indeed, in Eastleigh (Somalia UN Documents Security Council Report 2012:25), although the ability to obtain one is dependent upon social and financial capital: Somalis belonging to clans such as Darod Ogaden, as well as Hawyie Abgaal and Habr Gedr (the former is well-established in the NEP, where its members hold political and administrative office, while the latter are particularly influential in Somali politics) are better positioned to access assets such as documents and money which are crucial for setting up and expanding businesses. Eastleigh's largest businesses are almost equally divided among Hawyie Abgaal and Habr Gedr (55%), and Darod's main subclans Ogaden, Mareexan, and Majeerteen (40%), while the remaining 5% is owned by members of other clans. Through the mobility allowed by travel documents and capital accumulation, these businessmen can cultivate connections straddling across the region and beyond, to the Persian Gulf, India, and the Far East, facilitating the circulation of goods and money. Somalis are drawn to Eastleigh by a wide range of aspirations, such as getting an education, starting a commercial venture, or sustaining their families either in the refugee camps or in Somalia. Yet their capacity to achieve these goals depends mostly on the social capital that they are able to mobilize, drawing particularly on their kin networks. For this reason, most Somali interactions in Eastleigh could be seen through the lens of what Elyachar, in her discussion of Cairo's women practices of sociality, defines as "phatic labor," which is particularly significant in this context since it refers to the opening and maintenance of "communicative channels" that can potentially transmit "not only language but all kinds of semiotic meaning and economic value" (2010). The allure of Eastleigh thus lies mostly in the presence of infrastructures through which "reputation, information, and emotion" (ibid.) flow, and also in the form of remittances.

Remitting trust

According to the Eastleigh Business Community (EBC), the main association representing local entrepreneurs, the neighbourhood's trade volume accounts for over 2.9 billion KSh per year (roughly 20 million GBP), almost one-third of Nairobi's overall economy. Volatile periods—such as the one preceding the 2011 Kenyan political elections and particularly in the first half of 2014—elicited a massive flight of capital. Local money vendors recall a rush to purchase USD to store value against KSh, which are hardly accepted outside of Kenya. Large amounts of USD were thus transferred to Dubai or deposited in informal financial institutions, which were perceived as shielded from the Kenyan government's scrutiny, and, at the same time, possible to withdraw even in Somalia. This institution is referred to as *hawala*, an Arabic word meaning "transfer," widespread across the Muslim world. *Hawala* has enjoyed considerable attention from scholars focusing on trade self-enforcement mechanisms (Schaeffer 2008; Grief 1993; Ismail 2007; Maimbo et al. 2003) and migrant remittances (Lindley 2009, 2007; Monsutti 2004; Page & Mercer 2012). Although being practiced by traders along the coasts of the Indian Ocean for centuries, *hawala* gained popularity among Somali workers in the Gulf States during the 1970s oil boom. Back then, it consisted of purchases of high-value goods shipped from the host countries and sold in Somalia (Omer 2002). With the passing of time, the transfer increasingly involved credits and debits, shifting the focus from the materiality of the goods being traded to the trust among customers and agents—also called *hawaladdar*—and between *hawaladdar* and the *hawala* company. A *hawala* transaction involves two hawaladdars, whom we will call *hawaladdar* A (HA) and *hawaladdar* B (HB). HA collects the amount, inclusive of a fee, from the sender; he records data on the recipient, such as his location, name, clan and subclan, and telephone number; transmits the data via phone or enters them in an online system; and issues a receipt to the sender. The sender communicates with the recipient, and the message reaches the local HB of the same *hawala* company. HB allows the recipient into the *hawala* office, where he is vetted. If unable to produce a valid ID, the recipient can claim the money providing the information shared by the senders, mostly related to their relationships. Since the relation is often based on kinship, clan affiliation is a crucial identifier. Once having verified the data of the recipient, HB releases the amount, remaining with an outstanding debt. When the same branch or a cluster of branches accumulate several debts, the overall debt is settled by misinvoicing goods moved through clearing houses (Schaeffer 2008; Cockayne & Shetret 2012). From my investigation in Eastleigh, it clearly emerged that *hawala* is much more popular among Somali refugees and Somalis resettled overseas than among Kenyan Somalis. The reason lies in the fact than the former have generally stronger relations with Somalia (where money can be remitted only through *hawala*) and limited access to formal banks. However, the complexity of this institution is often overlooked in discussions about its crucial role in supporting Somali households. While remittances to Somalia are estimated to be around 1 to 2 billion USD per year, there are no figures on the overall amount that circulates through *hawala* branches and flows in multiple directions (including from Somalia to the rest of the world). *Hawala* is indeed a multilayered provider of financial services catering to the needs of the different populations that conflate in the broader Somali diaspora. But *hawala* is especially a main locus of phatic labor, in which the affective semiotic of money is deployed through multiple practices.

Remittances

Scholars and development practitioners frequently characterize *hawala* as a “lifeline” for Somalis in the homeland and in refugee camps. Allowing the flow of remittances to contexts where no Western remittance companies operate, it supports livelihoods through transfers usually ranging between 100 and 500 USD per month. By pointing to the small amounts traded through these networks, this literature aims to abate the suspicions of money laundering and terrorism financing that sometimes are held by international regulators. This was particularly evident in the aftermath of the September 11, 2001 terror attacks, when the US administration ordered the closure of the then-largest Somali operator in the US, Al Barakaat, and froze all of its clients’ assets, with disastrous repercussions for the livelihoods of many families in the Horn of Africa (Medani 2011). Indeed, *hawala* is not just the only channel through which cash is injected in the Somali economy; it is the very infrastructure buttressing Somali transnational networks and through which the scattered fragments of the Somali nation, or the heterogeneous diaspora that traces back its roots to the postcolonial entity named Somalia, articulate their relation with the homeland and with the actors ingrained in its social fabric: families, informal governance authorities, both religious and secular, and humanitarian actors. *Hawala* is the expression of a collective obligation (Page & Mercer 2012) that permeates the whole Somali diaspora and contributes to the definition of an idealized Somaliness, grounded in an Islamic-inspired concept of solidarity. The *hawala* machinery is predicated on the idea that remittances are not “just money” but stem from a rich social texture and encapsulate social relations which are produced by an intense “relational work” (Lindley 2009; 2007). Its business model turns this assumption into a competitive edge over other remittance companies, further reducing already lower fees during celebrations such as Ramadan, when a religious value is enshrined in the act of sharing.

The livelihoods cultivated through remittance transfer are therefore not only located in Somalia. By virtue of its flexibility, *hawala* underpins aspirations to mobility, fuelling what Somalis call *buufis*, or longing for migration. Money remitted through *hawala* is used to purchase tickets or travel documents, and, in some cases, traces mobility trajectories. Illegal Somali migrants to Southern Africa, in need of support to afford the journey, decide their route according to the presence of Somali communities along the way because, as a returnee from South Africa in Eastleigh pointed out, "where there are Somalis there is *hawala*." This enables people to travel light, carrying a limited amount of money, and avoid the risk of being robbed of all their belongings. Moreover, providing the only financial infrastructure in Somalia, *hawala* companies are relied upon by humanitarian organizations, which, through their channels, funnel funds for local NGOs partners or for cash transfer programmes.

Deposit accounts

Hawala companies allow the opening of deposit accounts so that branches of the same company may be used as ATMs. A *mullah* who ran away in 2011 from Lower Shabelle—a region south of Mogadishu under the control of Al-Shabaab, an Islamist group—used Daabshiil, the largest African remittance company, to take all of his savings safely outside of Somalia. After he deposited the money in the Daabshiil branch of his village, he set on the journey to Nairobi, withdrawing little amounts at each branch along the route. He claims that his lasting loyalty to Daabshiil traces back to that time. Although Daabshiil is the most popular *hawala* company among Somalis, an estimated 32 companies are currently present in Eastleigh (this figure does not include other small family-run remittance companies, but focuses on ones with operations at a mostly national level). Many of these boast misleading Western Union or

MoneyGram signboards that do not, in fact, have branches in Eastleigh. In recent years, though, following the economic boom of the district and the influx of Somalis with Western passports, 12 major Kenyan and international banks have opened up branches in Eastleigh. Spanning from Kenya Commercial Bank (KCB) to Barclays and Gulf African Bank, they offer *shariah* compliant financial products and compete for a promising market, which encompasses Somali Kenyans and refugees who are able to produce either a UNHCR or an alien registration card. Although a growing number of young Somalis are signing up for bank accounts, *hawala* is still the institution of choice for older Somali generations who are particularly wary of licensed banks and have the specific need to transfer money to Somalia or the refugee camps. As the case of the volatile periods illustrated well, in uncertain times large amounts of KSh are converted into USD and transferred via *hawala* deposit accounts, points of access to a transnational space out of the reach of intrusive states.

Investments

This transnational space extends also along the routes of what Gordon Matthews labels "low-end globalization" (2008), connecting trade hubs in the Global South such as Yiwu and Guangzou in China, Hong Kong, and emerging African commercial trajectories spanning Kampala, Juba, Kigali, and Luanda. Ali, a Kenyan Somali retailer of clothes and accessories in Eastleigh, for instance, relies on two deposit accounts: one in a licensed banking institution, and the other in a *hawala* company. While the first account is used to withdraw cash in Kenya, the second is used to transfer payments to Yiwu, in central Zhejiang province, China, where Ali regularly travels to purchase items in bulk. Although the account's currency is in USD, the payout is in Chinese Yuan because, as Ali points out, his Chinese partners "do not like USD too much.” Ali has started using *hawala* following the example of his uncle who, being from Somalia, was much more familiar with the system. Sharing the same clan, Darod Ogaden, which holds sway over the Kenya-Somalia borderland, they have put in common each one’s assets: Ali his Kenyan passport, with which he can travel overseas, and his uncle large amounts of capital accrued in a grey area where livelihood activities such as livestock trade are entangled with the war economy and aid diversion. If, as Ali claims, “to do business you have to move,” *hawala* is the institution which best fits mobility across borders, both physical and conceptual. *Hawala* networks blur boundaries between social and financial capital, social payments and loans, and business and humanitarian sectors (indeed, almost all Somali businessmen are connected to NGOs operating in Somalia and receiving funds from international donors through *hawala*). I happened to accompany a young and well-educated Somali Hawyie Habr Gedr man named Mohammed to the Eastleigh branch of Amal, a top *hawala* company, where he had to withdraw a sum of money sent from a cousin in Somalia. As he was preparing to leave for Mozambique to scout for business opportunities, he was adamant about the origin of the money—his cousin’s NGO. The money available at the branch was just the first installment needed to purchase the plane ticket and to afford the preliminary expenses, with the rest being available at the Amal branches in Mozambique. The tacit implication of this gift was an obligation not just towards his cousin, but towards his clan at large, whose political weight had made it possible the access to humanitarian aid funds. In sum, Mohammed was entrusted with capital to pursue investment opportunities that would have further strengthened his family (which, it is worth noticing, was related to former warlord General Mohammed Farrah Aideed and is still powerful in the Somali region of Galkayo).

M-Pesa in Eastleigh

Trust is a recurrent concept in the burgeoning literature on M-Pesa and one of the lenses used to observe its relentless growth. Many studies explain its success in Kenya with a high level of institutional trust (Morawczynski & Miscione 2010), pointing out that it is the system itself, rather than the network of agents in charge of activating the M-Pesa accounts of Safaricom customers and performing cash-in and cash-out operations, that users deem most trustworthy. Largely considered one of the most successful mobile applications for financial inclusion developed so far, since its launch in 2006 M-Pesa has steadily grown more diffuse and popular abroad, boosting the enthusiasm over mobile money and paving the way for other cash transfer initiatives across Africa. Today, M-Pesa has reached over 15 million users and has an average daily transaction volume of over 1,800,000,000 KES (13,692,857 GBP) (Safaricom 2012). These figures have piqued the interest of academics, development practitioners, and business analysts who seek to assess the transformational impact of mobile money, as well as the possibility of implementing such a profitable model in other African contexts (Hughes & Lonie 2007; Morawczynski 2009; Mas & Morawczynski 2009; Mas & Ng'weno 2009; Mas & Radcliffe 2010; Eijkman, Kendall & Mas 2009). Nevertheless, excessive generalization of M-Pesa's successful trajectory in Kenya would be misleading, since this platform has been widely appropriated to amplify and improve "existing transactional relationships rather than creating new ones" (Duncombe 2012). Kenya's multifaceted reality reverberates in the wide range of usage patterns associated with different social groups, among which the Somali community stands up as one of the most interesting (and under-studied) cases.

The significance of mobile money for Somalis should be examined within the broader picture of the diffusion of mobile telephony in Eastleigh. The green colour of Safaricom and the red of Celltel/Zain, Kenya's biggest mobile operators, dot the landscape, appearing on the walls of massive multi-story buildings. Scratch cards are among the most traded item in the entire neighbourhood. Each mall hosts several phone shops selling brand new and secondhand devices and offering services of repair and unlocking. Unlocking is one of the most sought-after services: cell phones purchased somewhere else in the world and bound to local contracts are freed, "cannibalized," and reanimated with an "indigenous" soul concentrated in a new SIM card (Bar et al. 2007). Phone shops have mushroomed in the last six years to cater to a skyrocketing demand, not only from Somalis but also customers who arrive from all across Kenya and even from Tanzania and Uganda to buy cell phones (on sale at a cheaper price than anywhere else) in bulk. Somalis claim that in Eastleigh mobile phones spread earlier than in the rest of Nairobi. The first models were brought to Eastleigh by Somalis living overseas. Some were given to family members while others were put on sale. Some returnees purchased several secondhand devices in their resettlement countries and re-sold them in Eastleigh either in the streets or at home, when the news circulated that they were in town, or in the shops of their relatives. This first generation of phone dealers had learned to repair and unlock phones through word of mouth and, later, videos on Youtube. Trading in cell phones, accessories, and services thus became a source of income for many who could rely on family members overseas and were able to intercept the growing demand. The decreasing prices of both cell phones and services, with the emphasis on pay-as-you-go schemes, have been a major driver in the mass uptake of cell phones, particularly in a context characterized by poor communication infrastructures. Yet the decision to invest money in a mobile device is based on a cost/benefit assessment which takes into account not only the market price of a cell phone but also the social implications of integrating a novel mode of communication into a pre-existing communicative environment. The need to communicate with relatives in Somalia is the most recurrent argument behind the decision to purchase a phone. Tight knit social networks have usually facilitated the transmission of information. Cell phones have further accelerated this process, granting a level of flexibility that was not previously possible, with repercussions on mobility trajectories and livelihood strategies. In the past, refugees relied mainly on the *taar* for communication, a two-way radio system used in camps, urban centres, and Somalia (Horst 2006). Prior to 2004, when the first mobile phone repeater was installed, refugees in Dadaab used to queue for hours outside *taar* shacks to communicate with family members resettled or still in Somalia. Refugees in Eastleigh still remember the inefficiency of this form of communication. Beside the long queues, an often mentioned problem of the *taar* was the lack of privacy in the conversations, which was a serious hindrance when refugees needed to ask for a financial contribution via *hawala* from relatives overseas; this could affect the security of the requester, exposing him to the risk of theft by other eavesdroppers. *Taar* posts were widespread in Eastleigh, where they lingered in a juridical limbo, officially illegal but tolerated by the police in exchange for bribes (ibid.:141). In the last five years, the radio equipment has been replaced by VoIP adapters which allow connecting landline phones to the internet. *Taar* posts have gradually been turned into communication centres, or “branches,” as they are colloquially called, where a system made of several telephone VoIP adapters (TVA) allows customers to make calls for a very low cost. Mobile money has reshaped the relation between Eastleigh and the refugee camps. For many Somalis, the transfer from the refugee complex of Dadaab or Kakuma to Nairobi is the outcome of a collective decision in which potential costs and expected benefits for a larger group of kin are taken into account. Often, the choice to move to Eastleigh falls on the better-educated members of the group, which is likelier to find a job and provide for the welfare of the others. UNHCR facilities, which are rent-free and distribute food staples and other basic items, are also overcrowded and highly insecure: The Dadaab complex, which is often referred to as “the city that should not exist” (Goodwin 2011), hosts over 400,000 refugees, exposed to the risk of robberies and, in the case of women, sexual assaults. The diffusion of mobile telephony has both opened a constant channel of communication between Eastleigh and the camps, bypassing *taar*, and changed modes of remittances, with M-Pesa providing an alternative to *hawala*. Remittances are often sent to the relatives in the refugee camps to help set up businesses like small convenience stores selling items not provided by the UNHCR and delivered from Eastleigh on the daily buses to Dadaab and Kakuma. Mobile phones are used to place orders and transfer payments between the city and the camp. Money flows in the other direction as well; encamped refugees running little businesses can send money to their relatives in the city to pay for school or medical fees. Using a mobile phone as an electronic wallet fulfills safety needs in insecure territories, avoiding the risk of carrying piles of cash. For this same reason, the diffusion of mobile telephony and mobile money has significantly re-shaped the trade interactions between urban Somalis (both refugees and Kenyan nationals) and pastoralists in the NEP.

Intersecting platforms

A major perk of M-Pesa, according to many women users, is the privacy allowed by mobile accounts. Mobile phones facilitate the carving of a virtual niche where actors subject to a strict social control can cultivate new social relations, as often mentioned by the young, both females and males, when referring to *shukansi*, a practice that can roughly be translated as “flirting” and that is possible behind their relatives’ back thanks to mobile phones and social networks. It can also help independent businesswomen or members of *ayuuto*—a traditional Somali rotating and saving credit association (Rosca)—store the earnings from their own business without their husbands or other household males monitoring their incomes. The institutional trust towards M-Pesa, though, is not homogeneously distributed; one interviewee, in fact, vented the fear that in particularly volatile political situations the Kenyan government could access individual accounts and question the provenance of the money. As Omar, a refugee, says “The government might wonder how can a refugee have all this money.” The Somali predilection for either M-Pesa or *hawala* is thus dictated by a set of factors that are weighted against a contingent background. Preferences towards *hawala*/M-Pesa reflect attitudes towards currencies (USD/KSh): While *hawala* companies deal mainly with USD, the M-Pesa platform enables people to transfer and store only KSh. This emerged clearly during the pre-electoral period, when, among fears of forced repatriation and widespread profiling of the Somali population, there was in Eastleigh a rush to purchase USD. In fact, a widespread concern was that, in the case of forced repatriation, Somali M-Pesa account holders would not be able to access their savings from Somalia or elsewhere. While the Safaricom requirement to provide an official ID (either a Kenyan ID, an UNHCR mandate, or a Kenyan alien card) can often inhibit recently arrived refugees or individuals with irregular or no documents from using M-Pesa, in the case of *hawala* identity vetting is a more flexible process, done through either ID or a guarantor. *Hawala* is still the system of choice for elders, who often encounter technical and linguistic barriers in using M-Pesa (which has instructions in Swahili), or for refugees recently arrived from Somalia, where money transfer and currency exchange shops often coincide, being that the country is a de facto dollarized economy.

Interviewed businesspeople also claim to mainly use *hawala* companies because they have no restrictions on the amounts being transferred and operate across the world, while M-Pesa allows daily maximum transactions of 140,000 KSh (around 1000 GBP) and works only in Kenya (although in the last year Safaricom has enhanced the platform interoperability with other mobile network operators and money-wiring companies such as Western Union).

The table below summarizes the pros/cons mentioned by many Somali M-Pesa users in Eastleigh:

Pro	Con
Flexible	ID required
Safer than cash	Works only with KSh
Allows greater privacy (women in particular mention this point)	Technical/cultural barriers for seniors
	Limit of cash that can be moved
	Perceived as more vulnerable to monitoring by the Kenyan state
	Limited geographical reach

By identifying the limits and the advantages of either infrastructure, the interviewees acknowledge the complementarity of M-Pesa and *hawala*, where the former is used mainly for small transactions in Kenya and the latter is still considered the favourite option for large international transactions in USD. M-Pesa has largely replaced *hawala* companies operating on a national scale. At the same time, leaders of local business associations and Eastleigh residents reported a proliferation of family-run *hawala* companies transferring money at an international level. The increase in the internal volume of transactions, thanks also to M-Pesa, has provided businessmen in Eastleigh with a surplus to expand abroad, particularly in other African countries where business opportunities are rising and mobility is easier. Funds coming from business in Kenya foster kin-based networks, facilitating, through loans, the creation of commercial partnerships in thriving locations in Eastern and Southern Africa.

The diffusion of mobile money has thus occurred in a space shaped by the circulation and the interplay of different means of transfer and storage of value. A vivid glimpse of this variegated environment can be grasped at Eastleigh's "exchange market" near Jam Street, the site of the neighbourhood's main mosque. The market can be reached by passing through a gate with security guards and then past large rooms where fully veiled women, holding mobile phones in their gloved hands, sit along the walls in front of display cases on low tables, upon which stand a small scale and a calculator. The cases contain golden jewelry such as earrings, necklaces, and rings. The customers are both Somali and Kenyan women, although the former are the majority, and the rooms are filled with the constant murmur of the ongoing trading. The market opens on a courtyard along whose sides and in the middle are shops where groups of men sit behind counters, chatting or counting stacks of cash. In the corners stand M-Pesa shops. A stairway leads to the upper floor where there are three tailor shops, two travel agencies, a freight company, and a small mosque. The market teems with people from 8 AM to 6 PM, businessmen about to leave or just returned from a journey and women to purchase golden jewelry as dowry or to convert USD just received through *hawala* from relatives overseas into KSh. In the exchange market a Somali businessman can purchase his plane ticket to Honk Kong while waiting for its tailored suit to be ready. Gold traders constantly check with the money vendors regarding the current gold exchange rate (jewelry is sold by weight), while the money vendors buy foreign currency (mainly USD) and sell it to *hawala* companies. Money vendors are organized in groups of typically four or five men sitting behind a counter. It is not clear what the different roles within each group are. At the end of the working week (Thursday and Friday), the owners of the shops drop by to review the ledgers. Drawing a sharp line between cooperation and competition among these money vendors' groups is problematic; often they lend money to each other, and thus seem less interested in driving other clusters of vendors out of the market than in cultivating a network of mutual obligations.

Pressure Mounts

The primary goal of this repertoire of conversion practices is to store value in uncertain times. This became of particular urgency as the security situation of the Somali population in Kenya (mainly refugees but also Somali Kenyans) quickly deteriorated in 2013/2014. It would be therefore useful to discuss the changes that the setting of my investigation went through as pressure mounted on Somali refugees in Eastleigh because of the profiling exercised by Kenyan security forces.

Since the onset of the Somali exodus, advocacy organizations have criticized the Kenyan authorities for the treatment of Somali refugees. Despite the political prominence acquired by many Somali Kenyans during the Kibaki presidency, the business success of the Somali diaspora in Kenya had made refugees increasingly appealing to corrupt police, who indiscriminately targeted their victims as “walking ATMs.” Moreover, the degradation of human security in

Somalia following the Ethiopian invasion continued to displace people. The rise of Al-Shabaab, ushered in a new phase of the conflict, bound to have heavy repercussions at the regional level. Growing insecurity in the borderlands and in the Dadaab refugee complex foreshadowed the risk of a spillover of the Somali conflict into Kenya. In October 2011, the Kenyan government launched the operation Linda Nchi (Protect the Country), officially to strike Al-Shabaab strongholds in Southern Somalia and prevent terrorist infiltrations (Branch 2011; Rawlence 2014). Instead, the operation achieved the opposite, triggering a spiral of terror attacks, blamed on Al-Shabaab, in the Kenya-Somalia borderland areas and in the capital and fuelling suspicions against the Somali refugee population. Since then, security concerns have increasingly seeped into refugee policies, to the point where public discourses in Kenya have conflated the two issues. Kenyan politicians and media increasingly portray Somali refugees as a potential fifth column of Al-Shabaab (Okungu 2011). In December 2012, the Kenyan government issued a directive, subsequently rejected by the High Court of Kenya, to enforce its hitherto loosely applied encampment policy of urban refugees. In Eastleigh, Somali entrepreneurs lamented a sharp drop in the turnover and an adverse climate for business. Tension remained high with sporadic eruptions of violence (Teff & Yamell 2013). This violence gained a global stage in September 2013, when Al-Shabaab gunmen raided an upscale shopping mall in Nairobi's Westland, an area mostly frequented by upper-class Kenyans and expatriates. The attack ended after a four day siege by the Kenyan police in which 67 people lost their lives. Pandering to anti-Somali feelings that were widespread among the general public, on November 10, 2013 the government of Uhuru Kenyatta signed with its Somali counterpart and UNHCR an agreement that establishes the legal framework for the return to Somalia of the more than 500,000 Somali refugees currently living in the country (UNHCR 2013). The move fostered the ethnic profiling of the Somali population in Kenya and implicitly gave police free rein to harass and extort money from refugees (HRW 2014). Amidst communal tensions in the Coast region (BBC 2014), belligerent op-eds (Daily Nation 2014), and diplomatic rows between the Kenyan and the Somali government (BBC 2014a), the security situation precipitated between March and April 2014, when, following a spate of attacks in Mombasa and Nairobi, the government launched the operation Usalama Watch. In the course of a massive security sweep across Kenya, the police arrested over 4,000 people, restricted the movement of refugees to camps, and began deportations to Somalia (BBC 2014b). As pressure mounted on the Somali refugee population, many made their way to Uganda.

The Route to Kampala

To understand the dynamics shaping this increasingly busy route it would be useful to trace the development of the Somali community in Uganda. This would allow identifying the factors that have recently made the country an attractive destination for the Somali diaspora. In the past Uganda has had a marginal position in Somali migration patterns, although it has often provided a safe haven during troubled periods in Kenya. For instance, in 1989 a screening to determine citizenship status in Kenya prompted the flight to Uganda of almost 15,000 Somalis—particularly truckers and transport entrepreneurs—who obtained temporary political asylum from the Ugandan government (Daily Nation 1988). As the Somali government collapsed, most of these Somali Kenyans returned to Kenya, envisaging business opportunities arising from the incipient refugee flow. At the same time, in 1994 the Ugandan government allowed UNHCR to settle recently arrived Somali refugees in Nakivale refugee camp, but not in urban centres (Bagenda et al. 2013). However, refugees with connections and resources settled in Kampala and

Jinja. There, a small but well integrated Somali Ugandan community had been present since the early twentieth century, when Somali soldiers from Northern Somalia arrived embedded in the British army. In the late 1970s a Darod Dhulbahante Imam from Northern Somalia, Sheik Abduhani, was granted a concession to build a mosque in Kisenyi, a shabby and ill-famed area of Kampala's Mengo Municipality, in the heart of the Ugandan capital, mostly inhabited by menial workers at the nearby Owino market. Because of its connections with local authorities, Sheik Abduhani was a reference point for other Somalis, mainly from Darod Harti clans, interested in launching entrepreneurial activities in Uganda. One of them was Ahmed Omar Mandela, owner of the Mandela Group (an automobile spare parts company established in the 1980s), and later of the fuel supply company City Oil and the Café Javas chain. Somali refugees who moved from Nakivale to urban centres were mostly from the Darod Harti and Isaaq clans. Although driven by the belief (unfounded, according to UNHCR officers) that being registered in a refugee camp would speed up the resettlement process, many opted for the capital, where livelihood opportunities were greater. Between 1992 and 1994 a larger Tawheed mosque with annexed madrasa was built with the contributions of the fledgling business community. Kisenyi's mosque had a pivotal role in knitting together the Somali community in Uganda. On top of that, the neighbourhood offered the most affordable accommodations close to the Central Business District despite poor infrastructure and widespread petty crime, and allowed easy access to bus and truck terminals. Here, young refugees would hope to find employment in the transport sector where Somali tycoons—such as Omar Mandela and Hussein Shire, the owner of Gateway, a major bus company—were very influential. The first Somali hotels, shops, and *hawala* agencies opened in Kisenyi. Somali businessmen were able to benefit from the liberalization policies implemented by the Ugandan government in the 1990s, particularly in capital-intensive businesses such as fuel supply. Raising capital through transnational networks, they arranged large purchases of petroleum in the Gulf, where it was being shipped to Mombasa, then travelling to Eldoret through a pipeline, and by trucks to Uganda. Fuel companies and ancillary services providers gradually became major employers for Somalis in Uganda. Arrivals of refugees from Kenya continued through the 2000s, although sporadically. Uganda was not considered a viable option for refugees with entrepreneurial ambitions because of relatively lower local purchasing power and hard currency liquidity (particularly USD) compared to Kenya. However, this disadvantage was gradually offset by the increasing cost of living in Nairobi and by a changing regional scenario.

A new Little Mogadishu takes shape

The year of 2006 was a watershed for both the refugee policy in Uganda and recent Somali history. On May 24 the Ugandan parliament passed a new Refugees Act that repealed the previous Control of Alien Refugees Act (CARA), which had been in place since 1964 and become the object of criticism from the UNHCR and other advocacy organizations. In fact, the new law, tabled in 1998, was praised as "progressive [and] human rights and protection oriented" (RLP). Embracing refugee definitions in conformity with the 1951 Convention—of which Uganda is a signatory—the 2006 Refugee Act allowed refugees the right "to an identity card or travel document, to remain, to non-discrimination, to administrative assistance, to freedom of religion, to freedom of association, to access the courts, and to freedom of movement" (ibid.). Moreover, it recognized "rights in respect of which refugees must receive treatment in accordance with 'aliens generally in similar circumstances': rights regarding moveable and immovable property, the transfer of assets, public education above the elementary level, selfemployment, liberal professions, and wage-earning employment" (ibid.). As for the right of association, the Refugee Act states clearly that refugees "have a right of association as regards non-political and non-profit making associations and trade unions" (ibid.). This provision would pave the way for a vibrant Somali student activism. Although the act was set to enter into force in 2008 and to be operationalized in 2010, its approval helped to build trust between the Ugandan state and the refugee population. Also in 2006, Somalia experienced a renewed outburst of violence as the western-backed Ethiopian army invaded the country to counter the advance of the Union of the Islamic courts. The resulting fighting triggered a fresh wave of displaced people, both within Somalia and outside, and a large number of refugees poured into Dadaab refugee complex and in Eastleigh. Ugandan media begun turning the attention to the local urban Somali community, as the Ugandan government of Yoweri Museveni was discussing the deployment of the Ugandan People Defence Force (UPDF) to Somalia—a discussion in which the same Somali community in Kisenyi had a voice (New Vision 2007). In March 2007 the first Ugandan troops were deployed to Somalia under the command of AMISOM—a move to which Al-Shabaab responded by threatening to strike targets in Uganda unless Ugandan troops pulled out of Somalia (Jaramogi 2008). This prompted the Ugandan army to publicly call on the Somali population to cooperate with security agencies (ibid.), but the threats became reality when on November 7, 2008 a bomb detonated in Kisenyi, killing two (Jaramogi et al. 2008). The Ugandan government (particularly the OPM and the Ministry of Internal Affairs) intensified its collaboration with the Somali Community Association in Uganda (SCAU) to monitor the burgeoning Somali refugee population, but also to collect intelligence on the Somali theatres of operation of the UPDF troops. Following the implementation of the Refugee Act in 2008, a growing number of Somali refugees crossed the borders from Kenya into Busia and Malabo.

There they were required to declare their status to the border authorities. They would then be given 30 days to register either at Old Kampala police station or at the Office of the Prime Minister, Department of Refugee Affairs. If they declared that they would rely on someone in an urban site, then they were allowed to reside in a city. Otherwise, they would be resettled in Nakivale refugee camp. However, upon arrival in Kisenyi, where Somali guesthouses were located, they had to register at the SCAU in order to be pre-screened by the security officer of the association. The cooperation between the Somali community, often outspoken in supporting the Ugandan mission in Somalia (Kajoba 2009), and the Ugandan government came through a tough test when on July 11, 2010 74 people were killed by three bombings in Kampala—one in Kabalagala's Ethiopian Village, a venue packed with football fans watching the World Cup Finals, and twin blasts in Nakawa's Kyadongo Rugby Club (BBC 2010). The attacks were claimed by Al-Shabaab and stirred fears of ethnic profiling among the Somali population (Wesonga 2011). However, the consequences were limited: the OPM strengthened the vetting procedures for new arrivals from Somalia, requiring applicants to refugee status intending to live in an urban site to be accompanied by a guarantor at the Old Kampala police station for further verification. This cooperation yielded a number of arrests for suspicion of terrorist activities but the positive response of the Ugandan authorities strengthened the perception that Uganda was a friendly place for Somalis. Among the new arrivals in Kampala there were particularly youth attracted by the greater freedom of movement and by the possibility of pursuing higher education at a Ugandan institution. Refugees were entitled to the same fees as Ugandan citizens in both public and private universities, whose numbers had skyrocketed since the late 1990s to tap into the booming demand for enrollment. Moreover, student cards had the same legal value of state- or UNHCR-issued IDs, thus providing an additional document that many young refugees were particularly eager to produce in alternative to the refugee card. The fact that the most popular degrees were in business, development studies, and public policy reflected the likeliest career trajectories for Somalis in Somalia and East Africa. Somali student unions were established to help prospective and current students from the same clan to settle in the new country.

Regional Connections

The Somali presence increased in areas such as Kabalagala, Kasanga, and Mengo Rubego, where universities such as Kampala International University, Cavendish, abd St. Lawrence are located. However, Kisenyi remained the centre of the Somali community in Kampala, which became more conspicuous with the opening of shops and eateries with a clear Somali connotation. At the same time, a Somali business refugee community began to emerge. Somali businessmen lent financial support to student associations or offered scholarships to students from their own clans in order to create loyalty bonds and groom future political leaders. Daily bus connections between Nairobi's and Kampala's "Little Mogadishus" and the possibility of using M-Pesa sustained small trade of a wide range of goods, from camel milk to clothes. But the high fees of obtaining a commercial license hindered the proliferation of business activities. The cost of a business license was around 2000 USD and only those able to raise the necessary capital could rent a shop. Instead, rising business opportunities in neighbouring countries turned Kampala into a regional hub that operated across borders. A main destination was South Sudan, which, since Independence in 2011, had seen a large availability of hard currency brought in by international organizations, NGOs, and foreign companies. Somali businessmen started investing heavily in construction and trade, particularly in the capital of Juba and in Bor, Jonglei state.

Kisenyi became a transit point for the trucks coming from Mombasa through Nairobi and travelling to South Sudan. However, in June 2013, following the decision of the South Sudanese Central Bank to limit the provision of hard currency to commercial banks, many Somalis reduced their investments in the country lest they were stuck with South Sudanese pounds (SSP). The decision was subsequently reversed in November, but after violence broke out in South Sudan in December 2013 the flight of Somali businessmen accelerated. Around 500 Somali citizens were flown to Mogadishu by the Somali government (Dalsan Radio 2014), but the majority moved to Kampala where they continued to run their businesses. Rwanda and the DRC also drew growing interest from the Somali diaspora. The linguistic barrier and—especially in the case of the DRC—insecurity discouraged permanent settlements in both Francophone countries. However, in Rwanda Paul Kagame's government's adoption of English as another official language facilitated access for Somali entrepreneurs. In general, Kampala provided a central location in the region from where Somalis could manage an extensive network of business services, mainly long-haul transport and fuel supply. This network straddled as far as Kisangani in the DRC—where some were engaged in timber extraction and trade—and Zambia.

An especially significant international connection, though, was with Somalia. After the election of Hassan Sheikh Mohamud to the presidency on September 10, 2012, Uganda started accepting at its borders the Somali blue passport, becoming the first country since 1991 to do so. The document was issued either in the Somali capital or at the Embassy of the Republic of Somalia in Kampala. On July 8, 2013 Air Uganda began operating between Entebbe and Mogadishu becoming the second national airline, after Turkish Airlines, to re-establish the connection with the Somali capital. This allowed many in the Somali diaspora with either Somali or foreign passports to travel from Entebbe to Mogadishu (and return) for the first time in many years, often on reconnaissance trips to meet relatives, check on family's properties, and probe business opportunities. Also Somali refugee entrepreneurs based in Kenya benefited from the greater ease in mobility between Entebbe and Mogadishu, traveling to Uganda as refugees and then to Somalia as Somali citizens. When going back to Nairobi as refugees became more difficult, some decided to resettle in Kampala. The Somali population became more heterogeneous, encompassing not only students, but also families. As Kenya intensified the deportations to Somalia, many flew back from Mogadishu to Entebbe, this time not as refugees but as Somali citizens.

Conclusions

My research has been conducted in a volatile setting during a period of high tensions. Although this affected my fieldwork, it also provided me with the possibility to observe how decision-making processes were turned into action when it came to both financial practices and mobility. Looking at the interplay of long-standing financial institutions such as *hawala* and technological innovations such as M-Pesa, there emerge processes of constant reinvention of both systems aimed at preserving multiple alternatives to be deployed in a rapidly shifting scenario. In discussing the emergence of Eastleigh in Nairobi and Kisenyi in Kampala I have sought to counter an interpretive approach to mobility (of people, information, and resources) which is, paradoxically, too often static. The main concern of my research was thus to illustrate how financial services can support cross-border mobility and facilitate the emergence of trade hubs in which, in return, financial practices are adapted to shore up both needs and aspirations. The reality of the Somali diaspora in East Africa suggests a relation of mutual shaping and support of mobility and financial practices. This should be taken into account in discussions on both financial inclusion—affected by a sedentary bias—and on forced and voluntary migrations.

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