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# UK Somali Remittances Survey

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## **Executive Summary**

Global remittances are a huge source of income for developing countries. It is estimated by the World Bank that funds sent by migrants back to their home countries in 2007 exceeded \$301 billion. The primary recipients of these flows are the world's poorest households and communities. These funds provide crucial day-to-day resources for the survival and well being of individual families as well as the health of communities. Remittances also play an innovative and effective role in Diaspora led development initiatives. Having been previously overlooked, the role and importance of global remittances are now high on the development agenda.

Remittances are extremely important to Somalia. As a result of years of Civil War, Somalia has one of Africa's largest per capita and most widespread Diasporas. The near constant fighting has destroyed much of the country's infrastructure and the Government's ability to manage what remains of the Somali economy. Somalia currently has neither a Central Bank, nor any commercial banks. Therefore Somali remittance firms have become increasingly vital as the only source of income for many households and businesses. Indeed, so important have remittances become that it is now estimated that between US\$750 million and US\$ 1 billion enters Somalia each year making it the fourth most remittance dependent country in the world, with remittances contributing between 20% and 50% of the country's GDP.

Over 1 million Somalis live and work abroad (out of a total population of 9 million) and sending money back home has become a focal point in their lives. Substantial sacrifices are often made by those who send money home and most Somalis remit to numerous people.

The channels used by migrants to send money home are crucial. The method of sending remittances bears great impact upon the security and total funds received by the recipients. Bank to bank transfers, a common form, are not possible, due to the lack of a banking system and the volatile economy. For this reason, large formal money transfer companies such as Western Union and Money Gram do not operate in Somalia. In addition, Somalis are unable to make use of new remittance technologies such as prepaid cards as they also rely on a formal banking system and ATMs. As such, within the Somali money transfer industry it is specialised Somali remittance firms that fill the void and are the primary conduits for the large amount of remittances flowing into Somalia.

With greater recognition of the importance and impact of global remittances there lies a responsibility and necessity to fully explore the circumstances of the Diaspora who are sending these funds, and the channels which they are using. The reasons for this are twofold; it is to promote transparency within an industry that has long been considered elusive and also to promote awareness of the different options of money transfer services including details of their fees, exchange rates and locations in the UK for the Somali Community.

This paper aims to provide an overview of Somali remittances from the UK from the ground up, as well as provide information about the Somali Remittance companies being used by the Somali community. During the course of the Send Money Home project for Somalis in the Horn of Africa, long-term relationships have been established with Somali Diaspora leaders and Somali Remittance Organisations. An outline of numerous Somali Diaspora led development projects has been collected and is presented as an Appendix to this paper. Some of these projects are funded by remittances from the Somali community in the UK and provide information as to what the Diaspora feel are pertinent development areas in Somalia and Somaliland. The way forward and potential next steps for DFID are also given in the conclusion.

An event to promote information and transparency on Somali Xawaala firms in the form of leaflets and the Somali section of [www.sendmoneyhome.org](http://www.sendmoneyhome.org) took place at the House of Commons on March 19<sup>th</sup> 2008. It brought together MP's, members of DFID, Heads of Somali remittance firms, and leaders of the Somali community. In addition to providing awareness and disseminating information, it also served to bring all interested parties together to begin discussions on harnessing Diaspora remittances for enhanced growth and development in Somalia and Somaliland.

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## 2.0 Introduction

### 2.1

#### Remittances overview

Globalisation is shaping the pattern of migration. It stimulates international trade and creates conditions internationally and within individual countries and regions that require the movement of goods, capital and services. As migration has increased significantly in recent years, so have global remittance flows which are now receiving increasing attention from stakeholders determined to assess their size, momentum and impact. Approximately 150 million remitting migrants are the driving force behind this phenomenon, working outside their country of origin to improve economic and social conditions back home.

Worldwide remittance flows in 2007 were estimated by the World Bank to be \$301 billion. While for this same period concerted international development aid only reached \$174 billion<sup>1</sup>. Money sent by Diaspora represents the second largest financial inflow into developing countries after foreign direct investment (FDI) and in some countries, as is the case with Somalia, remittances exceed FDI. An estimated 10% of the world's population receive remittance funds and money sent home from one developing country to another, the so called "South-South flows" represent 30% to 45% of total remittances.

Remittances are key conduits of poverty alleviation and both micro and macro development. Money naturally reaches those who need it most and the funds are utilised in a fashion that results in the greatest benefit and betterment for each individual recipient household. There are minimal overhead costs, little wasted resources, no ability for heavy home government intervention and minimal corruption. As such, it is widely believed that remittances can potentially be an ideal tool for development.

Remittance flows are countercyclical. When a country is most affected by an economic downturn, Diaspora financial flows into the country increase providing a valuable cushion against financial shocks. For example, flows tend to increase after a natural disaster or when there are famines. Money sent by the Diaspora is both more stable and less volatile than private capital flows and is spread more evenly amongst the population in developing countries.

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<sup>1</sup> The International Fund for Agricultural Development (IFAD) (2007) Sending Money Home: *Worldwide remittance flows to developing and transition countries*

## 2.2

### Remittances and Somalia

Somalia is one of the world's largest per-capita recipients of remittances. Due to the instability and fluctuation of the Somali Shilling, remittances are sent in USD. Current estimates place total remittance flows to Somalia to be between \$750 million and \$1 billion US\$. International development aid is approximately \$272 million and in 2003 Somali exports totalled just \$55 million.

Due in large part to the ongoing civil war, it is estimated that between 1 and 1.5 million Somalis live abroad, creating one of the world's largest per capita Diaspora networks<sup>2</sup>. The impact of these funds sent back to Somalia by Somalis living abroad cannot be understated. While the Somali economy is extremely difficult to gauge, remittances account for between 25% and 50% of the country's total GDP.

It is estimated that 40% of all households in Somalia rely on Diaspora sent funds<sup>3</sup>. This is likely to be a conservative estimate and more in depth research may find this number to be higher, particularly when informal remittance funds are examined and included. In a region where the average per capita income is \$210 per annum and 43% of the population lives in extreme poverty, remittances have a significant effect on the standard of living for recipients and often make the difference between whether a family survives or not<sup>4</sup>. Money sent home to Somalia often aids those beyond the initial recipient as the funds are shared with other clan members either in the form of cash or by helping to support them through the provision of food<sup>5</sup>.

Diaspora funds to Somalia are the largest source of foreign currency. It is estimated that 90% of foreign exchange earnings are generated by remittances. Two thirds of the urban population relies on remittances and 80% of startup capital for businesses is funded from remittances.<sup>6</sup> Remittances have been used to build new and repair existing infrastructure, to establish and maintain hospitals and to allow thousands of children to attend primary schools. Remittance flows to Somalia strengthen livelihoods for hundreds of thousands of families and contribute to the development of the private sector in a country where foreign assistance has fallen short and FDI has been virtually non-existent.

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<sup>2</sup> Laura Hammond. "Obligated to Give: Remittances and the Maintenance of Transnational Networks Between Somalis 'At Home' and Abroad", London Migration Working Papers No. 2007/02

<sup>3</sup> Ibid. p. 8 (see also Medani)

<sup>4</sup> UNDP Somali and World Bank 2003

<sup>5</sup> Laura Hammond. p. 20

<sup>6</sup> Somali Money Transfer Association. Policy paper 'The Somali Money Remittance Business' [www.somta.org/policy/](http://www.somta.org/policy/)

## 2.3

### Somali Diaspora and the United Kingdom

Somalis have a long tradition of migrating to the United Kingdom. Prior to the First World War, many Somalis came to the UK to work as Seamen. They sent money home to their families in the former British Somaliland through Arab merchants in Aden, which was also a British colony. The Arab merchants established local agents in Somaliland where they would transfer the remitted funds too. They did not charge any Commission to the remitting Somalis, as they themselves needed the foreign exchange.

There was a significant increase in migration from Somalia to the Gulf States in the 70's and 80's as work opportunities opened up there. Remittance flows from this region were significant and were the largest source of Diaspora funds at the time. Just prior to the outbreak of civil war, over 60% of total remittances came from the Gulf States<sup>7</sup>.

With the onset of the Civil War in 1991, migration patterns were altered and by this time work opportunities in the Gulf were drying up. However, the borders of North America and Europe were relaxed for Somalis arriving under refugee status. As a result, migration flows, together with their composition shifted and Somalis of all ages, gender and status became the new generation of Somali Diaspora.

## 2.4

### The Somali Remitting Diaspora in the UK

The United Kingdom, London in particular, has one of the largest communities of Somali Diaspora outside of Africa<sup>8</sup>. Precise estimates of the UK-Somali population do not currently exist and current statistics vary enormously, with the number ranging between 50,000 and 250,000.

According to the 2001 Census, 43,532 Somali born people were recorded to be living in the United Kingdom. This figure does not include those of Somali origin who were born in the UK. Of those who were born in Somalia and now reside in the UK, 28% are under 14, 61% are between the ages of 15 and 44, 8% are between 45 and 64, and 4% are older than 65. 54% are female and 46% are male.

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<sup>7</sup> Green and Jamal 1987

<sup>8</sup> Omer, A. and El Koury, G. (2004) "Regulation and Supervision in a Vacuum: The Story of the Somali Remittance Sector". *Small Enterprise Development*



These statistics vary from the national average of all of those born in the UK. For this average, 20% are under 14 years old, 40% are between the ages of 15 and 44, 24% are between 45 and 64 years and 16% are older than 65. 51% are female and 49% are male.<sup>9</sup>

**Age Demographic of Somali and UK Born peoples residing in the UK**

	<b>Under 14</b>	<b>15 - 44</b>	<b>45 - 64</b>	<b>65+</b>
<b>Somali Born</b>	28%	61%	8%	4%
<b>UK Born</b>	20%	40%	24%	16%

The Refugee Council estimates the figure of Somali born people living in the UK to be over 150,000. Asylum applications from Somalis were between 1,500 and 2,000 a year in the early 90's. This annual figure grew to a peak of 7,500 in 1999. In 2006 Somalia was a fifth of Asylum applications. Whilst many applications were refused, nearly 40,000 grants of settlement were given to Somalis over the past 6 years. In 2002, the government ended its policy of routinely granting Exceptional Leave to Remain to refugees from Somalia.<sup>10</sup>

The Census 2001 figures given for Somalis in the UK are inaccurate. Part of this will be due to the fact that it was last recorded 7 years ago. Additionally, the manner in which the Census framed their questions such as giving an option for 'Black African' but not a particular country has also inevitably lead to inaccurate information. Given their day-to-day involvement with the Somali community, the Refugee Council's estimates are more likely to be much closer to the true figure.

The most popular area for people born in Somalia to live is Newham in London with a community recorded as 3,163 strong. Other Boroughs in London with large communities are Haringey with 2,194, Camden with 1,904, Islington with 1,226, and

<sup>9</sup> 2001 census. Crown copyright 2003.

<sup>10</sup> Ibid

### Distribution of the Somali Population in the UK

Location	Percentage
East of England	1%
East Midlands	5%
London	55%
North East	1%
North West	8%
South East	2%
Scotland	2%
South West	8%
Wales	2%
West Midlands	1%
Yorkshire and the Humber	6%

Hammersmith and Fulham, 1,197, Lambeth, Southwark, Hackney, Kensington, Chelsea and Lewisham also are London boroughs with a significant Somali born population. Outside of London, Counties and areas with large communities are Greater Manchester, 1,367, South Yorkshire, 1,314, West Midlands, 1,012, Leicester, 872 and Cardiff, 788.<sup>11</sup>

An additional method of obtaining data of the geographical distribution of Somalis in the UK to is examine the National Insurance (NI) Number Registrations in respect of non-UK Nationals in 2005/06 by Local Authority and country of origin. A total of 4,160 Somalis registered a National Insurance Number in 2005/06. When comparing this with 9,560 registrants from the USA (a country with a population 33 times the size of Somalia) we can appreciate the significance of the number of Somali people in the UK. By comparison, 5,390 Canadians, commonwealth citizens who have the option of a two year holiday working visa, registered that same year. Somalis registrants lay just behind Malaysia and ahead of Turkey.

The regions with the most Somali NI registrants in 2006 were Bristol, 310, Birmingham, 280, Ealing, 280, Brent, 270, Manchester, 160, Haringey, 150, Enfield, 130, and Hounslow 120. While this figure does not provide definitive answers to the geographical distribution of Somalis in the UK, those who migrate here usually do so to areas where they have family/clan members and a community is already established. We can therefore take these new registrants as indicators to cluster areas of Somalis residing in the United Kingdom.

## 2.5

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<sup>11</sup>2001 Census. Crown copyright 2003

## Methodology

- Extensive one-on-one surveys with representatives from a cross section of the Somali Community in the UK (London) were carried out between December 2007 and February 2008. The survey consisted of twenty-eight questions and comprised of a collection of written and check box answers. A covering letter introducing and explaining its raison d'être was attached in both English and Somali. The survey was designed to be both adequately flexible to allow for the Diaspora to give their personal input and experiences on all relative issues, whilst also being specific enough to lead to quantitative and clear outputs.
- A total of 106 surveys were completed. Each survey is in effect a personal interview. Given the sensitive nature of the survey, each interview was conducted in the presence of a Somali speaker who was also a well respected member of the community. Interviews were conducted at Community Centres, Somali restaurants, and in Somali remittance firm outlets.

Whilst we recognise that the results of these surveys cannot be taken to provide conclusive results on the topics covered, they do provide a very clear picture of the current situation. After consultation and confirmation from other members of the community, MTOs and Diaspora organisations, data collected and the figures presented can be considered to be fairly accurate indicators.

- MTO Surveys were also created and translated into Somali. These surveys were conducted through telephone interviews and a follow up email was also sent to confirm the information given. It should be noted that it was difficult to obtain the basic information from the MTO agents. They were often hesitant and even unwilling to give basic information such as their fees and exchange rates. However, after some explanation, we were able to eventually obtain the information required.
- There was also direct communication and meetings held with the heads of the leading Somali Remittance firms, Dahabshiil and Qaran Express, as well as the head of the Somali Money Transfer Association (SOMTA).
- Direct communication by PBI with the Somali Community and its leaders was also undertaken. PBI worked closely with three Somali consultants for the duration of the project. Each brought with them an area of expertise including

extensive and active involvement in the Somali Community and academic and practical expertise on Somalia and remittances.

- Meetings with the heads of various Somali Community Organisations such as the Somali Education and Development Centre and the Somali Development Organisation were also undertaken.
- An extensive review of leading secondary research was performed.
- Informal focus groups with remitting members of the Somali Community were conducted.
- Finally, one-on-one interviews resulting in case studies and personal accounts were also carried out.

## 2.6

### Key Findings of the Report

- It is estimated that between 1 and 1.5 million Somalis live abroad, creating one of the world's largest per capita Diaspora networks.
- A conservative estimate of the importance of remittances for the livelihood of Somalis in Somalia is that 40% of all households in Somalia rely on Diaspora sent funds. This number is estimated to be as high as two thirds for urban populations.
- 80% of startup capital for businesses is funded from remittances.
- The United Kingdom, London in particular, has one of the largest communities of Somali Diaspora outside of Africa.
- Every single member of the Somali community interviewed (London) remitted money to Somalia.
- All of those interviewed remitted money to Somalia on a regular basis.

- The majority, 58%, of Somalis remit to Somalia once a month. 87% remit more than twice a year.
- 43% of Somalis living in the UK remit more than 11% of their income.
- The bulk of remittances, 68%, are sent to family members. Significant amounts are also remitted to friends (12%).
- Most Somalis in London remit to more than one person.
- According to this survey, 13%, of total remittance transfers are channelled directly into investments in Somalia.
- 74% of Somalis believe that the money they send back to Somalia improves the recipient's life either a lot (53%) or a fair amount (21%).
- Somalis living in the UK made considerable sacrifices in order to be able to send back the remittances they do.
- There is a large amount of pressure for Somalis living abroad to remit back to their families and clan. As a result they may delay training so that they can begin to remit immediately.
- Due to the absence of a viable banking system, Somalia has its own specialised type of remittance companies. These send money through the Xawaala (Hawala) system.
- The industry is competitive and all ten UK Somali remittance firms are unique in that they all charge the same commission.
- National regulation of remittance firms needs to be synchronised.
- The Somali Diaspora in the UK maintains close connections within their community as well as with the development and well being of Somalia. They interact and aid via charity, political lobby groups, networks for private sector development in the UK as well as other means.

- There are numerous Somali Diaspora led development projects undertaken in Somalia and Somaliland which provide opportunity for DFID support.
- A Diaspora Fund based in Somaliland is worth exploring.
- There is support for a UK based Fund to be established and an intermediary Somali Development Organisation to be created to assist applications to the Fund and also assist those organisations given funding.
- Moving beyond the UK to Somalia corridor to include a wider net of countries with large Somali Diaspora would prove useful. Coordination with Development Agencies and other research institutions in countries with a large Somali Diaspora will provide transparency and information on remittance firms for the respective Somali Diaspora and government and would further increase the beneficial effects of the Send Money Home project.
- Extensive further research on issues integral to Somali Remittance and Development is necessary.

### 3.0

#### Remittances and the political situation

With Somalia and Somaliland, any discussion about Diaspora and remittances will involve political or clan issues which it is important to note.

Since the collapse of the state in the early 1990s virtually all Somalis returned to their original clan areas. In addition, Somaliland is effectively a different country from the rest of Somalia (it is a self-declared though internationally unrecognised republic). Some of the research conducted previously (e.g. Lindley<sup>12</sup>, Medani<sup>13</sup>) was conducted in Somaliland and is not necessarily representative of the rest of the country. The Somaliland Diaspora is relatively large and predominantly in the UK and it has been a relatively peaceful and economically dynamic place compared to the south. Puntland, to a lesser extent, has also been more stable and successful than the south and has a significant Diaspora. Due to their stability, both Somaliland and Puntland offer more economic and development opportunities.

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<sup>12</sup> Lindley, A.

<sup>13</sup> Medani, K. (2000) *Report on Internal Migration and Remittance Inflows: Northwest and Northeast Somalia*. Nairobi: UN Coordination Unit and Food Security Assessment Unit

Southern Somalia is significantly different in terms of politics, economics, ethnicity and therefore also in terms of Diaspora connections and remittances. Southern Somalia, especially in and around the capital Mogadishu, is in an extreme state of violence, insecurity and governmental collapse. This is not to say that remittances are not also extremely important but much less is known and the opportunities for engagement in remittance related projects are more limited due to the much greater insecurity and political complexity.

#### 4.0 The UK to Somalia Remittance Corridor

##### 4.1

##### The frequency of Somali remittances.

Every single member of the Somali community interviewed remitted money to Somalia. This was reiterated and confirmed on numerous occasions whilst conducting focus groups and through contact with other members of the community. Consistent with empirical studies, it demonstrates the centrality and significance of remittances to the Somali Diaspora.

##### **How often do you send money home?**

Frequency	Number of Respondents	Percentage
Once a year	13	13%
2 to 4 times a year	16	16%
Once a month	58	58%
Once a week	5	5%
Other	8	8%
<b>Total</b>	<b>100</b>	<b>100%</b>

All of those interviewed remitted money to Somalia on a regular basis. Of those who responded to the question of how often they remit to Somalia, 87% of Somalis remit more than twice a year. The majority, 58%, remit to Somalia once a month. 5% of Somalis are able to send back once a week and 16% remit two to four times a year. Only 13% remit as 'infrequently' as once a year.

##### 4.2

##### Amounts sent

The majority of Somalis interviewed (66%) send amounts between £10 and £100. 33% send an average of between £10 and £50 and an equal amount remit between £50 and

£100 each time they send money to Somalia. Only 16% remit what is considered to be the overall remittance average amount of between £100 and £500.

### What Amount do you usually send?

Amount	Number of Respondents	Percentage
£10 - £50	34	33%
£51 - £100	34	33%
£101 - £500	16	16%
£501 - £1000	6	6%
£1001 - £2000	5	5%
£2001 - £5000	2	2%
Other	4	4%
<b>Total</b>	<b>101</b>	<b>100%</b>

Individual remittance amounts sent to Somalia are slightly below what is considered to be the average for all Diaspora populations. These smaller transfer amounts may be due to the financial constraints that remitters face in the UK and also the frequency with which Somalis remit since many are sending money to numerous people.

MTOs are extremely reluctant to disclose confidential business information on the volumes sent through their firms. Even the Somali Money Transfer Association (SOMTA) has no recorded figures and is unable estimate on the total amount of money remitted from the UK by its members. That being said, it will be necessary to encourage MTOs to provide some figures that can be used as a guideline with a view to determining whether a Diaspora Fund is feasible. Given more time and encouragement, once an MTO can see the reasons why this information is being requested and the potential benefits for Somalia and Somaliland, then such information should be forthcoming.

#### 4.3

##### Remittances sent as a percentage of wage earnings

According to a 2005 study by the Greater London Authority (GLA), only 16% of the Somali born population in London of working age were officially employed. This is the lowest rate of all ethnic foreign born communities.

According to a focus group conducted in-house, it was deemed not to be appropriate to include questions relating to employment status in a survey exploring remittances. The group made the point that Somalis are a conservative community and personal details would not be disclosed such as income or whether they were receiving state benefits,



whilst also giving information about the amount of money they were sending back to Somalia.

Figures given in Anna Lindley's 'the early morning phone call'<sup>14</sup> paper gave 2005 employment rates to be 56%. This figure resulted from a survey which included questions about employment whilst also gathering personal remittance information. These contrasting figures potentially illustrate the pitfalls of giving conclusive employment data based on a survey centered on remittances.

What is clear is that there are distinct barriers to entering the labour market. Interviewees spoke about poor literacy and language skills, immigration status, racism and discrimination and problems with converting professional qualifications gained elsewhere.<sup>15</sup>

#### **What percentage of your income do you send?**

<b>Percentage of Income</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Less than 5%	37	39%
6%- 10%	17	18%
11% - 25%	22	23%
26% - 50%	13	14%
51% - 75%	5	5%
More than 75%	1	1%
<b>Total</b>	<b>95</b>	<b>100%</b>

Therefore, instead of measuring employment rates, it was more important for the project at hand to measure the percentage of income Somali remitters send.

The impact and centrality of remittances to Somalis is evident as 43% living in the UK remit more than 11% of their income. A surprisingly high proportion of people, 14%, send between 26% and 50% of their total income. 39% send less than 5%. 18% send between 6% and 10% of their wages and 23% of Somalis in the UK remit between 11% and 25%. 5% said they remit between 51% and 75% of their income and 1% remitted more than 75%.

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<sup>14</sup> Lindley, A. (2007) 'The early morning phonecall: remittances from a refugee Diaspora perspective,' Centre on Migration, Policy and Society Working Paper No.47. Oxford: University of Oxford.

<sup>15</sup> Ibid. p. 4

#### 4.4

##### To who is money sent?

The bulk of remittances, 68%, are sent to family members. Significant amounts are also remitted to friends (12%). Most members of the Somali community in the UK remit to more than one person. 13%, of total remittance transfers are channelled directly into investments in Somalia. Money sent to Somalia for investment purposes tends to be in larger amounts than that sent to cover the basic needs for family members.

##### **Who do you send money to?**

<b>Method</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Family Members	67	68%
Friends	12	12%
Investment	13	13%
Other	6	6%
Discrepancies due to rounding		1%
<b>Total</b>	<b>98</b>	<b>100%</b>

The following case study represents the extensive and complex network of people back home to whom Somalis in the UK send money to.

##### Case study 1.0

##### **Box 1: Diaspora remitters and multiple benefactors**

Who do you send money to?

*1) I send money to my two brothers and their children who fled from the war in Somalia and live now in Hargeisa.*

*2) I also send money to my maternal uncles who are very poor and are displaced in Somalia, and have no accommodation or food to eat.*

*3) I also send money to my sisters, who is also displaced inside Somalia and have no shelter or food to eat,*

*4. Sometimes, I contribute money sending to the people displaced in Mogadishu, and give one off to charities collecting money.*

*5. Sometimes, on rare occasions, I send money to friends or ex - neighbours in Somalia who called me and are in great danger of starvation, and ask for help.*

*- Somali Remitter*

4.5

What is this money used for?

### **Day to day living**

Nearly all remittances targeted at individual households were sent to enable them to cover basic living needs. Somalis explained that they were used for fundamentals such as food, clothing, housing and electricity.

### **Investment in business**

There is concern among those remitting that money is sent for the sole purpose of helping the beneficiary survive from day to day and they do not have the opportunity to become self-sustaining. Therefore, in order to attempt to overcome long term dependency, a common practice is to send money to family and friends to fund the undertaking of entrepreneurial activity such as establishing a business.

Aware that long term self sufficiency is necessary for the recipients, many community members interviewed explained that they sent money to a family member or friend so that they could set up a small business or undertake in other entrepreneurial activity that would begin to generate adequate income itself. There was an understanding that these remittances were not meant to be indefinite but instead would have an expiration date upon which time the business should be established and able to survive without further assistance from family or friends overseas.

While not all businesses succeed and remittances continue to flow towards the recipient, these funds finance 80% of investment revenue for crucial entrepreneurial activity. This has significant implications for the long term health and development of Somalia.

### **Special occasions**

Nearly all Somalis interviewed said that they remit for special occasions such as weddings, Ramadan and Eid or when there are problems back home including bereavements or family illness.

#### 4.6

##### The impact of their remittances

74% of Somalis believe that the money they send back to Somalia improves the recipient's life either a lot (53%) or a fair amount (21%).

15% felt that it did not improve the recipient's life very much and 4% felt it did not improve the recipient's lives at all. Those who felt that remittances did little or nothing to improve the lives of recipients may be indicating this because they are referring to the larger picture of extreme volatility and violence faced by the recipient on a day to day basis.

Given that the average per capita income is \$210 USD per annum, frequent remittances in volumes of \$10 to \$100 USD would likely increase the standard of living of recipients considerably.

##### **To what extent do you feel that the money you send to Somalia/land has improved the recipient's quality of life?**

<b>Extent of Improvement</b>	<b>Number of Respondents</b>	<b>Percentage</b>
A lot	53	53%
A fair amount	21	21%
Not very much	15	15%
Not at all	4	4%
Don't know	7	7%
<b>Total</b>	<b>100</b>	<b>100%</b>

#### 4.7

##### Remittances for Charity

The Somali Diaspora is closely involved in Somalia. They nearly all send money back to Somalia to aid their family and friends and many are able to invest in a wide range of activities and projects as well.

Despite the fact that most are already making significant sacrifices in order to be able to send money home, nearly half, 44%, also give funds for charity aimed at Somalia.

**What, if anything, prevents you from sending money home more often?**

<b>Reason</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Cannot afford to send more	51	51%
Do not trust money transfer operator	12	12%
High charges	5	5%
There are very few local places for the recipient to pick up the funds	11	11%
Money takes too long to reach its destination	7	7%
Other	14	14%
<b>Total</b>	<b>100</b>	<b>100%</b>

Of those who gave, a large percentage (89%) gave at least one a month. Given the financial difficulties faced by those donating, this is an exemplary demonstration of the Somali community in the UK's investment into the health of Somalia.

Most (62%) send this money to their chosen development project or charity themselves and do so through a Somali Money Transfer Operator. MTOs usually offer a special discounted rate, which varies between 0% and 2% commission for transferring funds for charity. 25% of Somalis give the funds to a charity in the UK which then sends the money across via an MTO. 13% of respondents said that they had a Bank direct debit system set up for donations to Somali Charities. In this case, an organisation has set up an agreement with the remitter so that a certain amount each month will come out of their account by direct debit for a project in Somalia. As with the other modes of giving, the funds are sent through a remittance firm by the organisation at the reduced rate.

This is utilised by a few organisations such as NOMAD, which has established projects and is able to pay the monthly wages of doctors and staff in public Somali hospitals so that they may remain open and also pay monthly funds for children's educational fees.

This latter system of giving remittances for development projects in Somalia is quite interesting. In its simplicity and organisation, it can be viewed as a template upon which future remittance led development projects can be based. These innovative systems of development projects will be discussed in greater depth later on in this report.

#### 4.8

##### Obstacles to sending more

The primary reason (51%) hindering the Diaspora from sending money home more often or in greater quantities was because the remitter simply could not afford to do so.

Reasons also included issues revolving around the conduit of the funds.

12% explained that they did not send money home more often because they did not trust money transfer operators. 11% of Somalis surveyed said that lack of local places for the recipient to pick up their money hindered them from sending more. 5% indicated that high fees stopped them from remitting money more often. 7% said that funds taking too long to reach their destination prevented them from sending money to Somalia more frequently.

#### 4.9

##### Sacrifices made

The Somali Diaspora in the United Kingdom makes considerable sacrifices in order to remit the amount that they do.

#### **Do you make any sacrifices in order to be able to send money back?**

<b>Sacrifices Made</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Save money to send back home	43	42%
Buy cheaper goods	20	20%
Take different modes of transport. i.e. bus instead of tube	8	8%
Work extra hours	22	22%
Left school in order to earn money	6	6%
Other	3	3%
Discrepancies due to rounding		1%
<b>Total</b>	<b>102</b>	<b>100%</b>

42% save for money to send back home, 22% work extra hours so that they may save money to send to Somalia. 20% buy cheaper goods and 8% take more cost efficient modes of transportation such as the bus or walking as opposed to the underground. 6% left school so that they could begin earning an income in order to begin sending money home sooner.

There is a large amount of pressure for Somalis living abroad to remit back to their families and clan. While they are constrained by low income, their financial difficulties are misunderstood by their families in Somalia who feel that if their Diaspora relative fails to send back a decent amount of money regularly they have swallowed the *ga'algois* pill. This means they have been blinded by the 'new world' and forgotten about their families<sup>16 17</sup>

#### **Box 2: The sacrifice I make to send money to my family.**

- 1. When sending money to my family, first of all I have to save that money every week.*
- 2. I used to travel with buses instead of the more expensive train to save money*
- 3. I also buy cheap food and second hand clothes. I rarely eat fruits and vegetables or the expensive Halal red meat, and sometimes I don't eat all the day or eat with friends or other relatives in my area.*
- 4. Sometimes, I do not pay the bills such as the gas, water rates, BT and I end up in debt. I also made my electricity as key so as to stop electricity bill and sometimes stay dark at home to save money.*

- Somali Remitter

Somalis may put off vocational, university or English training indefinitely as they are expected to begin to send remittances immediately upon arriving in the UK. This naturally affects their long term economic prospects. They are often faced with a situation where they must accept poorly paid manual work in unpleasant conditions and work long anti-social shifts so that they may begin sending money immediately as opposed to taking time to train for a better job in the future.<sup>18</sup>

#### **Box 3: The burden on the Somali Diaspora**

*Sending back home is depressing, because my family... needs constant support from their relatives at abroad who themselves are low income.*

*This situation in Somalia causes burden to my daily living and my standard of living goes down, and sometimes because of malnutrition I get anaemia here in UK.*

*I regularly change my telephone line to avoid people calling and crying on phone or asking money to send as they or their children are dying for famine.*

- Somali Remitter

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<sup>16</sup> Laura Hammond

<sup>17</sup> Omer, A. and El Koury

<sup>18</sup> Anna Lindley, 2007

## **5.0 Somali: Methods of Remittances**

The UK to Somalia remittance corridor is unique and has developed over a period of time in response to the challenges that Somalia faces. There is no formal banking system in the country and it is a nation plagued by internal conflict. Therefore, bank to bank transfers are not an option and newer technologies which rely on a banking system, such as prepaid cards, cannot be utilised as there are no ATMs or cash machines in the country. Due to the absence of a formal banking system and the unstable state of the country, international money transfer companies such as Western Union and Money Gram are not able to operate in Somalia.

For other countries, there are five different channels in place for sending money overseas:

- The first, and most formal, are bank to bank transactions (not possible in Somalia).
- The second is sending money through formal money transfer companies such as Western Union and Moneygram (not possible in Somalia).
- The main channel for remittances used by the Somali Diaspora in the United Kingdom is through Somali specialised Xawaala or Hawala remittance firms. These firms have extensive networks of agents and are well organised and in most cases, well regulated through umbrella organisations such as the Somali Money Transmitters Association. They operate in a manner similar to regular money transfer operators except that they operate on a foundation of trust.
- An informal mode of transferring remittances home is by carrying back the money oneself or having a third party such as friends or family take it into the country. Due to violence and theft, even at airports, this informal method is not as common as it can be in many countries.
- A fifth and less common form of remittance is the purchase of high value items in the host country for resale or use in the home country.

92% of the time remittance funds are brought into Somalia from the UK via Somali remittance companies. 21% of Somalis also use the informal method of sending cash via family and friends travelling back to Somalia or bringing money back themselves when visiting Somalia.



## 5.1

### Somali Remittance Firms

Somalia has its own specialised brand of remittance companies.

The industry is competitive and Somali remittance firms are unique in that they all charge the same commission of 5 percent, which is relatively low, for sending amounts up to approximately \$1000. The vast majority of household Somali remittances fall into this fee category. For amounts greater than \$1000, commission fees drop to either 3 or 4 percent depending on the company. When we compare this with Western Union's 7.1% fee and MoneyGram's 7.2% fee for sending the same amount to Ethiopia, we see that Somali MTOs are competitively priced.

The Somali market is also relatively well served. Collectively, the remittance companies cover nearly all towns and villages in Somalia. This is despite the fact that many live rurally and there is poor infrastructure for travel and coordination in the country. While most Somali remittance firms began as clan-aligned, with management and clients from a specific clan, over time they have grown and become more diversified to cover numerous clans and regions. Some larger companies, such as Dahabshiil and Qaran Express, serve nearly all regions and clans.

Somali remittance firms have such a comprehensive network in Somalia, which reduces a hidden remittance costs known as 'the last mile'. This last mile refers to the costs and efforts of travelling to a remittance agent in Somalia to pick up the funds. As Somalia is well served, this last mile is not as difficult and expensive as it is in many other developing countries.

Funds are transferred quickly through the Somalia Xawalaada system. All Somali money transfer organisations use a web based system that allows for immediate availability of the funds. Due to time differences, the time for pickup could vary if the receiving office is already closed for the day. The time difference between the UK and Somalia is two hours in the summer and 3 hours in the winter. This said, when speaking with the Somali community it was mentioned on a number of occasions that funds did not always arrive as soon as they were meant to. This may be due to personal error or difficulty in notifying the recipient of funds received. However, in the majority of cases, it is correct for Somali Hawala firms to have a policy of telling the customer that the funds will be available within 24 hours.

Mobile phones are widespread in Somalia and the MTO agent will call the recipient to notify them when their funds are ready to be collected. This is a faster and more personal method of money transfer compared to that utilised by conventional banks. This speed of transfer is on par with formal money transfer operators such as Western Union, which usually charge higher fees.

Official identification must be shown by the sender when remitting amounts over \$1300. In order to retrieve the funds, the recipient must either show identification, or as is often the case if they do not have any, be accompanied by a trusted Clan Elder who can verify their identity.

## 5.2

### The Symbiotic Relationship of Somali Remittance Firms and the Somali People.

Somali remittance companies play an active and symbiotic role in the lives of Somalis.

They are the leading employers in Somalia and also create many employment opportunities for Somalis living abroad to work as remittance agents.

They also play an active role in charitable causes and offer special fees for funds sent to charities. Funds can either be sent from a charity or fundraising campaign in the UK or can be sent to a charity back in Somalia. The fee typically is 0%, 1% or 2% of the transaction. Also many, and particularly the larger firms such as Dahabshiil, play a significant donor role themselves in the Somali community both in the UK and in Somalia. For example, Dahabshiil will often sponsor Somali community sporting and fundraising events in the UK, as well as sending money back to Somalia for charities themselves. It is a common practice for Somali fundraisers to approach the MTOs to ask for funds to send for aid or when a crisis occurs. These requests are often fulfilled.

An interesting and relatively common practice is for Somali MTOs to lend their clients funds on a short-term basis without interest accruing. For example, Somalis will often visit their remittance agent, with whom they usually have a close relationship, and will ask them to send money to their families immediately as they are unable to at that moment. The client will then pay the operator back, usually within a few days or a week.

### 5.3

#### The Xawaala system: how money is sent

A Somali remittance expert describes the process by which a member of the Somali Diaspora sends money to Somalia.

*'There are various ways remittances could be sent. First, the most common way of sending money home is to visit the local shop to remit. Generally, client and shopkeeper/owner know each other and in most cases have an established relationship. Depending on the strength of the relationship, sometimes the client calls in and instructs the shopkeeper/owner to send money to relatives on his/her behalf. Secondly, a less frequent way is to have funds transferred from the senders account into the MTO's bank account in the UK. The client rings the MTO to discuss the amount before he/she transfers the money into the MTO's account. Either the client or the MTO calls the other to confirm whether or not the money is received. The funds then are sent to Somalia as per the regular process. This method is mainly used by people with little time or those with less access to a money transfer agent.'*

#### On the macro end:

As described by Abdusalem Omer, a UNDP Somali consultant, and Saad Shire, the Managing Director of Dahabshiil, the Somali money transfer company undertakes the following steps to perform the transaction:

*'The process of remitting funds is simple. An individual contacts an agent of the remittance company in the country where they reside. The agent takes their details – their names, telephone number and address – and they also take the details of the recipient – the name and telephone number. If they do not have an address in Somalia or if the person is not on the telephone, [which is a very important tool in the remittance process] the remittance firm will take the tribal details, which constitute a sort of an address for the individual. The sender presents the cash and pays the fee. The agent deposits the cash in a local bank account to be transferred to the company bank account either in Djibouti or Dubai. At the same time the agent faxes or e-mails information, including the amount, the sender, the recipient and instructions as to where to deliver, to a clearinghouse. The clearinghouse contacts the agent closest to where the recipient lives and delivers the cash in U.S. dollars, the recipient is called on their mobile by the receiving agent and the transaction is completed'<sup>19</sup>.*

### 5.4

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<sup>19</sup> House of Commons Select Committee on International Development 2004

## Somali Remittance Firms in the United Kingdom

The Somali remittance firms which operate in the UK and internationally are as follows:

### Dahabshiil

Dahabshiil was founded in 1970 and is the largest Somali money transfer operator capturing a large share of the market after the fall of al-Barakat\*. Dahabshiil is a member of SOMTA and has its headquarters in London. As with all Somali MTOs, Dahabshiil transfers money in US dollars. Together with many other Somali MTOs, they charge a significantly reduced commission when remitting charity funds. They have over 400 branches globally, 130 branches in the United Kingdom, and 130 branches in Somalia.

### Qaran Express

Qaran Express is the second most prominent remittance firm. It is a partnership company founded in 2005 by a group of individual shareholders living both within Somalia and among the Diaspora. Its stated overall purpose for establishing the company is to 'fill the money-transferring niche and compete for a share in the growing transfer market used by the large Somali population in the Diaspora – in the absence of a national banking system'. Together with Dahabshiil, Qaran Express facilitates a significant portion of the UK Somali remittance market. Qaran Express is also a member of SOMTA and has its headquarters both in Dubai and in London. They have over 175 agents worldwide, with 64 agents in London and 66 in Somalia. They charge zero commission for remitting charity funds.

### Mustaqbal

Mustaqbal is a third member of SOMTA and has its headquarters in Dubai, UAE. They have 49 agents in the United Kingdom and 8 agents in Somalia. As with the former two MTOs, Mustaqbal has a relatively strong international presence. Their fees are in line with the commission charged by other Somali MTOs.

### Amal Express

Amal Express was founded in 1997 as a result of an amalgamation of 13 individual Xawaala firms. It has 17 agents in the United Kingdom and 15 in Somalia. It is the fourth member of SOMTA and has its headquarters in Dubai, UAE.

### Kaah Express

Kaah Express has 15 agents in the UK and approximately 300 globally. They are not a member of SOMTA but are a member of its predecessor the Somali Financial Services Association (SFSA).

### Hodan Global

Hodan Global is not a member of either SOMTA or the SFSA. They have 4 agents in the United Kingdom.

### Olympic

Olympic is a member of the SFSA. During the information gathering component of the project, it proved exceptionally difficult to obtain information from Olympic.

### Amana Express

Amana Express is headquartered in Dubai UAE and is also a member of the Somali Financial Services Association. As with other MTOs, they offer a better commission rate for funds sent by charity. They also offer a favourable rate when sending money to those who have been displaced by the war.

### Iftin Express

Iftin Express is neither a member of the SFSA nor SOMTA. It is based in the UK and has 26 agents locally.

### Tawakal Express

Tawakal Express is a member of the SFSA and is registered in the UAE. As with all of the other MTOs it is not isolated to the UK Diaspora and operates on a global level. It operates a prepaid Tawakal Express card which clients can purchase from any Tawakal agent. The customer will then instruct the agent to transfer an amount of money to the beneficiary.

## 5.5

### How Somalis choose which organisation to use

Results of the survey indicate that the main factors the Diaspora take into consideration when sending money back to Somalia are security, speed, and cost. The most predominant factor affecting Somalis choice is security (27%), which is in a large part based on trust. Word of mouth recommendations and cultural factors are relevant here. Speed (21%) is high on the list of criteria as it is often of utmost importance that money reaches its destination quickly. Cost (16%) was listed the third most important factor. All things being equal the sender will choose the remittance company which offers the best commission. The knowledge (9%) of the agent with the clan is important as are the locations served by the recipient agent.

#### **Why do you use this System?**

<b>Primary Reason</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Cost	17	16%
Speed	22	21%
Security	28	27%
Good agent location in UK and Somalia	9	9%
Provider is knowledgeable	10	9%
Have always used	12	11%
Recipient preference	7	7%
<b>Total</b>	<b>105</b>	<b>100%</b>

Communication between the sender, the transfer operator and the recipient is well organised and thorough. Somalis in Somalia will often call to ask their relative in the UK to send them money.<sup>20</sup>

Once the money has been sent, the remitter will often (51%) call the recipient to tell them of the amount of money to expect and when. As discussed previously the remittance agent will call the recipient when funds are ready for pick up. The recipient will often call the sender or vice-versa to ensure the appropriate amount was received.

## 5.6

### Background to the Somali UK Xawaala Remittance firms and where we are today

In the first half of the 1990's, sending remittances using Xawaala was a highly informal

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<sup>20</sup> As explained earlier, there are often an overwhelming amount of calls for this reason and from numerous people. For example, one of our consultants, changed her number twice whilst working with us on this project largely because she did not want to answer repeated requests for money

and personalised experience. The transferring of funds literally relied on trust between brokers and the recipients. HF radio communications were then the sole means available for handling remittances and informing the beneficiaries receiving funds. This small-scale remittance system handled only small sums of money each and this prevented the expansion of the services.<sup>21</sup>

However, with rapid and widespread advances in telecommunications, sending and receiving remittances became much simpler and easier. There has been a direct relationship between the widespread introduction of mobile phones, which allowed for easy and direct communication between the recipient, sender and remittance agent, and the amount of transactions made through the Xawaalad system. Internet communication is now widespread and cost-effective and Somali remittance firms in the UK and their agents in Somalia are able to communicate efficiently online, enabling money to be sent and received electronically.<sup>22</sup>

After the events of 9/11, Somali remittance firms came under intense scrutiny. A lack of understanding on the part of government officials about the Hawala market, especially one that served a failed state, together with a lack of knowledge on the part of the remittance agents as to how to comply with regulation, created widespread tension and mistrust.

The largest Somali remittance firm, al-Barakat, was closed down by the American government following September 11<sup>th</sup>, 2001, due to suspected terrorist financing. It was formed in Somalia in 1986 and by 2001 operated in 40 countries and was Somalia's largest private employer. \$43 million in Somali remittances from the US were frozen and remain unrecovered by the Somali Diaspora in the US. By 2003, only four criminal prosecutions had been filed and none involved charges of aiding terrorists.<sup>23</sup>

Al-Barakat's closure was a serious blow to Somalia's already fragile economy with many families awaiting the frozen funds. The humanitarian impact of this as well as the vast number of jobs lost in Somalia was considerable. In the aftermath of this situation it became apparent that there was a need for solutions to be explored to overcome the lack of understanding and for new regulation to be enforced for Somali remittance firms.

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<sup>21</sup> KPMG 2003

<sup>22</sup> Anna Lindley, 2005

<sup>23</sup> The 9/11 Commission Report has since confirmed that the bulk of the funds used to finance the assault on the twin towers were not sent through the hawala system, but rather by inter-bank wire transfer to the SunTrust Bank in Florida.

A UNDP conference was organised specifically to help Somali remittance firms comply with the new Financial Action Task Force recommendations for international regulation as well as national regulations. The objective of the conference was to assist remittance companies develop a better understanding of the regulatory regimes that govern them and to assist financial sector regulators gain a better understanding of Somali remittance companies and their efforts to formalise their operations.

As a result of this conference, Amal Express, Dahabshiil, Hodan Global Money Transfer, Al-Mustaqbal, Qaran Express and Olympic Money Transfer, with a combined market share of over 75% of remittances to Somalia, formed the Somali Money Transfer Association or SOMTA. SOMTA is a professional self-regulated organisation for the Somali remittance industry. It replaced the earlier Somali Financial Services Association which was formed in 2003. The objective of SOMTA is to 'secure the future of the Somali remittance industry through a safe and healthy sector comprising fully compliant money transmitters who are able to operate and compete globally'. It has adopted a comprehensive set of rules that govern the new association with clear rules on membership, governance structure, compliance, transparency and accountability.

A conference on the Somali remittance sector held in London in December of 2003, also worked towards the same ends as the UNDP conference to aid Xawaala operators as well as relevant government officials.

The outcomes of the aforementioned efforts have generated successful results. It is believed that in the UK, due to a manageable procedure for MTO registration, all Somali remittance firms are registered with tax authorities and with the HM Revenue and Customs.<sup>24</sup>

As one remittance operator explained:

*"Now we have to apply for the licence; we have to pay the fees; and we have to be much more bureaucratic in the way that we operate. But it is also a plus; we have become more professional. It works both ways."*<sup>25</sup>

Despite tangible progress, there is still room for improvement. There is a need to synchronise national regulations towards money transfer operators, to lower the barriers to entry for MTOs to become registered and to aid MTOs with compliant technology.

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<sup>24</sup> UNDP 2003 from Anna Lindley's Somalia a country report

<sup>25</sup> Anna Lindley, 2005. p. 14



There is also a need to promote a better understanding of the Somali money transfer services, the role the sector plays in Somalia's economy and further examine the constraints and challenges facing the sector. Additionally, there is an ongoing need to assist Somali remittance firms and their agents with the applicable financial laws and regulations of the participating remittance sector regulators, as well as the recommendations of the FATF regarding anti-money laundering, terrorism financing and alternative remittances systems.

## **6.0 How does the Somali Diaspora in the UK engage with Somalia/Somaliland?**

In relation to the engagement with the Somali Diasporas there are various aspects to consider that are interrelated. The Somali Diasporas in the UK have different forms of engagements and associations with the country of origin that are explained and highlighted further below.

### 6.1

#### Charity

As part of the consultation process, PBI has liaised with 42 Somali organisations that are active in various parts of the UK. Out of these, 20 are charitable organisations that run basic development and poverty reduction projects in Somalia primarily focusing on health and education programmes. It is important to note that all 20 organisations are completely led by Somalis, and apart from two (Horn Relief and African Development Trust that also receive funds from mainstream donors) are entirely assisted financially by the Somali Diasporas in the UK. Both initiators as well as donors do not appear to be looking for return on investments, but rather feel a sense of responsibility and often see it as their duty to engage and support. For many, this could be a way to fulfil the *Zakat*<sup>26</sup> obligation. Although the majority of the projects run by these organisations are predominantly small scale projects, they appear to have a significant local impact. The target groups benefit directly from these projects. Beneficiaries often talk about the importance of “emotional connections” and how that boosts their morale and encourages them to do their jobs.

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<sup>26</sup> *Zakat*: a charity or almsgiving. Muslims have a duty to look after each other in the name of Allah, and so a proportion of their income has to be given away to support the poor (generally at least 2.5 per cent of their yearly income). This is the third of the five pillars of Islam.

## 6.2

### Networks

The Somali Diaspora in the UK has various networks. The Somaliland Chamber of Commerce<sup>27</sup> has a UK representative in Cardiff, Wales. It aims to promote and provide assistance in developing business opportunities between the UK and Somaliland. Mr Abdikarim Abdi Adan, the representative of the Somaliland Chamber of Commerce in the UK, said “although the Chamber of Commerce has been running for some years, it hasn't fulfilled its full potential due to various barriers. We are ill resourced and lack capacity (no office space, lack of staff) to run the office properly and effectively.” Abdikarim further explained that he primarily deals with email enquires ranging from people interested in shipment of goods from or to the UK, how to obtain visas and also about general regulations.

The Midlands Somali Business Association<sup>28</sup> is a not for profit organisation in Birmingham that provides additional support services for Somali businesses based in the region. The Association organises conferences and workshops for small business and further produces a quarterly newsletter. According to Mr. Duale Elmi Nur, Director of the Association, Somalis are very entrepreneurial and the number of Somali businesses is increasing, particularly internet cafes, restaurants, remittances organisations, hairdressers and travel agencies. The organisation supports these small businesses by highlighting issues relating to rules and regulations in relation to employment law, finance and accountancy. Mr. Nur has also emphasised the barriers faced by these small businesses. Although some organisations have broken the boundaries and make their services available for the mainstream society, many of them are very much inward looking. Mr. Nur further said that the organisation has also recognised the need for stakeholders to tap into this sector since money earned from these business also widely contributes to the economic wellbeing of Somalia. The organisation is further seeking to explore opportunities for transnational businesses across the Somali Diaspora in the Midlands. “Some Somali women and men have approached us”, said Mr. Nur, “that already informally import henna, spices etc. from Somalia to the UK seeking more advice on how to make this a viable business. However, our organisation is overstretched due to the lack of assistance, both financially and in relation to manpower”, Mr. Nur explained.

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<sup>27</sup> See: <http://www.somalilandchamberofcommerce.com/>

<sup>28</sup> See: [http://www.bcen.net/hodgehill/index.php?module=directorydetail&id=2455&sitemap\\_id=805851](http://www.bcen.net/hodgehill/index.php?module=directorydetail&id=2455&sitemap_id=805851)

### 6.3

#### Hagbad: Somali Style Microfinance

The traditional Somali savings and credit method called *Hagbad* is very common amongst Somalis wherever they reside. Many, especially women belong to a *Hagbad* association. The method is not unique to the Somali community and is comparable to the *Gamaiyah* amongst Egyptians and *Paluwagan* amongst Philippines. Laura Hammond gives an accurate account of how the method functions<sup>29</sup>. Amina, in an interview with Hammond, informs us “*that she belongs to a Hagbad, a savings association into which each member contributes an amount of money monthly, and then members take turns collecting the total pool of money each month. A Hagbad is often made up of women who share clan ties, who live in the same neighbourhood, or who work together*”<sup>30</sup>.

More recently the traditional uses of *Hagbad* have shifted. Although still run by women, many men and young people saw the benefits of the method and started to engage which has increased the pool of funds immensely. The engagement in *Hagbad* associations for business proposes is also on the increase. For example many, primarily women, pool their *Hagbad* together, travel to China and buy goods which they ship to Somaliland or Puntland. Two Somali women, Halimo and Asha have recently pooled their *Hagbad* together. Asha, who received her *Hagbad* first started to book tickets to China for herself and Halimo. They made enquiries in Hargeisa to find out about the market needs and then agreed to buy the goods in China and share the shipment but to go their separate ways once they reached Hargeisa. This shipment provides work opportunities for at least 5 people for 4 months, Asha explained. Although financially better off selling the goods together in the long term, they have decided to become competitors. They would rather avoid clashes with their families in Hargeisa who are very eager to work and make a reasonable leaving thereby raising their status, they explained.

### 6.4

#### Families, clan, or town associations

The Somali Diaspora in the UK maintains links with their country firstly through families and clans who are highly valued and provide a safety net in times of difficulty and need. Almisi Welfare Association and SABAR are typical organisations that run the so called

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<sup>29</sup> Hammond, L.

<sup>30</sup> Ibid

*Ardaa*<sup>31</sup> projects. Both organisations have representation in London and Hargeisa and Erigaabo respectively.

Markabley Relief and Development Trust has strong affiliations with Gedo region, southwest Somalia. Through this association, Markabley has managed to recruit likeminded individuals mainly from the same region that want to make positive contributions.

Other organisations go beyond the clan, region and town associations and undertake projects that run in many regions and areas. African Development Trust and Nomad International are two examples of organisations that do not operate according to the clan, town associations but rather cover several regions and towns.

## 6.5

### Groups/political parties

There are quite a number of Somali pressure, lobby, interest and/or protest groups in the UK that seek to influence government policy or legislation in Somalia and Somaliland. The number of these groups has increased in recent years due to the increasing violence in southern Somalia and the human rights violations in Somaliland. Hawiye Action Group<sup>32</sup>, Somali Concern Group<sup>33</sup> and Somaliland Freedom of Expression<sup>34</sup> Fund are typical lobby, interest and protest groups. Their main aim is to influence those who actually have the power to make decisions. They do not appear to be interested in power of political office for their members, but look for a way to influence the decisions made by those who are in power by collaborating with others and making use of their wider network in the UK.

Also, political parties are very active in the UK. The three main parties, in Somaliland, UDUB<sup>35</sup>, Kulmiye<sup>36</sup> and UCID<sup>37</sup>, are all strongly represented in the UK. Their presence in the UK and elsewhere had a profound impact in shaping the national and local politics of Somaliland. Furthermore, the political development has united and further divided the Diaspora. A useful example was the highly regarded Somaliland Forum<sup>38</sup>, an

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<sup>31</sup> *Ardaa* means house or surroundings of the house (*Aqal Somali*: Somali traditional house) in Somali but within this context it refers to a project run by a specific clan for their clan in specific area.

<sup>32</sup> See: <http://www.hawiyeactiongroup.com/>

<sup>33</sup> See: <http://www.somaliconcern.org/>

<sup>34</sup> See: <http://www.somalilandfreedom.org/>

<sup>35</sup> See: <http://www.xisbiga-udub.com/>

<sup>36</sup> See: <http://www.kulmiye.com/>

<sup>37</sup> See: <http://www.ucidparty.com/>

<sup>38</sup> See: <http://www.somalilandforum.org/>

independent think tank that aims to bring together the Somalilanders in the Diaspora. Some Forum members decided to join different parties when they were established which has affected the course of the organisation and the way it functions for a certain period.

## 6.6

### Assisting or restraining conflict

Newland and Patrick argue that there is a strong relationship between violent disruption of public order and poverty which has a significant impact on livelihoods and the progress of development<sup>39</sup>. Conflict disrupts livelihoods and development processes by causing substantial disorder, while ongoing insecurity promotes an economic climate which deters people to invest and contribute<sup>40</sup>. The Senlis Council has recently published a report arguing that “Al Shabab gains significant funding from the Diaspora, where there is considerable sympathy for the viewpoint that these are indigenous Somalis fighting for their country<sup>41</sup>”.

Often the Somali Diaspora also engages to resolve conflicts, mainly between clans. Prominent figures and scholars from the Diaspora have used their clan identity and positions to mediate between clans that are in conflict. The Somaliland Academia for Peace and Development has emphasised the positive contribution made by the Diaspora<sup>42</sup>. The Somaliland Diaspora has given funding and provided leadership and has returned to their homeland to contribute<sup>43</sup>.

## **7.0 Recommendations and the way forward**

### 7.1

#### Continuing dialogue with Somali Remittance Organisations

The Send Money Home project has established an effective level communication with all Somali Remittance Organisations. It is essential that this dialogue is continued to ensure that new services and products are developed that best meet the needs of the Diaspora and that further information is forthcoming from the MTOs.

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<sup>39</sup> Newland, K. with Patrick, E. (2004) *Beyond remittances: the role of diaspora in poverty reduction in their countries of origin*. Report for the Department for International Development. Washington DC: Migration Policy Institute.

<sup>40</sup> Ibid

<sup>41</sup> The Senlis Council (2008). *Chronic Failures in the War on Terror From Afghanistan to Somalia*. Great Britain: MF Publishing

<sup>42</sup> Somaliland Centre for Peace and Development (2002) see also: Van Hear, N., Pieke, F. and Vertovec, S. with Lindley, A., Jettinger, B. and Balarajan, M. (2004) *The contribution of UK-based diasporas to development and poverty reduction*. Report for the Department for International Development. ESRC Centre on Migration, Policy and Society (COMPAS), University of Oxford.

<sup>43</sup> Ibid

## 7.1a

### Work to lower commission charged

Although Somali remittance firms operate quite effectively, efficiently and competitively in a difficult environment, there are still areas in which there is room for improvement.

An obvious area is commission charged. Although the standard commission of 5 percent is not high, there is still space within the economics of the firm for it to be reduced. For example it could be lowered to the percent at which large amounts are sent, to 3 or 4 percent. There are also opportunities for MTOs to reward regular senders in the form of discount and/or bonuses.

## 7.1b

### Better Exchange Rates

Exchange rates are a relatively hidden cost. The remitter may be aware of the different commission fees charged by various money transfer operators, but it is very rare that they are easily able to access information as to which one offers a better exchange rate. These rates can have a significant impact on the total charge to remit money. It can result in a greater burden being placed on the sender or it can reduce the amount of money received by the recipient. Even with slight variations the long term gross effect can be significant, particularly at the receiving end.

Lowered commission fees together with more favourable exchange rates would allow for more of the community's hard earned funds to reach those most in need.

As highlighted in the research, if the commission charged by MTO was to be reduced by 50%, 82% of respondents said that they would increase the amount of funds that they sent.

## 7.1c

### Transparency by Somali remittance firms

It has been somewhat challenging to extract information such as fees and exchange rates from numerous Somali remittances firms. In general MTOs are very protective of their businesses and feel a huge sense of responsibility for their conduct, activities and the communities they serve. Although these sensitivities need to be borne in mind when contacting MTOs, it is essential that MTOs distinguish between the competition and organisations that intend to support their businesses. Greater transparency and provision

of information will enable a more comprehensive understanding of the actual needs that will assist in the development not only of their services but also how the Diaspora can further engage with them.

## **8.0 The Send Money Home project for Somalis**

The key objectives of the Send Money Home project are to encourage the reduction of fees and exchange rates and increase the information available for those sending money. Although still difficult, it has already resulted in MTOs being more forthcoming with their information which is an aspect that can be built upon with continuing communication. The project has also increased transparency for the Somali population in the UK about their options for sending money to Somalia with the widespread distribution of information leaflets.

The Send Money Home initiative was well publicised among the Somali community through articles on UK Somali websites, direct contact with hundreds of Somali community leaders throughout the UK, press releases at Somali cultural events, a launch event at the House of Commons and through the website [www.sendmoneyhome.org](http://www.sendmoneyhome.org).

All of this ensured that a large majority of the Somali community in the UK was reached and is now for the first time able to access transparent, impartial information informing them about their options when sending money abroad.

Providing a simple yet detailed transparent comparison of the options available to prospective remitters and by directly comparing money transfer providers will in turn act as a catalyst to increase competition in the market ultimately leading to lower prices. This in turn will encourage more remitters to use formal channels and assist in contributing to the development of the financial sector in Somalia.

The Send Money Home website can also be used as a means of communicating with the Diaspora and Somali remittance organisations. The site has recently been redesigned to enable greater communication with individual users coming to the site. A cookie system records the preferences made by a user and on their next visit to the site it provides a personalised page detailing their previous search results. Each personalised homepage can be used to communicate information from DFID, the Diaspora Fund as well as providing links to other relevant Diaspora sites.

8.1

## Dissemination of Information

The dissemination of information about remittance services is of vital importance that will assist the Somali Diaspora when sending their money home. It is crucial that they are armed with simple, comparable information about the different remittance firms in the market, their respective fees and exchange rates and the availability of these different companies. They need also to know of their rights and what to do if things go wrong and funds do not reach the beneficiary.

## 8.2

### Harnessing Remittances for Development

Harnessing remittances to aid development projects has widespread potential. Migrant groups have already begun to set up development programmes in Somalia which have been funded by the Diaspora community. Remittances for charity funds are collected by the Diaspora in the host country and are remitted to Somalia. The following are concrete examples of recent development projects undertaken by Remittance funds:

- Nomad International, a voluntary Somali Diaspora organisation which concentrates on the development of health and education in Somaliland, has raised \$20,000 for the Burco Hospital, \$15,000 for the Hargeisa Hospital, \$80,000 for the Erigaabo Hospital and \$1000 for Hargeisa University through fundraising events from the Somali population living abroad. Nomad also operates a Somaliland Long Term Assistance Programme (SLAP) remittance project which is based on a standing order system in which 130 donors pay £5 to £10 a month. The project to date has generated \$24, 000 for the accident and emergency unit of Hargeisa Regional Hospital.
- Sabar is an organisational project which aims to rehabilitate and support extremely vulnerable and marginalised groups, specifically groups of disabled persons. This project has raised over \$100 000 from the Somali Diaspora since its initiation in 2000. It has provided housing and support for 15 disabled people and land has been purchased for the construction of further shelters.
- The Markabley Relief and Development Trust is charity which is in the process of building a University in Gedo, Somalia. Three Foundation Colleges were opened earlier this year with a view to opening an entire University in 2010. Financing for



this ambitious project is done exclusively through regular donors who remit between £10 and £15 a month.

- Horn Relief, an international NGO with programming across Somalia, is using the commitment of Diaspora to support a large infrastructure project in Northern Somalia. This project, the *Jetty Redevelopment Project* in Laas Qoray (Sanaag region) involves building a jetty close to the site of a vibrant port destroyed in the war, with expected wide economic benefits upon completion. The creation of a Jetty will benefit at least 80% of the total population in Eastern Sanaag and Northern Sool or 220,225 people. To augment donations from Oxfam Novib, Horn Relief is mobilising the support of the Diaspora and has done so from a unique angle. A decree was passed in the UK that a working member of the clan would pay \$1,000 and a student would pay \$500 towards the project over 12 months. This was widely accepted throughout the community and was also adopted in the USA and Canada. Horn Relief has managed to raise over \$100,000 from the UK Diaspora alone during February, March and April 2008. Ms Degan Ali, Executive Director, expects over \$600,000 to be raised by the end of 2008 from the Diaspora in the UK, US, Canada, Sweden and Australia.

Experts and community members and leaders advocate that an institutional structure to co-finance and support developmental and entrepreneurial initiatives of the Diaspora is one of the most urgent needs. There is an opportunity for DFID to inject finance into these projects which have already been established and operate efficiently. A Diaspora Fund and match funding are considered further in this report.

### 8.3

How best can DFID liaise with the Somali Diasporas in the UK to reduce poverty and encourage development in Somalia/Somaliland?

#### 8.3a

Engagement with the Somali Diaspora

DFID is currently consulting with the Somali Diaspora in order to work with the community and encourage development. Further, DFID can look at how to promote joint

development projects through remittances. A careful approach should be adopted that examines how to encourage this without violating or harming current achievements and successes. This research and the consultation process have highlighted many interesting development projects that already exist which DFID may want to enhance and encourage further. It is important to acknowledge these achievements and assist the community to retain ownership over the projects they run. DFID should consider assisting the Somali Diaspora to undertake large scale charitable projects. In general the Somali Diaspora is a relatively recent Diaspora (with the exception of the seamen who came to the UK in the 18 century) that requires capacity building to function effectively. Discussions with different community leaders and professionals have highlighted the difficulties they face in running their office on a day-to-day basis. The lack of labour capacity and adequate office spaces are often mentioned as their main barriers to working efficiently. DFID should consider collaborating with these organisations and providing the needed assistance.

DFID has recently placed 7 questions on its website seeking feedback from the Somali Diaspora in the UK. Most questions are relevant but the approach needs some attention to generate useful response and the questions require some fine-tuning and will help the process if translated into Somali. Further, a pro-active approach is necessary rather than solely relying on the website to generate the necessary feedback. The Send Money Home project for Somalis has generated substantial data that could be used to liaise with the community. In addition, there is familiarity with the Send Money Home project that will encourage people to respond. Depending on how much feedback DFID requires, the internet could be used as medium to link with the Somali community.

In relation to the context of the questions, it is important to note that the Somali Diaspora has a tendency to be very politically divided as well as clan and regionally oriented. Therefore, the type of response and feedback will depend on who answers them. In general responses tend to be emotionally loaded. For that reason, research or one day conference/forum with key stakeholders might be more appropriate to obtain more rational answers.

### 8.3b

#### Somali Diaspora Fund

Whilst the World Bank and African governments recognise that a Diaspora Fund is possible for other African countries, is a Diaspora Fund feasible for Somalia where there is no central bank, financial institutions or capital market?

Certainly in the absence of other methods of funding, remittances represent a huge source of finance for investment in development projects and private business.

Donors in Nairobi have been consulting on financing mechanisms to leverage Diaspora remittances. Having consulted with members of the UK Diaspora, the consensus is that a Diaspora Fund based in Kenya would seem to be highly unlikely due to the highly fragmented and regionalised nature of Somali politics.

A Diaspora Fund based in Somaliland is worth exploring since Diaspora Somalilanders do think and act more in terms of 'nationhood' than any other Somalis. Existing projects such as the Universities and the funding of the elections are examples of national type projects. Most of the Diaspora funded projects to date are in Somaliland or Puntland.

However, the most likely option that the Somali Diaspora believe to be feasible is a Diaspora Fund in the UK. This would be a fund that UK Somali NGOs could apply to for projects in Somalia and Somaliland for their own capacity building. The Comic Relief model might be an example of this.

The Fund would also identify UK Somali NGOs to support. This model could also explore whether remittance companies such as Dahabshiil might match funds from the Diaspora and DFID. The Mexican Hometown Associations have something similar with joint financing from Federal, State and Local government along with the Diaspora.

Further, Neil Spooner recognises in his report on *Financing Modalities for the Recovery and Development Framework for Somalia*, that there is a strong case for EU donors who are already the biggest donors to Somalia to create the Fund. Further work could also be conducted to determine whether international Foundations and Trusts would contribute to the Fund.

#### 8.4

##### Actions necessary for catalysing a Diaspora led development project

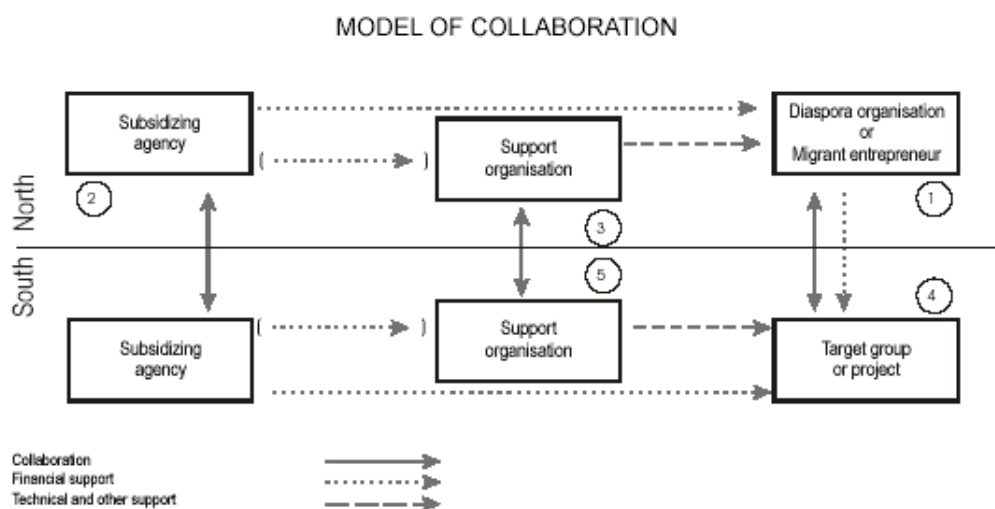
The model below demonstrates how a funding institution such as DFID can assist a Diaspora led development project. A third party to provide technical and professional support would also be beneficial.

In the UK (North):

- (1) The Diaspora association or Diaspora entrepreneur;
- (2) A subsidising institution;
- (3) An organisation providing technical and management advice and capacity-building support.

In Somalia (South):

- (4) The development project.
- (5) A support organisation in Somalia could prove useful.



By way of example, the Almis Welfare Association currently runs a program in which they pay the school fees for approximately 42 children throughout their primary education. When a child graduates, the fees for another child are paid so that they may begin school. Almis raises funds exclusively via the UK Somali Diaspora. The Almis Welfare Association would be number 1 in the model above

DFID could undertake a fund matching initiative for this project. They could match the funds Almis is able to raise from the Somali Diaspora during a set time to a ceiling amount. This would allow twice as many children to attend school and would ensure that DFID's funds are utilised effectively in reaching the intended target. It will also aid DFID in building a rapport with the Somali community in the UK. DFID is number 2 above.

In terms of the provision of transparency, monitoring of funds and reporting of progress and outcomes, the Almis Welfare Association may not necessarily have the required technical skills or human resources. A third party, a support organisation, may in this case prove useful to assist them so that they are able to undertake the aforementioned duties to a level suitable for the donor agency. This would be numbers 3 and 5. A Somali Development Organisation, as discussed below, could fulfil this role.

Liaisons would naturally take place between DFID in the UK and DFID Somalia in Kenya, the latter being the subsidising agency in the South in the model above.

The target group in the South (4) are the children being given the opportunity to attend school.

## 8.5

### Somali Development Organisation (SDO)

Using this model as an example, alongside the creation of the Diaspora Fund, the donors should also establish an intermediary organisation, a Somali Development Organisation (SDO) who would be the support organisation, or number 3 in the model above. Based in the UK, the SDO will provide the Somali Diaspora with assistance with their applications to the Fund. Additionally, the SDO will have a presence in Kenya and/or Somalia/Somaliland and will assist the organisations who receive funding with the development of their projects, management of the funds and reporting.

A UK organisation, The African Foundation for Development (AFFORD) have established a similar model. Remittances Plus is a business development support service in Sierra Leone provided by AFFORD that allows recipients of remittances that have been sent for investment in a business venture via an online service provider, to have access to business support. Through its Supporting Entrepreneurs & Enterprise Development in Africa (SEEDA) programme, they provide business development support services to small-scale enterprises with potential to grow through a network of qualified business support coaches and partners in locations across Sierra Leone. Their findings suggest that between 5% & 10% of remittances are intended for investment in enterprise or a productive asset. However, anecdotal reports point to considerable dissatisfaction on the part of senders at least, as only rarely do these investment efforts meet expectations or succeed at all.

### 8.5a

#### Management of the SDO

The SDO will be managed by a qualified member of the Diaspora and will work closely with board members of the Fund. The designated manager will be responsible for the SDO's day to day activities and will be assisted by a facilitation team. Together they will be responsible for:

- Assistance with the development of project proposals
- Preparation of business plans, models and reports
- Reviewing project proposals
- Assistance with presentations to the Fund

In Kenya or Somalia/Somaliland, the SDO will also be responsible for:

- Creating appropriate controls for usage of the funds
- Progress reviews of the project to ensure adequate performance and efficient use of finance
- Guidance on finance management, business planning and audits
- Links with other relevant projects
- Links with experts to provide project assistance. In Kenya, Novib have a centralised capacity building facility. A number of Somali NGOs regularly send their staff on courses run by Novib for specialist training.
- Identification of projects on the ground that may require funding.

A further key function of the SDO will be to facilitate communication with the Diaspora to:

- Raise awareness of the Fund
- Mobilise members of the Diaspora to contribute small amounts on a regular basis by direct debit or standing order
- Develop a broad portfolio of projects in Somalia and Somaliland that take into consideration gender, clan, cultural and religious issues to ensure that there is fairness in the allocation of project funds
- Develop a website that provides regular information on the progress of projects, investment information and news about the Fund.

Transparency is crucial. An independent audit committee will be established to oversee the projects and disbursement of funds. The findings of the Committee will be made widely available through the Somali press, Diaspora organisations and the SDO's website.

In addition, Neil Spooner identifies in his report that the key risk of a Diaspora Fund is that it would "divert resources away from existing remittance flows, creating no additionally in terms of total financial flows and undermining welfare." However, our findings from our consultation with the Somali Diaspora are that remittances to family, friends or for investment purposes would continue and money paid into a Fund would be on top of these existing amounts. Mr Liban, Manager from Qaran Express believes that

the key to the Diaspora Fund will be how it is presented to the community. “People will always continue to send money to family and friends or for business, but where they have spare money and feel that the Fund is providing support for a development project, then they will feel it necessary to support it.”

8.5b

#### Venture Capital Fund

Whether a Diaspora Fund could also create an intermediary fund that is used for venture capital is a moot point. Members of the Diaspora and academics canvassed on this issue overwhelmingly agree that it could lead to significant commercial and political disagreements.

“Venture capital can be defined as the investment by professional investors of long term, risk equity finance, in investee companies, where the primary reward is an eventual capital gain, rather than interest income or dividend yield.” (*Wright and Robbie, 1997*)

Key elements of any venture capital are medium to long term equity investment in unquoted companies with growth potential.

In Somalia it will be difficult to look at any medium to long term investment of say 5-10 years. In a failed state with little regulation, a further difficulty will be establishing ownership of the companies. Whilst some elements have thrived such as telecommunications, other major companies in the business community are reported to have affiliations with the Council of Islamic Courts, one of the prime reasons for the US bombings. Determining who the legitimate business people are and what their affiliations are has the potential to create commercial, political and regional disputes.

For a venture capital firm, Somalia and Somaliland are regarded as high risk countries in which it would be difficult to make a good investment case. The African Venture Capital Association (AVCA) represents the private equity and venture capital industry in Africa. Key areas that its members assess before making any investments include:

- Commercial Viability
- Management
- Financial Performance
- Regulated status and Governance and Vision
- Market/ Products
- Institutional Culture

- Asset Growth

John Mawuli Ababio, MD of AVCA ([www.avcanet.com](http://www.avcanet.com)) confirmed that none of their members are active in Somalia and Somaliland. However, part of their mandate is to encourage venture capital in post conflict regions and they have been working with the FMO to achieve this. They are interested in participating in discussions with DFID about a Diaspora Fund and intend on travelling throughout the Horn of Africa later this year to assess the current situation.

Further research is required with the Somali business community, but evidence at this stage leads us to conclude that a venture capital fund is extremely unlikely to be accepted by the Diaspora or by a venture capital management firm and would be a difficult investment case to prove.

#### 8.5c

##### The role for Somali Remittance Organisations

Since Somali remittance organisations are central to the lives of the Somali Diaspora, they will play an important role in the development of the Diaspora Fund.

They can provide technical assistance to support the Fund and matching funding perhaps by giving a percentage of their profits or matching employee giving. They will also play an important role in mobilising their peers and the Diaspora and promoting the benefits of the Fund to the community.

#### 8.6

##### Further Research and provision of information

Further research is necessary, particularly in the receiving country. More research into remittances and their role and impact in Somalia needs to be undertaken. Greater time and funding will allow for the qualitative and quantitative issues regarding remittances sent to Somalia by the Diaspora in the UK to be examined, as well as assessing the impact of remittances in Somalia.

Moving beyond the UK to Somalia corridor to include a wider net of countries with large Somali Diaspora would prove useful. Coordination with Development Agencies in



countries such as the Netherlands, Canada, Sweden, Finland, Denmark, the US and the UAE to provide transparency and information on remittance firms to the respective Somali Diaspora and government would increase the beneficial effects of the Send Money Home project.

Research also is paramount as it is the key to the right approach when collaborating with the Somali Diaspora. Despite the extensive research on remittances in general there is little known about the household-level decisions to remit. Therefore, the patterns and the reasons are hard to evaluate. Ms Degan Ali, Executive Director of Horn Relief has recognised through their fundraising efforts, that the Diaspora is different not only from country to country, but also within different parts of the UK. It is essential to determine who the key stakeholders throughout the Diaspora are and what would motivate them to contribute to a Diaspora Fund.

8.6a

#### Specific research areas

- Further analysis on ‘Sacrifices made’ and the affects on British Somali integration and socio economic advancements (the better placed in the society the more likely the UK Somali society can further assist development back home).
- Similarly, the suffering of Somalis remitters is a worrying development and needs adequate policy approach.
- Exploring the social responsibility of remittance agencies towards British Somalis (how can they support the efforts of UK Somali communities both in UK and in the Horn of Africa?).
- Addressing the background, demography, employment status, income, health and well-being, education, life style, social networks of the Diaspora throughout the UK.
- Undertaking a scoping study on UK Somali Diaspora activities in the development arena (ahead of any DFID engagement and or matching funds).
- Focusing beyond remittances and harnessing the human capital of the Somali Diaspora for long term benefits (in the areas of good governance/rule of law, private business sector investment and civil society/socio economic projects).
- Following up with a one day consultation on report findings amongst key members of UK Somali/Community.
- Launching an investment forum for private sector engagement by taking into consideration events on the ground. Somaliland might be best placed at the

moment. Organisations such as the Somaliland Chamber of Commerce in Cardiff and AME Trade<sup>44</sup> in London may be potentially useful contacts to facilitate this.

- Building on contacts made and maintaining a database and a reciprocal (clear) channel of communication between British Somalis (perhaps having an ad hoc/technical committee via PBI to become a point of contact and as a source of information).
- Pooling resources with likeminded donors, UK government departments, Somali/and administrations, implementing agencies and other stakeholders involved in Somaliland interaction thereby avoiding duplication and facilitating greater networking and exchange of information on key policy formulations.
- Researching the *Hagbad* opportunities to find out how and if this can be geared towards more economic and developmental uses.

### Acknowledgements

Profile Business Intelligence would like to thank all of those Somali community leaders who provided valuable information and insight as well as organisation project briefs. In particular we would like to thank Hussein Samater, Abdikarim Adan, Dualeh Elmi Nur, Dr. Saad Ali Shire and Mahad Ahmed. We would also like to acknowledge the countless Somali community members who provided their time and views so that the SendMoneyHome project could be a success.

## APPENDIX 1

### **Somali Diaspora Organisations Contacted and Diaspora led Development Projects**

#### Project briefs submitted:

1. Nomad International
2. Horn Relief

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<sup>44</sup> <http://www.ametrade.org/>

3. Markabley Relief and Development Trust (MRDT)
  4. West London Somaliland Community
  5. African Development Trust
  6. Somaliland Orphanage Training and Development
  7. Daryeel Foundation UK
  8. Almis Welfare Association
  9. Somaliland Cultural and Historical Society
  10. SAMADON Community
  11. Gargaar
  12. The SAMA Development Trust
  13. SABAR
  14. Omer Ahmed – Strengthening Democracy
  15. Dadihiye Somalia
  16. Somaliland Societies in the EU
  17. Institute for Female Education and Development
  18. Somaliland Overseas
  19. Somali Youth Education and Welfare Foundation
  20. Horn of Africa Development Organisation (HODO)
- 

Project briefs not submitted

21. Somali Advocacy and Integration Centre
22. PARXIS
23. Croydon Care (Somali Community Association),
24. Somali Community and Cultural Association
25. Al-huda Mosque and Cultural Centre

26. London Somali Action Forum (LSAF)
27. Horn of Africa Community Association (HACA)
28. Ocean Somali Community Association (OSCA)
29. Poplar Somali Community Association (PSCA)
30. Somali Education and Cultural Project (SECP)
31. Somali Employment and Training (SET)
32. SANCA Somali Enterprise Community & Cultural
33. Somali Education and Development Centre (SEDEC)
34. Somaliland Focus
35. QM-Somali society
36. MET-Somali society
37. Somali Organisations Network
38. RAAD
39. Haringey Somali Community and Cultural Association
40. Somali Business Association
41. AME Trade Ltd
42. Midlands Somali Business Association

## **1. Nomad International**

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### **Brief profile**

Nomad International is a voluntary organisation based in various parts of the globe including the UK, Holland, Canada and Somaliland. Although the different organisations are run independently there is a great sense of togetherness and dialog between the different branches in different parts of the world that mainly share their Diasporic experiences and understand their translational responsibilities. The organisation is made up mainly of young professional members who strive to inspire their youth and wider community in the Diaspora and if necessary act as role models in the academic arena, both inside and outside their "home". Nomad International concentrates mainly in education and health primarily in Somaliland and to a certain extent in the UK.

### **Aims**

To assist the people of Somaliland in the developments of health and education programmes.

### **Objectives**

- Undertaking projects to raise awareness on health and education aspects in order to equip the Somaliland community both in the Diaspora and Somaliland with sufficient knowledge of their relevance and consequence.
- Arranging seminars and sessions for the community to update and provide adequate information about health and education in Somaliland.
- Arranging and participating in community building programs to resolve the issues that are perceived to be important at any point in time.
- Represent and express the views of the health and education sector in Somaliland at all levels of the relevant government and non-governmental departments.
- Undertaking fundraising projects as well as working in a close partnership with local, national and international NGO's and organisations in the assistance of the development of health and education programs.

### **Vision**

The long term vision of the project is to make a successful and a rewarding health and education project that not only addresses the key issues that concern the people from Somaliland but also thrives to find solutions for them.

### **Mission Statement**

Improving the quality and increasing the accessibility of the health and education sector in Somaliland whereby the Somaliland Diaspora has a central role to play.

## **Why**

Despite the enormous arid imaginative efforts that have been made since 1991, the general health situation of the majority of the population remains precarious. The post-war syndrome, the failure of the international community to recognize Somaliland, the government, the severe crisis of an economy that depends solely on livestock trade and above all the total neglect of the Siyad Barre regime to Somaliland all contributed to the lack of resources available to the health sector.

## **Our projects in nutshell**

On July 2003, Nomad International delivered \$15,000 worth of medical equipment. It was during this visit that the plight of the Somaliland hospital became stark. Please consider these facts\*:

- One in five children dies before the age of 5.
- Life expectancy is 48 years
- Every year nearly 4,000 women die in childbirth

It goes without saying that the illusions of free drugs and health services in Somaliland as well as other “developing” countries have all become a disillusion. The outcome is serious for the future of development strategies of such countries and calls for immediate examination and intervention. For example, to mention only a few, the proclaimed free health services have caused permanent and total lack of medical supplies, poor health services in major parts of the country, unmotivated health professionals, frustrated patients who sometimes pay more than the cost of the services offered and unsustainable health services that drain national resources. Although the smallest of aid makes a huge difference, it is our conclusion that a long term programme needs to be put in place to sustain the development of Somaliland’s health sector.

\* All figures are taken from Ref. UNICEF, The Progress of Nations, 1990

## **How**

The estimates of the Somaliland community in the UK is between 80,000 to 100, 000. We believe this is a great number to make a great difference. We propose that each person (s) who can afford to donate a minimum of £5 or more a month will help contribute towards a worthy cause.

The hospitals need assistance with medical equipment supplies, medicines and infrastructure improvements to enable reasonable health services. Schools and universities need major improvements to raise achievements and quality of education.

As mentioned earlier we focus on the health and education sectors. Since there are not enough funds to cover both sectors at this moment, we prioritise to initially start with the health sector then move on to the education sector.

Nomad’s success stems from the fact that is open and transparent about the projects it runs and the funds that is raises. All our donors are aware of where there donations go, when and on what it has been spent. Been transparent is therefore just not simply a goal but it is what underpins and drives our organisation.

Since its creation Nomad International has accomplished successful projects and/or achievements. Nomad International has organized many fundraising events to raise the following funds for the hospitals, schools and universities in Somaliland

- Hargeisa University in May 2002, raised \$1000
- Hargeisa Hospital in May 2003, raised \$ 15000
- Burco Hospital in May 2004, raised \$ 20 000
- Erigaabo Hospital and education project in May 2005, raised approx. \$ 80 000
- SLAP (Somaliland Long-term Assistance Programme) May 2006
  - SLAP remittances project is based on a standing order system and currently has 130 donors that pay £ 5 to 10 a month. The project has so far generated \$ 24000 and 12 people in the accident and emergency unit of Hargeisa Regional Hospital
- Somaliland Orphanage project ( will be launched on 24<sup>th</sup> May)

The reason why the SLAP project was launched is to give a long-term assistance to Somaliland health and education sectors.

All our projects go through an already established structure such as the RHBs (Regional Health Boards). We believe strengthening these existing structures would enhance the valuable work that they do and add value to the projects that we run.

### **Collaboration with others**

During the years we have learned to value the concept of collaboration and understand that the development work that we undertake and the type of projects we run cannot be done in isolation. Therefore, Nomad International works with a wide range of organisations, including Somaliland Societies Europe, West London Somaliland Community, Somaliland Cultural and Historical Society, Somaliland Orphanage Training & Development, Markeabley which supports a University in south-west Somalia, Regional Health Boards in Hargeisa and Burao (Somaliland), Somaliland Minister of Education, Somaliland Minister of Planning, Somaliland Minister of Health. We are currently in talks with THET (Tropical Health and Education Trust) and Kings College to look at ways to enhance the valuable work that they undertake. We are using our network to mobilize the Somaliland Diaspora to partake in these projects.

## 2. Horn Relief

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Nisar Majid – Consultant  
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Tel: +254-20-387-6646  
Email: [dali@hornrelief.org](mailto:dali@hornrelief.org)  
Email: Nisar\_majid@yahoo.co.uk

### Brief profile

Horn Relief is an African-led international development and humanitarian organisation working in Northwest, Northeast and southern Somalia.

Horn Relief projects have been subject to several independent evaluations and have had two articles published in the Overseas Development Institute's publications

### Profile of current projects

#### **Jetty Redevelopment Project Summary**

**Overall objective:** To provide increased market access and long-term economic stability for coastal communities and pastoralists in the region, building on existing economic indicators of success along the North coast of Somalia.

**Project's Objectives:** For this project, a comprehensive community-driven approach is designed to provide targeted assistance for building and expanding economic opportunities and improve community service structures in Laas Qoray and surrounding rural villages. In both design and mode of implementation, the integrated set of project activities, when implemented, intend to:

1. increase household income and strengthen economic recovery in Laas Qoray and North coast hinterlands,
2. promote the sustainable management and use of the Laas Qoray Jetty and the local fishery, and
3. Build capacity and participation in local governance and resource management.

**Beneficiaries:** The creation of a Jetty will benefit at least 80% of the total population in Eastern Sanaag and northern Sool or 220,225 people (using WHO population estimates 2002).

#### **Partnership opportunities**

Horn Relief would like to propose three possible partnerships based on this project. The first partnership supports an investigation of Somali Diaspora and how they are engaged in this project, the second and third are formal funding relationships that take advantage of Diaspora or provide direct project support to Horn Relief's implementation. We can supplement this Concept Note with full proposals of these options.



## 1. Documenting Diaspora participation (media and academic)

The academic literature concerned with the development potential of remittances consistently highlights a limited understanding of the social and economic dynamics associated with Diasporas and their networks. While the macro-economic scale of remittances is often very significant issues concerned with the leveraging of such funds is certainly not.

Capturing the evolution of the Jetty Redevelopment Project, with a particular emphasis on how Diaspora decision-making and financing can be organised to support both the construction and subsequent operation of this project, offers a huge opportunity for learning from a Somali led co-financed project.

### Outputs

a) Social research and documentation: Consultations with Diaspora in three countries, local stakeholders and beneficiaries will answer key questions about who is concerned about development issues in Somalia and how Diaspora are influencing development decisions. Specific outputs will include:

- Annual project reports and/or contributions to planned, formal project reports
- High quality reports at the end of the project for wide distribution
- Several academic and journal articles and papers
- A special edition lessons learned or best practice publication on 'Diaspora involved Development' will be explored with research organisations such as the Overseas Development Institute.

b) Mixed media / film-making

- Regular 5-10 minute clips posted on the project web-site ([www.laasqorayport.org](http://www.laasqorayport.org)) recording the progress of the project and the various meetings
- A one-hour documentary film capturing the full life of the project that could be shown on BBC World and would also be launched in Somalia, Nairobi and at major Diaspora locations globally.

Horn Relief have developed a proposal to document the project with an estimated budget of \$400,000 over three years.

## 2. Direct project funding

The project has two, distinct aspects: 1) consensus and capacity building and 2) construction and operation. We envisage that donors will approach the project from a number of angles and that a strategic partnership addressing specific organisational development priorities for Somalia could be managed under this multifaceted project. Already we have submitted such a proposal to the Islamic Development Bank and are waiting for feedback.

Organisations could support a component of this project (local governance, facility operation, land use planning, private sector development, environmental impact, training, etc. etc.) or pool a contribution together with Oxfam Novib and Diaspora.

With a project budget of \$8.2 million and Oxfam Novib's current contribution of \$4.2 million, there is opportunity for DfID to program up to \$4 million to complete the fundraising for this project.

### **New project ideas**

Organisational contribution could be specifically targeted to achieve one or more of the following results:

- improved local capacity to manage assets, resources, the environment, economic and community growth/planning;
- increased employment opportunities in Laas Qoray and surrounding villages;
- increased imports that lessen reliance on Bosaso port;
- increased access of in-land traders to new markets;
- decreased cost of imported goods for consumers and coastal business people;
- increased output by existing factories in Laas Qoray; and
- reduction of desertification through decrease in charcoal burning and trade due to employment creation.

We expect that other 'sub-projects' will be possible including a land-use planning project with UN HABITAT, fisheries training with FAO, conflict resolution with DRC and Mercy Corps, and others that will come with their own indicators and opportunities for further donor partnerships.

### **3. Matching Diaspora remittances**

An alternative to direct project funding could be through a "Matching Fund Program", thereby illustrating the bilateral commitment to the RDF as well as the Diaspora's role in state-level capacity building and reconstruction. The Government could match pound-for-pound individual donations made between fixed dates to a ceiling of money. This addresses institutional interest to raise awareness and engage with Somali Diaspora on development issues.

The expenditure of matching funds would be subject to all normal central government legislative, regulatory, and administrative requirements, as well as specific funding policies

### **3. Markabley Relief and Development Trust**

Name: Abdiweli O. Garad

Position: Secretary

Address: 126 Camden Road, London, NW11 9EE

Tel: 07957796850

Email: markableey@hotmail.com

#### **Brief profile**

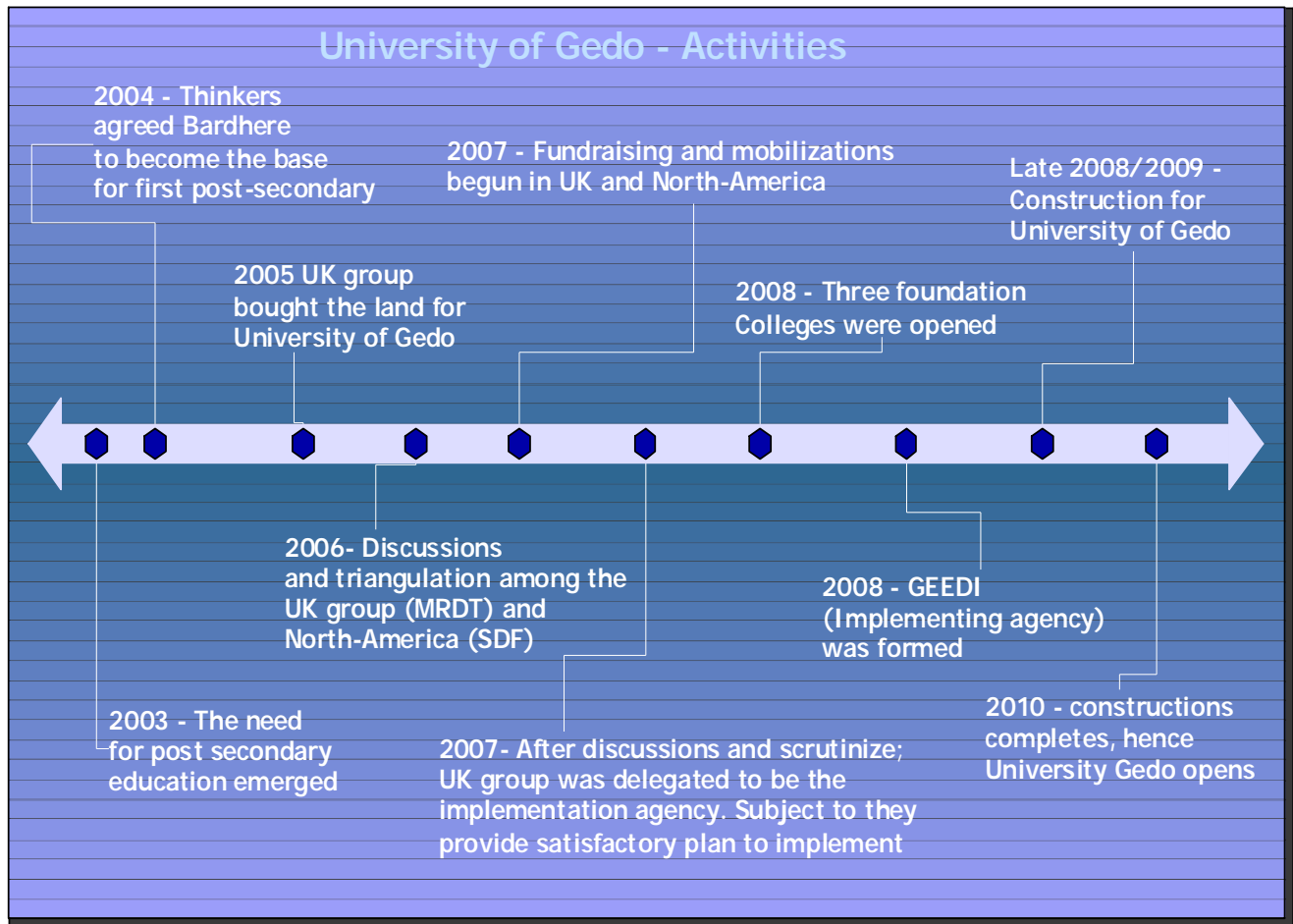
The University Gedo is a pioneering obligation and action-planning mission carried out by Markabley Relief and Development Trust (MRDT) Charity Association registered in England, which will assess the state of communal society in Gedo, Somalia, with a view to create an academically/education system and an impetus for the populace in the region strengthening initiatives and paving-way to shape different society for the future.

This is unique and it is initiated to implement by and for, the benefit of the people in Gedo, the Somalia populace as a whole. Successful project of this type will at the end provide for the Somalis as a whole, let alone, intended regions, practitioners, governments, citizens, researchers and the donor community with unique perspectives on the nature, values, environment and impact of humanity, the challenges faced by the education sector, and aspects of civil society that can be enhanced.

We have 18 regular donors who remit £ 15 on average per month. Further, we have 10 irregular donors who pay about £ 10 a month. In addition, we occasionally receive requests from Somalia to assist securing land for educational purposes or support during difficult times such flood are draught. We send the money through Dahabshiil and Mustaqbal.

Figure 1, below indicates ongoing activities for the proposed University of Gedo

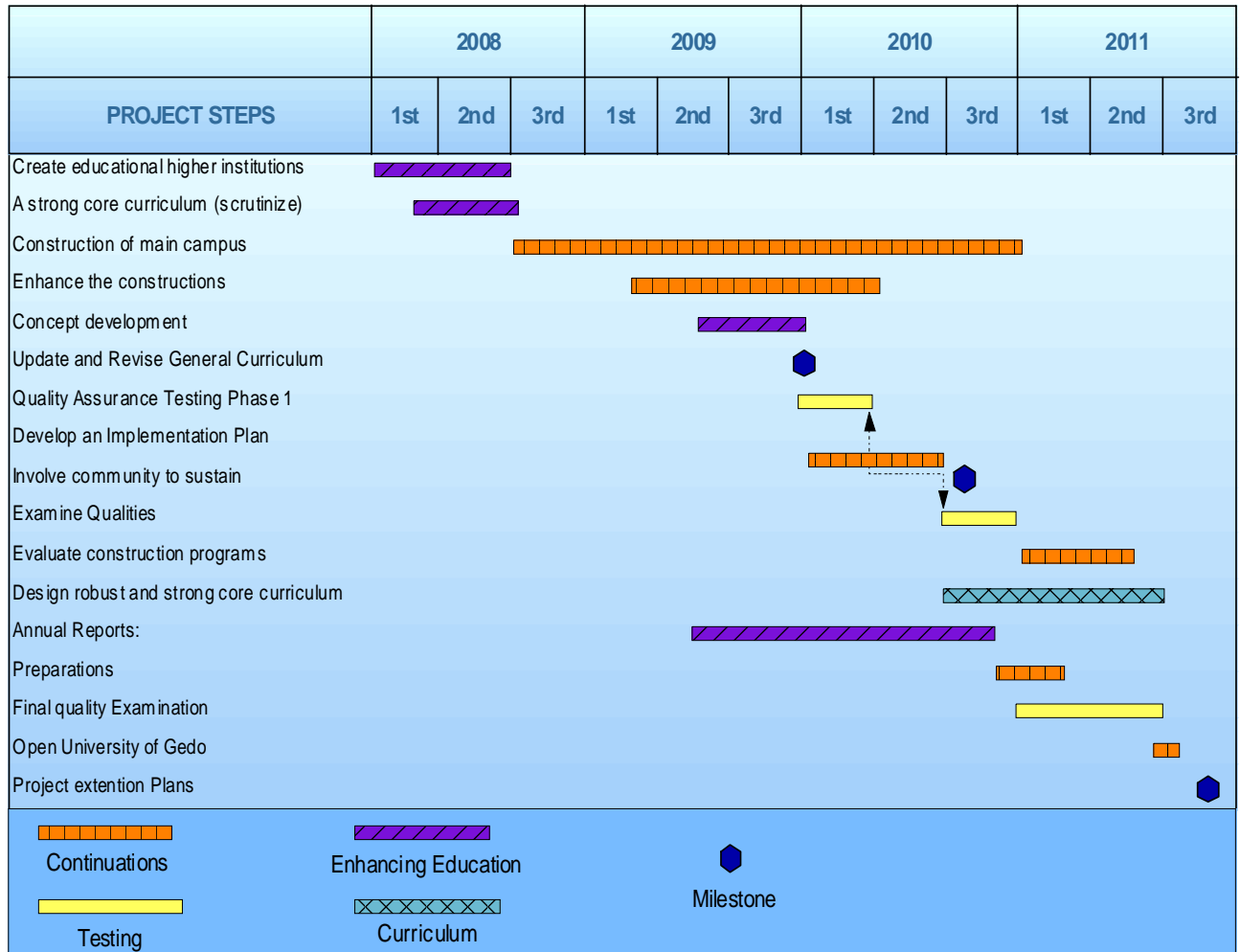
**Figure 1**



**Establishment of University of Gedo’s Gantt chart.** Please note that the tasks are not the final and subject to reviewing, so that, your suggestions are very much needed

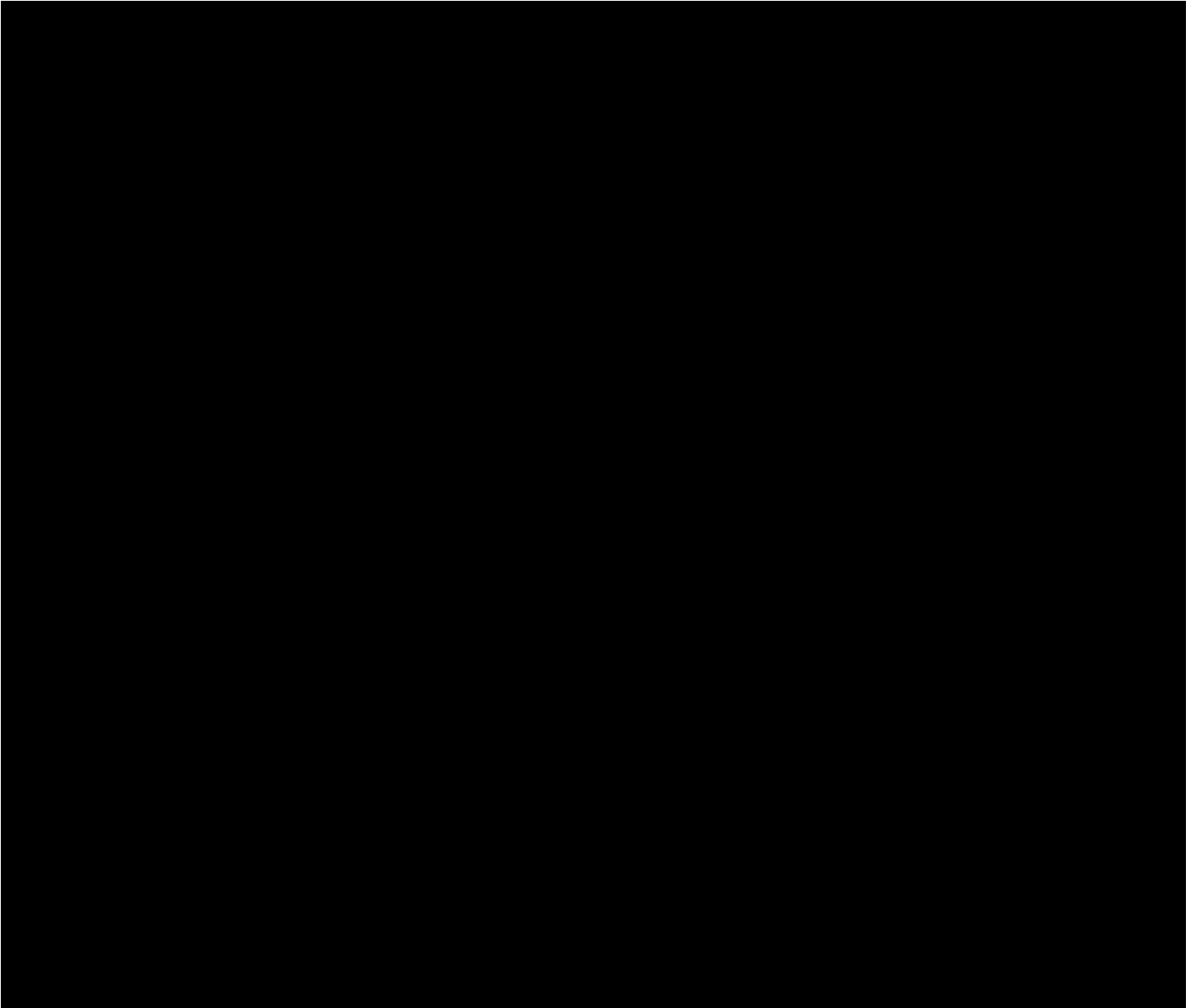
**Figure 2**

## University of Gedo Project Development Schedule



## Operation budget plan

Table



#### **4. West London Somaliland Community**

Name: Id Hasan Muse

Position: Coordinator

Address: Unit 3016, Access House, 1 Nestles Avenue, hayes, UB3 2TJ

Tel: 0208 561 9709

Tel: 07957758340

Email: [info@wlsomalilandcommunity.org.uk](mailto:info@wlsomalilandcommunity.org.uk)

##### **Brief profile**

West London Somaliland Community is a newly established (launched on 26<sup>th</sup> May 2007) community organisation and aims to empower the Somalilanders here in UK and back home in Somaliland as well. With our slogan of “addressing the issues that matter to the community and the society at large” we intend to reflect and respond to the needs of our community in UK and implement effective programs to tackle the problems such as youth crimes, parental challenges and social exclusion.

Currently we run football club for the youth aged between 10-18, parents group to face the parental challenge with confidence, advice and guidance sessions with the day-to-day life of the community. We have been recently awarded a grant by Awards for All to deliver a family oriented project to involve the parents in the education of their children, improve the child-parent relations and reduce isolation of parents and children.

Regarding the international development, we haven't yet addressed that issue during our short existence period but as our fourth objectives says: “To enable West London Somalilanders to remain involved, through training, workshops and conferences, in the reconstruction and development of Somaliland while simultaneously participating actively in the UK society” we intend to contribute to the reconstruction and development of our native country, Somaliland.

##### **Future projects**

West London Somaliland Community has no running development project in Somaliland yet but we intend to develop in the near future projects to empower the civil society organisations in Somaliland.

As mentioned above, we intend to develop projects to empower the civil society organisations in Somaliland by providing capacity building trainings and organising excursions for their staff and volunteers to give them opportunities to see how the civil society in the developed world functions. This is to strengthen the young democracy in Somaliland by promoting a strong and independent civil society who builds a democratic and developed society.

We will in the near future start our work in the international development area by organising an international conference to showcase the contribution of the diaspora in the developing world, to look at how the diasporas can create more sustainable investments and to link the diaspora communities' organisations to the international development NGO's in UK.

## **5. African Development Trust**

Name: Mr. Abdelrahman Elsheikh  
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Tel: 020 8809 2266  
Email: info@AfricanDT.org

### **Brief profile**

African Development Trust (ADT) is a non governmental British Charity that focuses on the relief and development aid to the poor and needy of Africa.

African Development Trust (ADT), is a registered British charity organization working in Africa to find lasting solutions to poverty and injustice. With many of the causes of poverty global in nature, ADT believe they can achieve greater impact through their collective efforts.

**ADT carries out relief operations to assist victims of disasters, and combines this with development work to strengthen the capacities of society. ADT's work focuses on four core areas: promoting humanitarian values, disaster response, disaster preparedness, and health and community care.**

**ADT seeks increased worldwide public understanding that peace, economic and social justice are crucial to sustainable development.**

### **Profile of current projects**

Enclosed is the projects that we run throughout the year:

#### **Emergency Relief**

Food Parcels, distributed to needy people frequently  
Shelter, distributed to needy people frequently.

#### **Development**

Orphan One-To-One Sponsorship Programme  
Family Sponsorship Programme  
Student Sponsorship Programme  
Income Generation Sponsorship – Microcredit  
Health & Clinics.

#### **Annual**

Ramadan feeding the fasters  
Adahi (Qurbani)

#### **Long Term Development Projects**

ADT Orphanage Centre  
ADT Hospitals  
ADT Market Area.

The fund is raised through donations in the UK and sent to our office in Somalia, Sudan and Kenya to be distributed to needy people.



## **6. Somaliland Orphanage Training and Development**

Name: Mr. Maigag  
Position: Project manager  
Address: 40 Highview Gardens, N11 1SQ  
Tel: 07951016681  
Email: [Mohamed\\_taaq@hotmail.com](mailto:Mohamed_taaq@hotmail.com)

### **Brief profile**

This is an informal local community organisation. What motivated us in establishing the SOTD is the plight of Somaliland orphans. While Somaliland in general lacks economic resources to extend free education and training to all, orphans find it extremely difficult to access the meagre opportunities available due to their social & financial status. The SOTD was therefore established to provide free training and development courses to Somaliland orphans.

Mr Mohamed Maigag is the Director of Haringey Somali Community and Cultural Association. He is a member of the Board of Trustees of the Refugee Council and is also a part of the Mayor of London Refugee Advisory Panel. He represents the Panel at the Mayor's Board of Refugee Integration in London

### **Project ideas**

We are planning to finance the training and development of 80 – 100 orphans per year. Orphans will be trained on vocational courses such as carpentry, plumbing & construction. They will also be taught basic numeracy and literacy skills.

The project will be run on pilot basis for a year. Its continuation will depend on securing funds both from the community and from other donors.

## **7. Daryeel Foundation UK**

**Name:** Miss Marso Abdi

**Address:** 49 Willenhall Drive, Hayes, UB3 2 UU

**Tel:** 07903385858

**Email:** Maabdi80@yahoo.com

### **Brief profile**

The Daryeel Foundation UK, Daryeel is the Somali word which basically means “to care” or “caring”. The Daryeel foundation UK (Care for Somaliland) was founded in 2008 by group of SomaliLander volunteers, basically with the goal to help rebuild the country after the war. The foundation and its projects bring hope to women and children who live in Somaliland.

### **New project ideas**

#### **SOMALILAND TOGDHEER REGION WOMAN EMPOWERMENT**

##### **PROJECT SUMMARY**

- 1. Project title:** Woman empowerment and political participation
- 2. Location:** Burao, Odwaine, Duruqsi, Qoryaale and Balidhiig districts in Togdheer region of Somaliland, (Ex North West of Somalia)
- 3. Sector:** Capacity building
- 4. Duration of the project:** 8 months
- 6. Funding:**
- 7. Implementer:** Qoys -daryeel (Family Care) NGO In Somaliland
- 8. Starting date:** as soon as fund is secured
- 9. Completion date:** 8 months after the project start up
- 10. Project budget: USD 26'580**
- 11. Qoys-daryeel (Family Care) LNGO contribution: USD 3'540**
- 10. TOTAL BUDGET: USD 30'120**

## **8. Almis Welfare Association**

Name: Abdul Abdullahi Secretary  
Address: 9 Chignel Place Ealing London E13 9TG  
Tel: 020 85791220 / 07960341495  
Email: Abuabdul80@hotmail.com

### **Brief profile**

Almis Welfare Association is a UK-based registered charity that aims to promote education and relieve poverty in Somalia and Somaliland. Almis Welfare Association works in partnership with local charities and has a branch in Hargeisa, Somaliland. The projects developed are run by local people and charities.

We raise funds mainly from the members of Diaspora and have over 100 members who pay £10 monthly donation.

### **Profile of current projects**

#### **Women's Economic Empowerment , Hargeisa Somaliland**

This project aims to train 25 poor women and widows in dressmaking and dress designing skills through a six-month programme of tailor training initiative. Trainees are provided with a tailoring machine and a trainer. A grant of £200 will be given upon finishing the training to help them to develop their own enterprise. A grant of £5000 has been awarded to this project which runs between 6 months to 12 months. We raise funds from our members' contributions. We have currently over 100 members who pay £10 a month. We send this money through Dahabshiil Money Transfer. We aim to increase the number of women benefiting from this project therefore we would like to get funds from external funders.

#### **Education is every child's right, Hargeisa Somaliland**

This project targets children who are likely to be denied the Right to Education. Through this project 42 children receive payments of school fees, books, pens and uniforms. This project runs continually and aims to help children complete 8 years of primary education. However, it takes new children every year. Again we raise funds from our members and send them yearly through Dahab Shiil Money Transfer.

## 9. Somaliland Cultural and Historical Society

**Name:** HODAN ELMİ

**Position:** EXECUTIVE DIRECTOR

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**Email:** [m.a.hassan@momatrade.com](mailto:m.a.hassan@momatrade.com)

### **Brief profile**

**The Somaliland Cultural and Historical society mission is to celebrate and promote the richness of Somaliland history, art and culture through exhibition, theatre, education.** We are a group of concerned Somalilanders. We came together to form the society in January 2008. The organisation is a non-profit, non-political organization aimed at bridging the gap between the Diaspora community and Somalilanders. We are professionals, workers, students; we are husbands and wives, sons and daughters, all working together to create an awareness of Somaliland history and culture, while at the same time encouraging scholarship and dialogue about Somaliland by all the international community. We are a group who understands and fully appreciates the importance of passing on to future generations as sense of identity and pride. In the UK we work closely with Nomad International that helps us with fundraising and awareness raising. For more information please feel to contact us on the above contact details.

### **Profile of current projects**

We are currently running a biographies project. We are collecting and researching information about significant individuals (Both living and deceased) who have made a dramatic impact on Somaliland.

We are collecting the personal histories of our freedom fighter that liberated the country.

We are also running a restoration project where we are holding lectures and talks to restore the lost cultural traditions.

We run awareness days on specific key days.

Aims of the project.

- ◆ To provide cultural awareness training to foreign visitors / workers.
- ◆ To provide cultural workshops to the Diaspora community
- ◆ To create a Somaliland Historical museum and research centre
- ◆ To restore pride in our culture through education and information
- ◆ To document the struggle and liberation of Somaliland
- ◆ To celebrate our soldiers and the sacrifice they made with their lives to bring about our state
- ◆ To create a course where our political system is understood
- ◆ To inform our people on the constitution
- ◆ To work in partnership with other organisations to share information and resources
- ◆ Develop full awareness of Somaliland's rich national history and culture. Realize the necessity for a nurturing Somaliland's pride, character and National identity.
- ◆ In order to fulfill our mission we must all work to strengthen this association of Somalilanders around the world, and friends of Somaliland. Together we will research, organize, publicize and advocate for a better understanding of Somaliland and her people.

- ◆ Accordingly, the Somaliland culture and Historical Society will:
- ◆ Act as depository of historical resources and contemporary analysis of Somaliland, its history and culture.
- ◆ Act as an organisational force coordinating academic efforts between Somaliland scholars in the United States, Europe, Asia and Somaliland
- ◆ Act as vanguard organization protecting Somaliland's historical and cultural integrity

## 10. SAMADON Community

Name: Ahmed I. Mumin

Position: 'Chairman'

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Tel: 07912352760 or 02085372281/ 07940585260 /02087955965

Email: [Mumin456@hotmail.com](mailto:Mumin456@hotmail.com)

Email: Mumin45@yahoo.com

### Brief profile

SAMADON community was created in 2007 by a group Somali intellectuals living in UK and Somalia. Our aim is to take part And help our community and our country as a self-help organisation since there's no central government for a long-time.

1. Basically we guide and educate the young people in UK and Somalia so that they can have a better opportunity and future as well as to prevent their criminal activities and drug abuses.
2. We also support and visit the old people and sick people for instant we translate and explain any documents from social welfare service, hospitals, Bills from BT or Gas suppliers .....
3. We also arrange meetings, sports and get together evening several times in the year in order to exchange the different information and ideas which are beneficial to all of us.
4. Finally we collect money to carry out our humanitarian and self-help activities from any sources.

### Profile of current projects

1. Education project: We created and run small primary schools in different small towns where there are no schools at all.
2. Health service project: We send medicine and small medical equipments like wheelchairs, scratches, beds, Microscope for bacterial investigations...

The duration of these two projects are 5 years starting from January 2008, and we sent 3000 USD monthly.

We raise this fund from the members and the income from our cafeteria in Wembley.

We send the money through money transfer agencies to our representatives in Somalia.

We would like to expand our project by making a small clinics (Point of care) where there are no health care activities at all,

Because some people are dying before they reach the nearest hospital due to bleeding, severe infections, snake bites.....

In this case we can try to save their lives if we get the financial help.

3. Emergency project: We sent small money for help to those affected natural disasters like drought and water flouting due to heavy raining. This project has no fixed duration it is only once and depends on the situation. We ask help from everywhere and everybody as a donation. This time we sent 4500 USD and reached the targets successfully.

Our health and education projects started Jan. 2008 and focused 9 small towns in Somaliland (Wajaale, Arabsiyo, Garadag, Benderwanak, Caadda, Bulaxaar, Lughaya, Ceelafweyn iyo Caynabo). These projects are directed to the people without medical and educational access or can't avoid. Basically we are trying to create a self-help system by training and supplying the necessary things.

## 11. Gargaar

Name: Osman Ahmed

Position: Project Manager

Address: Suite 14, The Manor House, The Green, Southall, Middlesex UB2 4BJ

Tel: 02088439737

Email: oahmed@gargaar-ngo.com

### **Brief profile:**

Gasrgaar is registered charity organisation. Gargaar is registered with the charities commission for overseas development.

The organisation was set up and run my Somali Diaspora in UK for the purpose of improving the lives and the wellbeing of the People in Somalia. The organisation intends to focus on improving the capacity and capability of the farming community to produce food and fibre sustainably.

Diaspora members engaged in this endeavour are all professionals in their own fields with graduate and post graduate qualifications and work experiences gained both in Somalia, Europe and north America.

We work with a Somaliland registered sister organisation also called **GARGAAR IN Hargeisa**

### **Organisations Strategy**

- Define problems through baseline surveys.
- Identify effective and acceptable technologies and approaches.
- Validate them in field trials.
- Package them into appropriate integrated strategies.
- Implement the strategies with the relevant and collaborating organisations and communities.

### **The organisation wants to provide**

- Save and effective integrated vector ( mosquitoes. Flies, testes flies, rodents)
- Integrated pest management solution for the improved corp. profitability and consumer safety.
- Practical participatory training for instructors, advisors, farmers.
- Tailor-made training tools, manuals and materials.
- Awareness raising and influencing the policy and decision makers in the government, NGOs and business organisations.
- Advocating for appropriate legislations, rules and regulations that govern the importation, distribution and use of pesticides, hazardous materials seeds and other agricultural inputs. ( e.g. Pesticide law, Plant quarantine)

### **Who will benefit**

- Small scale, substance farmers and other members of their families.
- Municipality and urban dwellers
- Nomadic and rural villagers.
- Public, voluntary and private organisations.
- Large scale commercial farming.

### **Current projects**

Although the organisation had difficulty attracting tangible project funding in competition with established international NGOs, We have managed to develop links and working relationship with and provides direct professional and technical advice and support to various ministries in Somaliland including:



- Ministry of Agriculture
- Ministry of Environment, Rural and Pastoralists.
- Municipality of Hargeisa.
- Municipality of Berbera

We have also been able to secure back stop support from world renowned scientific and academic UK institutions such as:

- International Pesticide Application Research Centre
- CABI international
- Pesticide Action Network ( recent engagement)

## 12. The SAMA Development Trust

Name: Hussein M. Samater  
PhD Candidate  
Migration Research Unit  
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### **Brief profile**

The SAMA Development Trust is a not-for-profit organization to be launched in 2008 for promoting coordination and research within the Somali Diaspora with a view to improving socio-economic justice in Somali regions in the Horn of Africa.

SAMA strives to become a centre of excellence for applied research on Somali diasporas and development in the Horn of Africa by;

- Endeavoring to understand and explain development issues and challenges in the region and overcome them through meaningful approaches
- Aiming to contribute to the attainment and realization of a just and sustainable transnational livelihood for the Diaspora in both host and home states
- Envisioning the Somali Diaspora that have fled poverty, conflict, and other forms of injustice in the homeland, to gain control over their own future and effect social change and development amongst them

SAMA will contribute to this vision by strengthening the capacity of both public and private sectors in the Somali Diaspora to;

- Promote the study, discussion, and exchange of information upon the Somali Diaspora in development to relevant individuals and bodies
- Inspire the Somali Diaspora communities, likeminded individuals, and organizations about the benefits of the Diaspora in development by linking their mutual resources together
- Influence and to foster a positive role for the Diaspora in various institutional policies and actions between host and home states
- Create and enhance awareness amongst UK Somali individuals and communities in the engagement of shared socio-economic and political development
- Work with sister organizations and local partners in Somali regions in the Horn of Africa to strengthen common development goals
- Foster sustainable Somali transnational livelihoods in the Horn of Africa by highlighting the value Somali communities contribute to both their home and host societies

## **Areas of Classifications**

**What:** Work towards the development of a united Somali community (at all levels) for the enhancement of relief of poverty and knowledgeable assistance in overseas aid to Somali regions

**Who:** Engage the youth and elders in the Somali communities, development agencies and the general UK public

**How:** Be at the forefront in providing advocacy, advice, and information for projects that lead to the sponsorship and research on the Somali Diaspora

**Where:** Operate throughout England and Wales and the Horn of Africa

### 13. SABAR

#### NAME OF PROJECT: PROJECT SABAR

**Aims:** To deliver rehabilitation and support for extremely vulnerable and marginalised groups, specifically groups of disabled persons.

The group is now being formalised with the charity commission  
Established and initially sustained and personally funded in London by a volunteer (Mrs. Farah). Initial funding consisted of digging bore holes and wells, building accommodation, identifying carers and establishment of credit facilities with local food

#### LOCATED IN: LONDON BASED BUT OPERATING: ERIGAVO SANAG

**SUPPORTS:** Disabled and abandoned orphan and illegitimate children

**SUPPORTED BY:** UK/Somaliland national Mrs. Farah: Has raised £100,000 form collections and her own funds since 2000

£3,000 Sheffield Somali Community event raised  
USD \$4,000 Dubai Religious establishment  
Kingdom of Kuwait: Support by paying travel costs UK to Gulf, Gulf to Somaliland return toUK.  
Ahmadiya Islamic Community project called **Humanity First** based in London – interested in providing funding and have asked for Video footage of works for their trustees before rendering a decision.

#### TO DATE

Accommodation

- Shelter and other Accommodation housing 15 disabled persons
- Land has been purchased for constructions of further shelters and purchase of tractor to assist building  
Summer 2007 raised
- Established credit facilities and arrangements to fund local suppliers to ensure basic needs for food, accommodation, safety and personal care established. Now supported by a broad based coalition of younger Somaliland professional networks. Fundraising initiatives conducted by NOMAD.

**PLANNING TO EXPAND INTO** Gender /reproductive Rights: Received requests for assistance for Female Genital Mutilation And forced marriages of minors and young girls in Somaliland

Further details can be obtained from

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[omerword@yahoo.com](mailto:omerword@yahoo.com)

## 14. Omer Ahmed – Strengthening Democracy

I am interested in discussing the following planned projects with the DFID

- **PROMOTING THE RULE OF LAW:**

Training to political parties and civil servants on developing an understanding of and local discourse around the need to develop measurable and codified systems for the protection and promotion of Human, Civil and Political Rights. Key amongst these will be the protection (in the first wave) of fundamental rights to life and freedom from arbitrary arrest and detention, developing principles of Habeas Corpus.

**A key outcome would be a clear consensus** amongst all in positions of power that the rights of the individual to live free from fear and harassment by the state are clearly understood codified and communicated. A clear understanding of appropriate derogations and the role and control the most potent state powers, and how to develop rationale and viable reservations such as how to deal with state/natural emergencies, triggers, sunset clauses and monitoring of the use of emergency powers (and the importance of opposition parties in supporting the use of emergency powers on a temporary basis) state

- All political parties in Somaliland have representatives here in the UK. This provision should ideally begin here and be rolled out in country thereafter, on the basis that local representatives possess substantial influence and will ultimately benefit from the development of the stated freedoms.
- Training for lawyers and judiciary around human rights standards and norms, to assist in the development of local compacts around the integrity of investigating and judicial authorities. This will seek to reflect on the protections that were not in place when for example genocide was unleashed on Somaliland.
- **Somaliland Human Rights Observatory:** The establishment of effective and locally accepted /agreed/supported legal Monitoring Systems: Such as a human rights observatory would be capable of not only supporting the development and ratification of Human Rights principles and key international and regional instruments). But also to monitor, support and report on the development of Human Rights based dialogue across the region encompassing Somaliland, Puntland, Somalia, Ethiopia, Eritrea, Kenya Uganda and Sudan. Ideally covering the latter states on a progressive and cumulative basis.

**This agency would ideally be wholly independent of Govt**

- **Somaliland Public Audit Commission:** The establishment of **FINANCIAL AUDITING / MONITORING SYSTEMS:** Fiscal transparency is essential to a nascent state like Somaliland. Providing support and cross party consensus on the need for an independent audit capacity capable of publishing findings in agreed formats, and eventually building up capacity to take on legal powers to challenge or promote to government the efficient use of public resources. This could be an Independent or Semi autonomous agency. If the latter model is adopted, then certain functions such as reporting and using agreed powers to either challenge or refer to an agreed ombudsman/arbitration body

It is hoped that the development of such institutional structures and the gradual increase in the authority and power of these bodies would be planned and agreed with the govt of the day and form part of necessary constitutional amendments.

Development support, could also be made contingent on progressing a locally developed human rights agenda and ensuring this forms part of the overall constitutional settlement, including deep entrenchment, so that such structures cannot be overturned without something like a 2/3 majority of parliament (both houses if necessary).

The projects I have envisaged here are purely aimed at ensuring the longer term viability of the nascent democracy of Somaliland. The proposals are commensurate to the excellent progress which Somaliland politicians, have been able to make since 1991, must now be supported and underwritten by tangible and meaningful fetters on executive power of the individual, and an empowerment of civil society, such that the legitimacy of this developing democracy is further deepened and strengthened, and not (in the alternative) washed away as fertile topsoil when Somaliland is faced by its first serious internal political or external crisis.

Somaliland has a substantial UK based Diaspora, which is becoming increasingly self confident in its place in British society.

It is likely, that those at DFID are bewildered by the sheer range of contacts and diversity of proposals offered for consideration and / or Departmental support. It is also natural to prefer or expect a more coherent and coordinated approach from the Somaliland Diaspora in articulating the full range of needs identified by that Diaspora in Somaliland.

It is important therefore, that the fractious and fragmented external appearance of this group, while a potential limitation, clear is not considered to be too problematic in respect of the depth and extent of working partnerships that could be developed with this group. This does, however, reflect the diversity of unmet development needs.

### ***Participation***

1. [Competitive Executive Elections](#), based on whether official international observer missions judge national elections to be “free and fair.” Our coding is based on Economist Intelligence Unit reports of elections and other sources. A score of “2” indicates fully free and fair; “1” indicates partially free and fair; and “0” indicates not free and fair. For further information on this SSC and the others in this sub-category, see Special Paper 3 on the coding of elections.

2. [Participation of main opposition candidates in executive elections](#), where 1=yes, 0=no. Our coding is based on Economist Intelligence Unit reports of elections and other sources.

3. [Competitive Legislative Elections](#), based on whether official international observer missions judge national elections to be “free and fair.” Our coding is based on Economist Intelligence Unit reports of elections and other sources. A score of “2” indicates fully free and fair; “1” indicates partially free and fair; and “0” indicates not free and fair.

4. [Participation of main opposition candidates in legislative elections](#), where 1=yes, 0=no. Our coding is based on Economist Intelligence Unit reports of elections and other sources.

### ***Respect for Civil and Political Rights***

1. [Respect for physical rights](#) (absence of extrajudicial killing, disappearances, torture, and political imprisonment), based on the “Physical Integrity Rights Index” of the Cingranelli-Richards (CIRI) Human Rights Dataset. Scores in the Physical Integrity Rights Index range from a low of 0 to a possible high of 8, where 0 is no respect, based on a systematic annual coding for each country, using information from the U.S. State Department Country Reports on Human Rights Practices and Amnesty International’s Annual Report for the years in question.

2. [Respect for civil rights](#) (freedom of movement, political participation, worker's rights, freedom of speech, and freedom of religion), based on the “Empowerment Rights Index” of the Cingranelli-Richards (CIRI) Human Rights Dataset. Scores range from 0 to 10, where 0 is no respect, and are based on a systematic annual coding for each country, based on data contained in the U.S. State Department Country Reports on Human Rights Practices.

3. [Press freedom at the most basic level](#), measured in terms of the number of journalists killed each year as compiled by the Committee to Protect Journalists. This is a measure of mortality only and does not capture other forms of intimidation of journalists and infringements on press freedom.

4. [Press Freedom Index](#), from Reporters Without Borders (with technical assistance from the Statistics Institute of the University of Paris). The index scores are based on a survey of partner organizations, journalists, and others, highlighting fifty criteria. In the raw scores used in the Index of African Governance, low figures indicate a freer press and higher scores, a less free press.

## **15. Dadihiye Somali Development Organisation**

Name: Abdirahman Yusuf

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### **Profile about the organisation**

Dadihiye Somali Development Organisation is a self-help voluntary, registered charitable Organisation, established in 1993, to assist the disadvantaged people and those war victims in Somalia.

The primary objective of the organisation is to relieve the poverty, rehabilitate and to participate the reconstruction of the Somalia people in Somalia, and assist developmental projects such education, health and agricultural programmes. The secondary objective is to assist those Somalis at risk for social exclusion, particularly Refugees and Asylum seekers, to integrate and successfully settle in UK, to become productive skilled community members, by providing services that are culturally and linguistically appropriate to their needs.

### **Type of the project**

#### **Hamar Boarding & Kindergarten Educational School School Background**

Hamar Boarding and Kindergarten School was aimed to undertake the educational classes for the Somali children and young people that lack the educational institutions in Somalia as the educational infrastructure was destroyed since the collapse of the regime military government in 1991. The School education is provided by qualified Somali Professional ex- teachers to fill the gap of public sector educational institution with the intention of reviving the education system, especially for the children and the young people of school-age lacking teaching opportunity due to Somali civil war. The school, occupying a space of 30,000 sq. (200mX150m), is an institution managed by a dedicated school board. The present school is the Ex-Hamar Secondary School lived by displaced people in an almost devastated condition, since 1991. Hence, the school premises is fully a public property.

The project aims to continue unless there is a viable government in Somalia that enable to re-establish the public education for Somalis, but now the project is planned for 3 years initiatives. The school depends on monthly contributions from the children's parents in Somalia that receive money from their relatives abroad but the endless war resulted continues displacements that has affected the settlements of families in Mogadishu, and the school have no money to continue its activities at present.

Due to lack of external and internal funders and as Dadihiye organisation has no funding to assist the school needs, the board of school had decided to apply for international donors such DFID for funding to obtain the educational core funding and



costs of Secondary laboratory to make the school an environment that permits standard education equivalent for the needs of school-age children and young teens.

The students already enrolled are 2,042 children/young people of which 750 girls and 1,292 are boys. The pupils/teacher ratio is 1:48 denoting an almost promising figure.

The school needs to employ 42 professional teachers, 6 administrators and 95 of support staff.

## 16. Somaliland Societies in the EU

Name: Abdi Abdullahi  
SSE Chairman  
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### What is SSE?

SSE is a primary network organisation, bringing together and utilising the skills of its members, Somaliland organisations and communities in Europe. It is an open network of Somaliland community organisations, which aims at the creation of an effective means of communication within the Somaliland communities in Europe. SSE is a non-profit and democratic network. The partnership between SSE members in EU is a good example of how our Somaliland Diaspora can work together effectively to pursue common goals.

**Background:** SSE was founded by representatives of some Somaliland community organisations from six different countries in Europe on May 2001, when they participated in the 10<sup>th</sup> anniversary of Somaliland's independence, which was held in the Netherlands. Representatives from six different countries namely The Netherlands, Germany, Sweden, Finland, Belgium and UK. SSE has representative of ten European Countries UK, France, Italy, Denmark, Holland, Finland, Germany, Belgium, Sweden, Norway and Frans. Membership of the organization is open to all Somali Landers, 18 years and above and resident in Europe. Corporate membership is open to all Somaliland professional and community organizations in Europe.

**Structure:** The highest organ of **SSE** is the General Assembly made up of members across Europe. The Organization is governed by its Board of Trustees (BoT), who are fit, proper and accomplished individuals drawn from its membership and representing diverse professions. The Board of **SSE** is based in UK and headed by a chairman.

### Profile of current development projects

We, the member organizations who are based in many EU member countries, have together initiated development projects which are targeting Somaliland's Education sector, Youth and Health Development. Following is a summary of ongoing programmes in Education and Youth Development.

Project: Diaspora Special Skills Development  
Aim: To create a database of Somali professionals in the EU to deliver skills development short training courses  
To develop strategies and processes for expertise transfer  
Duration: 3 years programme divided into three yearly projects  
Funding: Funds are raised within the member organisation who implement fund raising policies in their local communities and specific countries  
Partners: This project has two partners in Somaliland. We work local university and one training agency that facilitate the visiting professional's mentoring activities while they are in Somaliland to train local people.  
Future Plans: We believe it is very important to sustain this programme since it focuses solely on transferring expertise, developing new skills and

exposing new technologies to the local people. Therefore, we aim at expanding this project by liaising with EU training institutions who can offer new opportunities to the beneficiaries.

**Project:** School Development Foundation  
**Aim:** To a not-for-profit operating foundation whose exclusive purpose is to provide development and fund raising counsel to Local Education establishments.  
**Duration:** 1 programme  
**Funding:** Funds are raised within the member organisation who implement fund raising policies in their local communities and specific countries  
**Partners:** This project has two partners in Somaliland. We work local university and one training agency that facilitate the visiting professionals's mentoring activities while they are in Somaliland to train local people.

### **New project ideas**

**Legal Equal Access Project:** it provides legal aid to those that cannot afford it and those that are not serviced through other organizations. Objective is to serve the local community with legal representation

**Somaliland Transitional Housing Project:** provides transitional housing and life skill training for women. It offers assistance to women, frequently homeless, as they move from dependent, often abusive relationships into independent, self-sufficient lifestyles.

## **17. Institute for Female Education and Development**

Name: Ms Sucaad Odowa-Nielsen

Position: Director

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Tel: 0208991 2534

Tel: 07932965375

### **Brief profile**

The Institute for Female education and Development was set up to address issues regarding gender gaps in education. Researchers generally agree that there is a high correlation between economic development and female education. Evidence of considerable research indicates that an increase in female education substantially reduces infant and maternal mortality, it enhances family health and welfare, it improves children's overall education by greater parental involvement, and it increases economic productivity for women and thus the overall economy of the country.

Despite the Somaliland government's effort to increase total enrolment in primary education, most girls are not enrolled in school. Research done by the World Bank on education for girls in Sub-Saharan Africa has identified the girls' educational constraints as socio-cultural and socio-economic in nature. Lack of female role models and the cultural view that promotes girls only future role to be as mothers and wives are the primary factors which limit girls' educational potential. Economically challenged households often face the stark choice of deciding whom to send to school, and often boys' education is on the top of the priority list for parents.

Various researches have been done on the issues regarding gender imbalances within the educational system in Somaliland by the UN and NGO's such as African Education Trust. These studies suggest that girls are more likely to drop-out earlier than boys due to additional factors such as the assumed obligations for girls to conduct domestic chores, the pressures to marry at an early age, with the resultant financial problems. There is ample evidence to suggest the proportion of girls in secondary schools is much lower than the boys, with a high drop-out rate of girls in secondary education. For those that remain in school their grades are often is very low.

There are several reasons to explain both the high drop-out rate and the poor academic showing. One of the primary reasons to explain both problems is being in a poor studying environment in their home and lack of necessary support and the encouragement from their parents. Girls have domestic responsibilities which prevent them from studying; in contrast boys are free to do what they like after school, including academic tasks. Girls don't have enough time to study or prepare for exams. This leads to a fear of failing the exams and withdrawal or merely dropping out of school. Researchers have found that the days surrounding the time when exams are given is the primary time when girls to drop out of school.

### **Role**

The main role of the Institute for Female Education and Development is to provide education and empower marginalized children, specifically girls, and to advocate regulatory framework to insure the delivery of quality education for all. IFED believes

female children should have the same childhood rights as boys, to include the freedom to participate wholly in their education.

The solution as we see it is to make girls' education a priority, and to build a boarding school for girls which enfranchises youth and teaches young ladies to be determiners of their future. In addition, this school provides a comprehensive education and prepare young women to be independent thinkers who can assume leadership roles in their communities. If one compares poorly-equipped government-run schools to private schools that exist in Somaliland, the findings are profound. Those schools feature single sex classrooms, and can boast of a positive learning environment which includes libraries that are well stocked, separate toilet facilities for the boys and the girls, an expanded curriculum, better facilities in the laboratories, and, of course, more computers. It has been established that schools with this kind of environment have created a higher standard for the girls. The girls' academic standing is most often tops in their school.

We believe when we educate one girl we begin to educate an entire community, as women give back to their families and communities as mothers, sisters, and teachers. We strongly believe this school will succeed because the entire surrounding area comprising six regions lacks a properly-structured education system for girls, i.e. a publicly-accessible, graduated progression of classes, which adequately provides for girls' education. In fact, there are no' schools in the entire country of Somaliland which are specifically for girls. There are too many young girls in this vast country who live below the poverty line and are hungry for education who could much more effectively and productively contribute to their communities and to society. We need to act now and teach these impressionable youth how to be the ones who can change this vicious cycle of poverty and disempowerment.

The Institute for Female Education and Development (IFED) is a non-profit and independent organization. IFED operates as a centre for education and training for girls and women to improve women's economic, political and social status.

IFED Aims and Objectives:

- To promote a charitable purpose for the benefit of the girls and women in Somaliland by the advancement of education, training and development.
- To advance the education of the female population in Somaliland, particularly girls, and set up a girls' boarding school in Somaliland. Initial emphasis will be on the provision of a primary level of education. It will also serve as a sanctuary where girls will be free to enjoy their childhood.
- To set up a female literacy programme which will be designed to help women improve their reading, writing, and math.
- To establish mobile libraries to support literacy programs.
- To set up leadership programmes for women in Somaliland and provide support for the educational achievement of the girls in Somaliland

- To create an adjunct multi-purpose facility which can provide recreational and educational activities such as sports, drama, and the visual arts?
- To establish a computer centre to help girls and women become computer literate.
- To establish an educational development programme for girls who have graduated from the school. Some graduates, particularly high achievers, will be awarded scholarships to attend high school and further incentives to attend university.
- To acquire ongoing adequate funding to build the school premises and with which to effectively and efficiently provide for the daily operation of the organisation.
- To establish linkages with organisations in countries other than Somaliland. Partnerships will be established in order to take advantage of available additional expertise and administrative capabilities, in order to consistently improve the operational functioning of the Institute.
- To undertake other projects determined to in any way enhance the economic, legal, social and educational status of the women and female children in Somaliland.
- To acquire ongoing adequate funding to build the school premises and with which to effectively and efficiently provide for the daily operation of the organisation.
- To establish linkages with organisations in countries other than Somaliland. Partnerships will be established in order to take advantage of available additional expertise and administrative capabilities, in order to consistently improve the operational functioning of the Institute.
- To undertake other projects determined to in any way enhance the economic, legal, social and educational status of the women and female children in Somaliland.

IFED have successful acquired Land for the School project and office premises in Berbera Somaliland. The Minister of Education in Somaliland have authorised the building of the Egal Academy for Girls. The planning permission for the school and have granted by local government.

## **18. Somaliland Overseas**

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### **Brief general profile about the organisation**

Somaliland Overseas campaign for Human Rights and Democracy and recognition for Somaliland. As a pressure group we work with many other different organizations in Europe and back home, our aim is to promote and defend our young democracy and freedom of Speech in our country. We also campaign for the recognition Somaliland internationally.

Although our main activities involve these above issues, we took part in several projects in Somaliland, last year we had built a big water reservoir in Faraweyne Region of Somaliland, as the water shortage is the biggest threat for the lives of many Somalilanders.

## **19. Somali Youth Education and Welfare Foundation**

Name: Khadar Muhumed

Position: Chair

Somali Youth Education and Welfare Foundation

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07960442624

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### **Brief general profile about the organisation**

#### **Profile of current specific development projects**

##### **Introduction:**

Somali Youth Education and Welfare Foundation (SYEWF) is a Bristol based community voluntary organization founded in October 2005 and constituted in November 2005. We aim to provide a variety of services to young Somalian and integrate them into wider community.

Somali Youth Education and Welfare Foundation (SYEWF) was created by a Somali multi disciplinary group (Youth) to help those in need people (Somali) who are the most disadvantage community in Bristol based on the philosophy that is the community can best create sustainable solutions to its problems.

SYEWF is currently working to establish networks and partnership with a wide range of stakeholders and founders locally and nationally and other community based organisations. SYEWF is established to offer social support service for Somalis living in Bristol.

SYEWF aims to tackling and respond the social and economic needs of the Somalian community, women, youth, refugee and asylum seekers, by providing social and cultural diversity, housing, education, social needs, integration and advocacy services.

SYEWF objectives is to promote of youth activities, capacity building and support initiatives that relieve negative and stereo typing and distress of poverty, SYEWF uses the community development approach to work with partners and communities to engaging services to over come poverty and identify those in need of support the Somalian community and link client to statutory and voluntary sector support services.

##### **Problem Statement**

The Somali community are the most disadvantage community in Bristol their needs are currently not being met adequately.

There are exceptionally high rates of unemployed, illiteracy, poor knowledge and housing problems.

Large parts of the Somali population in UK country are refugees and asylum seekers; many of them are severely distressed by the experience of the civil war in their homeland. They are suffering the trauma of being up-rooted and separated from families and friends.

Building a new life, restoring hope and integration are very necessary.

Nevertheless the need of Somali people in Bristol is acute, while they are just resetting as a minority ethnic group.



## **Describe the project's impact objectives: the changes sought in the lives of people living in poverty**

### **Expected impact**

SYEWF is intends to support pastoral development in Somaliland over a 10-year period. However, within the three-year period of this proposal it expects to achieve the following:

'Strengthened capacity of pastoralists' organisations and other institutions to meet pastoralists' development needs.'

The indicators of this change are as follows:

- The actions of NERAD (National Environment Research and Disaster Preparedness Authority) and MOW (Ministry of water) are informed by pastoralist community action plans and traditional coping mechanisms.
- Negative external interventions and land grabbing are decreased by 20%.
- At least 60% of pastoralist organisations have secured support for their plans from other NGOs (e.g. in areas of community animal health and non-formal education).
- Good progress has been made by pastoralist organisations in the implementation of their community action plans.

Stronger organisational and institutional capacity will provide the foundation for the subsequent 10-year programme, which will have a purpose statement more clearly linked to changes in pastoralists' livelihoods.

### **Summarise the opportunity for SYEWF Bristol, partners and allies to build an effective project and their distinctive capacities to do so**

HAYDA, which is local organisation, has been working in Somaliland since 1991 and currently working with SYEWF as sister organisations on capacity building and helping the organisations future development and sustainability long term running, and therefore HAYDA its team of local staff has a strong understanding of the society and economy. However, pastoral development programming is a relatively new area of work, both for HAYDA & SYEWF and for many other local NGOs in Somaliland. The programme has developed a capacity building strategy for HAYDA local staff, and will be carrying out capacity assessments of its local partners in the rural villages. It will also take advantage of experience from other parts of its regional pastoral programme in the Somaliland, and has already done so during the design of this programme (for example drawing on experience from Galbeed Region).

### **Project plan (see notes 1 and 2 below)**

#### **Describe the project beneficiaries and their involvement in project design and implementation**

The programme will work with 70,000 direct beneficiaries in 15 pastoral communities in Galbeed Region. In addition, a further 1.5 million pastoralists may potentially benefit from national-level advocacy work.

Pastoralists in Somaliland share the common practice of mobile livestock keeping in order exploiting natural resources that vary in space and time according to uncertain rainfall. The type and extent of movement differs between groups, ranging from

movement of stock within Somaliland to movement across the border into Ethiopia. Resource mapping exercises show that pastoralists can move up to 150-200km in either direction from their home areas.<sup>45</sup> The members from the target communities participated in both individual community PRA exercises and the project planning process, which was based on their priority needs.

The criteria used for selecting the 15 pastoral areas included the following:

- Dominated by pastoral rather than agro-pastoral populations
- Marginalised from access to social services
- Multi-clan (i.e. more than one sub-clan lives in the area)
- District-balanced
- Relationship with and potential contribution to development in Harshin
- Presence of major pastoral routes
- Low levels of participation in district planning and decision-making
- High dependence on livestock and livestock by-products
- Distance from centers (i.e. not road-biased)
- Gender issues and participation

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<sup>45</sup> SYEWF= Somali Youth Education & Welfare Foundation.

2. HAYDA=Hargeisa Youth Development Agency, is local organisation based in Somaliland and working with local community in somaliland

## **20. Horn of Africa Development Association**

Name :Abdi Hassan  
Position: Chairman  
Horn of Africa Development Organisation (HODO)  
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With around 60% of the population of Somaliland classified as pastoralists, nowhere in the Horn and East Africa region is pastoralism of greater significance. Most pastoralists are still heavily dependent for their income on the sale of livestock and livestock products. However, household livestock holdings have reduced over the years, while the numbers of people and settlements have increased. An illustration of this can be seen in table 1.

### **Brief profile**

HODO is a non-governmental and non-political organisation, which will provide support and assistant to most vulnerable and disadvantages groups living in the Horn of Africa.

This organisation will response humanitarian crisis in the region and will contribute the development activity. HODO will empower and advocate disadvantage and sensitive groups to benefeciate the local and international resources.

The mission of HODO is to tackle the poverty and to combat the illiterate and transmittable diseases and to enhance the development people in the Horn of Africa and solve the problems and to maintain the peace and stability in the Horn of Africa and to distribute the resources fairly.

HODO main office is situated in Hargeisa Somaliland and will has sub offices in the other regions

### **Profile of current development projects**

HODO organisation has a wider vision and clear objectives regarding assessing their deficiency to meet their needs of the Somali society living in the Horn of Africa. HODO will prioritise the activity, which has long and short-term strategy.

Hodo organisations will assist the horn of Africa to reach these goals and will start their projects in Somaliland and Ethiopia. Hodo will start their mission for the following projects:

- **Access to education**
- **Access for Health care**
- **Eradicate extreme poverty and hunger**

- **Access of water supply in Somaliland**
- **Environmental protection**

### **New project ideas**

More specifically: we aim to target projects like

- Adult vocational training
- Rebuilding and supporting local Schools
- Community Skills and capacity building
- Taking the lead for environmental awareness
- Supporting towards Sustainable agriculture and fisheries
- Enterprise and business development
- Employment and training programmes
- Micro Finance

## Appendix 2

### Somalia/Somaliland Remittance Questionnaire

'*Sending Money Home*', with the support of the United Kingdom Department for International Development (DFID) has initiated a project which will examine the UK-Somalia remittance corridor in order to assist those sending money back home do so safely, quickly and cost effectively. In addition to assisting DFID in gaining a better understanding of the issues faced by you when remitting to your friends and relatives, the goal of the project is to provide you with comparable, accessible information on the products and services available.

Upon the project's completion a website [www.sendmoneyhome.org](http://www.sendmoneyhome.org) will be updated in a few weeks time providing you with information on the different ways to send money back home. It will provide comparison charts of different money transfer operators' costs (fees + exchange rates) and speed of transfer giving you more choice and leverage when it comes to deciding how to send remittances. The site will also include advice on what to do if you encounter a problem when sending money. We will also be distributing leaflets with the above information throughout your community. These will be able to be found at your local community centres. They can also be requested via the below email.

In order to gain an insight into which channels are currently being used by Somalis living in the United Kingdom, we have created a short questionnaire and would value your opinion and experiences. **Please note that the information that you provide us will be used in the strictest confidence.** Your assistance is much appreciated.

If you have any questions or comments please feel free to contact Caitlin Chalmers at [Caitlin@pbintel.com](mailto:Caitlin@pbintel.com) or on 020 7100 5656.

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## Somalia/Somaliland Remittance Questionnaire

### Su'aalo Lacag Xawilaadda Soomaaliya/Somaliland

Lacagta loo diraya wadanka oo ay la jirto Taageerada Wakaaladda Horumarinta Caalimiga (DFID) ee Boqrtooyada Ingriiska, ayaa waxaa la sameeyey mashruuc lagu ogaanayo wadooyinka loo maro Xawilaada UK/Soomaaliya, si loo kaalmeeyo kuwa lacagta u diraya wadanka, looguna sameeyo si nabadgelyo, dhaqso iyo qiimo wanaagsan leh. Intaa waxaa dheer in DFID ay ka caawimi doonto la helo faham wanaagsan/Macluumaad ku saabsan waxyaalaha ku soo wajahaya markii aad lacag u xawileysa saxiibadaa iyo qaraabadaad, ujeedada mashruuca ayaa ah in lagu sameeyo is barbardhig, warbixin sahalan ee allaabada iyo howlaha ku saabsan arrintaan.

Shabakadda ([www.sendmoneyhome.org](http://www.sendmoneyhome.org)) ayaa habeyn doonta todobaadyo ka dib iyada oo ay ka mid noqon doonaan lagacaha (dulsaarka iyo qiimaha sarifka), xawilaad dhaqsa ah, aqoonsiga loo baahan yahay iyo waxa aad sameyneyso markii aad la kulanto dhibaato; iyo inaad hesho kala doorasho badan, aadna awood u yeelato markii aad go'aansaneyso sida lacag loogu diro wadankii.

Markii Mashruucu dhamaado waxaan isku dubarideynaa warbixintii la ururiyey, laguna qeybin doona qowmiyadaada/Komyunitigaaga waraaqo warbixintaan ah.

Warbixinta waxaa soo saarayaa wakaaladda Horumarinta Caaliga ah (DFID) ee UK, tan oo sawir ka bixin doonta xaaladda markaan iyo fikirkaaga ah side loo wanaajin lahaa, loona xaqiijin lahaa in lacagtu ay si dhaqsa iyo nadab ah ay ugu gaarto kuwa aad jeceshahay.

Si loo ogaado wadooyinka ay isticmaalaan Soomaalida UK ku nool, ayaa la diyaariyey su'aalo yar, waana la qiimeynayaa ra'yigaaga iyo waayo aragnimadaada.

Fadlan ogow in warbixintaan aad na siisay loo xafidi doono sida ugu adag ee kalsooni ah. Caawimaadaada waa lagaaga mahadcelinayaa.

Tiro todobaayo ah, lacagta wadanka loo dirayo?, xayeysiinta waxaa loo gudbinaya xarumaha qowmiyadaada/ komyunitigaaga iyo ururada. Shabakadda [www.sendmoneyhome.org](http://www.sendmoneyhome.org) waa la hormarinayaa, warbixin ay ka mid yihiin codkaaga iyo fikirkaagana waxaa loo gudbinayaa Wakaaladda Horumarinta caalimiga (DFID) ee UK.

Haddii aad wax su'aal ah ama fakir aad qabto fadlan la xiriir Caitlin Chalmers at [Caitlin@pbintel.com](mailto:Caitlin@pbintel.com) on +44 20 7100 5656.

# UK - Somalia Remittance Survey

## Qiimeyn lagu ogaanayo lacagaha la xawilo ee UK - Soomaaliya

Please note that when referring to Somalia this includes Somaliland as well.  
 If you would like, you can specify if you send remittances to:  
 fadlan ogow markii aan ka xuseyno Soomaaliya iney ku jirto Soomaaliland  
 Haddii aad dooneyso, waxaad sheegi kartaa haddii aad xawilaad direyso

Somalia   
 Soomaaliya

Somaliland   
 Soomaaliland

**1 How often do you usually send money home?**  
 Sidee baad inta badan lacag ugu dirtaa wadankii?

Once a year: Sannadkii mar	_____	<input type="checkbox"/>
2 to 4 times a year: 2 ilaa 4 jeer sannadkii:	_____	<input type="checkbox"/>
Once a month: Bishii hal mar	_____	<input type="checkbox"/>
Once a week: Toddobaad hal mar	_____	<input type="checkbox"/>
Other: (please specify): Wax kale:	_____	<input type="checkbox"/>

**2 What amount do you usually send?**  
 Meeqa ayaad sida Caadiga ah dirtaa?

£10 -	_____	<input type="checkbox"/>
£50	_____	<input type="checkbox"/>
£50 -	_____	<input type="checkbox"/>
£100	_____	<input type="checkbox"/>
£100 -	_____	<input type="checkbox"/>
£500	_____	<input type="checkbox"/>
£500 -	_____	<input type="checkbox"/>
£1000	_____	<input type="checkbox"/>
£1000	_____	
-	_____	
£2000	_____	
£2000	_____	
-	_____	
£5000	_____	
£5000	_____	
+	_____	

**3 Who do you send money to?  
Ayaad u dirtaa lacag?**

Family members: Xubnaha Qoyskiina \_\_\_\_\_  
Friends: Saaxiibadaa: \_\_\_\_\_  
Investment (please specify): \_\_\_\_\_  
Maal gelin: \_\_\_\_\_  
Other: (please specify): \_\_\_\_\_  
Siyaabo kale \_\_\_\_\_



**4 What percentage of your income do you send?  
Boqolkiiba meeqa ayaad musharkaaga ka dirtaa?**

Less than 5%: In ka yar boqolkiiba 5 \_\_\_\_\_  
6% - 10%: Boqolkiiba 6 ilaa 10 \_\_\_\_\_  
11% - 25%: Boqolkiiba 11 ilaa 25 \_\_\_\_\_  
26% - 50%: Boqolkiiba 26 ilaa 50 \_\_\_\_\_  
51%- 75%: Boqolkiiba 51 ilaa 75 \_\_\_\_\_  
More than 75%: In ka badan boqolkiiba 75 \_\_\_\_\_



**5 What way do you send money back home  
Dariiqadaheed lacagta ugu dirtaa wadanka?**

Money Transfer Operator. Hab Lacag xawilaad: \_\_\_\_\_  
I.e Dabahshiil Bank, Qaran Express: Sida Dahabshiil, Qaran Express  
If so, which one? Haddii ay sidaas tahay waa midkee

Via friends /relatives travelling to Somalia: Waxaan ugu sii dhiiba Saaxiibo ama qaraabo u socota Soomaaliya \_\_\_\_\_  
If so please explain: Haddii ay sidaas tahay fadlan sharax  
(note that we are not concerned regarding the legality of the process and this information will be held in strict confidence)  
(ogow inaanan daneynin sharci ahaanta loo maray, warbixintani waa mid kalsooni adag)



You bring money back to family and friends yourself when you visit  
Adigaa lacag u geeya qooska iyo asxaabta markaad booqanayso \_\_\_\_\_

Other (please specify): Siyaabo Kale \_\_\_\_\_

ie mobile phone, prepaid cards, in the form of goods: Sida Telifoon Mobile,  
kaarka la xoqdo, hab qalab ahaaneed:

## 6

**To what extent do you feel that the money you send to  
Somalia has improved their quality of life?**

**Ilaa xad maxaad fileysaa lacagta aad u dirto Somaaliya ay wax ka bedeleyso tayada  
noloshooda?**

A

lot:Si

weyn \_\_\_\_\_

a fair amount: Si dhexdhexaad

ah: \_\_\_\_\_

Waxbadan maaha: Not very  
much \_\_\_\_\_

Not at all: Waxbaba \_\_\_\_\_

## 7

**Why do you use this system?**

**Maxaad u isticmaashaa Habkan?**

Cost:

Qiimaha \_\_\_\_\_

Speed: \_\_\_\_\_

Dhaqso \_\_\_\_\_

Security: \_\_\_\_\_

Amaanka: \_\_\_\_\_

Good location in UK/Somalia (please specify): Meel wanaagsan ee UK/Somaaliya

Provider is knowledgeable: Midka bixiya ayaa aqoon leh \_\_\_\_\_

Have always used: Mar kasta waan

Isticmaalaa \_\_\_\_\_

Recipient preference: Midka qaata ayaa  
sidaa jecel \_\_\_\_\_

Other (please specify): Siyaabo Kale: \_\_\_\_\_

## 8

**What, if anything, prevents you from sending money more often?**

**Maxaa, haddii ay jirto, kaa horjooga inaad lacag siyaada ah u dirto wandanka?**

Cannot afford to send more: Ma awoodo inaan diro lacag siyaada ah \_\_\_\_\_

Do not trust Money Transfer Operators: Ma aamino Xawilaad leyda \_\_\_\_\_

High Charges: Lacagta dulsaarka ayaa  
badan \_\_\_\_\_

There are very few local places for the recipient to pick up the funds

Meelaha qofka lacagta qaadanayaa ayaa aad u yar: \_\_\_\_\_

Money takes too long to reach destination:

lacagta waqti dheer ayey qaadata si ay ku gaarto meesha loo diray \_\_\_\_\_

Other (Please Specify): Wax kale \_\_\_\_\_

9

**If the charges you had to pay the Money Transfer Operator were reduced by 50% how much more money would you send?**

**Haddii qimaha aad ku dirto lacagta aad xawileyso la dhimo 100kiiba 50, lacagta siyaadada ah ee aad diri lahay waa intee?**

More than double the amount I actually sent in ka badan laba jibaar intii aan diri jiray

Double the Amount: Laba jibaar lacagta \_\_\_\_\_

About 75% more than I actually sent: In ka badan Boqolkiiba 75 intii aan diri jiray

About 50% more than I actually sent: In Ka badan boqolkiiba 50 intii aan diri jiray

About 25% more than I actually sent: In ka badan boqolkiiba 25 intii aan diri jiray

About 10% more than I actually sent: In ka badan boqolkiiba 10 intii aan dii jiray

About 5% more than I actually sent: In ka baan boqolkiiba 5 intii aah diri jiray

The amount I saved in reduced transaction charges: Lacagta Duldaarka la iga dhimay in la eg

It would not have made a difference: Wax isbedel ah may samaynlahayn

10

**If relevant, what is the name of the Money Transfer Operator from which your recipient picks up their money in Somalia?**

**Haddii ay ku haboon tahay. Waa maxay magaca Xawilaad laha qofka aad lacagta ugu dirto Soomaaliya uu ka qaato?**

11

**Please explain how the needs of the recipient determine which method/company is used Fadlan Qeex Habka/ kambaniga uu ugu baahan yahay midka lacagta qaata inuu isticmaalo**

12

**Do you ever send money for special occasions or when there are problems?**

**ie. Happy times such as weddings, times of crises such as illness or death, funding someone to leave the country**

Weligaa lacag ma u diray xaalad khaas ah ama markii ay dhibaato jirto? \_\_\_\_\_

**Please give examples:**

Fadlan sheeg Tusaale:

13

**Do you make any sacrifices in order to be able to send money back?**

**Ma u sameysaa Juhdi si lacagta aad ugu dirta wadanka?**

Save money to send money back home:

Keydinta lacagta si loogu wadanka \_\_\_\_\_

Buy cheaper

goods: libinta \_\_\_\_\_

Alaab Raqiis ah \_\_\_\_\_  
 Take different modes of transport, ie the bus as opposed to the tube  
 Qaadashi gaadiid kala duwan, sida Bas adiga oo iska dhaafa Trainka  
 Work extra hours:   
 Shaqeyn Saacado  
 Saa'id ah \_\_\_\_\_  
 Left school in order to earn money:  
 Inaad ka tagto schoolka si aad  
 shaqeyso lacag \_\_\_\_\_  
 Other (please  
 specify): Wax kale   
 (Fadlan Cadee) \_\_\_\_\_

14

**What occurs after you visit your Money Transfer Operator (MTO) until the time the money is collected?**

Maxaa dhacayaa dhacaya markii aad lacagta ku dirto Xawaalad laha ilaa markii lacagata laga qaato?

The Money Transfer Operator calls the recipient to notify them the money has been sent  
 Xawaadlaha ayaa wacaya qofka lacagta qadanaya si uu ugu sheego in lacagta loo soo diro  
 You notify the recipient that the money has been sent:

Adiga inaad u sheegto qofka lacagta qadanaya in lacagtii la soo diray

There is no need to notify the recipient as the money is always collected at a certain time  
 Looma baahna in la ogeysiyo qaataha maadaama lacagta uu qaato waqti isku mid ah

Other: Wax kale

15

**When Sending Money back home are you aware of the actual amount received by the recipient?**

**Markaad lacag dirto ma la socotaa intuu gaato qofkaad u dirtay?**

Yes: Haa \_\_\_\_\_   
 Haddii ay haa tahay sidee ku ogatay(if yes, how do you know?)

No: Maya \_\_\_\_\_

16

**If known, please specify what the money sent back home is used for  
 Haddii la ogyahay, fadlan waa maxay waxa loo ismaalo lacagta aad dirto?**

17

**Do you feel that you are adequately informed as to other money transfer options and**

**operators which are available?**

**Miyaad dareensantahay in si habboon lagaga wacyi geliyey hababka xawilaada lacagta iyo xawaaladaha kale ee jira?**

Yes: Haa \_\_\_\_\_

No: Maya \_\_\_\_\_

**18**

**If you hold a bank account in the UK? Ma leedahay Bangi**

Yes: Haa \_\_\_\_\_

No: Maya \_\_\_\_\_

**19**

**If so, which bank?**

**20**

**If any, what problems have you encountered with sending money back to Somalia?**

**Haddii ayba jirto, waa maxay dhibaataada kaa hortimid markaad lacag u direyso Soomaaliya?**

**21**

**If you would like to, specify which Money Transfer operator this was with**

**Haddii aad dooneyso, cadee Xawilaadlaha dhibku kaa qabsaday**

Inappropriately high fee: Dulsaar badan een ku habooneyn \_\_\_\_\_

Money took longer to reach recipient: Waqti dheer ayey ku qaadata iney gaarto lacagtu qaadihii

than was promised: Sidii la balan qaaday \_\_\_\_\_

Money did not reach destination: Lacagtii may gaadhin masaafadii loo diray \_\_\_\_\_

Hidden charges: Lacag dulsaar qarsoodi ah \_\_\_\_\_

Other (please specify: Waxyaabo kale-Cadee: \_\_\_\_\_

**22**

**If any, what problems have those receiving your money in Somalia encountered?**

**Please explain?**

**Haddii ayba jirto, waa maxay dhibaataada ka hortimid kuwii lacagta ka qaadanayey Soomaaliya? Fadlan Qeex**

**23**

**What do you feel could be improved with the current situation in/system for sending money back to Somalia?**

**Maxaad dareemeysa in lagu hagaajin karo xaaladda jirta/habka loogu diri karo lacag Soomaaliya?**

**24**

**Do you give any money for Charity in Somalia?**

**Wax sadaqad ah miyaad siisaa Somalia?**

Yes

Haa

No

Maya

**25**

**If yes, how often do you give to Charity?**

**Haddii ay sidaas tahay, immisa jeer ayaad siisaa?**

more than once a month

once a month

Bishii hal mar

between every 1 - 5 months

every 6 months

once a year

Sannadkii mar

26

**Do you send this money yourself through an Money Transfer Operator or do you give it to a charity which then sends it over for you**

**Ma adiga ayaa sadaqadda ka dira Xawilaadlaha mise waxaad u dhiibta urur samafal ah oo kuu dira?**

I send it via an MTO

I give it to a charity here which sends the money for me

27

**May we contact you to speak with you further regarding this information?**

(Please note that this is not a guarantee that such will occur)

Ma kula soo xiriiri karnaa si aan kaala hadalno wixii wrebixin hor leh?

(Fadlan ogow iney dhici karto inaan lagula soo xiriirin)

Yes: Haa \_\_\_\_\_

If yes, may we have your contact details: Hadii ay tahay, ma heli karnaa xiriirkaaga

No: Maya \_\_\_\_\_

28

**Other Comments:**

**Wixii kale eed ku dareyso:**

**Thank you very much for completing our survey. We appreciate your experiences and opinions.**

**Aad ayaad ugu mahadsantahay damaynta baadhitaankayaga.**

**Aad baanu u tixgelinaynaa aqoontaada iyo rayigaaga.**

## Appendix 3

### MTO SURVEY

**Name of MTO: Magaca Xawaaladlaha**

Contact Name and Number: Magaca qofka lala Xiriirayo iyo Telephonekiisa:

How much do you charge to send \$100USD to Somalia/land?  
Meeqa ayaad dulsaartaa \$100kii US Doolar ee loo dirayo Somaliya/laan?

How much do you charge to send \$500USD to Somalia/land?  
Meeqa ayaad dulsaarta \$500 US Doolar ee loo dirayo Somaliya/laan?

How much do you charge to send \$2000. Imisaad kudirtaa (khidmad) 2000 oo doolar?

How is money sent?; Sideebaa lacagta loo diraa?  
I.e all possible ways, in person, via internet, phone etc: T  
usaale wadiiqo kasta oo suuragal ah, qof ahaa, dhanka internetka, telephone, iwm.

List the different fees for transferring Both \$100USD and \$500USD for all modes of transfer (ie, online etc)  
Liis- garee dulsaarka kala duwan ee lagu Xawilo \$100ka US doolar iyo \$500 US doolar siyaabaha loo Xawilo (Tusaale, internet, iwm)

What exchange rate are u offering today? Maanta sarifka waa intee?

What would you guess is the average amount sent home by Somalis?  
Maxaad u maleyneysaa qiimaha dhexdhexaadka ah ee ay Soomaalidu ugu dirsadaan wadankii?

Does the sender need to provide to send money?

Ma u baahan yahay midka wax diraya inuu wax dhiibo isi uu lacag diro?  
If so, what exactly, (ie valid photo id, bill statements etc)  
Haddii ay sidaa tahat, Waa maxay (Tusaale, aqoonsi jira ee Sawir leh, warqad biil, iwm)

Do you have any special rate for certain people i.e students/unemployed?  
Ma leedihiin khidma gaar aah oo loogutalagaley shaqsiyo khaas ah sida  
ardhadha iyo dadka aan shaqeeyn?

How many locations(agents) do you have in the UK?: Meeqa xarun (wakiil) ayaad  
Meeqa xarun (wakiil) ayaad ku qabtaan UK dhexdeeda?

How many agents do you have globally?: Meeqa Wakiil ayaad ku leedihiin Dunuda?

Do you have any affiliates? If so please explain:  
Ma leedihiin wax idinla shirka ah? Haddey jirto, fadlan qeex:

how long does it take for the money to reach the recipient?  
Intee bay ku qaadataa iney lacagtu gaadho qaataha?

Which Recipient MTO(s) do you use?  
Please also provide their contact details: Fadlan na sii xiriirkooda?

Is there a charge on the recipient end when picking up?: Ma jirtaa wax dulsaara  
dhanka qaataha markuu qaadanayo?

What does the recipient need to provide to receive their funds?  
(i.e identification, a reference)  
Muxuu u baahan yahay qaatuhu inuu dhiibo si uu ku qaato lacagta?  
If so, what exactly, (ie valid photo id, bill statements etc): Haddii ay sidaas tahay, iwm)

What happens if the person on the other end does not receive the funds?: Maxaa  
For example, what ombudsman system to deal with complaints do you have in place?  
Tusaale ahaan, waa maxay habka lagu xaliyo eedeeymaha ee aad leedihiin?



What happens when things go wrong?

How is the complaint procedure i.e step 1,2 & 3.

Maxaa daciaa markii amuurta eey xumato, sida lacagtii oo lawaaye, wajiyahee ayaad kuxalisaan marka 1,2&3 ee arintasi idhin lasoo dharisto?