

March 2002

## HIMILO Newsletter

Somali Family  
Care Network  
(SFCN)



Somali Family Care Network

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### Key SFCN Objectives

- National Resource Center
- Advocacy, Referral and Networking for SCBO's, Refugees, and Immigrants
- Technical Assistance and Capacity Building
- Training (leadership, organizational management, coalition building, conflict resolution, etc.)
- Programs for Health, Education, Crime Prevention, Parenting, and Job Skills training.

## From the SFCN President

**T**he Somali Family Care Network Inc.'s mission is to improve and support Somali ethnic institutions through the development of community based organizations. Our goal is to provide an opportunity for greater participation of Somalis in their local communities. One way to achieve this goal is to disseminate information on the work of Somali Community Based Organizations (SCBO's), to discuss effective programs, strategies and alternatives and to share newsworthy articles through our periodic newsletter *Himilo*.

*Himilo* will focus mainly on educating and enlightening the leadership of SCBO's by building their knowledge-base, strengthening their skills and by encouraging and supporting their sense of responsibility and commitment to their local organizations.

In keeping with that vision, we will share with you the experiences of other ethnic groups and mainstream

organizations that have successfully organized communities before us.

We need to have productive partnerships and collaborations not only within SCBOs, but also with other groups so as to

promote coalition building and cooperation. We need to listen and learn from the experts in the fields of capacity and institutional building so that we can strengthen our efforts to enhance our civic society.

We want to use knowledge to support the initiatives of our

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*Raqiya D. Abdalla*  
SFCN President

## The "Hawala" in Somali Society

by Raqiya D. Abdalla

Recent actions by the United States and its coalition to crackdown on the financial support network for Al-Qaida has brought attention to the "Hawala" financial system used by many Somalis to send remittances to their relatives in Somalia. A concept of debt and credit transfer, Hawala's roots lie in early Islamic commercial practices. Indeed, many Orientalists such as Louis Massignor and Joseph Schacht

believe that the modern legal commercial system was derived from these early Islamic mercantile practices. In recent times, the Hawala has developed into a complex financial transfer system that many recent immigrants in the West use to transfer money to their relatives back home. In India, for example, the Hawala system has become part of an underground money transfer system

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## ***President (continued from page 1)***

talented leaders and to help them build and shape our institutions. We want effective institutions that reach and help our refugee and immigrant communities in the U.S. We have much to achieve to find more effective ways to reach and help our communities. Many in our community are trapped in welfare and interdependent conditions that will impact their lives for decades unless we provide appropriate and positive services. We should set goals and establish tools to provide our people with basic information on how to improve their individual status and that of their families in order to reach self-reliance.

We would like SCBO leaders to take advantage of the information in *Himilo* which will focus on the areas of effective strategy planning; coalition building; conflict resolution; grant writing; organizational management and leadership mobilization development, so as to improve our competence, commitment, innovation and quality of service to our people.

The recent events of September 11th have dealt a severe and tragic blow to our new homeland. The government and people of the United States opened their home and extended hospitality to thousands of Somalis. Many of our people have already perished, remain in over-crowded refugee camps or are daily victims of the still existing conflict in Somalia. As Somalis, we mourn the loss of so many innocent lives. These are times that underscore the importance of our faith and the need to promote the spiritual health of our communities. In addition, these new circumstances bring a special responsibility to SCBO leaders as they conduct important community work. Many of us might find ourselves in a position where we must explain the truth about our Islamic faith and dispel myths about Muslims. We hope that the wisdom, sensitivity and hard work of our SCBO leaders continue to promote the positive attributes of our people across this land.

The Himilo Newsletter is one of the development activities initiated by the newly-established Somali Family Care Network, Inc. (SFCN). Through its Ethnic Community Organizations' National Project, (*Himilo*), SFCN fosters positive changes in the Somali refugee and immigrant communities by creating mechanisms to enhance institution building capacities

of Somali community based organizations. In this way, SFCN encourages the Somali community to organize formally and to take advantage of the skills and resourcefulness of its members. Unique in its mission and outreach activities, SFCN provides training and technical assistance to build the capacity of Somali community leaders and volunteers across the United States who are committed to organizing themselves. SFCN's development model will help eliminate the current isolation of each community and offer communication channels such as the Internet, shared database resources, regional and local training opportunities, peer-to-peer exchanges, and the *Himilo* Newsletter. This will enable the Somali refugee and immigrant communities across North America and beyond to share knowledge, skills, resources and information that will lead to development, self-reliance and ultimately, a better quality of life.

Your regular contribution and input are important to the success and existence of the *Himilo* Newsletter. Please become a *Himilo* Newsletter contributor. ●

## ***Hawala (con't from page 1)***

that evades government regulation. In war torn Somalia, however, the *Hawala* emerged as the sole functioning financial system as the civil war destroyed what little banking system existed in the country. As nations of the world develop ways to combat international terrorism, they should first recognize the different ways in which the financial systems have evolved in various societies. By so doing, the international community can develop ways to integrate the *Hawala* system into the international financial system, working to build on its strengths while eliminating the inherent illegalities of the system.

“*Hawala*” comes from the Arabic word “to transfer.” The term was mentioned in the sayings of prophet Muhammad (PBUH) as far back as the sixth century and was later developed by Islamic jurists into a paper credit system that Muslim,

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## *The “Hawala” (con’t from previous page)*

Christian and Jewish traders used to transfer debts and credits across trading routes in Africa and Asia. In Somalia, the Hawala system began to evolve and grow to meet the needs of Somalis trying to eke out a living in an increasingly global environment. Noteworthy here is the Somali government’s failure to develop a modern banking system and integrate it into the local Somali economy. In the 1970s the new Socialist system in Somalia enacted strong exchange control laws that disrupted the existing free exchange market mechanisms in the country. During this period, Somalis used the Hawala system to circumvent government restrictions. Somali merchants collected money from Somali expatriates in the Gulf. They then used this money to buy goods from the Gulf. Once these goods were imported into Somalia and sold, the merchants used their profits to pay back their debtors in the Gulf. It is here that the transfer component of Hawala came into use. The merchants simply paid the debts they owed to the relatives or beneficiaries designated by their sponsors in the Gulf. In this way, Somali expatriates were able to send money back to their relatives in Somalia. Indeed, the severe drought of 1974 forced many Somali nomads to abandon their livestock and seek help and shelter from their relatives in the cities. This change increased the use of the Hawala system, as Somalis in the Gulf sent urgently needed financial help to their relatives in Somalia.

When the Somali civil war ravaged the country in the 1990s, it seemed that all the modern institutions that had emerged in the country in the last 30 years simply vanished. The political repressions of the government and the brutality of the civil war also forced many Somalis to flee the country. Many fled to refugee camps in neighboring Kenya and Ethiopia while others sought refugee and political asylum in North America, Europe and Australia. It was during this period of severe dislocation that the Hawala system began to grow and evolve in Somalia and among the far-flung Somali Diaspora. banks and other modern institutions were destroyed during the civil war, the Hawala businesses began to emerge as a new global financial service that linked Somalis living abroad with their relatives at home. Unfettered by government regulations and helped immensely by emerging information technology, Somali businessmen began to establish a fairly reliable and efficient financial system. In the 1970s, Somalis in the Gulf relied on a Hawala system that took over a month and reached only Somalis living in the cities to transfer funds to their relatives and loved ones. By the late 1990s, the Hawala system

was expanded into a financial system that enabled Somalis from across Europe, North America, Asia and Australia to transfer funds to their relatives affected by the civil strife in remote areas in Somalia and adjoining refugee camps within twenty-four hours. Not only was the system helpful in keeping Somalia from falling back into another devastating famine, but it also afforded a cheaper and sometimes even quicker alternative to banks and money transfer firms like Western Union. The Hawala system thus became a crucial venue for transferring funds to Somalia and neighboring countries like Ethiopia, Sudan and within the Somali Diaspora.

As the campaign against terrorism and its financial support network intensifies, attention should be paid to the particular evolutionary paths that the Hawala system has experienced in the different countries. In this way, the South Asian form of Hawala is very different from the version that developed in Somalia. The Hawala system in India, for example, works as shadowy underground money transfer system that the Indian government is trying to ban. In Somalia, however, it has emerged as the sole financial link to the world economy. Abolishing that system would be devastating to the country. The international community should, instead, work on ways to further develop the Hawala system to meet international rules and regulations that safeguard against abuse. The Hawala system may actually be used as a tool for economic development that gives people what they desperately need for a better future. ●



**Hawaalad office, Hargeisa**

# Refugee Community Organizing in the New Millennium

by Emily Gantz

## Analysis

**A** growing number of refugee-focused and refugee-led organizations are involved in organizing and self-help activities, including grassroots organizing.

When refugees come to the United States, they receive resettlement assistance from large or small organizations, of which many happen to be refugee- or newcomer-controlled, or multi-cultural. Organizations may use a specific self-help or organizing model or other community-building approaches. Although these efforts may face obstacles, ethnic-led organizations have many characteristics and capacities that contribute to effective organizing, both within and across refugee groups.

In the new millennium, Office of Refugee Resettlement (ORR) may lead the challenge to ensure refugee organizations their full participation in refugee decision-making and resettlement-service provisions. The first step is supporting self-determination and supplying the tools with which the refugees take charge of their own destiny. Paternalistic attitudes and controlling behaviors subtly disempower refugees and absolve them of responsibility for their own self-reliance (self-sufficiency).

Organizing is not a service provision: it is about bringing people together to accomplish a common goal that may include advocacy (not necessarily lobbying). It is important to understand that there are multiple models for work in this field.

Work in the field of organizing may involve a single group (when a single ethnic organization is too small). The model has to fit the culture: "What is the community like? What do we need?" It often links to survival skills, such as English language training, or focuses on common concerns like children's education and employment.

Two decades ago, ORR began the practice of categorizing refugee community-based organizations as Mutual Assistance Associations (MAAs). These have been encouraged and supported from the federal level in a variety of ways over the years. In the late 1980's, an MAA Resource Handbook was developed. (Many still find it useful; it is available through SEARAC.)

For newcomers, especially survivors of trauma, the immediate needs are coping and survival skills. Only after those have

been met can an organization move on to advocacy and community participation. It is important to recognize that this is an ongoing process and that there are always newcomers in various stages of adjustment. It is equally important to recognize that although there may be conflict within a community, there are often issues of mutual interest that can be at the heart of an MAA.

Open community meetings are necessary early on to get feedback (note that these meetings can be divisive because people tend to be left out). Negative feedback and conflict (political, religious, tribal) should be expected. Involvement of a variety of stakeholders is the most likely strategy to lead to understanding and resolution. MAAs can team up with a voluntary agency to create a forum for discussion. Community-wide meetings are good forums for generating community-wide feedback.

The mere fact that MAAs exist is an accomplishment. Through MAAs in Chicago and Nashville, refugees have gained greater access to local resources and increased service providers' access to the refugees in their local communities. Bosnian groups worked together to break down inter-ethnic and cultural/religious conflict—something that has not yet happened in the former Yugoslavia. When that Wisconsin MAAs got involved in service delivery, After the 1996 welfare reform, refugees in Massachusetts organized and petitioned to change the state laws to protect themselves.

First of all, an MAA should determine what they are organizing for—policy change, improved employment opportunities, greater access to services—and have a goal in mind such as specific programs, policies, or cultural change. In addition, it is important to have baseline data against which improvements may be compared. Activities could include: documenting the refugees' volunteer time; tracking policy changes resulting from MAA efforts; and tracking how many of the community's refugees are using the MAA's services, including looking into whether the MAA is the first place a refugee calls with a community? Has the standard of living changed due to refugee community organizing? Are the MAAs being invited to the table and are MAAs important players in refugee programs.

Potential allies in community organizing include Voluntary Resettlement Agencies (VOLAGs), other ethnic organizations, health departments, neighborhood associations, public agencies, individuals, and sponsors, the business community, local

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## Refugee Community Organizing (con't from page 4)

Chambers of Commerce, foundations, mainstream and ethnic media, local housing organization/authorities, nonprofit development centers, advocacy organizations, public utilities, youth organizations, and unions. ORR has designed grant programs to provide incentive for cooperation among such groups.

VOLAGs and MAAs must cooperate. Both can be powerful resources to refugees in resettlement. MAAs feel dumped on when they are not included in planning and given adequate information, resources, and remuneration. Refugees are not well served when MAAs and VOLAGs appear to play power games and compete for service is to collaborate with local VOLAGs. Organized MAAs already provide assistance to their communities; VOLAGs and states can look to them as partners, contractors, or sub-grantees. VOLAGs can enhance their won accomplishments when they assist MAAs in finding funding and, when necessary, securing nonprofit (501(C)(3)) status. VOLAGs begin the community empowerment process with the inclusion of bilingual and bicultural people among their professional staff and on their boards or decision-making advisory groups.

## Principles

- **There is no single, correct way to conduct ethnic community organizing.** Community organizing must be culturally appropriate to the ethnic community in order to empower a refugee population. Each group needs to develop and refine approaches that affect its own realities. The group must decide, for example, whether community organizers are to be paid stipends/salaries, or must be volunteers, how to recruit organizers and activists, and whether or not to use confrontational strategies. Some groups will be actively involved in multicultural organizing, while others focus on organizing inside their own communities. Models are likely to be different where there are relatively small numbers of refugees from a particular country or ethnic group and few ethnic-specific organizations.
- **Organizing is most effective when it develops the competence of refugees to organize themselves.** A “bridge-builder” (sometimes referred to as a “spark plug”) can help refugees become comfortable operating in new spheres. A bilingual, bicultural organizer

Continued as “*Refugee Community Organizing*” on next page

## SOMALI ORGANIZATIONAL PROFILE—*Focus on: SOMALI DEVELOPMENT CENTER, INC,* by **Abdirahman A. Yusuf, Executive Director**

**Since 1996, the Somali Development Center (SDC) has been the lifeline to vital educational and social services for Boston’s growing Somali refugee and immigrant community.**

SDC was founded by a group of Somali-Americans who originally came to the U.S. to obtain higher education. In 1991, when a full-scale civil war started in Somalia, it forced millions of people to flee from the cities in Somalia into the neighboring states of Ethiopia and Kenya. As a result, the United States government, through its refugee resettlement program, resettled thousands of Somalis in the U.S.

Nearly 5000 of these Somali refugees have been arriving in the Boston area to start new lives since 1992. SDC was specially established by the aforementioned Somali American group to provide multiple services to the Somali newcomers, as there were no effective mainstream social service agencies working with Somalis at that time.

### Mission

The main mission of SDC is to provide consistently excellent and accessible community services to all Somalis (and other African communities) in Boston, regardless of immigration status. These services help Somalis (and other African communities) in Boston, to obtain the basic resources,



Continued as “*Organizational Profile*” on next page

**Refugee Community Organizing** (con't from page 5)

or a non-refugee can help new refugees accept roles as activists and organizers. Mainstream groups must also focus on providing skills culturally competent individuals can do some organizing, and organizer training and quickly turn over the leadership to the refugees.

- **Language barriers must be recognized and overcome.** Not just organizing activities but also related training and technical assistance, leadership development, and materials tend to be primarily in English. Using interpreters can be time-consuming and projects that improve English and empower them as organizers, while others may need organizing training in their native languages.

**Leadership development is key.** The most effective organizing and self-help efforts are broadly focused on systematically, continuously developing layers of leadership. Refugee-led organizations are key leaders in organizing. They provide an opportunity for serious work to be accomplished for and by the community, and can minimize cultural barriers to self-help and organizing. Culturally effective leadership development, follow-up coaching, and mentoring enable refugee leaders to deal with difficult issues, adapt or refine processes to manage chaos and conflict, work with mainstream, and help their community stay on course to eventual refugee community integration.

**Organizational Profile** (con't from previous page)

services, information and skills needed to build productive and self-sufficient lives in a new land. While strengthening the Somali community by promoting mutual assistance, cultural identity, and leadership, SDC fosters the ability of Somali individuals and families to advocate on their own behalf and participate constructively in the larger community.

**Core Programs**

SDC pursues these goals through the following core programs:

- Access to benefits
- Housing: Search assistance, advocacy, interpretation and translation
- Basic Adult Literacy
- Employment and Training: Post-Employment Vocational Skills Training.
- Services for Somali Seniors
- Youth Programs: Saturday Tutoring & Enrichment Program, After-School/Home Safety Project and Mentorship Program.
- Newcomer orientation and Acculturation Program
- Legal Assistance: Immigration, Welfare, Housing, Employment, Domestic Violence, and advocacy in courts.
- Women’s health issues, health education, health care access, domestic violence prevention.
- Resource and Information: Cable television program, community lectures, research, information and referral.



SFCN, governed by a board of directors, strives to empower refugees through capacity building and social mobilization activities that will aid refugees in their transition from dependency to self-sufficiency and integration into American society. SFCN aims to act as a national resource for the growing Somali immigrant community, as well as for refugee and mainstream service providers who interface with Somali communities in the U.S.

SFCN's primary program at present is Project Himilo—'Himilo' being a Somali word meaning "to aspire." Through this project, SFCN will establish a strong national network of Somali Community-Based Organizations (CBOs), which will work together with other refugee service providers to foster and ensure the health and social well-being of Somali refugees resettled in the United States.

Project Himilo is made possible through a grant from the U.S. State Department's Office of Refugee Resettlement and in conjunction with the Immigration and Refugee Services of America (IRSA).

SFCN has developed a Somali Community Advisory Committee, composed primarily of Somali community leaders, to provide credibility to the project process and help raise its visibility within the Somali community. SFCN has also established a Management Advisory Group of leaders in non-profit management who have pledged their support and expertise to the project.

## Somali Family Care Network (SFCN)

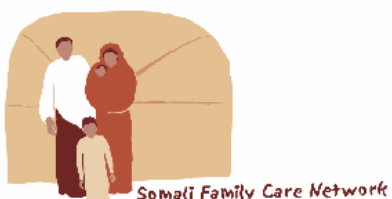
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WE'RE ON THE WEB!  
**WWW.SOMALIFAMILY.ORG**

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The Somali Family Care Network, Inc., formed in February 2001, is a tax-exempt 501(c)(3) organization dedicated to helping *all* Somali groups in the United States work together to improve the support systems critical to newly settled Somali refugees.

SFCN may be new to the United States, but it is rich in the tradition of community-based development and governance through its reliance on respected elders. These men and women lend SFCN an array of special skills and backgrounds ranging from religious leaders, community organizers, teachers, health professionals, and popular singers to people with entrepreneurial backgrounds. This network, combined with SFCN's direct experience with local dynamics and community support, gives SFCN a competitive advantage.