

# Online connection for remittances

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**Internet cafés in refugee camps allow refugees to maintain and create networks for overseas remittances. For the many displaced people who rely on receiving money from family members or friends overseas for their daily needs, maintaining these ties is vital.**

In the Buduburam refugee settlement in Ghana, use of the internet has played an important role in retaining and sometimes even forging transnational connections for financial remittances from Western countries. In the settlement there are a few internet cafés run by Liberian refugee entrepreneurs which enhance refugees' access to remittances in two ways: firstly, by maintaining the refugees' existing remittance channels with members of the diaspora community and, secondly, by creating new remittance pipelines by linking refugees with philanthropic individuals in the West.

## Retaining ties by email and Skype

More than 50% of refugees interviewed in Buduburam have relatives and/or friends who either migrated on their own or were resettled to developed countries, particularly the US. These refugees make considerable efforts to keep in contact with those now living overseas. These 'maintenance' efforts have a clear and important implication for drawing financial assistance from abroad.

Having immediate relatives such as parents or siblings living abroad does not guarantee that a person will receive financial support; not all relatives are willing or financially able to remit money to those left behind. According to remittance recipients in Buduburam, contacting them only when they are in need of assistance would normally result in receiving the 'silent treatment' or even a reproachful refusal. Therefore, these refugees regularly come to internet cafés to email their potential remitters to keep them updated with settlement life and their future goals. For instance, if a refugee wants to go to a computer school and needs financial support, he or she must announce their academic ambition in advance to 'pave the way' before they actually ask for a remittance from their relatives.

After they receive money, their maintenance efforts continue. In addition to sending a thank-you email to remitters, refugees often email some material evidence to show that they have used the money appropriately. For instance, one Liberian man emailed a scanned copy of his high-school grade report to his sister who had funded his education. This is a common scene in the internet cafés in Buduburam.

International phone calls between Africa and the US, especially when both speakers are using mobile phones, can be expensive for refugees (and their relatives abroad). Sending emails and chatting through Skype using the internet cafés are therefore the preferred means of communication.

## Networking to create new links

Despite the peace in Liberia and the dwindling assistance from UNHCR and other international aid organisations, many Liberian refugees are not prepared to return to the precarious economic situation in Liberia and have chosen to remain in the settlement even without assistance. Those who do not have access to family remittances, particularly young people with computer knowledge, seek financial help via internet sponsorship from people they have never met. This is one of the leading (economic) activities for young Liberians in the settlement and the major reason why the internet cafés are crowded. They register themselves with friend-searching websites and place their own profile within these networks. Once they make 'friends' through these websites, they will describe their lamentable situation. With perseverance and some luck, some Liberian refugees succeed in obtaining material and financial assistance from these online friends.

For instance, a male former unaccompanied minor got connected

with an Australian individual sponsor who sympathised with his tough living conditions and was willing to support him in improving his basic literacy. A Liberian war-widow in the settlement was linked with a Nordic man who not only financially assisted her and her children but also later visited her in Ghana and became her formal partner. The influx of remittances has not only improved the living standards of recipients but also benefitted other refugees in the settlement because the money received is often redistributed to other refugees.

In the settlement, there are some Liberians who derive an income by helping other refugees without IT skills to set up their profiles in friend-searching websites. They register them with multiple networking websites and tell them how to write an initial email and how to forge trust with these potential sponsors. They then receive a commission from their clients if they are successful in getting external support.

It would be too simplistic to consider these activities to be a form of internet scamming by refugees. While there are some cases of internet fraud, most refugees have been posting only genuine information about themselves on these friend-searching websites. According to a refugee who teaches these networking skills, users of these websites are nowadays increasingly cautious about internet frauds and few people are taken in by untrue stories. Also, it is well known that some of the individual philanthropists visit the settlement to see the person with whom they have been communicating before providing any substantial support.

## Recommendations

Some refugee-assisting organisations see the practice of using communications technology for forging and retaining remittance channels as a symptom of increasing aid dependency in this refugee community. However, these activities should rather be seen



as part of refugees' resilience – a coping strategy in their inauspicious economic environment where they face a declining level of international aid and local restrictions on their livelihood activities. In the face of these challenges, refugees are fully aware of the significance of overseas networks for remittance support.

Organisations that support refugees should recognise the value to refugees of communication with the diaspora and more particularly with possible helpers abroad, and should:

- create enabling facilities for refugees to access internet services cheaply as a means of keeping ties with the diaspora
- help improve refugees' IT skills as part of skills training programmes since computer knowledge is now a part of basic literacy
- consider the potential of matching philanthropic individuals with refugee groups or projects, so that donors can see the impact of their support more vividly
- not treat refugees' searches for sponsors through the internet as a criminal activity
- teach refugees about internet risk (including potential exposure to human trafficking rings).

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