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Who is Sending Remittances? Understanding Global Networks of Support[1]

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Abstract

Remittances are sent by migrants to their families and friends back home. That definition, over the past few decades, has been the accepted understanding of the concept in discussions related to personal international money transfers (PIMTs), and in-kind and person-to-person cash transfers. However, no mechanism exists at present that can pinpoint the identity of the sender beyond an acknowledgment of the location from where remittances are sent. This study shows that a significant percentage of PIMTs are sent by non-migrant actors. Drawing on quantitative and qualitative data gathered in coastal Kenya, the discussion shows that transnational social networks that lead to the receiving of PIMTs include senders whose citizenship is different from that of the recipient. The data point to growing interconnectedness among social actors of the global community through tourism, business, missionary activity, and humanitarianism, and is relevant to understanding the function of remittances in the global economy.

Keywords: Remittances; development; social networks; Kenya; international money transfers

Remittances vs. Personal International Money Transfers

Remittances are sent by migrants to families and friends who live in the countries that the migrants originate from. That definition, over the past few decades, has been the accepted understanding and usage of the concept. The key idea contained in the term "remittances" is that migrants are "remitting" part of their salary to their countries of origin through money transfers, cash, and in-kind payments, all of which are presented in an aggregate number. (This discussion leaves aside the remittances sent by internal migrants to their networks within a

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specific country, which are at times included in national census and household data). The World Bank, the International Monetary Fund (IMF), and international development organizations, as well as scholars studying the issue, consistently identify the senders as migrants. However, no tool or mechanism is presently deployed that would distinguish between migrants and non-migrants when it comes to assessing personal international money transfers, or PIMTs, (let alone person-to-person and in-kind remittances). For example, the information requested of a sender in the process of sending money via Western Union, MoneyGram, Wise, banks and various fintech tools does not include details that would allow us to know whether the sender is a migrant. What we in fact have is an (incomplete) record of personal money transfers that are sent *from one country to another*, *without knowing the identity of the sender in terms of citizenship or personal biography*. The current definition or understanding of the concept of "remittances," then, does not capture the reality of who is actually sending the money. The argument made here emphasizes the relevance to the remittances conversation of understanding the identities of the senders.

Research about Diani, one of the key tourism centers on the coast of Kenya, has documented and assessed the social relationships between Kenyan citizens and tourists, humanitarians, expatriate residents and businesspeople (Berman, 2004, 2017, 2021). Many of these relationships are distinguished by their closeness and durability, both within Kenya and in transnational settings. This research has also documented a constant flow of money between Europe (where most of the tourists, businesspeople, and humanitarians active in the area hail from) and Kenya. Soon after the pandemic hit the world in March 2020, long lines formed at Western Union and MoneyGram outlets in Diani, one of Kenya's key tourism centers, and beyond. Clearly, Kenyans were drawing on their networks to get through the challenges that resulted from the pandemic-era decline of tourism. The situation seemed opportune for a study designed to document the flow of funds, with a particular eye toward the senders. The results of this study are presented here.

After an overview of the definition and usage of the term "remittances" by practitioners, policymakers, and scholars, extant literature on the senders of remittances is assessed. A closer look at the available figures regarding the volume of remittances as well as the size of diasporic communities is followed by the presentation of the research setting, design, and results. A discussion of the data regarding non-migrant senders of remittances and recommendations for future scholarship as well as implications for policymaking and development concludes this analysis.

What Are Remittances?

How is the concept of "remittances" defined and used by key stakeholders? In "What Are Remittances," Dilip Ratha, who has written prolifically for the IMF on the subject, offers the following definition: "When migrants send home part of their earnings in the form of either cash or goods to support their families, these transfers are known as workers' or migrant remittances" (n.d.) While Ratha specifies "workers' or migrant remittances" here, the qualifiers are usually left out in the discussion and the tallying of the transfers, which are referred to as both "remittances" or "personal remittances." Ratha acknowledges that "it is hard to estimate the exact size of remittance flows because many take place through unofficial channels" and further states that "unrecorded flows through informal channels are believed to be at least 50 percent larger than recorded flows" (n.d.). But his discussion never veers from identifying migrants as the senders of remittances. IMF publications generally follow this description of the term (e.g., IMF, 2009).[3]

When it comes to the *calculation* of remittances, Alvarez et al. (2015) offer the following summary:

> According to the sixth edition of the IMF Balance of Payments and International Investment Position Manual (BPM6), two standard components are used to calculate remittances: compensation of employees and personal transfers. These are completed by supplementary items, which are not always recorded in the balance of payments (and are not discussed here): capital transfers, capital transfers between households, social benefits, current transfers to NPISH [nonprofit institutions serving households] and capital transfers to NPISH. (p. 43)

Clearly, the range of variables is high, and a Pandora's box of possible errors in the absence of reliable data plagues the remittances discussion throughout. While the various components of the remittances sending process are discussed controversially by various stakeholders, the identity of the sender of remittances (beyond the fact that the sender is located in a specific country), however, is not examined.

The World Bank takes the same approach, which is no surprise given the close ties between and similar goals of the two institutions. Generally, the World Bank discusses remittances in the context of migration, development, and poverty relief, and it consistently refers to migrants and refugees as senders but, at times, also receivers of remittances. Generally, references to other social ties beyond the migration context are omitted. A report from May 11, 2022, considering remittance flows into Ukraine is a case in point; throughout, the report points to migrants and refugees and does not link the increasing volume of remittances to any other sources. That the "record flows into Ukraine" may be a result of refugee host communities supporting the refugees through the sending of funds is not considered (World Bank, 2022a).

To the best of my knowledge, academic scholarship has only tangentially taken up the issue of the senders' identity. Remittances are discussed controversially by scholars who explore various dimensions related to the practice of sending personal remittances, but generally, the sender is identified as a migrant, and other social actors are not considered. Scholars follow the definitions used by the IMF and the World Bank. A few representative examples provide evidence for the usage of the concept in key areas of the current discussion, such as the effect of remittances on development, social protection, and sustainability measures, as well as the impact of fintech on the sending of remittances. Throughout, the relevance of networks of families and friends remains unquestioned.

The remittances-development nexus has been center stage since the early 2000s, and the value of the remittances sent by the diaspora to families and friends for development has been discussed in a large body of scholarship. I will mention only a few studies to illustrate the persisting significance of the family/friends diasporic framework. Recently, scholars have focused on the role of government policy in increasing remittances. Kessy and Shayo, for

[3] An alternative definition is offered by the International Organization for Migration (IOM): "Migrant remittances are commonly understood as private monetary or in-kind, cross-border and internal transfers that 'migrants' send, individually or collectively, to people with whom they maintain close links (IOM, 2013:405)" (Alvarez et al., 2015, p. 42).

example, review the measures taken by the government of Tanzania to increase diasporic engagement and argue that "diasporas are widely perceived favourably as productive actors" (2022, p. 1; also Kinyua, 2022). Other scholars affirm the positive impact of workers' remittances on poverty reduction (Idrissi and Kawkaba, 2023) and improving children's health (Fontenia & Suárez, 2022). Studies that question the positive impact of remittances on development similarly remain focused on the relevance of networks of families and friends tied to the migrant's nation (e.g., Grabel, 2010; Kapur, 2005).

Critical voices often stress the function remittances play in neoliberal north-south relations. Warnecke-Berger, for example, argues that

> FOR [Financialization of remittances] further individualizes development because it unfolds its effects in a development setting in which development since the 1980s has increasingly become a product of individual activities instead of being society or state-run. Through FOR, development ultimately is no longer a 'national' objective but to be achieved through the individual risk of migrants and their relatives and friends. (2021, p. 705; also Zapata, 2013)

Khanal and Todorova also address the lack of social protection of individuals under neoliberal regimes but argue more positively that remittances remedy the situation. Transnational households, in this reading, have been acknowledged in terms of their dynamic influence for the well-being of families through the sending of remittances. Khanal and Todorova state, "Further, it is argued that transnational households take active roles in Polanyi's 'double movement,' by providing social protection amidst narrow public responsibility for provisioning" (2019, p. 515). Other scholars highlight the non-monetary impact of remittances, especially the destabilizing effect of migration on social systems (Cohen & Zotova, 2021). In these various readings of the role played by remittances in neoliberal economics, the household and diasporic relations remain central.

The relevance of households is also emphasized in studies that focus on the potential of remittances to ensure sustainable development in the face of climate change. In a 2016 analysis, Karanja Ng'ang'a et al. state that "households who have at least one member who has migrated are able to overcome barriers to employ highcost agricultural innovations–through using remittances received—thus enhancing their self-protection against climate change related shocks" (p. 55). Other studies also interpret the climate-change-induced migration-remittances effect on local households as a sign of resilience and positive adaptation (Addaney et al., 2021; Melvin, 2019).

Similarly, discussions of the impact of mobile financial services (MFS) and fintech, more broadly, on remittance sending center on networks of families and friends. Professional stakeholders tend to celebrate the opportunities of fintech and often argue for "financial inclusion" through a lowering of fees for remittance sending to increase the benefits for the receivers of remittances (Global Forum on Remittances, Investment and Development, 2021; Global Partnership for Financial Inclusion, 2021; International Fund for Agricultural Development [IFAD], 2022a). Among the countless contributions that see fintech and low fees as crucial to escalating the impact of remittances, none consider the possibility of non-migrant identities of the sender (e.g., Gutierrez & Kisat, 2022). This is analogous to the viewpoint of critics of this discourse (Cirolia et al., 2022) and scholars who show that financial inclusion is still a distant goal for marginalized communities among the senders and receivers of remittances (Choudhary, 2022). A broader view of remittances whereby the receivers transcend diasporic family and friend networks is taken by Alix-Garcia et al. (2019), who document the significant impact of the shutdown of *hawala* in the Kakuma refugee camp in Kenya in 2015 on the surrounding non-refugee Turkana population. While this study focuses on the impact of remittances beyond the actual receivers, it does not refine our understanding of the senders.

As we have seen, the inaccuracy of remittances data is widely acknowledged (Alvarez et al., 2015; Ratha, n.d.), but rarely does the community of practitioners, policymakers, and scholars question the definition of the term as it is commonly used. Alvarez et al. interrogate various dimensions relevant to the reliability of remittances data and, albeit tangentially in a footnote, also raise concerns regarding the definition of "migrant":

> Space limitations preclude a detailed discussion about the definition of 'migrant'. Suffice it to note that there is no universally agreed definition and that international migration statistics are collected from different sources (censuses, population registers, surveys, administrative data) that rely on different definitions (which may vary according to place of birth, nationality, citizenship, length or purpose of stay, and other parameters) and sampling techniques. (2015, p. 42)

Even this critique aspires to arrive at a better understanding of what a "migrant" may be and does not suggest that remittances may be sent by non-migrants. Similarly, Carling (2020) states that "money that we think of as remittances might be transferred from senders who are *not migrants* (but descendants of migrants, or collective institutions such as hometown associations)" (p. 119). This questioning of the dominant notion of "senders" still fails to think beyond the larger migration context. To date—and to the best of my knowledge—, there is no discussion that proposes a novel understanding of the senders of PIMTs.

As this overview shows, none of the stakeholders in the remittances conversation assumes that remittances may be sent by individuals who are not migrants or their descendants but rather represent—as is proposed here—a wide range of social actors in the global landscape of interpersonal networks. This lacuna is a result of the fact that information regarding the senders' specific identities is presently not tracked, which can be complex in terms of citizenship. Even if citizenship was tracked (as it is in rare cases, such as for remittances sent from Qatar), the data would be murky because migrants over time become citizens of their new home countries.[4] In addition, a migrant community may send money to members of its diaspora in various locations. For example, as a result of political, economic, and ecological stress, many Somali citizens have moved to Kenya. Of those migrants, a significant percentage has moved on to other locations in, among other places, Europe, North America, and Australia. These migrants might send remittances not to friends and relatives in Somalia, but rather, to Kenya; one report suggests that up to 10% of the Kenyan-born diaspora in the United States is Somali (Migration Policy Institute, 2015, p. 1). That is, we have a remittance flow to Kenya that does not come from the Kenyan diaspora, but rather, the Somali diaspora, and it directly benefits a community that does not necessarily have Kenyan citizenship (though the larger Kenyan community benefits, as well).

[4] This information was shared by Salah Hamdoun, who worked as a banker in Doha, Qatar, from 2010 to 2014.

But the focus here is on an entirely different set of actors, namely, non-diaspora senders. In sum, missing from the discussion of remittances is data that acknowledge the range of identities and locations of the senders of PIMTs (regardless of the modes of transfer), which is crucial to discussions of remittances-as-development and remittances-as-social-capital. Before we take a look at this issue more closely, a deeper examination of the challenges of data generation *within* the current framework of remittances prepares the discussion of the complexity of sender identity.

Remittances to Kenya: Assessing the Volume of Remittances and the Size of Diasporic Communities

Assessing the volume of remittances is generally acknowledged as a challenge. The entry of fintech venues for transferring money has made an accurate assessment of the volume of remittances even more daunting. In addition, there is no reliable mechanism in place to assess how much cash is transferred person-to-person to individuals in receiving countries, either through the remitting individuals or by courier systems. Regardless, there is agreement on the volume of traceable remittances among key stakeholders in the remittances conversation. Kenya is described as a net inbound remittance market, and the volume, as recorded by the Central Bank of Kenya and confirmed by the World Bank and other institutions, is said to have grown from $2.838 billion in 2019 to $3.108 billion in 2020 to $3.770 billion in 2021, which amounts to about 3% of the country's GDP (World Bank, 2022b; also Central Bank of Kenya, 2017-2022; Central Bank of Kenya, 2021; IFAD, 2022b, p. 4). The Central Bank of Kenya reported another increase in 2022, when remittances "rose by 8.34 percent to $4.027 billion" (Owino, 2023). However, as we have seen, the World Bank and other stakeholders acknowledge that the volume may in fact be up to 50% higher due to the inability of key stakeholders to track all transfers (Ratha, n.d.).

The size of the diasporic communities is also debated, which in part reflects the lack of a clear definition of who gets counted as part of a diasporic community. The prevailing assumption is that the Kenyan diaspora consists of Kenyan-born individuals. Sometimes, naturalized citizens are included in the data, but often, we do not know whether multiple generations with Kenyan immigrant backgrounds are included or not. Most reports describe the total size of the Kenyan diaspora as ranging between 500,000 (IFAD, 2022b, p. 4) and 535,000 (Statista, 2020)[5] people, with the U.S. and U.K. usually cited as hosting the largest communities.[6] According to data from 2021, the U.S. Census Bureau estimates that 154,062 Kenyan-born individuals reside in the US. Statista proposes that 139,352 Kenyan migrants live in the United Kingdom (26% of all Kenyan migrants), while the website of the Kenya High Commissioner in the U.K. states that there are "over 200,000 Kenyans living in the United Kingdom" (2022).

However, a 2007 report by the Kenyan government cites 2 million Kenyans in the diaspora (Whitaker, 2011, p. 775), a 2011 World Bank brief talks about "2.5 million Kenyans," and Bekoe and Burchard (2016) state that 3 million Kenyans live in the diaspora worldwide (p. 133). Underreporting the number of Kenyans in other African countries, especially the East African Community (EAC), may be a factor here. Based on 2019 Kenyan Census data, a total of 9,919 Kenyans are counted as EAC working migrants (Kenya National Bureau of Statistics,

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[5] Statista aggregates data provided by government and international organizations.

[6] The IFAD *Remitscope* report speaks of "500,000 Kenyans living overseas," which excludes remittance senders from other African countries (p. 4).

2022). International migration in the region, however, soared to over 5 million in 2019, with 2,699 314 identified as migrant workers (East African Community Data Portal).[7] In addition, the inclusion of informal border crossing for cross-border trade, among other activities, would bring these numbers up even further. Regarding Uganda, "Kenyan businessmen and companies are also top investors in Uganda, with over 350 firms operating in the country" (Ministry of Industrialization, Trade and Enterprise Development, 2020). In addition, 40,000 Kenyans are studying in the country alone, many of whom are engaged in the local economy (Ministry of Industrialization, Trade and Enterprise Development, 2020). The EAC has regulated transnational cooperation and a common market since 2000. De facto open borders and the "free movement of workers," as enshrined in Article 10 and Annex II of the EAC's common market protocol, have increased opportunities within the region (Bassnett, 2013, p. 137). Fees for work permits within the EAC have been gradually reduced or abolished over the past 10 years and are, as of 2022, entirely abolished from the Kenyan side for all East African nationals (East African Community, n.d.). Transregional business is thriving. Cirolia et al., drawing on a range of studies, point to the fact that "flows among African countries are gaining attention." They state that "according to 2016 data, 43 percent of the remittances received within sub-Saharan Africa came from other African countries (CENFRI, 2018)" (2022, p. 65; see also IFAD 2022b, p. 14; Migration Data Portal, 2021), a figure that is in tension with other stakeholder statistics.

What this overview shows is that neither the size of the Kenyan diaspora—some scholars even refrain from attempting to suggest a total number (Kabuiko, 2017, p. 97)—nor the volume of remittances are well understood, even though both are essential to discussions of the value of remittances for development. In fact, the incoherence of the data clearly exemplifies what Morten Jerven has called out as the "poor numbers" that drive the development industry (2013). The study presented here allows us to ask yet another question: Are all personal remittances sent by members of the diaspora, or do we in fact have a wider range of senders?

Who Is Sending Remittances, Then?

Kenya is a popular global destination, not only for tourists but also for those who pursue business, humanitarian projects, and religious missions in the country. 2019 saw 2,048 834 total visitors to Kenya (Tourism Research Institute, 2021, p. 5), the second year in a row that international arrivals hit the 2 million mark. Most providers of statistics, including the World Bank (2019), refer to the international arrivals as "tourists." But this generalization does not provide us with a proper sense of the activity that comes to Kenya through international visitors.

In addition to the scores of people who enter the country on three-month tourist visas, Kenya has various work and residency permits that allow foreigners to live and work in the country, including residency permits for persons who will not work in the country, which are mostly used by retirees (Department of Immigrations Services). Holders of these various residencies often own second homes in Kenya and usually hail from Europe; many live on the coast, where they are part of larger communities of expatriates in locations such as Diani, Malindi, and Lamu. They live in Kenya part time or for most of the year and visit the country

[7] Another source cites 4.9 million international migrants for 2017 (African Union, 2020, p. 32).

frequently. The Kenyan situation is comparable in this regard to that of countries such as Mexico, Costa Rica, Panama, Turkey, and Morocco, among many others, that have become centers of north-to-south migrations.

Many Kenyans are regularly supported through the personal networks that develop in the context of tourism, humanitarianism, business, and religious missions. Diani Beach is one of the main tourism centers in Kenya that features hundreds of hotels, cottages, apartments, and villas, and it provides an excellent opportunity to study the social networks that have emerged in this transnational setting. Adjacent to the hotels and other residential opportunities for tourists and long-term visitors is the town of Ukunda, with a community of 80,000 residents, many of whom have moved to the area to pursue employment opportunities. Tourism began to develop in the 1960s and has provided the backdrop for close relations to arise between the multiethnic Kenyan residents and international visitors, many of whom have become part-time or full-time residents (Berman, 2017). These personal relationships are grounded in humanitarian and religious ties and are often generated by friendship and romance. A small but significant group of Kenyans are married to or in romantic relationships with Europeans or other foreign nationals (Berman, 2017, pp. 127-171, 187-205). These non-Kenyan friends, lovers, and in-laws are actively sending money on a regular basis. The monies are sent by non-Kenyans from countries that have very small Kenyan diaspora communities, which, as will be shown, is part of the evidence for the argument to broaden our understanding of remittances.

Overall, Kenyans are engaged internationally with individuals across the planet. To date, these personal networks have not been included in the remittances discussion, which continues to focus on networks that are based in citizenship.

The COVID-19 Moment and Remittances

Global visits to Kenya dropped significantly as a result of the COVID-19 pandemic, with 567,848 international arrivals in 2020 and 870,465 in 2021 (Tourism Research Institute, p. 2), a steep decline compared with the more than 2 million international arrivals in 2019.

The Kenyan government imposed a severe lockdown from April to July 2020. After July 20, 2020, some restrictions were lifted, with restrictions on movement brought back in some areas in March 2021. The economy came to a standstill. Businesses closures were rampant, particularly in the Micro and Small Enterprise sector (MSE), which employs a large portion of the population and contributes significantly to the national GDP. According to a survey during the early phase of the lockdown, the "percentage of MSE households who missed meals quadrupled during COVID-19 and remains substantially higher than pre-COVID levels across all MSE households" (Kenya National Bureau of Statistics et al., 2021a, p. 2). By July 2021, "38% of micro businesses had recovered, with average revenues at the same level or higher than pre-COVID; but the majority (62%) are still earning less than their pre-COVID revenues" (Kenya National Bureau of Statistics et al., 2021b, p. 1). When COVID-19 shut down tourism in the Diani-Ukunda area, long lines quickly formed at Western Union and MoneyGram posts.

The study was designed to test the hypothesis that a significant portion of remittances are sent by individuals who are not Kenyan or Kenyan-born nationals. It aimed to gather data on the identity of the senders during the COVID-19 crisis, which, according to various expectations, was supposed to result in lower remittance figures—expectations that were defied by actual increases (*Mexico Daily Post*, 2020; Sieff, 2020; World Bank, 2021). Along these lines, Kenya saw an increase of 3.% in personal remittances for 2020 and 3.4 in 2021 (World Bank, n.d.). If we consider that remittances may not only come from the diaspora, might a broader understanding of senders explain this increase?

Research Design

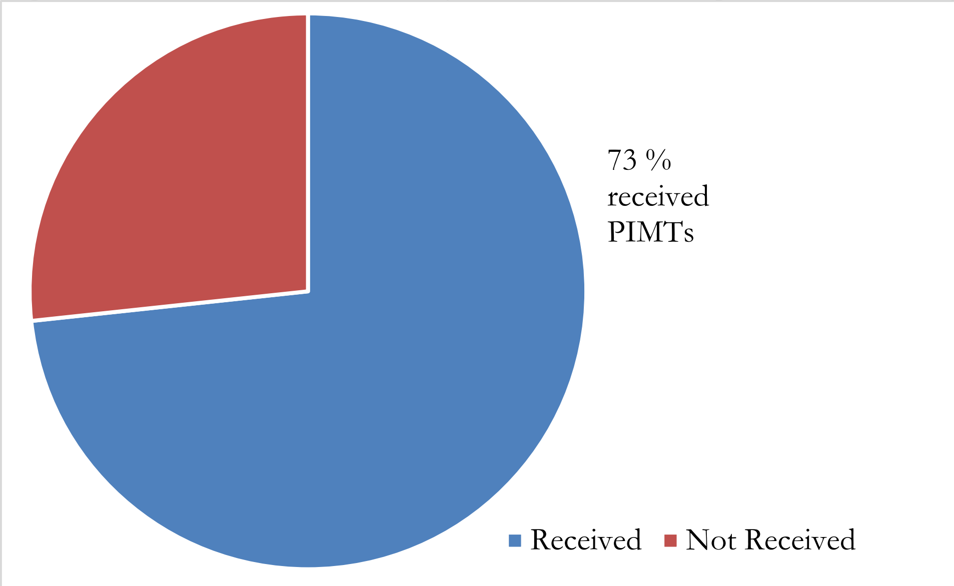
Data were collected via survey instruments in three phases, in September 2021, April 2022, and September 2022, each time targeting 50 participants. The three phases give us a sense for different moments: September 2021 saw the maximum impact of the pandemic on those working in the tourism industry; by April 2022, much of the government and private sector support Kenyans had been temporarily receiving had ended; and in September 2022, the additional impact of severe inflation as a result of the war in Ukraine made the life of Kenyans more precarious. Across the three phases, 150 survey instruments were completed; 42 individuals participated twice in the surveys, for a total of 108 interviewed individuals. Working in a tourism-related profession was the criterium for participating in the first two surveys; that survey instrument solicited information on the receipt of support more broadly, on who extended support, and on what the support was used for. The third survey instrument made the receiving of IMTs the key selection criterium and focused primarily on the identity of the sender and the potential redistribution of funds. Questionnaires were available to participants in both English and Kiswahili. The help of a local research assistant was crucial in soliciting honest data, because personal financial information tends to be difficult to attain.

Results from September 2021 and April 2022. Participants worked in professions that provided them with opportunities to make contact with tourists and were selected using snowballing. Their professions included acrobats, drivers, boat operators and glass boat crew, fishermen, massage therapists, curio operators, textile sellers, fruit vendors, gardeners, picture painters, safari agents, kite surfing instructors, water sports crew, tour guides, barbers/hairdressers, security guards, waiters, cottage attendants, and boutique attendants. Of the respondents, 67 were men (36 and 31) and 33 were women (14 and 19). The people who filled out the questionnaires ranged in age from 25 to 56. The mean age was 36.24 and the median age was 36. The median age indicates that we successfully recruited a sample of the working population that most likely supports children and other family members.

Questions were asked about the support people received from various sources to mitigate the crisis induced by COVID-19, including cash payments, local digital money (*mpesa*), IMTs, and goods. In September 2021, six women and 15 men (21 people, that is, 42% of the 50 surveyed) had received IMTs from friends and/or family. By April 2022, 11 women and 23 men (34 people, that is, 68% of the 50 surveyed) had received IMTs. These pools may be too small to assess this increase conclusively, but the higher number of those who received IMTs may point to an escalation of the already precarious situation. By April 2022, the Kenyan government had suspended most support programs, but tourists had not yet returned in larger numbers. In addition to the fallout from the pandemic, the economy was now also impacted by the war in Ukraine, which significantly drove up prices for basic goods.

Combined, 73.3% of the 75 men and women had received IMTs (25 individuals participated in both the first and second surveys) (Figure 1). Participants indicated that they had been sent between \$50 and \$300, and the frequency of obtaining IMTs varied from monthly to a couple of times per year.

Figure 1. Personal International Money Transfers received, September 2021 and April 2022



Money was mostly sent from Europe.

Table 1. Countries from which remittances were sent (1)

	September 2021*	April 2022**
Germany	12	20
Switzerland	7	3
United States	4	1
France	4	1
Dubai	3	1
Italy	3	1
Belgium	3	3
England	2	1
Bahrain	2	
Qatar	2	
Saudi Arabia	2	
Austria	1	
Poland		4
Sweden		1
South Africa		1
Total	**47**	**37**

* 15 people listed two to three countries. ** 2 people listed two and three countries respectively

The top sending countries here do not mirror the top locations of the Kenyan diaspora, but rather document the close relations that have emerged in the context of (mostly) European tourism and (intimately related) humanitarianism on the Kenyan coast. In September 2021, 19 of the 21 IMT-receiving participants had received support from friends (seven from friends alone and 12 from both family and friends). In April 2022, 30 of the 34 IMT-receiving participants had received support from friends. That is, 90.5% and 82.2% of those who received IMTs, respectively, had secured help from their friends abroad. The data from September 2021 and April 2022, however, were not conclusive about the nationality of the senders; to further illuminate the question of the senders' identity, we conducted follow-up surveys and interviews with 50 participants who had received IMTs, focusing on the nationality of the sender.

Phase 3: September 2022. In the third round, we again recruited individuals who worked in the tourism industry, this time making the receiving of IMTs a precondition for participating. Two-thirds of the subjects were new recruits (33). The key markers remained similar: The spread among the professions was comparable to the first two rounds, and this group included 20 women (40%) and 30 men (60%). The age range was 21 to 62, with a median of 39.5 and mean of 39.72 years; that is, this group was slightly older than the first two groups.

Overall, 25 (9 and 16) Kenyans received IMTs from 32 Kenyans, including 20 family members and 12 friends; therefore, 50% received remittances from Kenyans in the prevailing definition of the concept. 16 received transfers from both Kenyans (21) and non-Kenyans (18), which amounts to 34% of the receivers. Only two senders were identified as non-Kenyan family members; the actual number might be higher, and some may have counted the non-Kenyan nationals as Kenyan family members.

Table 2. Sender Nationality (1): Number of participants who received PIMTs from Kenyans and non-Kenyans

Received from	Kenyan family members	Kenyan friends	Non-Kenyan family members	Non-Kenyan friends
Kenyans only (9)	6	5		
non-Kenyans only (25)				25
both Kenyans and non-Kenyans (16)	14	7	2	16
Total (50)	**20**	**12**	**2**	**41**

Half (25) received transfers from non-Kenyan friends only, so, along with the 16 who received transfers from both Kenyan friends and family and non-Kenyan friends as well as the two who received transfers from non-Kenyan family, 43 participants received transfers from non-Kenyans friends and relatives.[8] That is, 86% of all participants received transfers from senders that do not fit the traditional definition of the concept, thus confirming the findings from the first two rounds of the study (Figure 2).

22 individuals received transfers from more than one non-Kenyan friend, from up to five different senders and up to three different countries, for a total of 60 senders (Table 3). If we add the 19 receivers who received transfers from only one non-Kenyan friend and the two receivers who received transfers from non-Kenyan family members to this figure, we arrive at a total of 81 senders for the 43 who received IMTs from non-Kenyans.

Kenyans working in the tourism industry have created a large social network of non-Kenyan actors who support them in various ways. When it comes to the nationality and place of residency of the senders, the data reflect the connection of the coastal area to the countries in which the tourists live (Table 4).

[8] There may have been more non-Kenyan relatives, but they may have been counted as Kenyan family by some.

Figure 2. Sender Nationality (2): Number of participants who received PIMTs from Kenyans and non-Kenyans

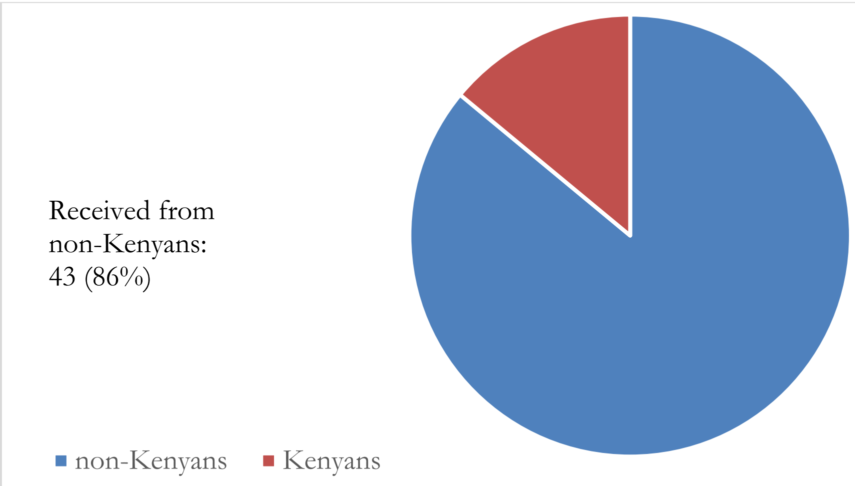


Table 3. Sender Nationality (3): Number of non-Kenyan senders.

	Received from more than one non-Kenyan sender (22)	Received from one non-Kenyan sender (21)	
Total number of senders	60	21	**81**

Table 4. Countries from which remittances were sent (2)

Sending country	**Kenyan senders**		**Non-Kenyan senders**	
	family	friends	family	friends
Germany	3	4		27
France		1		9
Switzerland	5	3	1	6
Poland		1		6
England	4	3	1	5
Netherlands	2			4
United States	2			3
Belgium				3
Austria	1	1		2
Italy				2
Sweden				1
Qatar	1	1		
Canada	1			
Dubai	1			
Did not specify			1	

Clearly, the majority of senders reside in countries that are more closely tied to the tourism and humanitarian infrastructure on the coast, rather than the Kenya diaspora. The chart thus mirrors the social networking of Kenyans as a result of economic interaction in tourism and humanitarian spaces.

Analysis: Challenging the Common Understanding of Personal Remittances

The data in front of us challenge the predominant notion that personal remittances are exclusively sent by migrants or individuals with a migrant background—in this case, members of the Kenyan diaspora. Data from the survey instruments, follow-up interviews, and previous research indicate that existing social networks between Kenyans and citizens of other countries can be mobilized in times of crisis and also sustain many individuals on an ongoing basis. In particular, the following observations are derived from the available data:

Who Is Sending? Diaspora vs. Non-Kenyan Social Networks

As shown above, the conventional understanding is that the largest Kenyan diasporas live in the United States, the United Kingdom, and the Middle East. The EAC diaspora of Kenyans seems to be significantly undercounted, and reliable data about the volume of transactions from those neighboring countries is missing, as well. However, the transaction records presented here are tied to countries with small Kenyan diasporas. The fact that the largest group of senders identified here is Germans deserves a closer look. The Kenyan diaspora in Germany is quite modest in size. The Kenyan Embassy in Germany (2011) states that "a few thousand Kenyans live permanently in Germany" ("Mehrere Tausend Kenianer leben ständig in Deutschland.") Other reports are more precise. More than 4,000 Kenyan-born immigrants have attained German citizenship, and the number of Kenyans living on visas in Germany is 12,725 as of December 31, 2021 (Destatis, 2022). The number of Kenyans who received German citizenship per year has been growing steadily, from, for example, 228 in 2015 to 465 in 2020 (Destatis, 2021). Statista (2020) lists 16,678 Kenyans in Germany as of 2020 (3% of the Kenyan diaspora); this figure includes naturalized citizens.

Only 23% of Kenyans in Germany are estimated to have regular employment according to 2007 data from Statistisches Bundesamt (Baraulina et al., 2008, pp. 27-28); most came to the country through marriage, rather than education or work, and are not skilled, though migration for education is increasing (Baraulina et al., 2008, p. 11). As opposed to their U.S. and U.K. counterparts, Kenyans in Germany face considerable language and education barriers and often work in lower-income jobs. In contrast, the Kenyan migrant community in the U.S. is said to be "well educated, economically successful and has a labor force participation that far exceeds the national average," all aspects that often serve as an explanation for why the volume of remittances is higher, especially in contrast to that of the U.K. community (Migration Policy Institute, 2015, p. 1). The high number of IMTs that are documented in this study as coming from Germany—a country with a small diaspora that has a low labor force participation—suggests that additional factors are at play. Household surveys undertaken, for example, by the Central Bank of Kenya do not shed light on the complexity of the situation (Central Bank of Kenya, 2021).[9]

Data obtained through the study presented here confirm that personal remittance flows are not only tied to the diaspora (the outward migration of Kenyans) but also to the social relations that are formed in Kenya between Kenyans and international visitors (the inward migration to Kenya). According to the *Annual Tourism Sector Performance Report 2021*, 29.6% of international arrivals were visiting family and/or friends and 34.4% of international visitors came to Kenya as tourists (Tourism Research Institute, 2021). In addition, 26.4% came for business and meetings, incentives, conferences, and exhibitions (MICE), 2.2% for educational purposes, 1% for medical purposes, and 0.8% for religious reasons (p. 7). These last four groups, along with segments of the tourist population, often engage in close contact with Kenyans and build lasting relationships over time. Depending on the region and context, personal interaction is likely to be more extensive with one or more of these groups.

Social Network Generation and Size of the Net

In order to better understand the range of social actors relevant to the remittance conversation, the diversity of visitors to Kenya (and other countries) should be considered. In addition to expanding the notion of the "migrant" to include spouses, offspring, and other relatives, broader social networks play a central role in the sending of personal remittances. One area that deserves closer attention is the role of missionaries in generating personal remittances. In the Kenyan case, close to 1% of international arrivals are officially identified as coming for religious reasons. That would have been about 16,000 missionaries and other religious personnel coming to Kenya in 2019 (when international arrivals exceeded 2 million), with the actual number of visitors coming for that purpose potentially much higher, as some may have traveled on regular tourist visas. These individuals have tremendous potential for generating personal remittances through their communities back home. The U.S. sends the largest number of missionaries worldwide: 135,000 in 2020 (Zurlo et al., 2020, p. 13). Perhaps the high volume of personal remittances from the U.S. to Kenya can be, at least partially, attributed to religious transnational networks. As David Garbin shows, "religious donations converted into 'sacred remittances' produce a moral economy of religious life, shaped by a diasporic politics of belongings on both local and global scales" (2046). This observation is relevant not only to giving practices of migrant communities, but of diverse religious communities globally.

Many Kenyans received transfers from two or three, even five, countries. These networks build a significant buffer in times of crisis and reflect the ways social actors are connected within Kenya. All individuals who participated in the third round of interviews indicated that they were sending part of the IMTs they received on to relatives and friends. Digital money transfers, known in Kenya as *mpesa* (*m* stands for mobile and *pesa* is the Kiswahili word for money), were in fact invented in Kenya and have increased the ability of Kenyans to support each other (Suri et al., 2012). As Sibel Kusimba has shown, "such economic transfers build up a web of relationships" (2021, p. 8). One could of course also turn this statement on its

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[9] The 2021 survey by the Central Bank of Kenya stated that the "majority of the respondents to the Survey were university graduates, middle aged Kenyans who migrated in search of employment and education," which does not reflect the profile of the Kenyan diaspora in Germany and is also due to the fact that the majority of respondents came from counties not located on the coast (p. 33).

head, because the economic transfers are also reflecting how Kenyans are networked in the first place. But the existence of the possibility of digital transfers is clearly a driving force behind even greater dynamic network generation. Throughout *Reimagining Money*, Kusimba stresses the social and affective values that go along with the economic value of these transfers. Because most research has assumed that personal remittances only connect Kenyans and their Kenyan kin and friends, more studies are needed to understand the social and affective values of the relationships Kenyans create with non-Kenyan friends.

Overall, this study shows that personal remittances from non-Kenyans result from the extensive relationship-building between Kenyans and non-Kenyans and provide substantial stability to Kenyans. The data also show that amid declining support from the government and friends and family in Kenya, personal remittances from non-Kenyans persisted, which reflects the depth and durability of these social networks. The support from Germany especially stands out and confirms the relationships many Germans have built with Kenyans since the 1960s as key players in tourism and the related humanitarian infrastructure (Berman, 2004, 2017, 2021). Further studies are needed to shed light on these global circuits of support.

Conclusion: Global Entanglements

The study presented here shows that transnational relations are substantial in impact and driven by interpersonal relations that transcend the kinship framework. It seems that Kenyans are highly invested in and skilled at building and maintaining transnational social relations. In the 1970s and 1980s, letters were the most important tool of staying in touch after visitors left; today, mobile phones and digital media allow for much faster and persistent communication. Comparative research could ascertain how the Kenyan case fares in contrast to the situation of other major remittances destinations. Studies on interpersonal relations that are a result of, among others, tourism in Thailand, missionary activity in Uganda, humanitarianism in Haiti, and business relations in Vietnam would shed light on the global scope of the interactions documented here. Broadening our understanding of who sends remittances also helps explain why, in many areas, remittances did not decrease in volume during the COVID-19 pandemic but rather increased in some parts of the world. Overall, the data point to the growing interconnectedness among social actors of the global community through tourism, business, religious activities, and humanitarianism, which has been facilitated by new technologies of communication and money transfers.

Why does the identity of the social actors involved matter to the remittances conversation? How does an acknowledgment of the range of actors shift the discussion? I suggest that this novel view of personal remittances confirms the work of scholars who have tied the heavy investment of international development stakeholders in increasing remittances as indicative of the individualization of development (Warnecke-Berger) and a remedy to the failures of neoliberal states to provision for their citizens (Khanal & Todorova; Zapata). The growing systemic inequality, globally and within countries, is mitigated by remittances, whether they are sent by diasporic individuals or others. Remittances practices confirm Adam K. Webb's observation that, in the global area, "more specialized networks link individuals rather than states" (2016, p. 1018). A landscape of global solidarity emerges when we consider the larger net of social actors, actors who assuage systemic global inequality and the failures of states, corporations, and international organizations to create a more equitable economic system. Acknowledging the role of non-diaspora senders may motivate the remittances industry, which thinks of remittances primarily as a tool for development, to rethink the function of remittances.

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