"COULD I ASK YOU, MY BROTHER, TO SEND ME A LITTLE SOMETHING?" REMITTING BEHAVIOUR AMONG ARABS AND BOSNIAKS IN SLOVENIA

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COBISS 1.01

ABSTRACT

"Could I Ask You, my Brother, to Send me a Little Something?" Remitting Behaviour Among Arabs and Bosniaks in Slovenia

The paper addresses motivations for patterns and types of remittances, which can be defined as a set of gifts in different forms. Generally speaking, remittances refer to a variety of transfers between migrants and individuals or groups remaining in countries of origin. The latter most often include both core and extended families. In addition to transfers, the paper deals with processes of incorporation and preservation of migrants' sense of belonging to the place of origin, and with processes of linking them with places of residence. Furthermore, the authors discuss the essence of social responsibility evident in migrants' incorporation, maintenance of their sense of belonging, their image, social authority, substance, respect and inclusion into their sending societies. The focus is on migrants' motivation, as well as on factors existing in countries involved in transnational connections stimulating and hindering processes of remitting. The authors discuss social and demographic distribution and the importance of social pressures faced by migrants and expectations of other members of the social networks which play an essential part in the aforementioned processes.

KEYWORDS: remittances, social networks, migration, Arabs, Bosniaks

IZVLEČEK

»Bi te lahko prosila, brat moj, da mi pošlješ kaj malega?« Prakse remitiranja med Arabci in Bošnjaki v Sloveniji

Na splošno se remitence nanašajo na vrsto transferjev med migranti na eni in posamezniki ter skupinami v deželah izvora na drugi strani. Poleg samih transferjev članek obravnava predvsem motivacije, vzorce in vrste remitenc, ki jih lahko definiramo kot različne oblike daril. Avtorici se skozi raziskavo praks remitiranja posvečata analizi procesov povezovanja in ohranitvi občutka pripadnosti deželi izvora ter procesom migrantovega vključevanja v deželi sprejema. Razpravljata tudi o pomenu družbene odgovornosti, ki je lahko vidna v migrantovi vključitvi v sprejemno družbo, in hkrati ohranjanju občutka pripadnosti pa tudi imidžu, družbeni moči ter spoštovanju v družbi, iz katere izhaja. Poudarek članka je tako na osebnih motivacijah migranta kot na motivacijskih dejavnikih, ki so prisotni v deželah, vključenih v transnacionalne povezave, ki procese remitiranja lahko ne samo stimulirajo temveč tudi ovirajo. Avtorici nadalje razpravljata o družbeni in demografski distribuciji in

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pomenu družbenega pritiska, s katerim se srečujejo migranti, ter o pričakovanjih drugih članov družbenih mrež, ki imajo pri procesih remitiranja odločilno vlogo.
KLJUČNE BESEDE: remitence, družbene mreže, migracije, Arabci, Bošnjaki

INTRODUCTION

The telephone rings late in the evening. Ahmad picks up the phone: "*Marhaba jahuj kif halak: Kif hal ai'ltak, kif al saha, kif hal ibnak, bintak? In šā' Allāh, kvajisin*. (Hello my brother, how are you? How is your family? How is your health, and how are your son and daughter? If it is God's will, good)… Mohammad, your nephew is finishing the university – registration for the last year of studies has started. I am very pressed for the money needed for the tuition and student books. My brother, could I ask you, if it would not be too difficult, to send me a bit? *Šukran kathir, Allah jahalilak auladak*. (Thank you very much, god bless your children)."

This paper addressing the motivations for, patterns and types of remittances, places special attention on the migrant's family (family/household)[3] as the main research unit. The term household is one of the more widely used terms in social research, although it is linked with many conceptual difficulties. A principal point of contention is whether or not all household members must reside in the same dwelling unit or physical locale. However, in the context of our research, where a member of a household migrates but maintains a significant degree of participation in the activities of the household of origin, it is possible to regard the household as having a bi-local or multi-local structure.

Remittances represent a significant tie with loved ones across distance, and place them within complex networks of social relations. The term remittances encompasses sending money, presents and other objects (economic remittances), and ideas, values, beliefs, behaviours, identities, different practices and social capital (social remittances). We believe that by interpreting the meaning and routes of remittances, as well as by comparing different migration experiences, it is possible to point to the significance of the family[4] as the central socio-cultural framework of life, where specific notions of life emerge and lead family members to engage in a wide array of migratory movements (Olwig 2003).

The motivations, patterns and channels of remitting discussed in the article illuminate the forms of transnational activities among Arabs living in Slovenia and those remaining in Jordan/Palestine/Syria/Egypt, etc., and among Bosniaks in Slovenia and Bosnia.[5] As

[3] According to Caces et al, "those who are identified as 'migrants' continue to be a part of the same social and economic unit as those who are at home".

[4] Families as socialising agents transmit cultural values and norms influencing who migrates and why. They also transmit norms regarding the meaning of migration and the maintenance of family-based obligations over time and space. Families also represent geographically dispersed social groups. They create kinship networks existing across space that are the conduits of information and assistance (Boyd 1989: 643).

[5] The country's full name is Bosnia and Herzegovina. However, in this article we use the term Bosnia,

shown through parallels between remitting behaviours among Arabs and Bosniaks in Slovenia, remitting practices construct or perceive places of origin not only in terms of their transnational character, but just as much in terms of the particular values and social ties that migrants, and their families, practice in relation to these places.

We speak of remittances as a way of maintaining social networks, where the main objective is not merely the maintenance of the networks, but also their definition. This suggests that social networks can be defined by remittances, and vice versa. Relations within social networks are sustained through different forms of remitting to kin, families, and friends. Moreover, social networks are maintained through migrants' visits to their countries of origin, by taking part in activities connecting both the sending and receiving countries, e.g. marriages, and through remittances, which at the same time confirm the very existence of social networks across space. In addition to their social meaning, remittances bear strong economic significance, at the same time sending important information about standards and possibilities in receiving countries.

The article focuses on:

1. Comparison of motivations and patterns of remittances among Arabs and Bosniaks living in Slovenia.
2. Effects of migration networks on remitting, with a special focus on social distribution, expectations of other members of social networks, and on social pressure faced by migrants connected with these expectations from their families in countries of origin.

It is necessary to stress that the research does not focus on groups, but rather on individuals and their households in the countries of origin, who are engaged in processes of establishing and maintaining their social networks, as well as in processes of remitting within these networks.

To understand the processes of remitting on either individual or the household level, and the significance of remittances in the formation of social networks, we decided to compare Arabs and Bosniaks living in Slovenia. Most of the informants in this research are Slovenian citizens, involuntarily bearing the label of migrants bestowed by the majority society. They identify themselves in many different ways – either on ethnic grounds as Bosniaks or according to their regional affiliation as Bosnians. On the other hand, drawing from the context of generalisation, the Arabs identify themselves foremost as Arabs, and only then refer to their ethnic or regional affiliations (Palestinians, Syrians, Jordanians, Egyptians, etc.). Although Arabs and Bosniaks have different migration experiences, we used a comparative method in order to identify some common factors influencing remitting behaviour and its impact on migrants' networks. However, it must be stressed that Arabs and Bosniaks living in Slovenia do not have common social networks; it is only possible to speak about Bosniak and Arab social networks that do not intertwine. Migrants' experiences play the central role in our research, and therefore life-story interviews comprised the fundamental research method. In the interviews we conducted, we put the emphasis

as it was used by our research respondents.

on the migrants' lives before, during and after their migration. A significant part of our research data[6] was collected through the participant-observation method, complemented with field notes comprising detailed descriptions of manifold social occasions, events and holidays (e.g. meetings with members of the Arab Club during Ramadan, annual Arab picnic marking Slovenia's independence, attending various events and meetings of the Bosniak cultural association, at dinners with friends, family visits). Our fieldwork was primarily based on repeated journeys with migrants visiting their family members in Bosnia, and on meetings with Arabs in Slovenia and their families in Jordan.[7]

MIGRATION HISTORY

For a better understanding of patterns of remitting, it is necessary to outline migration history of both the Bosniaks and the Arabs to Slovenia.

In post-war Yugoslavia, migratory movements and labour market disturbances went hand in hand with early socialist development. Supported by central planning policies which pulled the rural population out of underdeveloped areas without at the same time creating employment opportunities and housing within urban immigration zones, this development pattern generated a kind of "floating" workforce. This uprooted population nested around urban and semi-urban areas waiting for their life opportunity. The opportunity came with Yugoslavia's opening to European labour markets in the early sixties, which first sucked up the "floating" workforce and then a substantial part of the employed population. When the European labour markets began to shut down in the early seventies, the migratory streams, once geared to emigration, were rerouted toward internal, Yugoslav markets and Slovenia in particular. Thus, immigration to Slovenia in the eighties may be explained in part by the interplay of the closing of external labour markets and the attractiveness of the internal ones for the already formatted potential migrants (Mežnarić 1986: 230).

Contrary to migration from Bosnia, where economic reasons played the most important role in decision-making processes, the political situation of the time was the decisive factor in the case of migration from Arab countries.

After the Second World War, Yugoslavian politicians started defining the principles of an active peaceful coexistence, criticising the Soviet bloc's competition, interference with other countries' internal affairs, arming and regional army integrations. Striving for these standpoints, Yugoslavia redefined its foreign policy and came closer to non-engaged states, such as India, Egypt, Indonesia and other former colonial regions that had been transformed into independent countries after the Second World War. At the end of

[6] The authors have been researching Arabs and Bosniaks living in Slovenia for several years, as they are preparing their doctoral dissertations entitled The Arab Club, a Place of Changing Social Identifications, and Formation of Transnational Communities in the case of Bosniaks in Slovenia.

[7] The personal experiences of one of the authors (married to a Jordanian Palestinian) made possible constant ethnographic fieldwork in both Slovenia and Jordan.

the 1950s, Yugoslavia stepped out of the periphery and took on an important position in international relations, as it was, together with Egypt and India, the initiator and founder of the Non-Aligned Movement. They set a paramount task – an engaged fight against the bloc's policy, imperialism, racism, Zionism, colonialism, and a fight for alignment with all developing countries on the economic and cultural level. These goals led Yugoslavia to closer contact with the Arab countries (more in Petrović 2006).

With its policy of nonalignment that, among others, introduced a new scholarship policy, Yugoslavia enabled Arab students to study at its universities. These students came to Yugoslavia in three different ways: as holders of scholarships awarded by their own countries, as holders of scholarships awarded by Yugoslavia, or at their own expense. Their purpose was to acquire a university-level education in Yugoslavia, return to their countries of origin, and thus help improve difficult political and economic conditions. The majority of them came to Yugoslavia from Palestine, Jordan, Iraq, Egypt, Syria, Lebanon, and Yemen. Those who remained in Yugoslavia were highly educated and created intercultural families in Slovenia (more in Lamberger Khatib 2009).

Ahmad remembers his trip to the unknown country:

> I came at the beginning of the sixties. […] what I remember is cold and the train. The journey took us through Turkey to Belgrade. There were representatives of the foreign students' organisation and the embassies waiting for us. They took us to dinner, after that they put me on a train to Ljubljana. […] I didn't have any idea where I was. […] when I came to Ljubljana, I first looked for my cousin who was already studying here and was helping me to arrange the bureaucratic matters.

The migration patterns changed completely with Slovenia's independence in the beginning of the 1990s and the outbreak of the war in Bosnia. According to some estimates, around 70,000 refugees came to Slovenia, the majority of whom were Bosniaks from Bosnia.

Although many of them returned home when the conflict in Bosnia ended, there were a few thousand people who changed their refugee status to permanent residence status, since for many refugees the home they knew had 'disappeared' (see also Al-Ali et al 2001). The reasons for this are mainly to be found in two facts, the first being that they equated their homes with (the former) Yugoslavia and the second that they had become a minority in their own country (this mainly refers to those who came from the Republic of Srpska). Furthermore, traumas connected with the experience of war reduced the desire to establish connections with the country of origin. On the other hand, however, experiences of war and the feeling of belonging to the ethnic community that suffered the most could represent a strong stimulus for maintaining contacts with individuals and groups in the country of origin.

As the war ended, the political and economic situation in Bosnia and Herzegovina gradually took a turn for the better and became more stable. However, unemployment

remains the most serious problem, as it stood at approximately 30 percent in April 2008.[8] The social and economic situation in Bosnia is highly problematic, although there has been some progress in specific segments of the economy. Of the estimated 3.5 million inhabitants, only approximately 500,000 workers[9] receive regular salaries, meaning that only one of eight people receives a monthly salary on regular basis. This fact, also bearing in mind that prices are continuously increasing, makes it very difficult to cover food expenses with only one salary per family and even harder with pensions that now suffice for only 30 percent of food expenses.[10] Therefore, in order to survive, families are forced into complementing their budgets with the help of the 'grey economy'.

The economic situation is one of the reasons why many Bosniaks wish to migrate to the 'West'. Due to restrictive migration policies, they use various strategies to migrate. Among them are family reunion and marriage with a Bosniak person already holding Slovenian, or even more desired Swiss citizenship.

This new political situation and the change of migration policy also altered the pattern of Arab migration to Slovenia. The number of Arabs migrating to Slovenia decreased with the change in the student policy, which has made it almost impossible for the Arabs to enter Slovenian universities. The individuals who came in the late 1990s were mostly recognised as political and economic migrants, whereas the next motive to come to Slovenia was for personal reasons (marriages).

> […] I met her at a conference in Cairo. We liked each other and after some years of travelling here and there, we got married. […] I moved to Slovenia […] it is not easy to be an Arab here. They ask me for so many papers that don't even exist in my country!

REMITTANCES AS LINKING ELEMENTS OF MIGRANTS' TRANSNATIONAL LIVES?

Transnational activities that could be defined as connections and interactions linking people across borders were in both cases maintained mostly on the individual level, where personal connections with relatives and friends represent the most important base, especially if migrants still have parents or close relatives living in their country of origin. Connections on the institutional and the state levels are of much lesser importance.

According to the Arabs and Bosniaks who were interviewed, remittances refer to economic transfers between migrants on one hand, and to individuals or family members

[8] As Bosnia is a developing country, the global financial and economic crisis will affect it to a greater degree than developed countries. The crisis will decrease the country's export activities, as well as the level of industrial production, all of which will increase the unemployment rate and cause unpredicted social turmoil (Slovenian embassy in BIH – http://sarajevo.veleposlanistvo.si/index.php?id=1901).

[9] Slovenian embassy in BIH.

[10] According to data provided by the Embassy of the Republic of Slovenia in Sarajevo, Bosnia and Herzegovina, there are still around one million families with only one employed person in Bosnia.

remaining in countries of origin on the other. The latter most often include both core and extended families. Our research shows that remittances represent one of the main links connecting migrants with their families in the country of origin. As stressed by almost all of the informants, remittances do not only have a simple monetary function, but are an important element of expressing care, commitment, and loyalty to one's family. In addition to economic transfers, remittances have an important influence on conceptions of social responsibility, which is evident in migrants' incorporation, maintenance of their sense of belonging, their image, social authority, respect and inclusion into receiving societies.

According to Lucas and Stark (Lianos 1997: 73), the central idea in the theory of remittances is that they can be seen as implicit, contractual arrangements between migrants and their homes, which are mutually beneficial. Such informal arrangements are voluntary and self-enforcing, where mutual altruism and self-interest play the main role. The research analyses confirmed that migrants remit money because they value the welfare of those in the receiving household. This is seen as altruistic because the migrant receives nothing but the satisfaction of the household's increase in consumption. Lucas and Stark (Lianos 1997) expose altruism as one of the original explanations for remittances. On the other hand, self-interest refers not only to the benefits from implicit arrangement itself, but also to other benefits, such as expectations to inherit part of the family wealth, convenience in investing at home, and the intention to return home. However, Lucas and Stark (Hass 2007) argue that the motives of altruism and self-interest are often inextricable, and that in the end one cannot probe whether the true motive is one of caring or more selfishly wishing to enhance prestige by being perceived as caring.

> My aunt lives in a village and she has never worked because she is handicapped. As Bosnia does not have an adequate model of social assistance, she is entirely dependent on us, her relatives, and we just have to help her.

THE ORGANISATION OF SOCIAL NETWORKS AND IMPORTANCE OF FAMILY NETWORKS

Migrants do not move merely as individuals, but just as significantly as members of a family network; therefore, they do not only move to various destinations, but also within family networks. Once established at a migration destination, family members encourage their relatives to join them, at the same time offering help in moving to, and settling into, the new place. Olwig (2003) argues that certain migration destinations become of particular importance in particular family networks.

> […] I have brought quite a few people here: a friend from Palestine, a cousin, a nephew from Jordan, and I helped them in the beginning. I still do, if they need anything […]

The family as a social institution creates roles and responsibilities within itself. Within this framework of responsibilities and duties, migrants feel committed to the welfare of the family and they remit a part of their incomes (Lianos 1997: 75). Remitting to family members is seldom regular and is more often of a periodical nature, meaning that remitting takes place occasionally and mostly during visits to countries of origin.

Several studies (Levitt 1998; Cohen and Roudriges 2004; Menjivar et al.1998 etc.) show that the propensity of migrants to remit increases with the number of close family relatives they have in their countries of origin, and with economic needs of the family members. These findings are consistent with the hypothesis that association in a social network and a migrant's concern for his family members motivate remittance-sending behaviour, thus implying that concern is greater for family members in difficult circumstances.

During the wars in Bosnia and Palestine, different forms of help were also organised at the level of formal associations. The Arab Club called upon all its members to provide aid for Palestine, while various Bosniak associations collected both financial resources and other daily necessities. The Bosniak associations in Slovenia were initially established for the purpose of gathering aid for Bosnian refugees seeking refuge in Slovenia, and only later turned to their current principal aim – to foster various cultural practices and the language.

Remittances can also be motivated by the need to maintain social ties while abroad. Sets of social ties between individuals are structured in a social network.

Networks can be explained as sets of interpersonal ties connecting migrants through kinship, friendship and shared community origin (Maggard 2004). Because networks are not normatively defined, at least at their inception, they can take a range of forms, e.g. more institutionalised structures such as families, and formal organisations. Individuals participating in a network might neither conceptualise their relationships as a network nor use the term. On the other hand, however, networks are not spontaneous and ephemeral. The type of individuals regarded as members varies depending on the organising principle and on the resources and perceived needs of those already within the network.

According to Gurak and Caces (1992), migrant networks do not need to be highly institutionalised, but can rather be a set of relationships revolving around certain organising principles underlying the network (reciprocal exchange or other shared common goals).

The social network theory suggests an alternative conception of remittances, emphasising the social rather than the economic role that remittances play in the lives of migrants and their families. From this viewpoint, remittances are resources exchanged between members of a social network, where a social network is defined as "a set of recurrent associations between groups of people linked by occupational, familiar, cultural or affective ties" (Portes 1995). Contrary to the Bosniaks living in Slovenia, social networks among the Arabs in Slovenia tend to be less family-based and more friendship-based.[11]

The reason for this may be found in the structure of partner relationships, since differences in the ethnic affiliations of a husband and wife, of two partners, are of excep-

[11] However, in the connection with the country of origin, their networks are mostly family-based.

tional importance for the actual formation of a social network. Marriages in the case of the Bosniaks interviewed are for the most part endogamic. Regarding religious Bosniak informants, a Muslim woman is socially obligated to marry a Muslim man and carry the Islamic tradition over to their children.

Another important aspect of both partners who migrated from Bosnia to Slovenia is the sharing of a common migration experience, i.e. cultural practices, all of which binds them even closer together. Senada[12] explains:

> […] what I liked about my husband was that he was a real Bosnian and therefore understood what it was like to be a Bosnian living in Velenje […]

More often than not, weddings between two partners residing in Slovenia are performed in Bosnia.

> […] July and August is the time of weddings in Bosnia. This is already the third wedding in our village in a row, and next week we are having the fourth one […]

The majority of our Bosniak informants' families and friends spend their summer vacations in Bosnia, as this is also the time when new acquaintances, new connections, sympathies, and future marriages are formed. The receiving country of either partner plays an exceptionally important role, Western European countries, and foremost Switzerland, being the most desired destination.

The Arabs interviewed are all married to Slovenian partners (the Arabs who came to study to Slovenia were mostly men, who befriended and fell in love with their future partners during their studies, and eventually established families in Slovenia).[13] Friendship networks, too, were created during university years and they have mostly last to this day.

> […] we Palestinians hang out together. Well, there is also Mahdi from Yemen because he is alone. We hang out 2–3 times per week. We always go to someone's house, and talk for a while. During Ramadan, there is dinner at someone's house every Friday. […] in the summer, we have picnics, everyone brings something […]

As can be seen from the statement above, the Arab migration history was not based on settling in Slovenia and creating families as the main purpose of their coming to the country where they were to obtain an education. As a result, areas, meeting places and cultural functions have been organised by individuals, as well as by informal friendships

[12] Senada is Muslim, whereas her husband is not. They were both born in Bosnia and later migrated to Slovenia where they met. The fact that they have different religious backgrounds was met with strong disapproval from both their families.

[13] The Arabs who came to Slovenia in the 1990s due to political, economic or other personal reasons (love), are mostly men married to Slovenian women.

and formal organisations (the Arab Club, several Bosniak organisations, etc.); in the case of the Arabs, in the first period of migration they were established by political organisations.[14] The Arabs that decided to stay in Slovenia after finishing their education expressed willingness to cooperate and share their common culture within an organisation. Immigrants set up organisations to create, express and maintain a collective identity. Such organisations are not only important for the immigrants themselves, but also for their participation and integration into the host society (Schrover and Vermeulen 2005: 823). The Arab Club was established in 1992 as a cultural club located in Ljubljana. Its members are mostly citizens of Arabic origin from many Arabic states/countries (most of them come from Palestine, Jordan, Syria, Lebanon, Iraq, Egypt, Yemen, and Algeria). According to the Club's administration, there are approximately 150 members, not including their family members. They have a formal statute and the members have to pay membership fees. In other larger ethnic communities, religion prompted the formation of separate associational structures within the same national group. However, in the case of the Arab immigrants, the members of the Arab Club are of different religious backgrounds (mostly Muslims and some Christians). In this sense, religion is only one of many possible markers of ethnicity and not always the most important one, but in the case of the Arabs, it bears little significance for the members.[15] The majority of them are graduates of Slovenian universities. They mostly speak two languages (Arabic and Slovenian), and some of them have organised their lives in two societies. The primary purpose of the Club is to connect people (its members), who use it as a social field with the aim of maintaining their cultural practices, local identities, and language as an element of preserving the collective culture. The stated purpose of their activity is the strengthening of the mutual bonds of all members of Arab nationality and their family members, as well as the strengthening of cultural and club bonds among the members of the Club and their homelands. In the international context, the role of the networks is based especially on relatives and friendship bonds in the process of chain migrations. The networks are especially important in the receiving society, as they create social capital. Elements of solidarity, cooperation and mutuality within the networks are essential for the system of social networks. The Arab Club is an entirely apolitical institution in relation to the Slovenian state. It refers to itself as a cultural club because in the past politics separated them into ideological groups (Al-fatah, ba'athist, communist etc.).

In contrast to the Arab case, social networks among the Bosniaks tend to be more related to families according to migration history, although individuals do take part in associations, which were, as mentioned above, initially established with the purpose of collecting aid for refugees from Bosnia and were later transformed mostly into places of meeting and fostering cultural practices. The central organisation is the Bosniak cultural

[14] In the time of the former Yugoslavia, the Arabs were organised into unions according to their national and even political affiliation: the Union of Palestinian Students, the Union of Iraqi Students; the Syrian students were also united among themselves.

[15] Most of the Arabs living in Slovenia declare themselves "secular believers" (Muslims or Christians).

association, with a number of other associations across Slovenia acting as its members.[16] Social gatherings and maintaining the culture stand as the associations' principal motive. Their members gather regularly, marking individual holidays, such as *bajram*[17] ("Festival of Sacrifice" or "Greater Bairam"), Bosnian Independence Day,[18] and the Slovenian Culture Day.[19] There are also a few other associations, e.g. *Sevdah* in Ljubljana, *Bošnjaško mladinsko društvo* in Velenje, *Sandžak* and *Diamant* in Koper, and *Sevdah* in Novo mesto, acting as members of the Bosniak cultural association of Slovenia. The associations' locations indicate the dispersed settlement of the Bosniak community, whose members are usually settle in industrial centres and larger towns where there was a need of additional labour force at the time of intense industrialisation.

Contrary to the aforementioned associations, the Islamic community represents the central religious institution in Slovenia. According to data provided by the census in 2002, there are 47,500 Muslims[20] living in Slovenia. Of these, there are approximately 40,000 Bosniaks[21] from Bosnia and Sandžak, whereas other members of the community are either of Albanian or Roma nationality.

The majority of Bosniaks in Slovenia perceive Islam in the traditional Bosnian manner as asserted at the time of socialist Yugoslavia. This means that Islam is still regarded as something belonging to the intimate sphere, as something not to be displayed on the outside, whereas knowledge about the religion is foremost, but not exclusively, based on the oral tradition of parents, grandparents and religiously literate individuals of Bosnia's countryside where the majority of Bosniak immigrants come from. This variety of Islam is performed in a ritually loose manner, meaning that the following of the prohibition of alcohol and pork consumption is not consistent, whereas *bajram* is celebrated (Kalčić 2007: 263–264).

> … Presuming that the criteria is practicing everyday obligations, then there are five percent of Muslims [among the Bosniaks] in Slovenia; if the criteria is 'bajram' and the fact that they don't eat pork, then eighty percent of all the Bosniaks here are Muslims …

Motivations for remitting

The main interest in our research was focused on motivations for remitting.

In the case of the Arabs and the Bosniaks, care for family members can be seen as one of the main motivations for remitting. According to Caces et al. (1985: 5), "shadow

[16] Ljiljan from Ljubljana, Izvor from Kranj, and Biser from Jesenice.

[17] Arab.: Eid al-Adha: عيد الأضحى

[18] 1 March.

[19] 8 February.

[20] In the Bosnian language, the adjective "muslim" written without the initial capital implies religious affiliation, whereas "Muslim" (with the capital) implies ethnic affiliation.

[21] They also include ethnically undefined or Muslims (written with the capital), and Bosnians (approximately ¾ of whom are "muslim").

households[22] in the place of destination consist of persons whose commitments and obligations are to households in the sending area". Such person may be especially likely to assist or to remit funds to the family member remaining behind (in Boyd 1989: 643). Thus, we believe that the motivation to remit a share of an income is based on commitment and loyalty to the family.

> […] I regularly help my family, because it simply behoves to do so, because it is a matter of habit and custom … This is how I take care of my family […]

When a migrant sends remittances, these can be thought of as transferring resources to the social network. In our case, it is possible to point to three probable reasons for this.

Firstly, the transfer may be considered as being reciprocal, meaning that migrants may be accumulating social obligations from the people the money is sent to. They may also be receiving a 'real time' reciprocity of their remittances in a form of childcare (the case of the Bosniaks), or transfer of goods with traditional or sentimental value (the case of the Arabs: spices, sweets, books), and at times small amounts of money. The central role of the networks is not embedded merely in the processes of distribution and credit, but also stands as the foundation for complex relationships of gift exchanges binding the community together. What is the point of sending such small remittances, given that each diversion of resources is of great material cost for the giver? The answer lies in understanding diversified coping strategies, the power of gift exchange for alliance building. Through gift remitting to relatives "back home", a migrant recognises an act that interlocks the giver and the receiver in a social framework imbued with a range of obligations and meanings (Mauss 1996). In this framework, migrants' remitting behaviour not only includes material exchange but also becomes a process by which they invest in social networks that endure through time and that can serve as buffers against unpredictable modern time (Cliggett 2003: 543).

> […] when we go to Palestine, I buy some clothes for my parents, such as a shirt, socks, scarf, shoes, or even a wallet, purse, a watch… I also take 'Gorenjka'[23] chocolate. Coming back from Jerusalem, I bring spices ('bharat'), almonds, pistachios, olives, olive oil, dates, 'zatar'[24]; I also bring souvenirs from old Jerusalem […]

Secondly, migrants may be following moral values that they have learned through membership in a certain social group. To put this more simply, they may have been socialised to believe that sending remittances is the right thing to do. In the eyes of an Arab

[22] Shadow households consist of all individuals presently not living in a household, but who have principal obligations and commitments to that household. The concept of 'shadow households' was, according to Caces et. al (1985: 5), spatial mobility at the household level.

[23] Gorenjka is a Slovenian brand of chocolate products.

[24] *Zatar* is crushed thyme with sesame, consumed with bread dipped in olive oil, usually for breakfast.

family, care for the elders is a moral obligation, whereas an individual not following this principal is perceived as having failed to be a member of the family. Obligation to remit is higher when most of the sons live abroad and there is not a single (or only one) person that would be able to take care of the family. In such cases, sons usually create a network through which money is sent.

> Only one brother is still in Palestine, beside my parents; the rest of us are all abroad. To support our parents, we (all the brothers)[25] send money to the brother in Palestine on a monthly basis, and he then gives it to our father.

In the Bosniak case, the situation is slightly different because there are also female, not just male migrants, and distribution of remittances thus includes both genders.

Thirdly, the migrant may be confronted with the norms of behaviour of his social group. He would adopt these norms in order to confirm or increase his social standing in either the sending or the receiving community, and to avoid repercussions in the form of social sanctions, if he does not remit. During the war in Bosnia, remitting was not disputable, nor was economic status, as everyone was obliged to send money or other goods. As explained by one respondent:

> Neither I nor anybody else could even imagine that I would spend money on vacations while my family in Bosnia had no money to buy food.

Regarding the Bosniaks, a strong motivation for remitting can be found in the intention of returning to the country of origin some time in the future. Return can also be part of the initial migration strategy, albeit frequently postponed. For example, Bosniaks in Slovenia see themselves as sojourners, target earners motivated by the desire to save money in order to achieve a specific goal back home (see also Brettell 2008: 116). Motivation for remitting is also dependent on the frequency of their visits home, which are more frequent than in the case of the Arabs because of the geographical distance. This finding is consistent with the hypothesis that migrants are motivated to remit by the enjoyment of investments in their home area when they return. It implies that self-interest is stronger when the intention to return home is more certain. Besides the material value, houses built by migrants that are almost by the rule situated in the husband's (father's) village of origin have a strong symbolic meaning, as they represent a symbol of home. Or, as stated by another respondent:

> If there was no house how would the kids know where their home is?[26] (Žmegač 2003).

According to Hass (2006: 575), construction of a new house is a general process, but

[25] But not the sisters living abroad.

[26] Taken from an interview with Čapo Žmegač.

in the case of migrants, it is the typical first investment they make. As houses bear a predominantly strong symbolic meaning for both the migrant and the community in Bosnia, they tend to be luxurious, concrete, well-equipped and large. The principal divide runs between households with and those without access to international migrant resources.

The houses are partly built because of the migrants' intention to return when retired, but mostly because of the image and their family members' expectations. Responding to Tatjana's question: "*Why are you building a house in a place where you are not sure that you will return to?",* a respondent answered:

> Building a house is a kind of a social norm; you are basically expected to do so as almost everybody did.

Motivation for building a house is to have something of their own in the country of origin, especially when migrants live in rented apartments in the receiving country[27].

This is more related to the social than the economic meaning, because migrants' houses are usually "houses to pose with". In the country of origin, the migrant is perceived as the successful one, and his behaviour should correspond to this perception.

Investment in housing nowadays represents one of the main indirect forms of remittances with strong influence on the local economy, since most family meetings (religious holidays, vacations, marriages, and funerals) take place in Bosnia.

> … I help my relatives in Bosnia by offering them small jobs at my house, which, however, are not necessary for me, but they do represent an additional source of income for them …

Capacity of remitting

Migrants' capacity to remit depends on:

1. **Employment and financial status** of migrants and their level of human capital (their language abilities and educational status), which directly affect their earning potential. The actual amount depends on economic capacities in the receiving countries, as well as on the need in origin countries.

> Now that my father is retired, my brothers and I are obliged to send money monthly, although we were never requested to. Our father accepts the money, so we know he needs it. If I didn't have extra money to send, I would work extra hours, borrow from my brothers or take out credit.

However, there are instances when household members must hide the fact that they are sending money, for example when a husband does not approve, and vice versa in cases of

[27] This relates to those migrants who came between and after the war, and are not well-situated economically.

mixed marriages with Arabs where a wife does not understand why she is obliged to send money to her relatives when she has her own children to be taken care of in Slovenia.

2. **The social and political context of migrants' reception** determines whether they are welcomed or shunned by the receiving community, and whether they face favourable and unfavourable policies (Briant 2005: 8). Talking about migration history, it is possible to state that the Bosniaks and the Arabs did not experience similar receptions in Slovenia. Since the Bosniaks migrated within one country (during the 1960s and 1970s), they were not perceived as foreigners, but more likely as people from less developed parts of the same country (at least until the 1990s). The Bosniaks came to Slovenia mostly as unqualified workers, whereas the Arabs came as students within the framework of international university agreements, which gave them a priori higher status, as the percentage of Slovenians at universities was very low in the 1960s and 1970s.

Following Slovenia's independence in the beginning of the 1990s and its adoption of the European migration policy, the Bosniaks and especially the Arabs became increasingly perceived as the 'other', partly because of their religious background.

3. **Migrants' immigration status**, which can range from extremely vulnerable to secure, can play a key role in determining their integration into receiving communities that in turn have an impact on their capacity to remit. As Portes states (see Briant 2005: 8), there is identifiable irony that the factors positively influencing the capacity of migrants to remit (those who increase their earning potential) may also adversely affect their motivation to remit, if a consequence of increased economic and social integration into a sending community is that a migrant becomes less oriented towards their home community.

The extent to which money is remitted and how and where remittances are spent fundamentally depends on the migrant's social and economic position and destination, as well as on the conditions of investing in the country of origin. As stated by Brettell (2008: 119), "migrant savings are often spent on conspicuous consumer items, rather than for economic investment, and the skills learned abroad can not be easily applied to the rural home context. Rather than being a form of development aid given by rich countries to poor countries, population movements have often resulted in migration-dependent communities and generation of further migration through the diffusion of consumerism". Nevertheless, it is possible to say that in the Arab case, most of the money is spent on needs within households (foods, clothes, and equipment), payments of bills (electricity, heating and so on), support of family members still involved in the educational process, and payment for health treatments. On special occasions, such as family investments, marriages, funerals and other important events contributing to a family's image, they send larger amounts of money. Some migrants find financing such events very stressful, or as one respondent described the situation:

> It was very hard, they called me all day long, and also at night, I couldn't handle it, it was too much for me. They requested such a large amount of money to invest in land I could not afford it. I switched off the phone.

The Bosniaks, too, do not depend entirely on remittances; remittances are mainly spent on extra household needs, particularly clothing and food. Housing almost universally occupies the highest range after daily consumption on the list of migrants' expenditure, and migrants have consistently been criticised for these preferences. Criticism of migrants' 'unproductive' or 'irrational' expenditure behaviour also reveals an apparent inability to comprehend the difficult social, economic, legal and political conditions that often prevailed in the migrants' sending countries (Haas 2006: 575). In such an insecure context as in the case of Bosnia, it is relatively safe to invest in housing, which can be presented as a rational strategy for achieving security and improving living standards.

Channels of remitting

According the World Bank's data, remittances represent 17.2 percent of the GDP in Bosnia, 20.3 percent in Jordan, 22.8 percent in Lebanon, and 5 percent of the GDP in the West Bank and Gaza.[28] However, the true extent of remittances, including unrecorded flows through formal and informal channels, is believed to be much larger.

Using informal channels for remitting is one of the reasons why it is hard to estimate the importance of remittances. This holds especially true in the case of the Bosniaks, because according to the informants, two thirds of all remittances travel through informal channels. This is mostly related with the frequency of visits. According to the research data (see also Pezdir 2007), 20 percent of the Bosniaks visit Bosnia 10 times per year or even more frequently.

> I now go to Bosnia almost every second weekend. Sometimes, I leave on Friday, directly after the night shift, drive for five hours, and then return the same evening, as I must get to the night shift again. But it's still worth it…

The second reason for informal remitting lies in the size of the Bosniak population in Slovenia, which, according to the last census in 2002, comprised 40,000 inhabitants.[29] The migrants thus sometimes give money to their relatives or friends who then take it to their relatives or friends in Bosnia.

> …There are also widows in the village, whose husbands were working in Slovenia, but are now deceased. The women are very old and functionally illiterate, therefore they asked my father to collect their pensions in Slovenia and bring them to Bosnia, although they could also get the pensions at a bank in Bosnia… but they are used to my father arranging this for them …

The importance of these channels was particularly apparent during the war, when communication and traffic infrastructures were destroyed or shut down. During that

[28] The World Bank Report.

[29] These data are only approximate, as statistical data cannot give the whole picture due to the methodological approach.

time, they used special couriers to deliver money; although extremely dangerous and insecure, that was the only way to send money because all other money-transfer facilities were closed.

The Arabs, on the other hand, mostly opt for formal distribution, through bank transfers. The Arab community is not large, leaving fewer possibilities to use informal channels (through relatives or friends). Nevertheless, they also use informal channels if they can give money to someone they trust.

> […] I am going to Jordan next week. Do you have anything for your family?

The same person who would take money to someone else's relatives in Arabic countries would bring back some goods unavailable in Slovenia. These goods are something they miss in the receiving country and that remind them of home.[30] When the migrants themselves visit their countries of origin, they always bring a certain amount of money (usually given to the mother), in addition to the mandatory gifts for all their family members, including second-hand clothes, electrical products, toys, and other utensils.

CONCLUDING REMARKS

Ethnographic insights into the practices and lived experiences of remitting behaviour among the Arabs and the Bosniaks living in Slovenia make it possible to conclude that remittances are one of the most significant elements of migrants' transnational lives. The research pointed to two main factors affecting remitting behaviour which could be marked as internal and external ones. The former comprise motivations for remitting, whereas the latter applies to the capacity to remit.

On the basis of the analysed research data, it is possible to state that motivations are linked substantially to commitments and loyalty to kin and friends. We established that social obligations, moral values and behavioural norms play an essential role in motivations for remitting. Therefore, it is possible to say that the sense of obligation to their families plays a dominant role, despite differences between the Arabs and the Bosniaks arising from different migration experiences. The goal of the interviewed Bosniaks was to earn a certain amount of money and help family members left behind. They expected to return as soon as they had achieved this goal. Looking at the Arabs participating in the research, the goal was to obtain a high-level education and return to the country of origin. The Arabs that remained in Slovenia are connected in a friendship-based network, with reference to their countries of origin – whereas membership in family networks remains the principal element in the case of the Bosniaks.

[30] In the case of the Bosniaks, for example sudžuk, smoked cheese, goat cheese or crème fraîche with gherkins, jam, and raki as the main product. They also buy fruits and vegetables in season, as they come at lower prices that are of even greater significance when it comes to buying cigarettes, especially of the well-known Bosnian brand Drina.

Due to involvement in social and family networks, the social role of remittances remains of exceptional importance, both from the point of view of the giver, as remitting is a way of expressing their concern for the family, and from the view of the receiver (the family) which not only perceives remitting as a simple monetary function, but also as proof of attachment, as money or gifts sent to their family members also express the migrant's love for them.

Presuming that a family is the central socio-cultural framework of migrants' lives, and by comparing parallels between remitting behaviours among the Arabs and the Bosniaks in Slovenia, we point to particular values and social ties that migrants and their families practice in relation to their places of origin. Despite individual differences in remitting practices among the interviewed Arabs and Bosniaks, it is possible to conclude that economic, and even more so social remitting, is a complex process introducing changes in localised communities where places of origin and those of current residence abroad are intertwined. Therefore, remittances not only represent constant exchanges between members of a network in the sending and receiving countries, but also embeddedness in the continuity of the relationship that a migrant maintains with his family members.

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POVZETEK

»BI TE LAHKO PROSILA, BRAT MOJ, DA MI POŠLJEŠ KAJ MALEGA?« PRAKSE REMITIRANJA MED ARABCI IN BOŠNJAKI V SLOVENIJI

Maja Lamberger Khatib, Tatjana Pezdir

Prispevek analizira prakse remitiranja med Arabci in Bošnjaki, ki živijo v Sloveniji. Vsebina prispevka temelji na intervjujih, ki sva jih avtorici opravili večinoma v letih 2007–2009 s pripadniki arabske in bošnjaške skupnosti v Sloveniji. V članku z razlago pomena in poti remitenc ter s primerjavo različnih migracijskih izkušenj pokaževa na pomen družine kot središčnega socio-kulturnega življenjskega ogrodja migrantov.

Migranti, ki so prišli v Slovenijo v času po drugi svetovni vojni, se povezujejo v družinske in prijateljske mreže. Te družbene mreže se vzdržujejo z obiski migrantov v deželah izvora, z vpletanjem aktivnosti, ki povezuje obe državi (deželo izvora in deželo priselitve), kot je npr. poroka, in z remitencami, ki tudi potrjujejo obstoj družbenih mrež med prostori. Poleg družbenega imajo remitence močan ekonomski pomen, hkrati pa pošiljajo tudi pomembna sporočila o standardih in možnostih v državah imigracije. Skozi različne oblike remitiranja družini ali drugim sorodnikom ter prijateljem Arabci in Bošnjaki v Sloveniji vzdržujejo stike znotraj družbenih mrež.

Motivacije, vzorci in kanali remitiranja v članku nam povedo, kakšne so transnacionalne aktivnosti med Arabci na relaciji Slovenija – Jordanija/Palestina/ Sirija/Egipt idr. ter med Bošnjaki v Sloveniji in Bosni in Hercegovini (BIH). Kot pokaževa skozi vzporednice vedenja remitiranja med Arabci in Bošnjaki, prakse remitiranja ne samo konstruirajo ali percepirajo izvorne dežele v smislu transnacionalnega karakterja, temveč tudi v smislu določenih vrednot in družbenih vezi, ki jih migranti in njihove družine prakticirajo v teh prostorih.

Družbena vloga remitenc je zaradi vpetosti v družbene in družinske mreže izjemnega pomena: tako z vidika tistega, ki remitira in na ta način izraža skrb za družino, kakor z vidika prejemnika, družine, ki ji remitence ne predstavljajo le preproste denarne funkcije, ampak tudi pomemben element izkazane navezanosti na družino - denar ali darila pa povezuje tudi z ljubeznijo do njih.