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Mouride Migration and Financing

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Senegalese Diaspora

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Islam in Senegal is essentially brotherhood-based. The members of the Senegalese brotherhood of Mourides are known for their dynamism symbolized by their propensity for emigrating abroad and for the colossal size of their capital, Touba. Reinforcing the brotherhood identity and relying on merchant networks, the Mouride diaspora – disseminated in all corners of the world – has developed highly original mechanisms for financial circulation between host countries and Senegal.

With a simple payment order by fax or by telephone, the Mouride emigrants can, with the intermediation of merchants based in Senegal, make available important sums of money to their families or partners. There is an established system of compensation between emigrants and Mouride merchants. The latter are reimbursed when they travel to the host countries, often to procure merchandise.

The Mouride financial circulation evolves within extra-legal spheres and relies on the *dahira*¹ networks and other diverse forms of brotherhood sociability. This informal globalization of capital is supported by the enormous organizational and communication capacities of the Mourides and the high level of solidarity amongst the members of the brotherhood. In return, the brotherhood identity spreads amongst transnational networks of emigrants, contributing to a globalization of religious culture by virtue of relay points constituted by the *dahiras* established in the host countries.

This brotherhood identity provides a new framework for a poorly educated population, allowing it to control entire sections of the economy and to inverse the classic schema of social promotion by the *école française*. An analysis of the emigrants' financial circulation demonstrates a link between commerce and migration, two domains of predilection of the Mourides controlled by increasingly mobile marabouts.

Transfers of 'emigration marabouts'

It would not be exaggerated to speak of 'emigration marabouts' after the 'groundnut marabouts' in view of the great extent and constancy of their presence in the lives of Senegalese migrants. Ranging from prayers to facilitate the obtaining of a visa, to blessings before a voyage, to visits to the host countries and investment in Touba, the Mouride marabout is a key figure in the organization of international Senegalese migration. To an increasing extent, the marabouts are taking up their pilgrim's stick during the summer months to cross the foreign lands of Senegalese migratory presence. Followers entirely finance their marabouts' stay by collecting funds (*adiya*). This contributed to, for example, no less than 50 Mouride marabouts coming one after the other to Tenerife from May to October 1999.

In Spain, the collection of the *adiya* is carried out in different ways, according to the charisma of the marabout, at the places where emigrant Senegalese salesmen work. This strong concentration of emigrants at one workplace facilitates the collection of the *adiya* – neither a tax nor a tribute, but rather a sort of 'pious gift' given to the Mouride marabout.² It is the payment of a sum of money as a token of gratitude for religious guidance. It is difficult to pay this 'pious gift' in kind as was formerly the case when a day could be reserved, generally a Wednesday, to work in the fields of the marabout. In Spain, the collection of the *adiya* is organized by the 'host' or *ndiatigué* of the marabout at places of activity in the

evening as the emigrants finish up their workday. There is a sort of silent pressure on the donors; the voluntary aspect of the gift is somewhat obscured by the public collection.

In Italy, the emigrants that are made aware of the arrival of a marabout by his *ndiatigué* visit him at his hotel, paying the *adiya* directly to him. The marabouts thus go from one city to the next. The separated and private characteristics of emigrant workplaces do not facilitate a grouped collection as in Tenerife. However, the 'Prealpino' residence in Brescia, a place of heavy concentration of Senegalese emigrants, is a *passage obligé* for emigration marabouts. The form of fund collection in Italy does not favour 'small marabouts', the little-known grandsons of Sheikh Amadou Bamba whose arrival does not incite many disciples to displace themselves for the *ziar* (visit of allegiance). The *ziar* is always accompanied by a pious gift.

In New York, the fundraising is essentially carried out by the *dahiras*, whose members contribute regularly. The money is not completely paid to the marabouts as part of it is used for community investments: repatriating corpses in case of death, organization of religious chants, and construction of a house for Serigne Touba in New York. The collecting of funds by brotherhood associations such as the *dahiras* also exists in other countries. The money of the *dahira* is given to the Mouride authorities during annual visits to Touba. These sums also serve to finance urbanization in the Mouride capital.³ The money collected by the *dahiras* is greater than that mobilized for the arrival of a marabout since the *dahira* collection is permanent. The marabouts are also the conveyors of enormous sums of money for their *talibés* (disciples); but this only concerns close *talibés*, often residing in Touba, who ask such services of the marabout. The sums transferred by the marabouts are rather substantial and are difficult to quantify. Nonetheless, it can be said that they contribute to the diversification of the means of financial transfer.

Short-term financing

Senegal-based 'conveyor' merchants are often linked to migrants in various ways: neighbourhood links in zones where they are lodged during their stay abroad, brotherhood links for those under the authority of a particular marabout, kinship ties and various ties of allegiance. The former travelling merchants of Sandaga collaborate with their Mouride ex-bosses coming to replenish stock in New York. The merchants, by accepting to convey the emigrants' money at no charge, demonstrate a certain degree of altruism but are also driven by their own interests. The money collected by emigrants offers the merchants short-term loans, which allow them to purchase, for example, bags and shoes in Italy, or electronic devices and cosmetics in New York. Furthermore, the conveyor merchants can earn substantial amounts of money by dabbling with different exchange rates before the money is delivered to recipients. Apart from sums earned from variations in exchange rates, which the merchants master better than the migrants, the former increase their capacity to buy merchandise and can rapidly reimburse the collected sums. The amounts are paid to the recipients after the purchased

goods are sold. Withdrawing the money takes place in shops in Dakar: souks of Sandaga, shops for detachable parts, telecommunication centres, etc.

The level of sociability is sometimes so high that the Mouride migrant can ask the merchant to advance money to his family. These mandated transfers are multiplying. Without any displacement of financial flux, this system of money transfer is based on a principal of spending. The total is calculated when the migrant returns and pays all that was spent during his absence. This type of transfer presumes frequent returns and a regular and strong insertion in the commercial networks necessary to establish a rapport of confidence. The Mouride brotherhood identity is an element on which this confidence is based.

Altogether, important sums of money comparable to a 'new international aid' are collected by emigrants and transferred to Senegal. The creation of such original transfer methods by emigrants and merchants adheres to a logic of autonomous organization, totally avoiding the constraints of the administration of official transfers, yet not uniquely functioning according to a social or community logic. There is an instrumentalization of the Mouride identity in organizing the complex financial circulation in countries with different legislations and with different currencies.

Hybrid system

Merchants and emigrants are increasingly setting up enterprises typical for financial transfers at the limit of informal, combining modern and traditional mechanisms, official and unofficial circuits. Everything occurs as though there were a conversion of relational capital into a power of financial intermediation.

The first phases of the development of enterprises of hybrid transfers first rely on a small circle of family and commercial relations. It then expands to include members of Mouride *dahiras*. The latter function as an instrument of social protection, re-establishment of patriotic ties, and enlargement of social circles for the emigrants. Solidarity being a must, the *dahira* constitutes a catalyser of activities, offering a new migrant his first information channels, providing his first clients.

The system of transfer is founded on mutual trust between the various users, a simplification of procedures and a rapidity of collecting or withdrawing the transferred money. The collecting of money gives great importance to orality. The operation of the transfer is a simple order of payment by fax. After collecting the sum to be transferred and the commission, the agent in New York will fax his correspondent in Dakar asking him to deliver the sum of money to the recipient as agreed. The safety of the transfer is guaranteed by the brotherhood relations.

Withdrawal of sums transferred to Sandaga, more than a simple financial operation, is a fabrication and a reactivation of proximities. New ties are found and old ones re-established. The systems of transfer are the result of informal mechanisms (brotherhood and family networks and trusted relations) and the institutional practices (payment of transactions, professionalization of services, security and rapidity of transfers, utilization of the new communication technologies).

There is a strong link between commerce and migration. The emigrant based in New York finances the international Senegalese commerce by according, voluntarily or not, a free short-term credit to merchants by the system of transferring his savings. He compensates for the insufficiencies of formal financing. The diverse proximities are re-utilized in the framework of formal financial relations. Several wholesalers that were met are emigrants reconverted in commerce. The Sandaga market in Dakar is the place where potential migrants polish up their arms while waiting to 'travel'. Sandaga is the bastion of Mouride brotherhood networks, a sort of anteroom for travel abroad. Proximity, the primordial element in the system of establishing trust, is the basis of all transactions. Proximity is geographical and social in the first instance (even village of provenance, kinship). Brotherhood proximity is a unifying element for the dynamism of the Mouride *dahiras*.

At present, some ten transfer bureaux, with or without actual offices, reproduce the exact same system of transfer with various sums of money. The proliferation of exchange bureaux, whose relay points in Senegal are but simple telecentres or souks, contribute to rendering such international financial transfers commonplace. We are witnessing a mechanism of hybridization of financial transfers, the aim of which is to seize all opportunities, whether traditional or modern, to convey money. In this context, the NTIC (New Technologies of Information and Communication) play an increasingly preponderant role in the financial transfers of Senegalese emigrants.

Notes

1. The *dahiras* are groupings of members of one brotherhood according to residential or professional proximity, or by common allegiance to a marabout.
2. Definition given by C. Gueye.
3. C. Gueye, 'Croissance et organisation urbaine d'une ville religieuse' (Ph.D. diss. in geography, Université Louis Pasteur de Strasbourg, France, 1999).

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