Navigations of a globalizing Chad: Nomadic Walad Djifir grounded in connectivity

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FOUR REMITTANCES: NEW MOBILITIES AND METHODS OF EXCHANGE

> Five, six, zero, zero, two, eight! Yes, yes, another five! Seven, four, two, four! Okay, okay; got it! Yes, I have ten numbers! Amount?! Amount?! Three-hundred-and-twenty-five-thousand. Okay, okay. Name?! Name?! Muhammed Hamdaan … beepbeepbeep …
>
> Did you get it?
>
> Yes, I got it. Libya.
>
> — Based on video footage, N'Djaména, 26 February 2013

The excerpt above is an example of a phone conversation between a Walad Djifir in remote Libya and his relative in N'Djaména, Bachar.[267] The numbers listed correspond to a Western Union transaction, one of the most common ways money is sent from Libya to Chad. We had been on our way to drop off a different sending of money at the *marché à mil* when Bachar received the call. He had parked the car, telling the person on the other end to give him two seconds, reaching for his agenda and pen to write down any details. In the time we got to know each other while living in the ferīkh in February–May 2012, it had never really registered that Bachar was being used as a middleman for the sending and receiving of money from family abroad. In hindsight, it explains the random shouted phone calls in which the main message being repeated over and over was, '*Ana barra. Barra!'* (I'm outside, not in N'Djaména). Try again later.' Sometimes he would tell them within which time period he would be back; other times the person would call back every other day, hoping he had returned to the capital. The two countries from which Bachar receives the most transactions are Libya and CAR. Of the two, Libya definitely has the highest frequency.

In the period February 2011 to February 2013, roughly 14,000,000 FCFA (approx. 21,374 euros) was sent from Libya through Bachar in N'Djaména and on to family members in the ferīkh. The same Bachar's records indicated that from February 2013 to February 2014, roughly 14,700,000 FCFA (approx. 22,443 euros) were received by him from Libya, sent via MoneyGram or Western Union.[268] For the first set of transactions (2011–2013), 39 were documented, of which the average transaction amount was 358,886 FCFA (approx. 548 euros). The smallest amount sent was 54,000

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[267] The cases described in this chapter are based on observations and interviews carried out between February 2012 and March 2014 among various actors in the 'money chain'. The number of the Western Union transfer is fictional, as is the name and amount; however, it does represent how the conversation went. The sender in question actually had two money transfers to pass on to Bachar. If we understood correctly, the caller was sending money from a place called Al-Masrab.

[268] The transaction documentation is based on MoneyGram and Western Union forms of cash received by Bachar. Fieldnotes 22 January 2013 and 28 February 2014.

FCFA (approx. 82 euros), with 535,518 FCFA (approx. 818 euros) being the largest. The second set of transactions documented (2013–2014) also coincidentally included exactly 39 transactions, with an average amount of 376,838 FCFA (approx. 575 euros). The smallest amount received was 59,362 FCFA (approx. 91 euros), the largest amount 578,616 FCFA (approx. 883 euros). An important fact to note here is that the names of the senders on the Western Union forms do not vary much. This does not mean there are only a few sending money back (and only a few households receiving). It is more likely that they are the men capable of putting a transaction through, whether because of ID-issues or proximity to a monetary transfer organization (MTO).[269] In April 2012, for example, three men working in Libya sent CFA 3,285,000 (approx. 4,940 euros) through Western Union to Bachar, who was then to send it on to the Mongo area, where it would be distributed among their family.[270]

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The sending of money, and more specifically the digital method of doing so, is a relatively new technology which has only recently reached Chad's interior. This process could be said to have brought all sorts of changes with it. In this chapter, we will question whether one can really speak about change or whether the technology seems to confirm existing practices, perhaps even making them more efficient. In Chad we see the effects of a lack of infrastructure, in combination with technological developments, on the present economic and financial systems. In terms of formal financial institutions, banks have a limited inland radius, while MTOs have been able to gain access in some town centres, and the telecom industry has been most successful in cornering the market in money transfers. In terms of informal or unregulated financial transactions, old systems of sending money through merchants and family members are still in place and often even preferred. Should their mixed methods[271] be seen as merely a reaction to ongoing insecurity in the region ('creativity in crisis', as per Appadurai 1986), as a strategy or tactic to navigate (Vigh 2009) duress, enhanced by the use of technological developments? Or should the 'unbanked' Walad Djifir's tactics be seen in light of interlacing 'displacement economies'[272]—whereby specific attention is paid to

[269] The amounts mentioned also do not account for the handful of transactions which are conducted between merchants in Libya and merchants in Chad, with Bachar being asked to recuperate the money from the Chadian merchant and to send it on to the ferīkh.

[270] Fieldnotes, 2 April 2012

[271] On the meaningful use of 'informal' in specific economic/monetary transfer contexts, see Lindley (2010: 42). Lindley argues that formal/informal boundaries shift over time and space, as transactions cross national boundaries (jurisdictions) and as regulatory environments themselves also evolve (see De Bruijn, Butter & Fall 2017). At times states have chosen not to, or are not able to, regulate certain economic activities. For a discussion of terms—such as alternative economies, real economies, stateless economies, war economies, underground economies—related to 'economies shaped in one way or another by conditions of crisis, violence or uncertainty, including displacement', see Hammer (2014: 12-13). I have chosen to use the term 'mixed methods' here to describe the use of regulated and non-regulated monetary transactions systems by the Walad Djifir, as a way to include the different economic realities, or realms, involved in such transactions.

[272] On displacement economies, see Hammar & Rodgers 2008; Hammar et al. 2010; Hammar 2014. While those Walad Djifir opting for migrant work in Libya cannot be classified as (forcibly) 'displaced', their movements and the context in which they find themselves are part of intertwined displacement processes, creating interlinked displacement economies—economies affected by the fall of Qaddafi, the increased presence of Boko Haram in Nigeria making it a less safe destination, and the on-going conflicts in both Sudans.

> what new forms of commodification and value are produced; how both old and new resource regimes […] are reordered; in what ways patterns of access, ownership, labour, production, distribution, exchange, accumulation and differentiation change or persist; and how such conditions affect the dynamic articulation between official or so called 'formal' economies and alternative or 'informal' economies. (Hammar 2014: 11-12)

The one may not exclude the other.

The financial systems of a country, those regulated and unregulated by a governmental or financial institution, are a reflection of its socio-economic and political situation. Roitman (2001, 2005) goes as far as stating that, in Central Africa, both state and non-state practices of governing refer to a common 'ethic of illegality', an understanding of mutual needs and benefits. She describes how the exact unregulated networks that have established themselves within the gaps of a state's system allow the same state to reconstruct its authority. In other words, 'unregulated economic exchanges and financial relations' function alongside the activities of road robbers and the state (Roitman 2005: 15), having become part of the political logics of this state (Roitman 2001: 253). This entanglement of the formal and informal has developed in specific ways in specific areas, whether along national borders or more inland,[273] and comes with specific codes of conduct, rules, and norms. The informal or illegal is thus not synonymous with being chaotic, disorderly, or even unregulated. Instead, alternative forms of regulatory authority can be observed. Merchants, customs officers, robbers, soldiers, the local village chief—they all make use of specific logics of exchange, whereby at times an 'ethic of illegality' prevails. The point here is not to delve into the exact functioning of the Chadian political-economic system, nor to place an emphasis on the workings of the state or the various informal and formal regulators. Instead, it sketches a context in which the Walad Djifir too make decisions. Through a focus on money, this chapter examines the entanglement of networks involved in the movement of Walad Djifir remittances, attempting to understand the logics of exchange involved.

Further research needs to be conducted vis-à-vis the scope of remittances being sent to Chad. For now, this chapter will describe the way the sending of remittances[274] by several Walad Djifir shine light on the role of trust.[275] Through exploring the modern ways of transferring money, this chapter

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[273] In Cameroon, for example, the state has fixed the prices of the beef retail market, limiting free economy and ultimately encouraging cattle traders to move to the Nigerian cattle markets (Unusa 2012: 132). Along the Cameroonian border, Roitman (2001, 2005) focuses on such techniques of fiscal regulation such as 'tax-price', avoiding the legal–illegal / formal–informal dichotomies in examining the regional networks of accumulation. The state's regulatory bodies often levy more than just taxes and are of course not the only ones with enough power to request payments. The actors may change over time, but the logics of power and accumulation do not seem to change as much, especially as long as officials remain underpaid and rely on other tactics to supplement their income.

[274] Susan Johnson rightly states that mobile money transfers encompass a lot more than simple remittances or the 'sending home' of money. Instead, they often include 'gifts, various forms of "assistance", and borrowings for a range of purposes' (2015: ii), as well as the payment of electricity and water bills or groceries in some countries (De Bruijn, Butter & Fall 2017). The cases described in this chapter, however, do relate solely to the sending of money home.

[275] Like Stasik (2010: 143), quoting Jackson 2004, trust is approached '[…] via ethnographic observations of everyday life'—in this case, the everyday handling of remittances/money transfers. Carey & Pedersen 2017 provide an additional lens with which to interpret these daily handlings, namely by examining the 'infrastructures' underpinning or enabling certainty and doubt, as opposed to merely the 'technologies' (p. 22)—in the case of the Walad Djifir, for example, the underlying logic (infrastructure) involved in decisions as to how money should be sent.

explores new mobilities and the means of exchange that come with them. In the previous chapter, livestock were shown to play an important role in processes of economic exchange and social relating. As such, they function as a connecting technology. Money plays a similar role, yet it has the potential to create connections where livestock no longer can—it offers a way to connect in times of rupture, as well as a way of binding the ferīkh to the globalizing world of digital technologies. Money and its exchange incorporate a different type of mobility and flexibility than that of livestock, especially when it comes to remittances. Remittances involve a way of relating to one another, opening up opportunities which may not have been possible in the past but may be so in the future (Lindley 2010). At the same time, remittances seem to close off specific ways of doing things, such as a type of economy which is much more related to livestock.[276] Focusing on remittances, this chapter explores (1) the technologies involved; (2) what they connect and whom, geographically, socially, economically; (3) which social processes are linked to remittances, such as migration over long distances and labour migration; and (4) whether these processes are different from those of the past, in relation to (mis)trust and the networks used.

Technologies, networks, and transactions

Within a context of historical intra-regional mobility, where currencies tend to differ per monetary region or country, how then does the everyday civilian Walad Djifir receive money from a family member living abroad? The transfer of money, or remittances to be exact, involves technologies—such as the mobile phone, but also people—for ‘moving’ money, both e-money and cash. These technologies in turn make use of networks: communication networks such as those provided by banks, Mobile Network Operators (MNOs), and MTOs, as well as familial and commercial (social) networks. Both technologies and networks, as trajectories of people themselves moving and needing to move money, have an historical aspect. In fact, the historical roots of monetary transactions are directly linked to the perceptions and experiences of financial institutions, as well as to the historical reliance on social networks.[277] In the ways money-senders—including middlemen like Bachar—approach these networks, accessibility, affordability, and mistrust play an important role.[278] They help explain why a Walad Djifir sending money from an often remote location in Libya to a remote location in Chad, namely the nomadic camp of their family, does so by using both formal and informal networks (mixed methods).

[276] For references to nomadic studies related to commodification and the reliance on cash, see Chapter 3.

[277] See De Bruijn, Butter & Fall 2017 for case studies describing these dynamics in Anglophone Cameroon, DRC, Senegal, and Zambia.

[278] See Carey 2017 on using mistrust, instead of trust, as explanatory model of everyday social relations; more on this later.

Transactions in the past & continuing insecurities

How then was money sent in the past, one might ask? Money was sent through merchants or travellers, often though in the form of merchandise so as to avoid currency issues.[279] This took a long time and involved a high risk, both for the one doing the transporting as well as for the sender.[280] In the previous chapter, the cattle merchant Hadj Hamatta recounted how he would travel with large sums of money hidden away on his person. Like other merchants and even travellers he preferred to buy goods with the money he had made in Nigeria, selling them on in Chad. Doing so avoided the possible loss when exchanging naira for CFA and meant there was a chance of additional profit being made. In the time that Bachar was working with the Fulani in Cameroon, he would occasionally buy a cow, which, over time, he sent on to be reared by his brother south of Mongo. In both cases of merchandise and of livestock as investments of money earned across borders, the risks of being robbed were great.

A recent example here functions to sketch a picture of what it could have been like in the past. Early in 2013 a story circulated in Chad about a government official travelling from N'Djaména to a town in Central Chad, when he happened on a group of *coupeurs de route* (road robbers). The story goes that the robbers ended up going through all their victim's receipts with him until they were satisfied that he had indeed already spent the money they had been told he would be carrying. They even escorted him past the next *coupeurs de route* further up the road, saying they would be horrible and less likely to be able to read the receipts. This was one of the more 'humouristic' stories of *coupeurs de route* circulating in Chad in early 2013. Only a few weeks later, a more serious version would be added, involving the murder of a government official and his young family. The official had been travelling with the salaries of civil servants. No one understood why the children too had to die—fear of recognition? On top of that, why had the government not opted to send the money through Express Union? Perhaps this had not been an option?

Another example of how money was more recently sent to family members within Chad involves a group of Walad Djifir who had been arrested and imprisoned on their way to Libya, in mid-2012. Due to the political situation in Libya and Chad's suspicion of nationals moving toward Libya to enrol in mercenary activities, the Chad–Libya border was under strict control.[281] These men happened to be passing through the wrong checkpoint at the wrong time. They were on their way to Libya to take up a job in livestock herding. The road through northern Chad is rough, hot, and dry. People usually travel on large lorries. The men were arrested on suspicion of heading to Libya under false pretences. It is highly likely that none of them were carrying any form of national

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[279] See Roitman 2005 on Chad basin's most lucrative unregulated markets, and Lydon 2009's extensive work on trans-Saharan trade networks in the 19th century.

[280] Djohy 2017 et al. describe similar dynamics among Fulani in northern Benin and the benefits of the mobile phone in providing security.

[281] On Libya's unchecked southern borders and people-smuggling as one of the only viable businesses left for the economically devastated south: http://www.irinnews.org/special-report/2018/09/06/libya-s-unchecked-southern-borders-key-easing-migration-crisis, accessed 7 September 2018. In this article (dated September 2018), smugglers estimate 4,800 migrants enter Libya through Niger each month. It remains a question what figures exist from across the Chadian border, and/or how many of those migrants may be of Chadian origin. During the time of fieldwork, it seemed that most Walad Djifir making their way into Libya did so directly by crossing the border with Chad and did not have the added intention of migrating onward to Europe.

identification and that this was the primary reason for their arrest. What is clear is that these men spent several days in prison, being robbed of the money they had been carrying. After a few days they were released. In Dutch we say, 'You can't pluck a bald chicken.' They had been released as no one really knew what to do with them, and they obviously would not provide the prison staff with much of an income. After their release, they found a safe location in which to take apart the seams of their clothes. This point in the story is usually told with much gesture and laughter, imitating the men prying open each and every seam. With the money they recuperated in this way, they would be able to send one of them on to Libya. It was at this point that a family member in N'Djaména was called. He was requested to contact their family members in the ferīkh, asking them to send him a certain amount of CFA.[282] He was then to send this money to them through a call box. Amazingly enough, this is what happened. More amazingly, the call box operator in this small village in the middle of northern Chad had the correct amount in cash. The men were now able to continue their journey, running the same risks as before.

These examples show the way insecurity factors into the 'simple' practice of travelling overland. The second example also shows the impact of the mobile phone, through which the men travelling to Libya were able to contact and alert their family members. In addition, it allowed them to ask for help, which was given to them rather efficiently. Past experiences of having sent money through a far-off family member or merchant and having lost it has driven the choice to send it through call boxes or MTOs. How, though, is that different from what was being done before? The sender still needs to trust someone to pick it up on the other end? True, but this time there is the mobile phone with which one can stay connected and involved in the whole process from beginning to end. I cannot count the number of times a person, having sent money from Libya, would call to make sure everything was going well. Of course, there is always the option of not answering a phone, delaying the process as a whole.

The current remittance infrastructure: Availability and affordability

Throughout many African countries there is a lack of banking penetration, mostly in terms of personnel and sufficient cash flow. In addition to banks, there are less than one hundred MTOs in Africa, all of which together are responsible for 90 per cent of all remittance service providers (RSPs), according to an IFAD report brought out in November 2009 (IFAD 2009). Western Union and MoneyGram remain the two most dominant MTOs on the African market, having required banks and other remittance-paying agents to sign an exclusivity agreement.[283] This means that banks

> constitute over 50 per cent of the businesses paying money transfers. About 41 per cent of payments and 65 per cent of all pay-out locations are serviced by banks in partnership with Western Union and MoneyGram. (ibid. 6)

[282] It is unclear how this money was raised. It is very probable that, since the group members trying to get to Libya were not direct relatives, several families pulled together to come up with the sum.

[283] It is interesting to note here that Western Union was originally a telegram-sending service, based in the US, which evolved into incorporating postal services and has more recently used its existing infrastructure to provide monetary transfers.

Some African countries 'treat remittances as foreign exchange transactions, which are reserved for banks and foreign exchange bureaus (ibid. 10)'. This prohibits micro-finance institutions (MFIs) from paying out or, in the case of Uganda, from carrying out any kind of electronic commerce. In such countries, with a low percentage of banks or other financial institutions such as MTOs, and a high level of intra-regional migration, the demand for more informal means of sending/receiving money is created.[284] The restrictions on outbound money transfers—namely, on the amount—have strengthened the role of the informal financial sector. There are also the often steep transaction fees to consider.

Chad itself hosts a mixture of national and commercial banks, of which most are located in the capital and several major cities and towns—namely, Abéché, Moundou, Sarh, and Doba (see Map 1.1 to get a sense of the spread). Both Moundou and Abéché have relatively large business and humanitarian activities, probably the reason one finds a higher percentage of commercial banks in such locations. Up to November 2013, no bank branches or Western Union facility existed in Mongo, the closest main town for the Walad Djifir. The MTO Express Union has been in town since 2009. Next to this a *Caisse Urbaine* exists, as well as a handful of community micro-finance programmes. As of 15 and 20 November 2013, both the Orabank and the Societé General (SGTchad) respectively have set up a *dependence* in Mongo. With the opening of the branches in Mongo came a sensitizing campaign: both banks invested in educating the local community in terms of what it meant to open a bank account as well as lowering the restrictions and fees associated with opening an account. In March 2014, both banks had attracted primarily government employees and the larger cattle and gum arabic merchants.[285] The SGTchad works together with Western Union, while the Orabank is in partnership with the MTOs Coinstar,[286] Money Express, and Oryx.

The outreach of the mobile phone has seen much greater efficiency.[287] It is thus only common sense that mobile phone companies and financial institutions have looked to combine the infrastructure of mobile networks, already in place, with financial transactions, within the scope of a country's financial regulations.[288] Of the three mobile network companies present in Chad—namely, MOOV, Airtel, and Tigo—the latter two now also provide mobile banking services and have offices in Mongo. Airtel Money was launched in partnership with the Ecobank from June 2012

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[284] For the diverse ways in which MFIs are allowed to operate and the impact of this on the digital financial services (DFS) provided, as well as uptake by potential users, see De Bruijn, Butter & Fall 2017. In these case studies, we also see the role for the historical roots of monetary transactions, coupled with the historical need for the movement of money and people, perceptions of risk, technological appropriation, and networks of belonging as influencing the methods by which money is currently being transferred.

[285] Sources: Interview with bank manager Orabank, Mongo, 18 March 2014; interview with SGTchad bank manager in Mongo, 19 March 2014.

[286] Coinstar is part of the Sigue money transfer network, which has its origins in Latin America and the US.

[287] De Bruijn et al. 2009; Chéneau-Loquay 2012; De Bruijn 2013, 2015; Djohy et al. 2017.

[288] On how a country's financial regulations can impact the (digital) financial services in place, both the formal and informal, see De Bruijn, Butter & Fall 2017. Banks and MNOs can provide a host of DFS, ranging from mobile banking to the paying of bills.

onwards.[289] In partnership with the Orabank[290] and Millicom International Cellular (MIC), Tigo Chad has also set up mobile financial services, announcing this service in January 2013. Mobile banking refers to monetary transactions which are made from a mobile phone via a bank account. This differs from those transactions which are carried out through a mobile network provider only—that is, via the use of a call box. When using a call box, the client does not need to own a mobile bank account to send money. Instead, they give the mobile phone agent cash, which is then transferred to e-money and sent to another agent, where it is collected as cash by the end-recipient.

On a visit to N'Djaména in October 2017, both Airtel and Tigo could be seen advertising their mobile money services. In fact, on purchasing a sim-card, I was advised to open a TigoCash account, which would allow me to top up my own airtime from the credit deposited in it and, theoretically, allow me to pay at various shops. As we were only there for a week, I declined; but it was interesting to see how these types of products had developed. At the same time, the reactions of various colleagues also in N'Djaména that week to the prices of phone calls, text messages, and Internet use, compared with neighbouring African countries, were a good reminder of how expensive mobile phone use still is for the average Chadian.[291]

Thus, aside from infrastructural availability, an important driver behind choosing through which means to send money is the cost involved. Apart from Bachar, the other intermediaries along the transaction chain stand to benefit, making it a potentially costly endeavour. In the sending of money via MTOs, fixed commissions and exchange rates are paid. Merchants have their own prices, which are not that transparent—more often than not basing their exchange rates on the black market and charging a fee for their services.[292]

Mixed methods: A chain of transactions

There are various ways in which money is sent from Libya to Chad, involving numerous middlemen (see Figure 4.1 for an example of two ways). In all cases, the mobile phone plays an important role. Over the past few years, Bachar has become one of the main actors in the transaction chain for his extended family. Based in N'Djaména and literate in the institutional ways

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[289] The Ecobank is a pan-African bank and the largest independent regional banking group in West and Central Africa, covering 30 African countries. It was founded in the 1980s to fill the vacuum of commercial banks in West Africa. In an article on the website of *Mobile Payments Today,* dated 18 June 2012, Airtel claims to be the first of its kind to offer such a service to its Chadian clientele. Tigo also claims to be the first, in an article published on the website of *Telegeography.com* on 14 January 2013. It is planned to be made available to agents in N'Djaména, Mao, Moundou, and Abéché.

[290] The Orabank Chad is a private bank and has been doing business in Chad for the past 17 years, since 1992. It has branches in Gabon, Togo, Guinea, Mauritania, and Benin (Orabank website).

[291] The Ivorian blogger and conference participant Emmanuel wrote a blog on his astonishment about the costs of megabytes in Chad and how it makes social activism via social media tricky: http://emmanueldabo.com/portrait-de-deuhb-zizou-cyberactiviste-blogueur-tcahdien/, accessed 18 December 2017. At the same time, we need to remark that Facebook and Tigo, for example, offer the Internet user the free use of Facebook Messenger and a version of Facebook without images on their mobile phone. For more on Internet-use prices in Chad, see http://tchadinfos.com/societes/tchad-internet-luxe-majorit-de-population/, accessed 14 May 2018.

[292] In N'Djaména, for example, changing euros for CFAs at a local MTO could be done at a rate of 665 CFA/euro, while the official exchange rate is 655 CFA/euro. The official exchange rate for Libya in November 2014 was 2.879 Libyan pounds (LBP)/CFA.

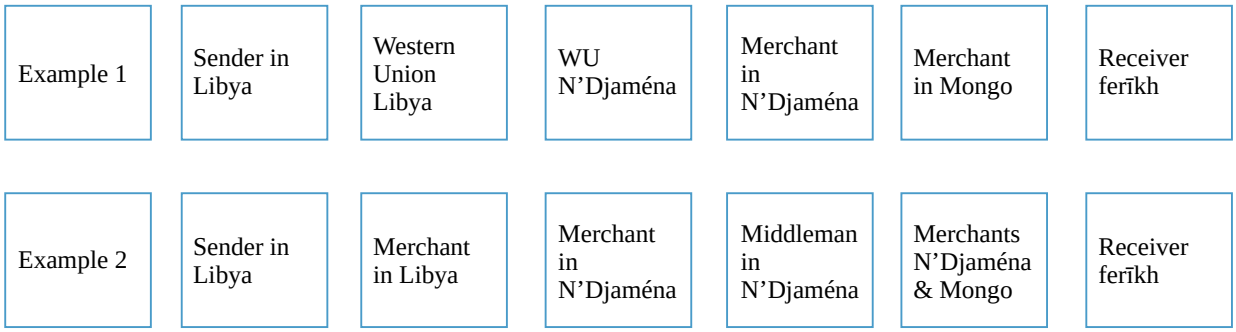
of the city, his trustworthy reputation has made him an ideal candidate. He continually receives phone calls from Libya.

Step one in the chain: Across national boundaries

Due to an often bad phone connection, or perhaps due to the caller's credit running out, these conversations are loud and held at a fast pace. They begin with a much shortened version of the extensive greeting ceremony and will launch right into transmitting the number of the Western Union transaction. Sometimes a call will come in at an inconvenient moment, when the caller will be asked to call back at a later time. Bachar will never call back—it is too expensive, he is not the one who wants something, and the phone numbers often come up as 'unknown' on his screen.

Once the Western Union number and amount have been taken down with pen and paper, Bachar is sure to pick up the cash as soon as possible, wishing to be rid of the responsibility. In some cases, the sender in Libya opts to transfer money via a merchant. This entails the sender giving cash to a merchant in Libya with commercial ties in Chad. In such a case, Bachar will receive a phone call indicating to which merchant he should go to retrieve the money. These merchants have varied from being importers of Libyan clothes or rugs to dealers in foreign currency. There are many cases in which such a middleman proves not to be so trustworthy, first investing the money into his own business and waiting for the return, before sending it on to Bachar. One can imagine the phone costs this leads to, not to mention the frustration on both the Libyan and Chadian side, since those on the ferīkh side have already been notified about the money transfer.

Figure 4.1 Typical money transfer schematics



Step two: National transactions

The next step in the chain is for the money to be sent on to the family member in the ferīkh. Sometimes this is done using Express Union. More often than not, the money is sent on through a merchant. In Bachar's case, he has developed a rapport with a Kanembu merchant in N'Djaména, who imports such goods as rice, tea, and sugar. This Hadj Ali[293] has commercial ties to a relative in

[293] Name has been changed. Similar processes of trader networks adapting to new technologies (mobile phone) and specializing as money transfer agencies can be found in a variety of countries. See Beuving 2006 for an example of Lebanese traders in Cotonou. In Chad it is the Kanembu who are well-known for their trade networks.

Mongo. When Bachar hands over his cash to Hadj Ali, the latter documents the sum in his notebook and makes a phone call to his counterpart in Mongo, informing him of the impending transaction and asking him whether he has the amount in cash available. Hadj Ali now owes his Mongo counterpart a certain amount in wares, cutting down on the transportation of cash between N'Djaména and Mongo. In a country like Chad, where *coupeurs de route* (road robbers) still make an appearance from time to time, this is one of the safest ways to do business. One of the consequences of money hardly ever circulating between cities is that the money found in Mongo is often impossibly old. With the coming of Express Union and the two banks, old notes have slowly started to be exchanged for newer versions. When the merchant in Mongo was asked whether he would consider opening a bank account now that both the Orabank and SGTchad were in town, he responded: 'With what? What should I put in the bank? This [these goods] is all I have. I buy and sell them, from which I can feed my family and children. What is left to put into a bank?'[294] Hadj Ali in N'Djaména does make use of a bank account. According to the amount Bachar sends through Hadj Ali, a transaction fee is paid.

Step three: The local pickup

The transaction chain is a system with many checkpoints, a phone call being the method to ensure money has been correctly sent or received. Hadj Ali will have passed on the name of the Walad Djifir picking up the money, mentioning when he should expect him. This is usually on a Wednesday, Mongo's weekly market day and the day on which several Walad Djifir will come into town on business. Bachar in turn will phone the ferīkh relative responsible for collecting the money, stating the amount he is to receive, that he should not forget to go as soon as possible, and often giving instructions as to how the money should be divided among the Libyan sender's relatives. Bachar often decides whom to contact in the ferīkh, basing his decision on the person's relation to the one in Libya, the frequency with which he can be reached by mobile phone, and his general trustworthiness. Many younger men in the ferīkh possess a mobile phone; however, the two national networks available do not yet cover every inch of Chad, and charging batteries can be an issue.

As soon as the exchange has been made, Bachar will receive a phone call from Hadj Ali. Bachar will then call the ferīkh relative to confirm. The contact between Bachar and the ferīkh is often somewhat one-directional. Relatives in the ferīkh will *beep* his mobile phone or hold very short conversations, but in general Bachar is in the position to buy phone credit more readily. Depending on the one sending the money from Libya, Bachar will be allowed to keep 5,000–10,000 CFA (approx. 7–15 euros). This fee goes toward the costs of the many phone calls with actors in the chain and toward providing petrol for his motor with which he makes the trips to the various MTOs and merchants. It is a source of income, albeit not large.

Merchants are also used to send money transnationally, as another example of sending money from Libya to a ferīkh in Chad shows. In this case, Bachar was informed that a specific amount of money was to be picked up from the merchant Muhammed. Merchant Muhammed could be found among those buying and selling foreign currency at the capital's large market. On approaching the

[294] Interview with merchant in Mongo, 18 March 2014, translated from Chadian Arabic.

place where foreign currency is bought and sold, Bachar asked a seemingly random merchant where this merchant Muhammed could be found. Said merchant Muhammed was at first a bit reluctant, but after Bachar mentioned the right names and amount, handed over the money. The next step was now to send the money on to the ferīkh, a process performed as described above, through a merchant with commercial ties in the closest large town (to the ferīkh). The money had been sent via a merchant in Libya with commercial, and probably familial, ties to Chad. The merchant Muhammed in N'Djaména, in turn, had thus provided credit to this merchant in Libya. Whether they would even out the score with another monetary transaction or goods was unclear but probable.

Reasons for remittance sending

The communications technology revolution has not only benefitted the more formal financial (transaction) system but also the older, traditional systems based on sending money via merchants. Apart from the technical improvements surrounding the sending of money, the various intermediaries use mobile phones to stay connected and involved. Nevertheless, such new technologies as the mobile phone, and products related to it, are used within a certain context—a specific context shaped in interaction with individuals and by the economic, political, and social environment which is Chad. This section will discuss the reasons for sending money—namely, (1) everyday economic life in the ferīkh and the need to supplement income; (2) the role of infrastructures available in relation to insecurity and mistrust; and (3) the place of technology in creating security and regulation.

Remittances and everyday economic life in the ferīkh

For the Walad Djifir, as for many nomadic populations, their livestock function like a bank (Unusa 2012: 86). Their cattle are their main source of credit and insurance. Once the credit runs low and there are no obvious ways of replenishing the stock, many men turn to forms of labour migration, whether within the country or regionally. In terms of a means of saving, investment in more livestock and the buying of land play this role. Through the natural reproduction of livestock and by selling and buying them at the right times, wealth is accumulated. Typically, cattle will be bought during dry season, fattened up, and then sold after the wet season. Asking about livestock numbers among nomads is as taboo as asking about their number of children; they will hardly ever give you an exact figure. Unlike other nationals who deal with mortgages half of their lives, the average urban Chadian invests in land and housing for their children throughout his/her life, saving up to buy a plot of land and then slowly building on it as money trickles in. There are not many Walad Djifir who have bought land, but those family members who are more urban-oriented and carry out large-scale commercial activities have done so—often with money earned abroad. For those in the ferīkh, remittances go a long way toward replenishing livestock and providing a source of wealth in other areas of daily life.

Take the case of Adoum Judah, who, as a young, unmarried man in the early 1970s, set out for Sudan. The herd of his father and uncles was not large enough to be divided among his brothers, and so he went in search of work in order to earn enough money to enlarge the herd. He describes Chad as being poor at that time; there was little work to be found and no security due to an ongoing civil war. In comparison, the situation in Sudan provided more opportunities for employment, and the added benefit of a shared language in the north (Arabic) made it an appealing place to go. Adoum Judah did not know anyone on leaving Chad, but he says Chadians and Sudanese are '*ahl wahid bass*' (all one family). He was able to find work guarding sheep and goats. In those days, money (or news for that matter) was not sent back regularly; instead, on return to the family, Adoum Judah brought back money and a horse. The horse he sold in exchange for three or four cows.

The story of Adoum Judah is not unique; and come the early 2000s, members of his extended family are active as second- or third-generation merchants in CAR; as seasonal factory workers, guards, and goat herders in Libya; and as long-term cattle merchants travelling to Nigeria and Cameroon. The context of economic exchange in each of these countries is a different one—Chad, Cameroon, and CAR are part of the Communauté Économique des États de l'Afrique Centrale (CEMAC), a monetary union officially facilitating the movement of people, goods, and money across national borders. In contrast, Libya and Chad do not share such an economic unity; and with the fall of Qaddafi in 2011, politico-economic relations have also changed.

Infrastructures, insecurity, and mistrust

Within Libya and Chad's political context, using the infrastructure in place, the Walad Djifir have formed a transaction network. Insecurity has an ambiguous position as push and pull factor in the movement of people. Throughout the fieldwork period in 2011–2013, Walad Djifir could be seen fleeing Libya as a result of the revolution and the consequent persecution of Chadians, accused of being mercenaries in Qaddafi's forces. At the same time, the continuous stress of life in the ferīkh and the availability of herders' jobs in remote Libya have resulted in various Walad Djifir leaving for Libya.[295] Apart from the explicit violence, a more implicit insecurity exists. As mentioned earlier, those Walad Djifir working in Libya are frequently harassed, news of which is passed on in their phone conversations with Bachar and other family members. Their Libyan employer is often asked to accompany them to the Western Union branch. Apart from this, the clandestine nature of their presence in Libya implies that they may not have the necessary credentials to send money through official channels. The choices they are then faced with are to entrust the transaction to someone who can make use of an MTO, or to entrust it to a merchant with ties in Chad. The fees asked by the different money operators (MTO or merchant) also factor into this calculation.

[295] In a conversation with Bachar, he explained how young men from the ferīkh leave for Libya with trucks from the town of Moussoro. 'The *khalifa* [representative of a specific sub-tribe] will get information about whether the merchant has space to transport people. They will pay up to 300,000 CFA per person. The truck will leave without much merchandise or with camels. With the camels, the Chadians and merchant can pretend they have been hired to take care of them, but they will still usually avoid the big roads (*c'est la fraude*). The same when traveling without a lot of merchandise and several Chadians. On the way down from Libya, the trucks are heavily charged [with merchandise] and they can't risk taking the fraud routes. There is less problem for Chadians leaving Libya.' Fieldnotes, 28 February 2014.

Lately, Bachar has been receiving requests from non-relatives to act as a middleman. This is a development he is not pleased with. 'It invites trouble. I have told them to stop giving my number to people whose families we don't know.' He is worried that if something happens to the money, or if one of the relatives of the sender is not honest, issues will arise that cannot be resolved within the tribe, as usually happens among the Walad Djifir.

There is, then, a role for trust when it comes to making decisions about sending money.[296] Infrastructures have to be available but also trusted. Social networks need to be accessible and trustworthy. Observations and conversations indicate that the focus of decisions on whether or not to make use of a certain network or infrastructure is based on *mistrust*. Bachar does not trust that the non-relatives will not take advantage of the situation and create some kind of problem for him and his family. When dealing with a misbehaving relative, even if a distant one, his family members can be called upon to put things right. Carey (2017) suggests using mistrust as an explanatory model of everyday social relations,[297] a framework within which actions and decisions of Walad Djifir are formed. Carey posits that trust is (a) not merely a matter of choice but also a way of viewing the world; and (b) that 'this way of viewing the world is one that relies on familiarity as a basis for simplification' (ibid. 5-6). Trust helps us to foresee future consequences of choices made. Bachar's reluctance to receive money from a non-family member is because he cannot oversee the risks. He would rather not give up the control he would otherwise have and risk becoming dependent on the good-will of those involved in the money chain. These reservations are based on experience: In 2013 Bachar had received money from the friend of a family member working with him in Libya. This friend had sent money to a merchant in N'Djaména, from whom Bachar was supposed to collect before sending it on via Express Union to the friend's family elsewhere. The merchant had decided to invest the money into his business before passing it on. It took Bachar many phone calls and trips on motorbike, meanwhile dealing with both the sender and end-recipients' anxiety about where the money had gone, before it was in his hands and he could send it on. If it had been someone from his own *tribu*, it would have been easier for him to manage the different parties.

The place of technology in creating security and regulation

One may argue that future use of only formally institutionalized means (e.g. MTOs, mobile banking, banks) will contribute to creating a feeling of security around the sending of money. Apart from providing security, formalization and technological developments may also go toward cutting down the costs of sending money. Presently, due to the remoteness of sender and receiver's geographical locations, often multiple 'handlers' have to be used, making transfers a costly process. An MTO or merchant is needed for money to cross Chadian–Libyan national boundaries, while

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[296] For an analysis of trust in relation to money transfer infrastructures and networks used in Cameroon, CAR, DRC, and Senegal, see De Bruijn, Butter & Fall 2017.

[297] 'Simmel describes trust as "a hypothesis regarding future behavior, a hypothesis certain enough to serve as a basis for practical conduct" and suggests that people, eras, and societies differ by the particular admixture of knowledge and ignorance that suffices to generate trust (1950: 318–19). In other words, the morphology of the trust hypothesis shapes and produces particular social forms. I [Carey] argue that just the same is true of mistrust. It is an alternative hypothesis and one that gives rise to social forms of its own. These are not merely the photographic negative of those produced by trust, but interesting and occasionally admirable constructs in their own right.' (Carey 2017: 3)

merchants and mobile networks can be used for intra-national transfers. Throughout these transactions, the trust placed in whatever system is chosen is intricately linked to the trust placed in the individuals involved.

Recent developments, such as Express Union's alliance with MoneyGram, opens up the possibility to bypass the capital when making transactions from remote Libya (via MoneyGram) to remote Chad (via Express Union), also eliminating several middlemen. Western Union has partnered with mobile operators to offer a mobile money-sending product, enabling international money transfers with the MTO through mobile phones. In 2015, Chad was not yet a country with which they had partnered. Since November 2013, the setting up of a bank account in Mongo and the possibility to transfer money internationally through it are now possible. Whether or not these banks are partnered with banks located in Libya is another question. I am unsure of the situation on the ground in remote Libya and the feasibility of sending money through a bank branch, also considering the often illegal status of Chadians working in Libya. While mobile banking can grow to become a viable alternative, in Chad it currently functions only within the country—more specifically, within one mobile network, making the sending of money between two providers impossible.

Insecurity, in its many forms,[298] presents itself as one of the main reasons for the movement of Walad Djifir and their money. The current reasons for, and means of, remittance sending are being kept in place by a combination of economic necessity, resulting in the need and demand for labour migration, and the availability of infrastructure. While the Walad Djifir need to supplement their income, Libyans need their livestock tended. The available transport routes for merchandise provide the Walad Djifir with a means of getting across the border. The infrastructure in place, in terms of money-sending opportunities and mobile phone networks, informs part of the connections maintained with their family in the ferīkh. While families in the past would not hear from those abroad for years at a time, not reaping the benefits of income made, in recent years the transfer of money and news has become more frequent. Of course, there are always cases of family abroad 'disappearing' and not 'checking in', for whatever reasons.

What then is the result of these developments? The up-and-coming opportunities for the sending of money mentioned above may alter the scene again. In an interview with a large-scale cattle merchant based in Mongo, Al-Hadj Hamatta Asheen, he explained how Chadian merchants trading with Nigeria, for example, use both the older system of exchanging goods and only occasionally the sending of money.[299] For the cattle Al-Hadj Hamatta sells in Nigeria, a Nigerian merchant sends him products which he then sells in Chad. He does own a bank account in which he deposits money, but the bulk of his trading activities are still conducted in kind.

Based on my stays with the Walad Djifir and on talks with representatives of the local community and bank branches, it might be quite a while before the majority of the semi-sedentary Walad Djifir start opening bank accounts. Chadians in general, especially those in remote areas, are

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[298] Insecurity here refers to income insecurity and the insecurity that comes with not being able to provide for a family, or the need to build up a stock of animals so as to be able to marry or otherwise provide.

[299] Interview with Al-Hadj Hamatta Asheem, together with colleague Souleymane, 19 March 2014, Mongo.

concerned about what will happen to their hard-earned money when another wave of rebels loot the city. Those already involved in trade, local and international, or with official positions in the local market—that is, those owning national IDs and handling large amounts of cash—may be among the first to make the switch. Although remittances are not yet widely used to invest in the buying of land, this change from cattle-as-capital to land-as-capital could in the future be followed by the keeping-of-capital in a bank account[300]—assuming there is enough capital to be put away.

New mobilities, new exchanges, and old mistrusts?

Chad has an extensive history of internal and external political unrest in combination with ecological strains.[301] The politico-military history of Chad, Libya, Sudan, and CAR especially are intricately intertwined.[302] Since 2011, Chad has taken up an active military role in Mali as well as an official and unofficial role in CAR. Among the other recent political events taking place in the region are Libya's ongoing post-revolutionary scene, the Boko Haram insurgency in Nigeria and northern Cameroon, and West Darfur's continued unrest. In relation to Libya, the International Organization for Migration (IOM) alone has helped 150,000 Chadian migrants fleeing Libya to reintegrate since July 2011 (IOM 2013). Within this setting, there were always people who left the Walad Djifir community to go out and work, earning cash to supplement their dwindling livestock numbers.[303] This movement has not changed. It is the world around this movement that seems to have changed, as one Walad Djifir put it,[304] thus also affecting, in different ways from before, those moving out and staying. So what changes, if any, do we see in terms of the social processes linked to remittance sending?

Various nomadic studies show a common trend in pastoral modernization with individuals moving out of their communities, permanently in search of economic alternatives. In the case of the Walad Djifir leaving for Libya, there is a certain temporariness to this opting out of pastoral life,

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[300] Something to consider may be Islam's stance toward the earning of interest: it is forbidden. Whether the Walad Djifir make the comparison between the keeping of capital as livestock or land, which can potentially make a return, and the keeping of capital in a bank account with no interest is a question I have yet to ask. Both methods have pros and cons.

[301] Civil wars took place in 1965–1979, 1979–1982, 1998–2002, and 2005–2010. See also the Introduction and Chapter 1.

[302] See Debos 2008 on the cross-border activities of Chadian fighters in CAR, which seem to have become a structural pattern since the 1970s and should be seen in relation to regional migrations; see Azevedo 2004 [1998] on Qaddafi's long-term meddling in Chadian politics; Boggero 2009 on the complex causes and implications of the crisis in Darfur and Chad. See Berg 2008 for an overview of the interconnectedness of the conflicts in Chad, Sudan, and CAR.

[303] See Chapter 3. In relation to livelihood strategies in general, see Unusa 2012, who distinguishes between individual, household managerial strategies and mutual, community-based strategies. 'Individual, household managerial strategies include mobility and migration, various aspects of herd entrustments and management, supplementation of grazing with other feeds, cattle fattening and trade, changes in herding strategies owing to conflicts and stress intensification, and management of diseases. Mutual, community-based strategies include sharing, loaning and livestock transfers, and harmonization of community rules to adjudicate the use of rangeland resources such as pastures and water shared by groups or individuals with conflicting and varied interests.' (p. 72)

[304] Conversation with Bachar during the course of fieldwork 2012.

with most returning home eventually. Where in the past an uncle or nephew would leave the ferīkh to spend years in Sudan, ideally returning with a horse and some nice extras—money for clothes, sheep, or cattle—nowadays remittances are sent back home throughout the stay. The main reasons

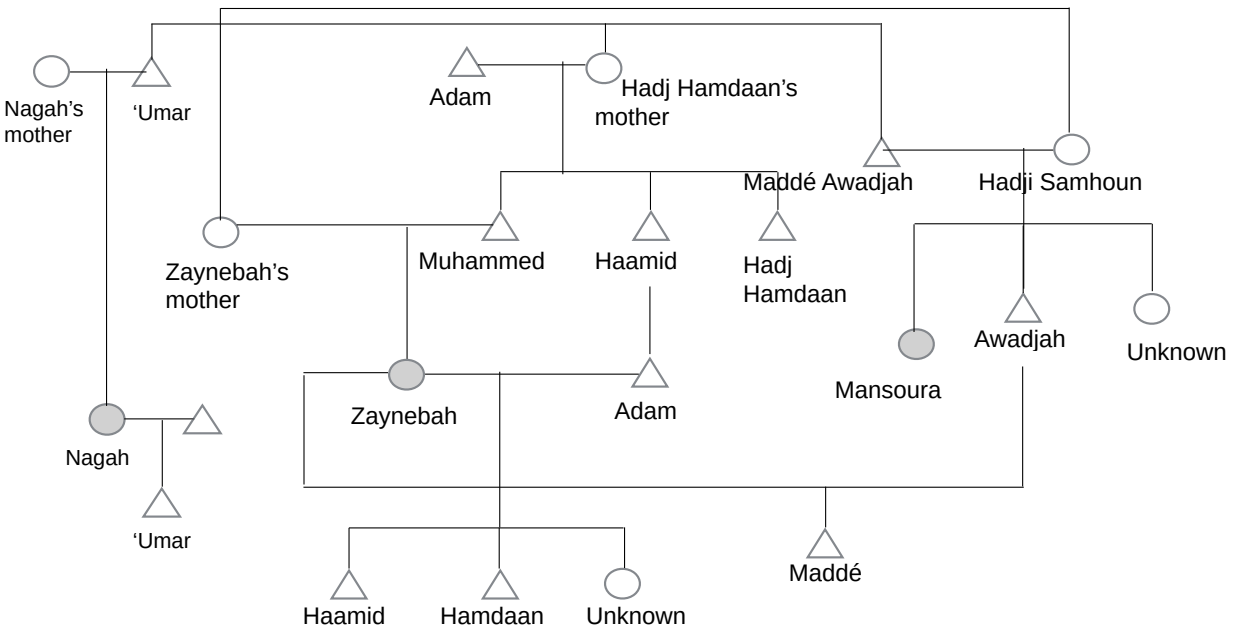

Figure 5.1 Family Tree linking Zaynebah, Nagah, and Mansoura

for this are not only technological and infrastructural developments in relation to the sending of money (e.g. Western Union and MoneyGram); it is also safer to send money back in parts, enabling family members to buy livestock which will keep until their return. Travelling overland with large sums of money between Libya and Chad still carries a high risk.[305] As the case studies have shown, many Walad Djifir working in Libya report being harassed and require the assistance of their Libyan employer when sending money. A related issue is not being in possession of an ID card, which most agencies require.

There is a much more immediate effect, and benefit, to people working abroad now than in the past. People even complain when they have not heard from a family member abroad, worrying about their safety or health, or merely expectantly awaiting a sum of money.[306] Most of the money is invested in livestock, while small amounts are used for the more luxurious needs of direct family. Here one should think of tea, sugar, and clothing. Some will refer to family members as *voleurs* or robbers, claiming they do not spend the money as the sender in Libya has requested, instead

[305] In the past, partly to circumvent the difference in valuta between Libya and Chad, returnees would import Libyan goods to be sold in Chad. A contemporary alternative would be to open a bank account, relying less on the help of family—yet general illiteracy, financial illiteracy, ID-issues, and the lack of banks in remote regions still impede this development.

[306] See Lindley 2010 for similar stories from among the Somalian diaspora residing in the UK, explaining the difficult situation this sometimes puts them in. Similar dynamics were encountered in Senegal (De Bruijn, Butter & Fall 2017).

'drinking' more than their share through numerous cups of sugared tea, or buying themselves a new radio, watch, or mobile phone. Remittances from Libya are also used to pay for weddings of a direct family member (i.e. brother or uncle).[307] Women, such as Marnéh's daughter Zaynebah, showed me the carpets and pillowcases her husband had brought back for her on his last trip to Libya.

At this point it is uncertain (to me) how long the Walad Djifir have been going away to work in Libya.[308] Their transhumance routes did not go that far north—travels to northern Chad were usually to buy salt for the cattle and camels—and Sudan and CAR are named more commonly when speaking of labour migration or commerce in the past. During the first fieldwork period (October 2011), family members who had clearly been living in Libya for several years were now returning, fleeing the violence. Those returning consisted of complete families, with children born and raised in Libya, as well as single men. The men in these families had often worked as guards in Libyan cities. In three cases, returned single men had been soldiers in Qaddafi's national army, bearing passport-sized photographs of themselves in uniform as proof. They all struggled to find their place again in Chadian society and within their family. One man in particular was extremely dissatisfied with the lack of support he felt he was receiving from family members, complaining loudly and emotionally during evening talks in the ferīkh.[309] He had worked as a guard, proudly proclaiming he used to cook for himself. Back in the ferīkh setting he had no cattle of his own and accused his family of not helping him. On another occasion, on 7 March 2014, Souleymane, James, and I interviewed a retired solider[310] who had spent some time in Libya in the late 1980s and early 1990s—the time of the battle around the Aouzou strip under Habré—and returned to live in the sedentary village of Tchoufiou. His leg was injured as a gendarme under Déby, but he was able to get around on a motorcycle. He receives a pension from the state, although it is not particularly regular. His family had helped him build a *kouzi*, a round mud-house with dried grass roof. He was thankful and looking for ways to make himself a living. In N'Djaména, Bachar and I also met several Libyan returnees, one or two of them camped out at the house of Bachar's cousin, the ex-minister. One hoped to be integrated into the Chadian army, but Bachar was sceptical of the possibility, as the man's past in the Libyan army might come up and not be in his favour.

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[307] The marriage of Djibrine, a member of the ferīkh's advisory body, is an example of this; Mirjam de Bruijn and I were witnesses to the celebration of his marriage to a second wife in March 2013.

[308] Cordell (1985: 321) writes on the close ties that existed historically between Libya and Chad's societies and states: commercially, in terms of religious ties, the configuration of the Central Sudanic state of Kanem and Bornu, and in terms of the environment of the Sahara itself. Within this historical context, nomadic peoples are known to have moved within and among the various empires and states. He goes on to describe how the 19th century's 'expanding economy impinged on local societies', referring to European penetration into the Sahara and the Ottomans' domination of Libya in the 16th century (p. 322). The extent to which the Walad Djifir (or Misseria Rouges, rather) had contact with these societies and Libya itself is difficult to tell and requires further research.

[309] Fieldnotes, on a visit to the ferīkh of Kolokos at Fané, 17 March 2012.

[310] At the time his friend and he joined the army, neither of them knew anything other than the tending of cattle. They went to Mongo to join the army during the period of problems between Goukouni and Habré (ca. 1979). During the interview, he mentioned being in Faya (northern Chad) in 1983 and in Abéché, Oum Hadjer, and Am Timam in 1984. In 1992 he returned to N'Djaména with Déby's MPS. Fieldnotes and interview (film & voice recording), at the village of Tchoufiou II Arabe, 7 March 2014.

During the course of the fieldwork in 2012, many men were leaving to go to Libya again. In most cases, family members in the ferīkh said they were going to work as herders for Libyans. There is seemingly a great demand for livestock herding in Libya, and it is popular due to how well it pays.[311] These men often leave with the intention of returning after a few months—ideally after 'enough' money has been made. In February 2014 I met several younger and older men who had already returned from Libya. Having left Libya voluntarily, as opposed to those who fled post-2011, their return to ferīkh life was relatively smooth. One man in his early twenties had worked in a plastics factory in Tripoli. He now helped out running a *souq* in the ferīkh, laying out their wares wherever there were gatherings.

So what can we ascertain from all these stories about social processes in general and the mobilities in which the Walad Djifir are involved? We have seen that the sending of money, namely remittances, connects family members but also geographical regions, cities, and villages. In addition, it seems to connect the formal/regulated and informal/unregulated networks of money transfer. There is a certain continuity in the way the newer methods have been appropriated by the Walad Djifir: the process of moving away for whatever reasons are ongoing, but the means of staying in touch and thus also the sending back of money have become easier, safer. Not everyone makes use of this, however, and there are other issues as the cases show. They do not necessarily seem to have a different meaning within the present-day contexts of, for example, a departed Qaddafi, a disrupted CAR, or even within the context of Chad's modernizing economy.

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How is it that the Walad Djifir seem to embrace such a technology as the digital transfer of money fairly easily? Can this embracing be seen as creating a new social fabric, or is it merely a continuation of earlier patterns but in a new guise, so to speak?[312] The answer lies somewhere in the way the Walad Djifir deal with risk in general. They live in an environment strongly informed by an insecurity fed by the general, frequent occurrence of crises and the oppressive character of the Chadian state.[313] Such an environment, coupled with a certain type of behaviour when making decisions, reveals the importance of trust and mistrust—namely, a trust which is based on the evaluation of risk and which is closely demarcated along familial and tribal lines.[314]

As the ferīkh politics chapter (Chapter 2) has shown, the politics in which the majority of the tribe are involved are more often than not of the more immediate and local kind, involving leadership rivalries on the level of the familial and tribal *chefferie*. However, in making adaptations

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[311] Livestock here refers to goats, sheep, and camels. Although this remains to be researched, one might suggest that the increase in jobs (and pay) for herders in Libya is directly related to the post-Qaddafi disorder.

[312] See De Bruijn, Nyamnjoh & Angwafo 2010 on the directions of social change linked to the appropriation of the mobile phone in Cameroon's Bamenda Grassfields—power relations were affected while at the same time people were shaped by and shaping the mobile phone; Elliot 2010 on social ties not being lost but changed and adapted in the context of camel milk commodification in Eastleigh, Kenya among the Somali diaspora.

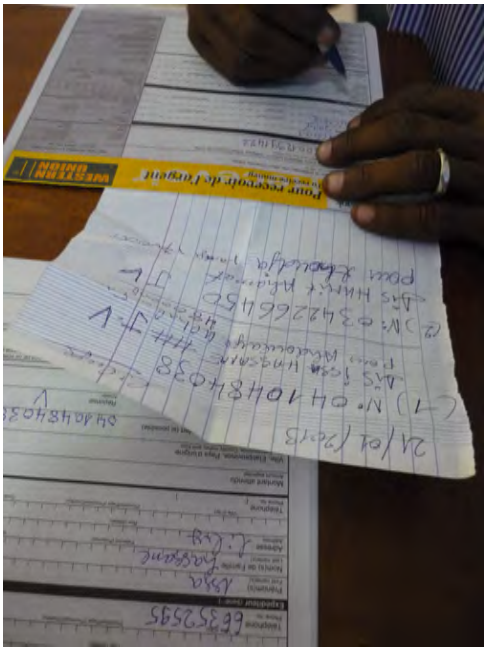
[313] See Roitman 2005; Seli 2012.

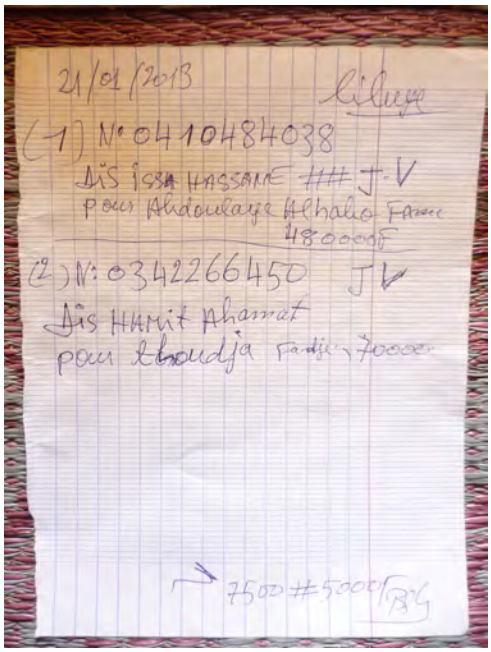
[314] See Debos 2016 on the ethnicization of men under arms during colonial rule and the general hardening of formerly fluid ethnic and religious identities, including the polarization of the north–south divide. The reinvention and fixing of identities was continued during the civil war (1979–1982) and continues up until today.

to their livelihood, Walad Djifir seem to have a certain knack for finding economic niches in otherwise dangerously insecure environments, such as the one in Libya—thus taking part, however indirectly, in resulting displacement economies. Their approach to sending money may be seen as an extension of these strategies, making use of the technologies and networks at hand while basing decisions on experiences and perceptions of mistrust. The Walad Djifir are flexible in their adaptation to changes such as those brought on by technological developments, which in turn is a continuity of former ways of doing and being.

These factors combined mean that the technology of sending money digitally, over distances and in contexts of insecurity, has been adopted relatively easily by the Walad Djifir. It fits within their nomadic pastoral 'walk of life' (Chapter 3), building on networks of (mis)trust and an inherent need to be flexible. They have adopted the technology, however, in their own specific way, incorporating aspects such as the use of merchants and family members—revealing again the centrality of (mis)trust which, in Chad, often translates into the use of one's own networks. Remittances as connector thus seem to strengthen relations, and ensuing actions, of trust and mistrust—and in so doing, also strengthen that which the ferīkh embodies. One could argue that a certain groundedness in a way of dealing with the 'outside' world, based on both trust and mistrust, is key.

This chapter discussed the appropriation of a new technology within an existing system of sending money. In a roundabout way, it has explored whether such new methods as provided by the mobile phone and MTOs have impacted or changed decisions people make in relation to which networks to use. It seems that they have, in fact, strengthened the existing preferences, ones based on trust in direct family or trusted associates.





4.1 Bachar filling out a Western Union reception form at a bank branch in N'Djaména, January 2013. The larger monetary transfer operators such as Western Union and Express Union have both independent offices and counters within the premises of some banks.

4.2 Notes after a phone call from Libya, January 2013. Bachar was very meticulous in noting down details of transactions and would also retain these documents.

4.3 Map of Express Union locations within Chad, February 2014.

4.4 Bachar handing over cash to a merchant in N'Djaména, February 2014. This money had been sent to Bachar from Libya and needed to be sent on to someone in a ferīkh near Mongo. The merchant kept a record of the transactions he carried out. This paper money (cash) would stay with the merchant, acting as credit for a trade partner in Mongo. The trade partner / shopkeeper in Mongo would then distribute cash to the person who came to collect it.

4.5 Hadj Hamatta Mongo, March 2014. Hadj Hamatta is a cattle merchant with a large network inside and outside of Chad. He hires nomads to herd his own cattle. The cattle he buys up at local markets are transported on foot to Nigeria. In return for the cattle Hadj Hamatta sells, a Nigerian merchant sends him products which Hadj Hamatta then sells in Chad. He does own a bank account in which he deposits money, but the bulk of his trading activities are still conducted in kind.

4.6 Souleymane, James, and I joint-interviewing an ex-soldier in the sedentary village of Tchoufiou Deux, March 2014. This man had spent some time in Libya, and he then returned to the village of Tchoufiou after his pension. He was still adjusting to life in the rural village but was fairly positively minded. He received a pension from the Chadian state and helped with his family's agricultural fields insofar as his injured leg would permit. Having been away from the Guéra and his family for many years, he noticed a number of positive changes to their 'mentality' [his words]—though there were certain areas which could do with improving. His focus for the future of the Walad Djifir was education, not only of the children but also in relation to adult literacy.

4.7 Kouzi of a man returned to the village after having finished his military service, March 2014. His family members had pulled together to help him build this home in Tchoufiou Deux.