Remittance Biographies, Translocal Households, and Somali Food Security in Nairobi, Kenya

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Abstract

This paper examines the complex dynamics of bi-directional and multi-directional remitting among Somali migrant and refugee households in Eastleigh, Nairobi. Drawing on mixed-methods research conducted in 2022 with 268 survey respondents and 45 in-depth and key informant interviews, the paper explores how Somali households simultaneously receive remittances from relatives in multiple countries while remitting outward to kin in Somalia. Findings reveal that inbound remittances, primarily from the North Atlantic corridor, significantly enhance household welfare by stabilizing income, improving dietary diversity, and mitigating urban food insecurity. However, outward remittances impose financial strain, compelling some households to reduce meal quality or skip meals to meet transnational obligations. The study conceptualizes these overlapping flows as "remittance biographies" within translocal and multilocal household networks spanning Africa, Europe, and North America. These networks embody cultural norms of reciprocity and moral duty, while also exposing migrants to economic precarity. The findings challenge the conventional unidirectional Global North–South narrative of remitting, highlighting instead a multilayered geography of obligation that both sustains and constrains urban Somali food security in Nairobi.

Keywords

food security, remittances, Somali migrants and refugees, Eastleigh, Nairobi, Kenya

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Cover Image

Money transfer operator (MTO) in the Eastleigh neighbourhood of Nairobi, Kenya. Credit: Zack Ahmed

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Introduction

The interplay between migration and remittances has attracted considerable scholarly and policy attention, with numerous studies highlighting how monetary inflows can mitigate poverty and foster socio-economic development in migrant-origin regions and communities (Adams, 2007; de Haas, 2005; Farooqe et al., 2020; Garcia-Fuentes et al., 2025; Mohapatra & Ratha, 2011; Ratha et al., 2010). International remittances are now widely recognized as a critical driver of household welfare, funding a diverse range of needs and endeavours, including asset accumulation, education, healthcare, housing, and entrepreneurial activity. In the context of South-South migration, some have argued that migrants moving between lower-income or middle-income countries may not earn sufficiently high wages to accumulate significant savings or send remittances (Ratha & Shaw, 2007). Yet, research shows that even modest remittances can stimulate economic growth and significantly enhance local livelihoods, given the often-extreme resource constraints in origin communities (Azizi, 2021; Bist, 2025; Lindley, 2007a; Randazzo & Piracha, 2019).

Recent scholarship on the migration-food security nexus has highlighted the critical role of remittances in mitigating food insecurity in migrant-sending communities (Choithani, 2023; Crush, 2013; Jayaweera & Verma, 2024; Moniruzzaman, 2022; Obi et al., 2020; Weldemariam et al., 2022). Empirical studies across Sub-Saharan Africa have demonstrated a positive correlation between remittances and household well-being, including improvements in food access and food security (Mabrouk & Mekni, 2018; Seydou, 2023; Sulemana et al., 2019, 2023). Remittance-receiving households generally report higher dietary diversity and a lower incidence of acute food shortages, as supplemental income helps smooth consumption even when local incomes fluctuate (Ebadi et al., 2020; Sangwan & Tasciotti, 2023; Smith & Floro, 2021). In the main, research on the relationship between remittances, livelihoods, and food security focuses on two key issues. First, there has been a focus on unidirectional remitting from the Global North to the Global South. And second, the impact of remittances has tended to focus on rural food security. This is consistent with the pervasive, but misleading, view that food insecurity is mainly a rural challenge in Africa (Crush et al., 2012; Crush & Frayne, 2014).

In this paper, we examine the implications of a case study on remittances to an urban rather than a rural Somali community, as well as the phenomenon of bi-directional remitting, where households receive remittances from multiple countries and send remittances to Somalia. The study focuses on Somali migrants and refugees in Nairobi, Kenya, and presents the results of research conducted in Eastleigh, Nairobi, in 2022. Protracted conflict, political instability, and recurrent drought in Somalia have prompted large-scale outflows of migrants seeking refuge and economic opportunities in Europe and North America (Kumsaa et al., 2014; Lindley & Hammond, 2014; Mohamed et al., 2025) and other African countries (Ibrahim et al., 2020; Jinnah, 2016). In an early analysis of Somali remittance practices, Al-Sharamani (2007, p.3) observed that remitting is one of the "fundamental ways through which Somalis in the homeland and in different countries in Diaspora share economic resources and burdens."

Much of the literature on Somali diaspora remitting to date has focused on remittance corridors linking a single country in the Global North to Somalia (Cotter & Durner, 2015; Elmi & Ngwenyama, 2020; Lindley, 2007a, 2010, 2013; Hassan & Liberatore, 2016; Hammond, 2010). Diaspora remittances have clearly played an important role in sustaining livelihoods and development in Somalia, helping families meet living expenses, cope with crises, and build livelihoods (Kibikyo & Omar, 2012; Lindley, 2007a; Majid et al., 2017; Simiyu et al., 2017). Outside Somalia, in Somali-dominated refugee camps in Kenya, remittances also complement formal aid (Alix-Garcia et al., 2019; Horst, 2008; Ikanda, 2019, 2025; Patterson, 2020).

Many Somali migrants gravitate towards Nairobi, where Eastleigh, colloquially known as 'Little Mogadishu,' is a major hub for Somali settlement and commercial activity (Carrier, 2017). Eastleigh-based refugees and migrants from Somalia form a distinctive urban population that is more economically active, less reliant on international aid, and engaged in complex remittance obligations and exchanges. Lindley's (2007b) pioneering work on Eastleigh found evidence of both incoming and outgoing remittance traffic. Households not only receive financial and material support from relatives in the United States, Canada, and Europe, but also send cash and essential goods back to Somalia (Elmi & Ngwenyama, 2020; Hammond, 2010; Hassan & Liberatore, 2016). After South Africa, Kenya is the second most important African source of remittances for Somalia (Majid et al., 2017). However, gaps remain in our understanding of bi-directional remitting; that is, how migrants and refugees in Nairobi maneuver sending money to support extended families left behind in Somalia while simultaneously receiving funds to cope with rising rents, precarious employment, and recurrent economic shocks in Kenya.

Against this backdrop, the present study examines how bi-directional remitting shapes household food security in Nairobi. The findings highlight the benefits of receiving remittances from abroad, and the burdens associated with sending funds to Somalia. Specifically, the paper assesses the volume, frequency, and channels of remittance transactions, evaluates their impact on food security outcomes, and explores how Somali households perceive and negotiate these complex financial dynamics in their everyday lives. Ultimately, a deeper appreciation of these processes contributes to our understanding of how remittances, in their many forms, bolster or potentially undermine household strategies for securing daily food.

Literature Review

In a recent review paper, Guermond (2022, p. 375) argues that remittances are often portrayed as "placeless flows that are not contingent upon anything; they are detached from the cumbersome and complex realities of not only their production but also their circulation, reception, utilization and transformation." He suggests that to make remittances 'de-invisible', more attention needs to be paid to reverse remitting, where migrant-sending households remit funds to support migrants at their destination. In fact, the literature on remittances has become increasingly sensitized to the shifting geographies of remittance flows and impacts. For Palash & Baby-Collin (2018), the "unusual economic flows" of reverse remitting are related to reciprocity and mutual responsibility between migrants and migrant-sending households (see also Gill, 2025). In the African context, several studies have explored the dynamics of reverse remitting from Ghana to Europe (Adiku & Anamzoya, 2016; Mazzucato, 2009, 2011; Yeboah et al., 2021). Reverse remitting is typically motivated by economic hardship and job insecurity among migrants, particularly during the early phases of their arrival at their destination (Mobrand, 2012; Ortensi et al., 2025). In some contexts, reverse remitting is intergenerational, supporting new immigrants until they can become earners and remitters themselves (Ran & Liu, 2023). As Ampah (2023, p. 198) notes, this has contributed to "decentering the assumptions in remittance studies that 'Global South' to 'Global North' migration implies 'Global North' to 'Global South' remittances."

In her review of research on Somali remittance practices, Lindley (2013) makes three key arguments that are relevant to this study. First, remittances are embedded in complex social formations and carry a variety of meanings which mediate any attempt to view them simply as development resources. Second, migrants' perspectives on the remittance process often confound established theoretical expectations and highlight variable experiences of remitting. Third, the available evidence challenges extant Global North to Global South geographical narratives of remittance transfers. In the African setting, bi-directional remitting can act as a pivotal resource for spatially dispersed households. Remittances from the North help households buffer economic shocks, while outward remittances reinforce social ties with relatives left behind (Castañeda, 2013; Cohen, 2011). Such reciprocal flows challenge simplistic depictions of migrant-sending households as passive remittance recipients, underscoring their roles as agents who both receive and provide support across borders. With reference to bi-directional remittances to and from the forcibly displaced, Vargas-Silva (2016, p. 1826) observes that "in the displacement situation, particularly for refugees, family members are often spread across several locations and settings. Flows from the same individual can go in many directions, including different regions in the country of origin, a country of first asylum, a transit country, or a third country of asylum."

Carling (2014, p. 218) argues that "remittances are not simply financial transactions but at the core of composite transactions with material, emotional, and relational elements, and there is great variation in the nature and logic of these transactions." Guermond (2022, p. 375) further suggests that a full engagement with these complex geographies of remitting calls for "a translocal and transnational understanding of remittance biographies." Rather than treating remittances as static economic transactions, remittance biographies track how remitting patterns shift and change, shaped by factors such as migration journeys, changes in financial capacity, family dynamics, and socio-political conditions in both the countries of origin and destination. In this paper, we view the recovery of remittance biographies as an approach that focuses on remittance flows within the personal histories of migrants and their families. Here, the gendered dimensions of bi-directional remitting are essential to the remittance infrastructure (Kunz & Maisenbacher, 2021; van Naerssen et al., 2015). For example, the gendering of both remittance senders and recipients influences expenditure patterns, with women recipients far more likely to allocate funds towards asset accumulation, education, and health (Deere & Alvarado, 2016; Pickbourn, 2016; Teye et al., 2023). Women migrants also tend to remit a greater proportion of their income than men, and female-headed households receiving remittances often experience improved food security (Obi et al., 2019; Porst & Sakdapolrak, 2020).

The concept of translocality is a useful conceptual lens for reconstructing bi-directional remittance biographies in Nairobi (Greiner, 2011; Greiner & Sakdapolrak, 2013; Owusu & Crush, 2024; Steinbrink & Niedenfuhr, 2020). For Sakdapolrak et al. (2024, p. 2), translocality emphasizes "migrants' simultaneous embeddedness in origin and destination places, and the multidimensional and continuing links and connections between migrants and their places of origin, and the resulting social networks and socio-spatial interdependencies." Peth's (2018) more expansive definition of translocality see it as "a variety of enduring, open, and non-linear processes, which produce close interrelations between different places and people. These interrelations and various forms of exchange are created through migration flows and networks that are constantly questioned and reworked."

Steinbrink & Niedenführ (2020, p. 44) define the translocal household as "a socially recognized, jointly economizing collective, whose members do not permanently live in one place, but do coordinate their activities of consumption, reproduction and resource use over a long period of time." This definition, along with related conceptions of translocality, is highly relevant to the study of remitting practices within spatially dispersed households. Such frameworks emphasize embeddedness, connectivity, and interdependence; non-linearity and diversity of exchanges; and the coordination of remitting across distance. However, the concept of translocality typically assumes a dyadic configuration linking two primary nodes (a place of origin and a destination). In contrast, bi-directional remitting involves at least three nodes: for example, a sending node in Canada, an intermediary node in Nairobi, and a receiving node in Somalia. Multi-directionality extends beyond this triadic structure to encompass multiple sending nodes, such as one in Canada, one in the United States, one in the United Kingdom, one in Italy, and one in South Africa. Multi-directionality involves multiple inbound remittances to Nairobi and outbound remittances from Nairobi to Somalia. However, sending nodes may also remit directly to Somalia, further complicating this polycentric family and kin remittance network, with coordinated remittances circulating through several channels, often simultaneously.

Multi-directional remittance biographies highlight the fact that remitting decisions are rarely made in isolation. Instead, they emerge through collective negotiation processes that can involve multiple nodes in different geographies. In her analysis of Somali diaspora family structures, Al-Sharmani (2007, p. 1) demonstrates that spatially dispersed units constitute "an important space in which Somalis strategize with their relatives, pool resources, share obligations, and arrange for the movements of individual family members." Both Lindley (2010) and Hassan (2015) show that remittance purposes and priorities are embedded within social relations and networks, with men and women often occupying distinct roles in negotiation. Women typically advocate for expenditures on food security and health, while men may prioritize investments in housing or business ventures.

Somali diaspora remittance practices also frequently reflect kin-based decision councils in which elders and younger migrants deliberate over when to remit, how much to send, and for what purposes the funds should be allocated (Hassan, 2015). These councils are guided by longstanding Somali cultural norms of *xeer* (customary law) and *asabiyya* (social solidarity). Decisions to remit are also shaped by a combination of kinship obligations, religious duty, and concerns about status (Hammond, 2010). The network structure ensures that financial support responds to immediate household needs while simultaneously addressing longer-term commitments (Hammond et al., 2011). The *hawala* system for sending and receiving remittances relies on reputation and social networks to facilitate transactions outside formal banking and money transfer systems (Elmi & Ngwenyama, 2020; Martin-Shields, 2024; Skarbek, 2008). Hawala agents function not only as financial intermediaries but also as advisors and gatekeepers (Hassan, 2015). These systems have transformed how and where remittances are sent, enabling more people to participate and leading to shifts in family roles and responsibilities within geographically divided translocal households (Lindley, 2007a).

Culturally rooted and multilocal collaborative networking contrasts sharply with the more individualistic remitting models that underly orthodox economic models of remitting practices (O'Reilly, 2022). Translocality and the kin-centred processes documented by Al-Sharmani (2007), Lindley (2010), Hammond (2010), and Hassan (2015) provide a far more realistic and nuanced basis for understanding remittance flows to Eastleigh and, by extension, onward bilateral remitting to Somalia. Understanding how households negotiate and deploy funds across three or more national contexts helps clarify why remittances can simultaneously strengthen livelihoods in Nairobi while also mitigating food insecurity in Somalia.

Methodology

This study employed a mixed methods design to examine how Somali migrants in Eastleigh, Nairobi, negotiate inbound and outbound remittances, and how these financial flows impact their livelihoods, including daily food consumption and food security. Because Eastleigh is socially and economically heterogeneous, combining survey data with qualitative narratives from in-depth interviews proved critical for capturing the full range of remittance biographies centred on Nairobi. This integrated methodological framework, which combines standardized indicators with personal narratives, ensured robust findings and provided a more holistic understanding of how Somali migrant households balance their own food needs with their obligations to kin in Somalia.

We surveyed a random sample of 318 Somali households in Eastleigh's three sections in July and August 2022 to capture quantitative data on household demographics, remittance behaviours, and food security. Of these, 268 were born in Somalia and constituted the study sample. Interviews were held with the household head or, if unavailable, another adult household member. These 268 interviewees (157 male and 111 female) comprised 106 household heads (39.6%) and 162 adult proxies (60.4%).

In parallel, we conducted 30 semi-structured, in-depth interviews with household heads, drawn from survey respondents who volunteered for follow-up. To ensure diverse perspectives, we stratified volunteers by years in Nairobi, employment status (formal, informal, unemployed), and remittance role (regular, occasional, none), then selected 3-4 individuals per stratum for interview. Interviews began with demographic and migration history, followed by an in-depth exploration of income and remittance flows, food security strategies, and coping strategies during the COVID-19 pandemic. Additionally, 15 key informant interviews were conducted with community leaders (7), hawala agents (3), and local NGO representatives (5) who offered broader insights into Eastleigh's economic networks and Somali migration history.

Findings

Household Profile

The surveyed Somali households were diverse in gender, marital status, and household structure. Women represented 41.4% of the respondents, and 10% of the households were female-centred (meaning that there was a female head without a partner/spouse present) (Table 1). Slightly more than half of the respondents were married, while the remainder were single, divorced, widowed, separated, or abandoned, reflecting the disruptions of displacement and migration. The overwhelming majority lived in flats or apartments (91.8%), highlighting Eastleigh's urban density and high housing costs compared to rural areas.

The data highlight the extent of economic marginalization among Somali migrants and refugees in Nairobi (Table 2). Almost half of the respondents (45.7%) reported being unemployed, with over a quarter (25.8%) not actively seeking work. This highlights the presence of structural barriers to labour market participation, including limited access to legal documentation, restricted employment rights, and discrimination against migrants. Formal sector employment is limited to less than one-third of respondents (30.2%), with opportunities in the public sector virtually absent and private sector wage employment minimal. Instead, self-employment and informal sector activities account for the largest share of economic engagement, together constituting nearly 40% of total employment. Overall, the employment profile suggests a community that relies on precarious forms of work, is vulnerable to significant risks, and relies heavily on remittance income from outside the country.

Inbound Remittances

Remittances are a key source of income and an ongoing obligation for Somali households in Nairobi. Table 3 summarizes reported income sources. The findings indicate that more than half of the households (55.6%) rely on cash remittances as their primary source of income, highlighting the strong dependence of households in Eastleigh on external support. Informal livelihoods are also prominent, with self-employment (25.4%) and informal businesses (25.4%) serving as critical income sources for nearly half of the households. Although full-time employment (20.1%) and formal businesses (16%) provide more stable earnings, they remain less accessible compared to informal avenues. Secondary sources of income, such as renting dwelling units, merry-go-rounds, or informal savings clubs, and part-time employment, supplement household income in a

Table 1: Demographic Profile

		No.	%
Sex of respondents	Male	157	58.6
	Female	111	41.4
Marital status of respondents	Married	144	53.7
	Single	63	23.5
	Divorced	41	15.3
	Widowed	11	4.1
	Separated	8	3.0
	Abandoned	1	0.4
Housing type	Flat/apartment	246	91.8
	House (bungalow)	19	7.1
	Semi-permanent informal dwelling	2	0.7
	House (maisonette)	1	0.4
Household structure	Nuclear	104	38.8
	Male-centred	78	29.1
	Female-centred	27	10.1
	Extended	59	22.0

Table 2: Employment

		Heads %	Other %	Total %
Formal sector employment	Private sector (full-time)	6.8	7.0	6.9
	Public sector (full-time)	2.9	3.8	3.4
	Private sector (part-time)	4.9	3.2	3.8
	Public sector (part-time)	1.0	0.0	0.4
	Self-employed (full-time)	22.3	11.4	15.7
	Sub-total	37.9	25.4	30.2
Informal sector employment	Informal (full-time)	24.3	15.8	19.3
	Informal (part-time)	5.8	4.4	5.0
	Sub-total	30.1	20.2	24.1
Unemployed	Not looking for work	18.4	30.4	25.8
	Looking for work	13.6	14.6	14.2
	Student	0.0	9.4	5.7
	Sub-total	32.0	50.4	45.7
Total		100.0	100.0	100.0

few cases. Marginal reliance on government social grants and farm products is a result of exclusion from accessing government or UNHCR social protection assistance, as well as the unimportance of urban agriculture in household income generation. The overall picture is one of a pattern of economic vulnerability characterized by reliance on informal activity and remittances.

To clarify the structure of remitting networks, Table 4 disaggregates households into translocal remittance recipients from a single source country (43.6%) and multilocal or multi-sited recipients from two or more countries (56.4%). Canada is the leading single-source country (16.2%), followed by the United States (9.6%) and the United Kingdom (8.6%). Smaller but still notable shares of households receive remittances from other European (4.6%) and African (4.6%) countries. The primary African source of remittances is South Africa, which has a large Somali community (Gastrow, 2022). Multilocal remitting is dominated by the tripartite North Atlantic corridor of the USA, Canada, and the UK (41.1%). A smaller subset draws on two-country combinations such as Canada/UK (4.1%) or UK/Europe (3.0%). A few households report even wider four-country networks. The global Somali diaspora, comprising over 2 million individuals, is predominantly located in these countries and Kenya, with members of the same extended family often residing in more than one country.

Table 3: Sources of Household Income

Income source	% of households
Cash remittances	55.6
Self-employment	25.4
Income from informal business	25.4
Full-time employment	20.1
Income from formal businesses	16.0
Income from renting dwelling units	9.3
Merry-go-rounds/chamas/avuuto (savings groups)	7.8
Part-time employment	7.5
Non-government grants and aid	4.5
Income from sale of farm products	1.1
Government social grants	0.4
Other income source	10.4

Note: Multiple-response question

Table 4: Source Countries of Translocal and Multilocal Remittances

Source countries		No.	%
One country	Canada	32	16.2
	USA	19	9.6
	UK	17	8.6
	Other Europe	9	4.6
	Other Africa	9	4.6
	Sub-total	86	43.6
Two countries	Canada/UK	8	4.1
	UK/Other Europe	6	3.0
	USA/Canada	3	1.5
	USA/UK	2	1.0
	Canada/Other Europe	2	1.0
	Other Europe/Other Africa	1	0.5
	Sub-total	22	11.1
Three countries	USA/Canada/UK	81	41.1
	USA/Canada/Other Europe	2	1.0
	USA/UK/Other Europe	2	1.0
	Canada/Other Europe/Other Africa	2	1.0
	Sub-total	87	44.1
Four countries	USA/Canada/UK/Other Europe	2	1.0
Total		197	100.0

Outbound Remittances

Among the households in our sample, 41% reported only receiving remittances, while 8% only send remittances, 28% both send and receive, and 23.5% do neither. This distribution illustrates the coexistence of roughly similar unidirectional (41.0%) and bidirectional (35.5%) flows within the same community. Nearly one-third of the Somali households in Eastleigh occupy a dual role in what Guermond (2022) labels the 'remittance-scape': they are recipients of translocal and multilocal support from outside Kenya, while simultaneously assisting relatives in Somalia. On average, remittance outflows account for 7.7% of household expenditures, underscoring the considerable financial commitment that migrants make toward their extended kin, despite their own precarious urban circumstances. These overlapping responsibilities thus create difficult trade-offs. For example, inward remittances help sustain daily subsistence, but outward transfers can reduce the resources available for rent, food, or other household needs. Nairobi. Such tensions are amplified when income streams fluctuate or when crises in Somalia intensify requests for support.

Table 5 situates remittance outflows within the broader expenditure profile of Somali households. Rent is the dominant expense, averaging KES 29,896 per month (33% of total spending). Groceries follow at 22% (KES 20,319), while school fees absorb 19% (KES 16,750), reflecting widespread investment in children's education. Outward remittances are the fourth-largest category (KES 6,970), exceeding the average spending on healthcare, cooking gas, transport, electricity, and water (2.2%). These figures reveal a highly uneven cost structure: most households cluster at the lower end of expenditures, while a minority face exceptionally high costs for rent, food, and medical treatment. The result is a delicate balancing act in which housing pressures, local consumption needs, and obligations to support kin abroad together shape household financial strategies.

Motivations for sending remittances to Somalia are summarized in Table 6. Many remitting households (62.2%) remit to cover basic household expenses of relatives, a reflection of cultural and moral obligations to provide for their day-to-day subsistence. A further 15.9% of remitters prioritize paying school fees, emphasizing a shared belief that education represents a pathway to longer-term resilience and upward mobility. A smaller proportion (7.3%) remit for development or investment projects, which suggests that some households see remittances not solely as subsistence transfers but as contributions to economic growth and asset building back in Somalia. The remaining 14.6% remitted for other purposes, such as health care and ceremonial expenses. Taken together, these patterns highlight the dual logic of outward transfers: i.e., immediate household survival and long-term strategic investment, both of which sustain multilocal family solidarity across borders.

Comparison of Inbound and Outbound Remitting

The frequency of remittance inflows shows the central role that cash transfers from relatives in the global Somali diaspora play in sustaining Somali households in Eastleigh (Table 7). Nearly three-quarters of the surveyed households receive remittances at least once a month, and over 40% receive them more than once a month. This injection of money from outside, therefore, functions as a reliable and predictable source of household income rather than occasional support. At the same time, the minority of households (14%) that never receive remittances face heightened vulnerability and financial exclusion.

Table 5: Average Monthly Household Expenses

Expenditure type	Average (KES)	% of total average expense
Rent	29,896	32.9
Groceries/food	20,319	22.4
School fees	16,750	18.5
Remittances	6,970	7.7
Medical expenses	6,011	6.6
Cooking gas	3,657	4.0
Transport	2,721	3.0
Electricity	2,427	2.7
Water	2,001	2.2

Table 6: Main Reason for Remitting

Reasons	%
Family and relative households	62.2
School fees	15.9
Development and investment	7.3
Other purposes	14.6
Total	100.0

In contrast, the frequency of outbound remittances from Eastleigh to Somalia is markedly different. Table 7 shows that most households in Eastleigh are only able to remit periodically. Only 3% remit monthly, while 64% send money a few times a year and another 12% remit occasionally. However, only 21% of households never remit anything. Contrariwise, this means that almost 80% of households remit at one time or another, which indicates the strength of their ongoing ties with Somalia despite their own straitened financial circumstances in Kenya. A comparison of inbound and outbound remittances, therefore, reveals a structural asymmetry. While inbound remittances are regular and predictable, outbound remittances tend to be less frequent and more opportunistic, likely tied to specific needs or events in Somalia.

The data on transfer channels for both inbound and outbound remittances to and from Eastleigh shows a marked preference for using informal channels, including the hawala system and personal conveyance (Table 8). Hawala is invariably trusted for its speed, low cost, and cultural familiarity, and forms the backbone of remittance flows into and out of Eastleigh, accounting for two-thirds of incoming transfers and over 60% of outgoing transfers. Personal conveyance (cash carried by travellers) accounts for nearly one-fifth of inflows (18%) but plays only a marginal role in outbound remittances (3%) despite the relative proximity of Somalia itself. This may reflect the fact that Somali refugees in Nairobi risk cessation of their refugee status if they travel back to Somalia. Notably, none of the households receive or send remittances through the formal banking system, and even the use of formal MTOs such as Western Union is minimal. M-PESA (jointly owned by UK Vodafone, South African Vodacom and the Kenyan government) is extremely popular for remitting within Kenya (Mulili, 2022) and has become increasingly attractive internationally since the founding of M-PESA Global. M-PESA is rapidly gaining ground as a popular digital platform for outbound (used by 28%) and inbound (14%) remitting, and Somali households within Eastleigh are increasingly leveraging mobile money and e-wallets to send and receive financial resources.

The magnitude of bilateral flows reveals further asymmetries. Tables 9 and 10 contrast the total amounts received and sent in the previous year. Inbound remittances exhibit a bimodal character, with 28% of households receiving less than KES 100,000 and 39% receiving more than KES 200,000. The amounts sent are much smaller by comparison. No household sent more than KES100,000 (compared with 81% that received more than this amount). Almost two-thirds of the households had sent less than KES 40,000, and 94% of the households sent less than KES 40,000. Taken together, the evidence shows the bidirectional but unequal nature of Somali remittance practices in Nairobi. Inbound flows are more frequent, higher in value, and facilitated mainly through hawala, while outbound flows are smaller, less regular, and often sent through either hawala or M-PESA. However, both forms of exchange are vital since inbound transfers sustain local consumption and food security, while outbound transfers uphold kinship obligations and provide periodic relief for families left behind.

Table 7: Frequency of Inbound and Outbound Remittances

	Inbound remittances %	**Outbound remittances %**
More than once a month	42.5	
Once a month	27.6	3.4
A few times a year	2.7	64.0
Once a year	0.4	
Occasionally	11.5	12.1
Other	1.2	
Never	14.2	20.5
Total	100.0	100.0

Table 8: Methods of Receiving and Sending Remittances

	Inbound remittances %	**Outbound remittances %**
Hawala	66.7	61.4
Personal conveyance	17.8	3.0
M-PESA	13.8	27.7
Money transfer operators	1.7	7.9
Total	100.0	100.0

A final contrast between outbound and inbound remittances relates to in-kind remitting, especially of food (Crush & Caesar, 2018; Moniruzzaman, 2022). In addition to sending cash to Somalia a few times a year, most households (nearly 90%) in Eastleigh also send food items to their families in Somalia (Table 11). These are usually staple foods such as flour, oil, and rice:

> *We do not just send money. We also send packets of flour, oil, and rice whenever we can, especially before Ramadan or big gatherings. It is a way to help our family at home, because in Somalia, markets can be limited, or prices can rise due to conflicts and droughts. Even though sending food is not cheap, we feel better knowing they have something to share, just like we do here in Nairobi (Interview No. 9).*

Inbound Remittances and Food Security

Somali households in Nairobi widely perceive remittances as central to their food security. Over 80% of respondents either strongly agreed or agreed that remittance receipts improve a household's ability to meet food needs (Table 12). Just 7% disagreed with the statement. Research with recipients in Somalia was not possible, so we have no indication of whether a similar impact was felt there. However, other studies have shown that remittances from the Somalian diaspora do play an important role in mitigating food insecurity in Somalia (Bulut & Mohamed, 2018; Hussein et al., 2021; Mohamed, 2025).

Table 9: Inbound Remittance Amounts in the Previous Year

	% of households
< KES 50,000	21.7
KES 50,001 to KES 100,000	6.8
KES 100 ,001-KES 150,000	8.1
KES 150,001-KES 200,000	24.2
KESH 200,001+	39.1
Total	100.0

Table 10: Outbound Remittance Amounts in the Previous Year

	% of households
< KES 20,000	64.3
KES 20,001-40,000	31.6
KES 40,001-80,000	3.1
KES 80,001-100,000	1.0
Total	100.0

Table 11: Frequency of Sending Food Items to Somalia

	% of households
More than once a month	1.2
Once a month	3.2
A few times a year	88.9
Once a year	0.4
Occasionally	0.4
Never	5.9
Total	100.0

Table 12: Impact of Inbound Remittances on Household Food Security

Remittances have a positive impact on food security	**%**
Strongly agree	60.8
Agree	21.6
Neither agree nor disagree	10.8
Disagree	6.0
Strongly disagree	0.9
Total	100.0

The nature of the positive relationship between remittance receipts and food security was amplified in several of our in -depth interviews. Many described remittances as a survival mechanism and a lifeline for food security. As one woman explained:

> *Without the money my brother sends from abroad, we'd struggle to pay rent and still buy healthy foods. Because of his support, I can focus on finding small jobs and making sure my children eat well every day. It's not easy, but the remittance gives us a base to survive in Nairobi. Without it, I don't know how I'd manage these costs* (Interview No. 7).

Another respondent, originally from a conflict-ridden rural region of Somalia, contrasted the absolute shortage of food in Somalia with the relative abundance in Nairobi, and how remittances helped with food accessibility:

> *Back home, we had only small shops and were often cut off by the fighting. We struggled to buy enough variety of foods, and when droughts came, it felt impossible to feed the children well. In Nairobi, there are more shops and markets, and sometimes family members abroad send money, so we don't have to worry about going hungry. It is still challenging with rent and other expenses but moving here changed how we eat and gave us better options to manage our meals every day* (Interview No. 2).

A third who had fled severe drought conditions in Somalia contrasted the availability of food in Nairobi with the absolute shortages in Somalia and noted that return was not an option, especially now that relatives abroad remitted extra funds when they were under economic duress in Nairobi. In other words, at least there was food to purchase in Nairobi:

> *I still have family back home, but they struggle with both the fighting and the lack of rain. If I went back, I worry we'd lose the stable food supply my children have here. In Nairobi, at least we have choices in the market, and sometimes my relatives abroad send extra money when things are tight. Going home might be cheaper for housing, but the food situation is much harder. It's a big risk to give up what we have built here* (Interview No. 24).

Others manage to achieve more nutritious diets thanks to inbound remittances that stabilize their local finances. However, these financial supports can also be precarious as they are dependent on labour market conditions in other countries, as one respondent noted:

> *When my brother's job abroad is steady, I can afford extra fruits or even small treats for the children. But if his hours get cut, we switch to cheaper food or eat smaller portions. We're never fully sure how much money will come each month* (Interview No. 14).

Outbound Remittances and Food Security

Remittances to Somalia from outside the country play a crucial role in enabling recipients to sustain themselves in highly challenging circumstances (Hussein et al., 2021; Mohamed, 2025). There is some evidence from other contexts that migrants sacrifice their own dietary needs and food security to remit funds to relatives in their country of origin (Crush & Tawodzera, 2017; Owusu & Crush, 2024). This is particularly evident when employment is precarious, and income streams are unreliable or irregular. The dilemmas of self-sacrifice were also apparent in Eastleigh among those who felt a strong sense of responsibility for supporting their families in Somalia. For example:

> *I send money around three times a year, usually during Ramadan or around Eid, when expenses are higher for everyone back home, so my parents can buy food and take care of emergencies. If I tried to send something every month, I wouldn't manage my own costs here in Nairobi. Even so, I feel relieved knowing that I can help when they really need it* (Interview No. 1).

The respondent who previously emphasized the importance of receiving remittances from abroad also described the pressures of sending money to support relatives in Somalia, and the need to cut back on their own food consumption so that they could still remit:

> *We're a family of six living in just two rooms, and our rent alone takes the biggest part of my income. I also pay school fees for my eldest children, but at the same time, I need to send money home for my parents' medicine and groceries. Some months, if work is slow, we have to buy cheaper food or skip certain meals just so I don't miss the remittance. I know it's a sacrifice, but it's our responsibility and culture to take care of each other* (Interview No. 7).

Households that received frequent inbound remittances reported more stable diets, including fruits, vegetables, and occasionally meat. In contrast, the same households, when faced with high outward commitments, described cutting meals and relying on staples. As one woman explained in detail:

> *We try to buy vegetables and meat when we can, but during months when we have to send a bigger remittance, like last month, when a drought struck our village and we needed to support my parents back home, we cut back: reducing meat, skipping breakfast, or stretching meals to last longer. Staple foods like rice and beans become our main diet, fresh produce and fish are too expensive to buy regularly, and sometimes we share smaller portions so the children can eat first. Balancing our budget is a constant challenge, and while we do our best to support our relatives, it's stressful knowing that even at home we're making sacrifices to get by* (Interview No. 8).

Gendered decision-making power within families in Eastleigh also shapes how remittances translate into food outcomes. In several interviews, women described that they bear primary responsibility for budgeting and meal preparation, while men have authority over financial transactions, especially those involving outward remittances. As such, women face greater pressure to maintain both local well-being and support for extended kin:

> *My husband decides how much money we send to his family each month, but I'm the one who has to stretch what's left to cover our own needs. Sometimes, I worry we won't have enough for a balanced diet here in Nairobi, but I know it's our duty to support his relatives back home. My brother in South Africa also tries to send money whenever he can, and that extra help is crucial for groceries and bills. But when the remittance arrives late, we are forced to cut back. We skip meals, reduce portions, or go into debt just to keep food on the table. The financial pressure is constant, and even though remittances provide a lifeline, they are unpredictable, making it difficult to plan for stability* (Interview No. 11).

COVID-19 Impact on Remittances and Food Security

Globally, research has shown that the COVID-19 pandemic disrupted diaspora earnings through reduced work hours and job losses, resulting in a decrease in the volume and frequency of remittances to some migrant-sending countries (Barker et al., 2023; Crush & Ramachandran, 2025; Sirkeci, 2020). This study's findings are consistent with this conclusion (Table 13). For example, 41% of respondents agreed and 30% strongly agreed that their household received less in cash remittances during the pandemic. By contrast, only 12% reported that remittance flows were not affected. The 17.2% who reported a neutral position may reflect households that experienced sporadic or less perceptible changes in external support:

For many families, reduced remittances directly translated into increased hardship, including difficulties in procuring sufficient food. One respondent recounted how her brother abroad lost his job and was unable to send remittances. Initially able to borrow food, even that source dried up to the detriment of her children's nutrition:

> *I receive monthly financial support through remittances from my brother in the US to support my livelihood here in Nairobi. This money is crucial for paying rent, school fees, health expenses, and, most importantly, purchasing food for my family. When COVID-19 hit, my brother initially stopped sending me money because he lost his job due to the pandemic. This had a devastating impact on my ability to cover basic needs for my family. We struggled to make ends meet, and I had to borrow food on credit. However, it wasn't always possible due to the strict lockdown measures, which made it difficult to even find someone willing to lend us food. The situation was dire, and I felt helpless as I watched my children forego some meals* (Interview No. 12).

Disruptions in inbound remittance flows intersected with local job losses, intensifying deprivation. In 2022, only four out of ten Somali households in Eastleigh were completely food secure, while 38% were severely food insecure (Ahmed et al., 2024a, 2024b). One respondent described how her uncle was unable to remit as he had before the pandemic, and this was compounded by her husband's job loss in Eastleigh:

> *When everything shut down, my husband lost his market job in Eastleigh's Garissa Lodge, and my uncle abroad couldn't send money on time. Sometimes we couldn't afford fresh vegetables or enough cooking fuel. Sometimes the neighbors helped, but they were struggling, too. We never imagined it could get so hard so quickly* (Interview No. 5).

Table 14 shows that over one-third of households frequently experienced a lack of cash income during the pandemic, and 42% of households reported irregular income. Only a quarter never went without income. Just under one-third of the surveyed households frequently did not have enough food to eat, and another 28% experienced food shortages on a periodic basis.

Table 13: COVID-19 Impact on Remitting

Household received less in cash remittances due to COVID-19	**% of households**
Agree	41.4
Strongly agree	29.9
Neutral	17.2
Disagree	10.4
Strongly disagree	1.1
Total	100.0

Table 14: Household Deprivation during the COVID-19 Pandemic			
During the pandemic period	**Always/many times (%)**	**Several times/ once or twice (%)**	**Never (%)**
How often did this household go without cash income	35.5	41.7	24.1
How often did this household go without enough food to eat?	30.7	27.5	40.8

Conclusion

This study contributes to a growing body of scholarship calling for a more nuanced understanding of remittances as dynamic, relational, and socially embedded processes (Carling, 2014; Guermond, 2022). Much of the existing literature views remittances as unidirectional transfers from the Global North to the Global South. This study provides a corrective by demonstrating how Somali households in Nairobi simultaneously receive North-South inflows from relatives abroad and send outbound South-South transfers to kin in Somalia. The overlapping bi-directional inbound and outbound flows characterize Somali remittance biographies in Nairobi, illustrating how they both boost and compromise household food security among Somali migrants in Eastleigh, Nairobi. By viewing Eastleigh through the lens of remittance biography, this paper demonstrates that migrants are not merely recipients of external support but active agents managing multi-sited obligations across translocal and multi-local spaces.

While much of the literature on remittances emphasizes North-South transfers, our study reveals that remitting to and from Nairobi involves complex, multilocal networks that span three or more nodes across different countries. Somali households often simultaneously remit funds to Somalia, receive support from relatives in the North Atlantic region, and exchange resources with kin in other African countries. This multilocality requires moving beyond conventional translocal frameworks that assume two nodes (origin and destination). Instead, Somali remittance biographies reflect a multilayered geography of obligation and reciprocity, involving a complex network of relatives who are often located in multiple countries. Recognizing this complexity enriches both migration studies and food security research, challenging overly simplistic models of migrant-origin and destination household dyads.

While inbound remittances provide a safety net for households in Eastleigh, many find themselves having to send money back to Somalia even as they struggle to meet their own needs. Supporting extended kin, whether by members of the Somali diaspora in Europe or North America, or Somali households in Nairobi, is deeply rooted in translocal and multilocal remitting to support extended kin, driven by cultural and moral obligations. However, this financial commitment can strain the household budgets of remitters, forcing families to reduce meal quality, skip meals, or cut other essential household expenses. Outward remittances from Somali migrants in Eastleigh represent much more than the diversion of scarce resources to Somalia. They are an integral component of multilocal family economies, as Cirolia et al. (2022, p. 63) refer to "the messy and relational dynamics of remittance micro-worlds." These flows reinforce kinship ties, sustain extended households in fragile contexts, and embody the ethic of reciprocal responsibility that underpins Somali translocalism. While inbound remittances often improve dietary diversity and buffer against hunger, outward remittances simultaneously reduce disposable income available for food and other basic needs. This dynamic complicates the assumption that remittances are always poverty- or hunger-reducing. As several of our respondents indicated, the months when larger transfers are sent to Somalia coincide with their own reduced local food consumption, meal skipping, or reliance on staples.

These trade-offs illustrate the double-edged role of remittances as a stabilizing force in some contexts, and a strain in others. A further dimension of Somali remittance biographies in Nairobi is the gendered nature of household dynamics. Our interviews revealed that women often shoulder responsibility for budgeting and daily food purchases, while men typically control outbound transfers. This division both empowers and constrains women. Inbound remittances can increase their decision-making power over diet and child welfare, but outward obligations leave them struggling to stretch limited budgets. Female-headed households experience this as a double bind, exercising greater autonomy over inbound resources but facing heightened vulnerability when outward transfers deplete local income.

The COVID-19 pandemic provided a stress test of these dynamics. Our data show that just over 70% of households had reduced cash remittances during the pandemic. This reduction was compounded by the public health response to the pandemic, including market closure and small businesses shut down (Ahmed et al., 2024b; Nasong'o, 2022; Osoro, 2022). The consequences were severe: nearly one-third of households reported going without enough food "many times," while shortages of water, medicine, cooking fuel, and electricity were even more frequent. Qualitative accounts described the collapse of both inbound support and local coping strategies, with neighbours unable to help each other due to their own hardships.

The study also highlights the continued importance of informal transfer channels, particularly hawala, in shaping bilateral remittance practices. Hawala remains the dominant method for both inbound and outbound transfers to and from Eastleigh. Respondents drew attention to its speed, trust-based operation, and lack of bureaucratic requirements compared to formal banking. However, reliance on hawala can leave migrants vulnerable to regulatory crackdowns and global financial surveillance, which have periodically threatened the flow of funds to Somalia (Hammond et al., 2011). The resilience of hawala underscores its cultural embeddedness and adaptability; however, it may also be under threat from digital remittances. Within Kenya, M-PESA is widely used and regarded as a significant success story. The recent establishment of M-PESA Global suggests that it is likely to expand further in international transfers to and from Kenya. The digital remitting industry is now highly competitive, with other apps, such as Remitly, World Remit, and Ria, already competing for outbound remittance customers in North America.

In sum, this study shows that remittances are neither uniformly beneficial nor wholly detrimental. Instead, they function within a fluid financial network shaped by kinship ties, shifting economic conditions, and urban cost-of-living pressures (Bettin et al., 2017). Remittances play a stabilizing role by smoothing consumption, enhancing dietary diversity, and providing buffers against shocks. But they also impose significant strain when outbound obligations collide with precarious urban livelihoods. By documenting these dynamics, this study underscores the importance of analyzing remittance biographies as evolving, socially embedded practices rather than static financial transactions. It also highlights the need for policy frameworks that address the unique vulnerabilities of urban migrants in South-South contexts, where high living costs, legal precarity, and dependence on informal financial systems intersect.

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