

Material and Social Remittances to Afghanistan

Shah Mahmoud Hanifi^a

I. INTRODUCTION

This chapter explores the potential volume and transfer processes of cash remittances and intellectual skills from the diaspora in support of Afghanistan's future development. These material and social remittances are multifaceted and operate within a dynamic global system involving multiple state, nonstate, and transnational actors. The cultural identities, political activities, and economic interactions of the various communities that populate Afghanistan have been analytically misconstrued through an unfortunate combination of thin data, shallow theory, and politicization. This chapter, therefore, offers some conceptual alternatives and combinations that can improve understanding of Afghanistan, the Afghan diaspora, and the recent and potential relationships between the two.

The data on monetary and social remittances collected for this project come primarily from extended interaction with an Afghan money transfer agent or *hawaladar* (from the word *hawala*, an informal money transfer system) operating in the United States (US). The *hawaladar* provided the investigator liberal access to his clientele and business records from November 2004 to May 2005. The primary data sets include interviews with the *hawaladar*, survey questionnaires collected from selected *hawaladar* clients, and sketch profiles of a small sampling of the *hawaladar's* clientele. Secondary data sets include information from two Afghan diaspora organizations geared toward development and reconstruction in Afghanistan, US immigration and census information, and the author's personal experiences and relationships with Afghan diaspora members and communities in California, Michigan, New York, Texas, and Virginia.

Note: ^a Assistant Professor of History, James Madison University.

II. UNDERSTANDING AFGHANISTAN THROUGH MIGRATION

Because of deficient quantitative and qualitative data, little is known about Afghanistan, and what is known is poorly understood. To begin with, it is unclear how many people reside there. The last internationally verified census in 1979 registered 15.5 million residents of Afghanistan (see Nyrop and Seekins, 1986). Today the CIA (Central Intelligence Agency) *Factbook* (2005) reports 29.9 million. The context of war and out-migration raises doubts regarding any estimation of Afghanistan's population, let alone a doubling effect, and suggests at least the possibility of population inflation in appeals and reports.

Anthropological and historical evidences argue that understanding Afghanistan requires an understanding of Iran, India (and Pakistan), and colonialism. Despite a long past animated by rich cultures, "Afghanistan" is a relatively new, highly contingent, and vulnerable nation-state. The emergence of a relatively strong state in the nineteenth century generated spiraling impoverishment and lasting interethnic hostilities that continue to plague the country. Historically and culturally, the political space now known as Afghanistan has been an interstitial link between Iran and India that became commonly identified as Afghanistan only in the late nineteenth century when the state as known today took shape. India has contributed significant cultural content to Afghanistan, particularly in terms of audio and visual media, printed texts, and the *hawala* system itself. Iran represents the cultural high ground and literary point of reference. Afghanistan as a unit of political economy is inescapably a product of British colonialism, and contemporary development is undeniably contextualized by the global war on terror.

Ethnicity is usually seen as the key to understanding Afghanistan, but ethnic identities in the country have rarely been critically examined. Pashtuns are perceived to be the majority and politically dominant population in the country, but analyses most often hinge on reductionist and static views of Pashtun ethnicity. Too often, Afghanistan is discussed as if it is only about Pashtuns (or Kabul, see below). In fact, the Pashtuns, as well as the Tajik, Hazara, Uzbek, Qizilbash, and other communities, represent complex and intertwined ethnic histories and cultures. In Afghanistan, ethnicity is only one of many identity options. It is a political/strategic choice and overlaps with other identities such as class, region, gender, generation, and ideological conviction. Ethnic groups in Afghanistan and elsewhere are not bounded and discrete units as so often but so mistakenly portrayed in commonly circulated maps (see, for example, CIA, 1997).

Migration is here advanced as a conceptual complement to ethnicity as a means for understanding and engaging Afghanistan. Migrations to Afghanistan over the millennia have brought a myriad of identities into the social and historical complexion of the country where multiple cultures and ethnic groups coningle in varied and important respects. To positively engage this environment is to embrace the cultural, economic, and political dynamism and fluidity resulting from Afghanistan's migratory matrix. There are at least five discernible types of migration involving Afghanistan and its constituent communities, each including a variety of subtypes. These are internal immigration, emigration, repatriation, transit, and cycling (repetitive repatriation-emigration). These five types of migration entail diverse motivations and can occur simultaneously and in unexpected sequences among multiple communities. Each type of migration in some form or degree is a part of each community's past and present. Migration involves a set of processes that expose and interconnect Afghan communities to and with each other while also linking them to the outside world.

III. THE AFGHAN-AMERICAN DIASPORA

Demographic statistics of the Afghan diaspora in the US and elsewhere are generally inconsistent, contradictory, and unverifiable. Although there were approximately a few hundred Afghan "pioneers" in the US during the 1950s, 1960s, and 1970s, the exponential growth of this diaspora group into the multiple scores of thousands, and what can be called a community of Afghan-Americans, began to take shape after 1980. These general conclusions are supported by the US Office of Immigration Statistics (2003) that indicates, for example, 33 Afghans arrived in 1976, while 2,566 immigrated in 1983. The US census recorded 45,195 Afghans (defined as people born in Afghanistan) in 2000 (US Census Bureau, 2000), while Afghans in the US consistently estimate their total number to be in the 100,000 range.¹

A. The First Wave, circa 1980–1996

The Afghans that began to stream into the US after 1980 are a diverse population, but they can be divided into three broad categories: the urban merchant, professional, and technocratic classes; members of the political elite (the Muhammadzai clan and their clients/dependents); and a heterogeneous collection of *jihadi* or *mujahideen* militants sponsored by the CIA, informants working for the Drug Enforcement Agency, and translators for the Voice of America, as well as employees of other US

Government agencies. More than one of these broad categories may apply to the individual(s) in question. The vast majority appear to be culturally and economically connected to Kabul.

This first wave contained educated and/or financially well-off middle-aged and older males, arguably the supra-elite of the previous regime, who were voluntary migrants and brought their immediate families with them. The first wave also included uneducated, less materially prosperous and militarized young men who came as refugees and whose propagation of anticommunist and pro-Islamist ideologies conformed to the image of Afghans emphasized in the US popular media, and among academics in their new environment. The family reunification plan allowed for the less educated and less affluent to subsequently sponsor the resettlement of their immediate families. Some were able to arrange for the arrival of even more extended kin. It was common for families with more educated and wealthy heads of households to stay briefly (for a few months to about a year) in Europe, particularly Germany, before coming to the US. For the less educated without surplus capital, both the male household heads and their families tended to spend longer periods of time (several years) in refugee camp settings in Pakistan, particularly Peshawar, before arriving in the US.

Among the group of what could be called upper class Afghans in Afghanistan, there were varying degrees of professional and mercantile success in diaspora. For example, of the roughly 1,000 men and women who arrived in the US with advanced medical training obtained in Afghanistan, India, and the Soviet Union, only approximately 100 obtained the requisite certification and licensing for establishing relatively lucrative practices.² The vast majority of the trained medical personnel, however, were unable to transfer their skills and many of those entered the workforce in nonmedical capacities. According to Ghulam Dastgeer, the President of the Afghan Physicians Association in America, “over 700 Afghan physicians in the United States (are) doing restaurant work, driving taxis, even attending parking lots” (Gabriel, 2002).

Many members of the Afghan mercantile elite who came to the US established businesses, particularly a variety of Afghan restaurants—including fast food/carry-out kabob-centered luncheonettes around metropolitan commercial districts and college campuses (such as Madison, Wisconsin), and in larger cities some higher-end full-course meal enterprises (such as the Karzai family’s Helmand restaurants in Baltimore, Boston, Chicago, and San Francisco)—and carpet and handicraft stores. However, it appears that most of Afghanistan’s mercantile elite émigrés were not able to successfully transfer their business capital between home and host environments and many now find themselves on public support³ or working for hourly wages in retail establishments or offices.

The first generation of Afghan-Americans initially settled primarily in Alexandria and other northern Virginia suburbs of Washington, DC, and to a lesser extent in Flushing, New York. By the mid- to late-1980s, increasing numbers settled in northern California, particularly the east Bay communities of Fremont and Hayward.

B. The Second Wave, circa 1996–2001

A second wave of Afghan immigrants is associated with the 1996–2001 period of Taliban rule in Afghanistan. Due to Taliban policies and the international response to them, this second wave of recent emigration from Afghanistan involved a noticeable increase in the number of women and children, especially widows with multiple children, and minority groups such as representatives from the Shia Hazara, and non-Muslim Hindu and Sikh communities in Afghanistan. In 1999, the US began to admit Afghan refugees who entered Pakistan after 1996 and were deemed to be in need of special protection by the United Nations High Commissioner for Refugees (UNHCR) (US Office of Migration Statistics, 2003). In the context of these domestic and international policies, men who could satisfactorily demonstrate they had experienced state torture due to their political affiliation, race, or religious beliefs could be approved for resettlement. Women deemed to be at risk due to the gender-specific policies of the Taliban and either a loss of husband or other male support, or the lack of any means of self or family support, could also be approved for resettlement. During the Taliban period, church groups, women's organizations, and human rights organizations also facilitated the immigration of Afghans to a number of countries in addition to the US.

Power holders in Afghanistan and their domestic policies produced Afghan migrants and refugees and the international system generated mechanisms and institutions to handle them (Hanifi, 2000). Some Afghans have manipulated and circumvented the formal bureaucracies of global migration.⁴ Male migrants have invoked fictive and unverifiable experiences involving imprisonment and combat to buttress claims for refugee status and political asylum. Female migrants have distorted activities in relation to real and fictive spouses that frequently involve either anticommunist heroism or domestic abuse. Neither the fact-based nor the more creative engagements of bureaucracies or institutions relating to global migration are unique to Afghans. Verification of claims remains challenging for both Afghan claimants and international aid and relief actors.

Compared to the first migratory wave, the second wave of Afghan migrants is distinguishable by lesser degrees of education and lesser volumes of disposable capital

(US Office of Migration Statistics, 2003). One of the results of that collective disposition is a higher frequency of public assistance (US Census Bureau, 2000), particularly subsidized housing arrangements, and lower-tier wage labor employment, such as in fast food chains. During the Taliban period, US Government aided and sponsored resettlement programs produced new concentrations of Afghans in places such as Lansing, Michigan; Chicago; and Dallas and Houston, Texas.

C. Social Organization

In cultural and historic terms, Afghanistan is a weakly integrated and fragile polity. The Afghan-American diaspora reflects the basic lack of social integration that characterizes Afghanistan. Indeed, the ethnic and class-based diversity that was not surmounted in the homeland has arguably intensified in this particular host setting (see, for example, Nassery, 2003). Furthermore, while there are incidents of communication and exchange, such as marriages, between members of separate Afghan communities in the US, the distances involved and the costs of travel mitigate frequent and intense social interaction between these communities, particularly among the two largest population concentrations in northern Virginia and northern California (the former includes approximately 30,000 and the latter approximately 40,000 members, according to personal communications with residents).

Mosques are important solidarity-producing institutions for the various communities of Afghans in the US, though these may dilute Afghan-specific identity and identities in favor of a larger transnational Islamic identity. Some of the US mosques and the networks they form are financed by Saudi Arabian and Pakistani capital and are accordingly ideologically oriented. In addition, thousands of Afghan *mujahideen* and *jihadists* carried to the US the skills, training, and knowledge contextualized by radicalized Islamic education from the “homeland” that included a prominent place for Saudi-inspired Wahabism acquired in Pakistani *madrassas* and rudimentary terrorist training obtained in US-sponsored *mujahideen* camps. In the US, those transnational Islamist orientations were maintained and fed into a “reverse migration” of hundreds of young Afghan-American men connected to international mosque-based networks traveling to receive further training and experience in places like Kashmir and Chechnya in addition to practicing their trade in Afghanistan.⁵

The events and activities that most effectively promote solidarity and cohesion among the various communities of Afghans in the US include Islamic and Afghan national holidays (e.g., the two Eids and Naw Roz), life course events (e.g., marriages,

births, and deaths), and cultural activities (e.g., Afghan musical performances and Indian movies). The organizations most effective in generating cohesion within Afghan-American communities are athletic teams, clubs, and leagues. Soccer is by far the most popular and potentially unifying sport, but basketball, volleyball, and even American football teams serve to highlight the collective Afghan identity in particular locations. Over the past 20 years or so, a few sports tournaments have also facilitated communication and interaction between the various communities of Afghans in the US.

Neighborhoods in which either Afghan businesses or households are particularly prominent can be found in some of the larger urban areas such as Flushing, New York, and Fremont and Hayward in northern California. Members of the younger generation are generally in school and frequently also work to augment fixed household incomes. The older generation is represented by a high frequency of minimal English competency and an inability to move. This combination can produce noticeable generational and cultural gaps among communities of Afghans in the US that exacerbate preexisting distinctions associated with the homeland. Gender-based issues, involving dating in particular, also heighten divisions across both generational and ethnic lines. Afghan-American female university students often commute and seldom attend universities far away from their homes. There is a higher frequency of Afghan men marrying non-Afghan women than Afghan women marrying non-Afghan men, although the latter is certainly socially visible.

Diaspora Afghans, particularly those in Europe and North America, have demonstrated a robust engagement of the Internet. Hundreds of websites accessible through any search engine using Afghanistan as a keyword serve diaspora communities and, particularly after the September 11, 2001 events, serve non-Afghans as platforms for a number of often overlapping purposes, including education about Afghanistan, dissemination of news about the homeland, forums for artistic and cultural expression and celebration, and, as will be addressed below, mechanisms to facilitate development in the country. Similar to how the low level of literacy in Afghanistan⁶ contributes to making printed texts sources of contention, distinction, and division (Hanifi, 2001), for the Afghan diaspora, the Internet is unevenly accessed and its influence unequally distributed. The Internet has been useful for producing episodes of intracommunity solidarity, for example, concerning fundraising for mosque construction or advertising local cultural events such as musical performances. It has generally not been a tool for sustaining communal solidarity beyond isolated events or activities, nor has it been a significantly useful vehicle for fostering intercommunity relations.⁷ This is partially explained by the fact that Afghans generally place greater value upon and respond more

favorably to face-to-face oral communication than potentially anonymous cyber-communication at a distance, though there may be generational differences within the diaspora. Websites can also be sources of contention and locations of dissent as well as sites of celebration and solidarity, and in some instances they may arguably heighten rather than transcend indigenous divisions based upon ethnicity, gender, generation, and language.

IV. AFGHAN-AMERICAN CONTRIBUTIONS TO AFGHANISTAN

Afghans in diaspora primarily make two kinds of contributions to their homeland. These broad categories can be termed material and social remittances.

A. Material Remittances

Material remittances include cash transfers, as well as nonmonetary donations such as used books, clothes, and sports equipment (coats, boots, and soccer balls and shoes are especially prominent). Monetary remittances can occur by direct physical carriage and on-site delivery, or by bank-to-bank and Western Union transfers. Among Afghans, cash is most often moved from host to home environments via *hawala* under the auspices of a *hawaladar*, though this may gradually change with the increase in formal alternatives. The Afghanistan Investment Support Agency (2004) offers a high estimate of 500,000 Afghans in the US and Canada and claims an average remittance of \$1,500 per person or a total of approximately \$75 million per year to Afghanistan, most of which is transferred via *hawaladars*.

Most treatments of the *hawala* system arise from the post-9/11 period are government-commissioned, do not benefit from direct engagement of either *hawaladars* or their customers, and often focus on the relationship between *hawalas* and money-laundering and/or terrorism (e.g., Howlett, 2001; Jamwal, 2002; Jost and Sandhu, 2000; Passas, 2003; and US Senate, 2002).⁸ Other studies of the *hawala* system consider it an informal institution in relation to formal institutions, or as an inherent development inhibitor produced by a “tribal society resistant to change” (Hayaud-Din, 2003). This study complements Monsutti’s (2005) culturally informed investigation that situates the *hawala* system within the larger migration-based social and economic networks that shape Afghan society and that link it to surrounding economies and societies in Iran and Pakistan.

The following section reports on one *hawaladar* operating from northern Virginia. The investigator interacted with the *hawaladar* from November 2004 through May 2005.⁹ The *hawaladar* allowed the investigator liberal access to his customers and records. During the data-gathering phase of the project, the investigator communicated with the *hawaladar* regularly, generally on a biweekly basis, primarily in person but occasionally by phone. Information on the *hawaladar*'s client base is taken from two sources: a questionnaire and selected profile sketches (obtained through informal conversations arranged by the *hawaladar*).

The *hawaladar* estimated that about 100 of his customers would be able and willing to participate in the present study, i.e., he thought about that many would be most easily able to read the questionnaire and most willing to complete and return it. Therefore, 100 survey questionnaires were distributed to the *hawaladar*'s selected sample. There are several explanations for the *hawaladar* deeming so few of his customers as appropriate candidates for inclusion in the study, including: a general lack of literacy among Afghans; mistrust or misgivings exhibited toward texts and documents, which highlights an emphasis on oral communication among Afghans; the value placed on the privacy of *hawala* transactions, reflecting a great deal of trust and confidence in the *hawaladar*; and perhaps an awareness of the official illegality of the transaction in the US. Seventy-six questionnaires were fully or very nearly completed and returned.¹⁰ (Beyond material remittances, these survey data also inform the discussion on social remittances, below).

Over the course of 2 weekends in mid-May 2005, the investigator accompanied the *hawaladar* as he traveled around metro Washington, DC, to meet customers and visit retail establishments where he maintains associates who collect funds for transfer. In this context, the *hawaladar* arranged for the investigator to meet with the clients he deemed comfortably able and willing to discuss some of their experiences with the *hawala* system. Twelve meetings were held, each lasting approximately 3 hours. Nine of these meetings yielded data sufficient to merit inclusion in this report; sketch profiles from these conversations appear in Appendix 2. The informal meetings that are not included did not progress far enough to generate substantive reflection or discussion of the *hawala* system.

1. The Hawaladar

The *hawaladar* is a large-scale operator, but only one of many *hawaladars* operating in the greater Washington, DC area. The community of *hawaladars* in this region includes

a number of large- and small-scale operators. Apparently most operate independent of government oversight, although a few have acquired state money transfer licenses, which some *hawaladars* believe have accompanied by FBI monitoring (personal communications).

The *hawaladar* deals primarily in cash remittances in US dollars to Afghanistan and Pakistan from the US, Canada, Europe and Australia. The *hawaladar's* entire customer base at the time of the study was between 2,000 and 3,000 people. In a typical, non-holiday month, the *hawaladar* deals with about 450 customers. For example, in April 2005 he had 273 customers for Afghanistan and 190 customers for Pakistan. This amounted to his handling of about \$60,000–70,000 per month for Afghanistan and \$50,000–55,000 for Pakistan, or approximately \$110,000–120,000 per month for both countries. The *hawaladar's* business volume during the single month of Ramadan is approximately equal to that of the remainder of the year. The *hawaladar* indicated that his business could keep increasing by 20 or 30 customers per month, but that such an expanding volume would transcend his efficient operating threshold. He is, therefore, selective in acquiring new customers. The majority of the *hawaladar's* clientele are repeat customers with variable periodicities and volumes of transfer activities. During the course of the study, the *hawaladar's* clientele included only Afghans. However, non-Afghans, in particular European and American employees of aid and development agencies and nongovernment organizations (NGOs) working in Afghanistan, often use the *hawala* system (Maimbo, 2003).

A typical *hawala* transaction is initiated by a customer's telephone call to the *hawaladar*. The fundamental feature of the *hawala* system is that the *hawaladar* personally negotiates each transaction with his clients, which is something he and his customers highly value. Once specific features of the transaction and a service fee are agreed on, customers have three choices to convey the amount of money intended for transfer to the *hawaladar*: (i) they can deposit the funds in a bank account, the number of which the *hawaladar* provides; (ii) leave money with him directly; or (iii) leave it with contacts at local retail establishments, usually a restaurant or food store. The first option is rarely used, and it was not possible to determine the weighting between the second and third alternatives. The *hawaladar* receives the money usually very shortly (a day or two) after being contacted. He then notes the amount in question, the destination, and the recipient, along with a transaction index number (serial numbers up to 1,000, when he starts another run to 1,000, indicating the next series by attaching the next letter of the alphabet).

The initiator of the transaction is told to inform the intended recipient that he or she can retrieve the money on site in Afghanistan or Pakistan in 2–3 days in normal

circumstances, or anytime after that temporal window. Once the recipient collects the money, confirmation communication is return-routed until a fax is sent to the *hawaladar* who notes completion of the transaction in a book. Any bookkeeping inconsistency, which happens rarely, is resolved quickly and efficiently by fax, and most often results from the *hawaladar* faxing the wrong amount taken from a line or two above or below the correct amount in his book.

The *hawaladar* thinks, talks, and operates on the basis of books. He has three “working books”: (i) one for money going to Kabul, (ii) one for transfers to other locations in Afghanistan, and (iii) one for Pakistan/Peshawar. The *hawaladar* works with a *sarraf* or money-changer in Kabul, and employs someone in Peshawar where he maintains an office. Each night the *hawaladar* faxes intended recipients’ names, the amounts, and the serial numbers to his employee in Peshawar and his associate in Kabul. The employee in Peshawar gets 1.5% commission, and the Kabul *sarraf* between 2% and 2.5%, depending on the nature of the transaction (i.e., depending on if the funds are destined for a location outside Kabul). This leaves the *hawaladar* with approximately 4.5–5.5% profit when combining Afghan and Pakistani transactions. The *hawaladar*’s *sarraf* in Kabul works with hundreds of other *hawaladars*, and there are hundreds of *sarrafs* in Kabul alone.

The *hawaladar*’s business activities are heavily weighted toward sending money to Afghanistan and Pakistan, although he does handle transfers leaving Afghanistan, and not always in small volumes (during the course of the study, a high-ranking Afghan government official contacted the *hawaladar* to move \$1 million out of the country). His business volumes and the proportional weighting between financial trajectories involving Afghanistan and one of its primary diaspora populations are not always stable and predictable, as for example during an approximate 1-month period in the spring of 2005, the *hawaladar* was involved in moving \$100,000 out of and \$80,000 into Afghanistan. The *hawaladar* estimates that \$1 billion leaves Afghanistan per month. Such a figure implies large profits from the opium economy, but certainly large sums of money unrelated to the opium economy also regularly leave the country.

The *hawaladar* owns a home in the US that he purchased with a mortgage, and has invested in at least three properties and a number of water wells in Afghanistan. During the course of the study, the *hawaladar* was considering investing in a venture of buying sugar in Brazil and exporting it to Herat (so as to avoid Pakistani taxes). He is also interested in investing in a private university in Afghanistan and actively discusses the venture in an apparent attempt to recruit investors.

2. The Hawaladar's Clients

The questionnaire addressed the following issues: gender, residence and employment in the US and Afghanistan; the amount transferred in the previous year, the motivation for and length of time transferring; the recipient and purpose of the transfer; and whether or not the individual transferring owns property in Afghanistan. Certain categories of the survey questionnaire (e.g., employment in Afghanistan, reason for transfer, and recipient) offered standardized responses that are italicized in the appended tabulation document, but in some instances, the respondent checked a category of response and/or provided more information. Instances such as those account for tallies of data subsets that supersede 76 or the number of valid complete questionnaires. In a few instances, blank responses result in tallies slightly less than 76.

The survey indicated that a large number of Afghan women (43% of the sample) utilize the *hawala* system and that prior to leaving the country, the *hawaladar's* clients resided in locations scattered throughout the country with the notable exception of the southeastern "Pashtun belt" of the country. It also showed that the *hawaladar's* clients' remittances were directed to Kabul in greater frequency (93%) than migrants leaving the capital city (35%), indicating a trend toward the country's urbanization. Although the *hawaladar's* clients currently reside in the US, Europe, and Australia, the survey indicates that the vast majority of his surveyed clientele live within driving distance from him. This may be the basis for the trust he felt in suggesting them as respondents, and may further underscore the dependence of the *hawala* system on personal interaction and exchanges as key ingredients in forming and sustaining the *hawaladar's* client base. The questionnaire data indicate that 64% of those surveyed transfer less than \$5,000 per year; approximately 25% transfer \$5,000–10,000 per year; and 18% transfer up to \$20,000 per year (one respondent transfers \$20,000–40,000 per year). Forty-five percent of the surveyed clients have been transferring for less than 5 years, while 33% have been transferring for 5–8 years; and 20% have been transferring for 8–14 years.

Because the reason for transfer appears to be primarily for ordinary sustenance (68%), it can be concluded that cash remittances from the diaspora are at present not predominantly geared toward development or reconstruction endeavors. However, the questionnaire data indicate an approximate 11% incidence of investment through the *hawala* system. There is, therefore, latent potential to use the *hawaladar* as a kind of social bulletin board and/or funnel for economic development projects (see below).

The sketch profiles indicate that cash transactions with the *hawaladar* are embedded in larger sets of social relations (Polanyi, 1957). Within this sample, ethnicity is not the key variable in structuring the relationship between the *hawaladar* and his clients; rather, shared experiences as *mujahideen* and locally constructed friendship relationships and kinship ties appear to be the governing variables in the economic and social relationships between the *hawaladar* and his clients. An evolving and increasingly intertwined economic and social relationship between the *hawaladar* and his clients was evinced during the course of the study and is indicated in profile number 8 (see Appendix 2) where joint investment in houses and wells between the *hawaladar* and a customer is indicated. Such incidents of coinvestment with clients were regularly mentioned by the *hawaladar* during the course of the study. All of those contacted value the *hawaladar* as a trusted private banker who can make loans and is willing to discuss at great length each aspect of all transactions, including cash transfers to Afghanistan. For reasons including convenience and providing an opportunity to display hospitality, participants in the informal meetings expressed appreciation that the *hawaladar* makes “house calls.”

These selected clients value the *hawaladar*'s credit and flexibility, that is, his ability to advance money and his willingness to negotiate each transaction. The participants also expressed appreciation for the lack of paperwork in and the consistent reliability of *hawala* transactions. Some participants maintain and use a bank account concurrent with engagement of the *hawala* system, which indicates the simultaneity of formal and informal economic institutions.

B. Social Remittances

Social remittances are “the ideas, behaviors, identities, and social capital” (Levitt, 1998) that flow from host to home countries. Within social remittances, this study is concerned with knowledge transfer.

1. Knowledge Production, Consumption, and Transfer

Data from the *hawaladar*'s clients indicate that the skill sets produced in Afghanistan have generally not been applied in diaspora settings. For example, of the three individuals who identified themselves as medical doctors in Afghanistan, only one is practising in the US. Furthermore, none of the six individuals who were teachers in Afghanistan are practising that trade in the US. Afghanistan is a predominantly rural place with

agricultural activities accounting for 80% of productive labor in the country (Hosain, 2005); none of the 12 farmers in Afghanistan are engaged in that activity in the US.

It is difficult to quantify what kind and to what extent the radical Islamic education and terrorist training that Afghans acquired in Afghanistan and as refugees in Pakistani *madrassas* have been carried to and/or advanced in the US. For example, Jalal Wardak is a Soviet-trained Afghan pilot who appears to have been unable to practise his advanced aeronautical skills in the US and instead divided his time between driving a taxi cab in Washington, DC and flying military jets for the Taliban (Anonymous, 2000). The experiences of Mr. Wardak capture at once the difficulties of transferring secular technical expertise into the US diaspora, the antidevelopment nature of some sets of technical skills acquired in Afghanistan in the service of radicalized Islamic forces, and the pattern of impermanent or circular migration between Afghanistan and diaspora settings.

A different kind of example concerning the difficulty of transferring or the nontransferability of technical expertise and intellectual skills acquired in the US to the homeland is Abdul Jabar Sabit (Barker, 2005). Mr. Sabit claims a law degree from the US. He served as one of the many translators for the well-known American anthropologist of Afghanistan David Busby Edwards, and for a time functioned as the primary spokesman particularly on foreign affairs matters for the prominent Afghan *mujahideen* commander Gullbudeen Hekmatyar. Mr. Sabit has apparently been unable to formally deploy his skills as a lawyer, translator, or spokesman for the current regime in Afghanistan and instead acts as an informal *muhtasib*, or market inspector in Kabul. He has apparently taken it upon himself to apply Islamic regulations to the increasingly prominent vices of alcohol consumption and prostitution in the capital city, though to limited effect. It should be noted that the highest echelons of the current Afghan Government (ministerial and deputy-ministerial levels) are populated by Afghans with higher education training in the US and Europe. These appointments reproduce a historical pattern in which there are various degrees of disconnection between academic/professional training and bureaucratic assignments. A current expression of the longer-term theme is the Finance Minister, who holds a PhD in Political Science from Northwestern University.

The questionnaires and informal meetings reveal a few instances where individuals from the Afghan-American diaspora have acquired skills in the US that may have potential to be directly and productively transferred. Such individuals are involved in business, construction and construction management, heating/cooling, and flooring expertise. However, those participating in the informal meetings demonstrated no interest in resituating their businesses or skill sets in their homeland due to a perceived

lack of laws and consistently applied legal frameworks, and the prevailing insecurity of property and capital in Afghanistan.

The questionnaires indicate beauty salons and hair work have a high employment concentration (seven incidents) in the host country setting. A simple Google search will reveal thousands of stories about women's hair/beauty salon's and fashion, where Afghan women from the US and the West are transferring their skills and capital to Afghanistan. Nearly all of this web-based information focuses on Kabul. Notwithstanding the symbolic appeal of such ventures, this geographic concentration dilutes the relevance of such microenterprises for the development of the country as a whole.

2. Knowledge Organization and Application

This section describes two types of diaspora knowledge transfer organizations: a professional association and a philanthropic nonprofit organization focused on the reconstruction and development of Afghanistan. These examples demonstrate potential for the Afghan diaspora to contribute meaningfully to development in Afghanistan, though their effectiveness and scale suggest limited impact to date. Diaspora contributions may be further hampered by the market for translation and interpretation skills and services, which may lure skilled diaspora members away from their areas of expertise.

The Society of Afghan Engineers (SAE) is a US-based diaspora organization that has surmounted a number of common distinctions (e.g., distance, gender, generation, and social origin). SAE is

a private nonprofit and nonpolitical corporation whose purpose is to foster international support and to encourage financial and technical assistance for the reconstruction and prosperity of Afghanistan. This Society was formed in 1993 by a group of Afghan engineers in Northern Virginia and surrounding areas who believe that they have a moral responsibility to help the grief-stricken people of Afghanistan (SAE, 2006).

SAE's structure includes a Board of Directors, Executive Committee, Technical Committees (Housing, Irrigation, and Power, Transportation, Manufacturing, and Industry, Natural Resources), and Administrative Committees (Planning, Publication, Translation, Membership, and Chapters).

Since its founding in 1993, SAE has grown to include branches in 11 US states, Canada, Germany, and Afghanistan. There are approximately 533 members and organization dues are \$60 a year. The organization has held approximately eight annual conferences and a handful of smaller symposia. SAE's website serves primarily as a networking resource by listing members and their contact information, and as an archive of meetings, making available a number of conference proceedings and other engineering papers and reports. In terms of tangible, ground-level results in Afghanistan, SAE's achievements appear rather limited, with advertised results reduced to mere proposals that are well conceived but thus far appear not to have matured or been realized.¹¹ Possible reasons for its limited success in producing tangible ground-level results might include an inability to attract sufficient capital for proposed projects or to secure the initial consent and continued support of the Afghan Government for their planned work.

In terms of realized contributions to Afghanistan, Afghans4Tomorrow (A4T) (see Afghans4Tomorrow, 2006) is a creative, productive and promising organization of US-based diaspora Afghans dedicated to the development and reconstruction of the homeland. The organization is unique for a number of reasons, including what can be termed its "open door policy" of working with practitioners of a wide range of skill sets and types of expertise in a variety of regions and economic sectors. A4T engages other diaspora organizations, non-Afghan individuals and organizations, long-established aid and development organizations and more recently established international NGOs, and the Afghan Government (Brinkerhoff, 2004). A4T was established in 1999 for the benefit of all Afghans, i.e., those in diaspora settings and those in Afghanistan.

Its development and reconstruction services primarily target young Afghan professionals for contributions and involvement. A4T creatively organizes its various activities to mobilize Afghans and non-Afghans in ways that allow for flexible and personally tailored contributions toward larger goals. For example, rather than requiring long-term, rigidly formalized commitments that might require an interested party to quit or take an extended leave of absence from his or her job to participate in a project in Afghanistan, A4T allows and arranges for short-term stints (e.g., during vacation periods) so that the person in question would not have to renege on current commitments to contribute to a project in Afghanistan (Brinkerhoff, 2004). Sample A4T initiatives include the Seeds for Afghanistan project that partners with the NGO Physiotherapy and Rehabilitation Support for Afghanistan; new school construction in Bustan with specialized roofing achieved in partnership with Engineers Without Borders–International; and Microsoft Office computer software training for the Ministry

of Finance staff (Brinkerhoff, 2004). A4T's organizational structure includes departments of Agriculture, Commerce, Education, Energy, Health and Human Services, Housing and Urban Development, Land Management, Transportation, Finance, and Treasury. Its webpage includes multiple useful links including World Bank's Directory of Expertise and the United Nations Development Programme's Donor Assistance Database for Afghanistan.

The US military and multiple nonmilitary government organizations are arguably among the largest employers of educated and skilled diaspora Afghans (both directly and through contractors). In particular, the US Department of Defense (especially its Defense Language Institute) and the Voice of America have attracted large numbers of educated and skilled Afghans (personal communications with Voice of America employees). A recent job advertisement indicates that bilingual Afghan-Americans can make \$146,000 per year translating (Torres Company, 2006), while Afghan-Americans with advanced technical degrees (e.g., engineering, computer programming) often enter NGO and Afghan government service at local wage rates and in many cases outside their area of expertise. For example, members of the Society of Afghan Engineers have encountered this (personal communication).

Beyond mere language skills, some of these diaspora Afghans have advanced training and expertise that might be more usefully applied to development and reconstruction projects. During the course of the study, the *hawaladar* introduced the investigator to an Afghan working for the US Department of State. This individual was very well educated, fluent in at least Pashto, Persian, and English, and a highly skilled computer programmer. He indicated his primary responsibility to be creating "user friendly software so diplomats from places like South America can learn how to greet Afghans and order food in restaurants with a few mouse clicks, like a video game." In another example, an Afghan with a PhD from Michigan State University in Wildlife Management (an acquaintance of the author) now translates for the National Security Agency. This pattern of skill devaluation and language redeployment seems at odds with the international community's goals for the country.

SAE has successfully organized engineering knowledge among the Afghan diaspora in the US and in other host country settings. It has exposed Afghans with various forms of engineering expertise to each other and provided a number of networking opportunities for this community. A4T serves as a model for integrating multiple forms and sub-types of knowledge and expertise relevant to the development and reconstruction of Afghanistan. It has demonstrated a capacity to subsume agricultural, engineering, medical, and computer skills under creatively constructed

initiatives that are framed to incorporate contributions of Afghans and non-Afghans, government, private organizations, and individuals. The potential impacts of SAE and A4T for Afghanistan's reconstruction may be reduced by the siphoning of highly skilled Afghans away from these and other development-centered diaspora organizations by US government agencies for language-specific purposes.

V. CONCLUSIONS AND RECOMMENDATIONS

This study has focused on a limited set of remittance transfers from the Afghan diaspora in the US, and provides suggestive information regarding the potential of brain waste within the Afghan diaspora in the US.

The in-depth review of one *hawaladar's* business confirms the relatively small annual transfer amounts and their predominant sustenance orientation (68%). On the other hand, the study does imply greater potential for *hawaladar* networks to contribute to development, beyond these individual remittances. *Hawaladar* activities are predicated on regular economic exchanges that involve mutual trust, informality, and flexibility. *Hawala* transactions generate social relationships that could evolve to include joint investments between *hawaladars* and clients. The *hawaladar* engaged for this study has a network of clients that are not united by common ethnicity. In fact, this *hawaladar* is a non-Pashtun who identifies most of his clients as Pashtuns. This *hawaladar* maintains friendship relations with a number of his clients, and has jointly invested with some of them. The social ramifications of his business relationships are likely replicated among other *hawaladars* with different clientele.

Hawaladars are, therefore, nexuses of economic transactions among individuals forming a social and communicative grouping, however loose. *Hawaladar*-centered associations are grafted on to other forms of economic community and social capital. *Hawaladars* have the potential to link local diaspora communities and resources with localities and projects in Afghanistan. They could also be engaged at the consumption end of commodity trajectories, for example, by helping to advertise and market the products of Afghan orchards and vineyards, especially dried and fresh fruits and nuts and perhaps even wine, particularly within diaspora communities that originally invested in the ventures. More generally, they may have an important role to play in disseminating information and pooling resources for development and reconstruction purposes.

Knowledge transfer from the Afghan-American diaspora may be hampered by the replication of social patterns of division and enclaving. Domestic divisions based upon location/region, ethnicity, class, gender, and ideology continue to pervade Afghan

communities and structure intra- and intercommunity relations in diaspora settings. That said, the Society for Afghan Engineers has managed to bridge some of these divisions—at least in principle—though social integration in actual project application is unknown. On the other hand, A4T appears inclusive and relatively more effective in engaging individual diaspora members, especially among youth. SAE has the potential to contribute professional skills with little evidence of effectiveness, while A4T represents lay enthusiasm, albeit with more visible results on the ground.

Estimates from the Afghan Physicians Association of America confirm significant brain waste among skilled Afghans in the US, which may be exacerbated beyond the medical profession by the lure of lucrative salaries for translation and interpretation.

ENDNOTES

- 1 The 100,000 figure, usually qualified by “about/around,” regularly appears during the course of conversation with Afghans in the US. The same number is commonly used by American analysts of Afghans and Afghanistan, again qualified with “roughly” or something to that effect.
- 2 Many of these form the Afghan Physicians Association in America, an organization said to be irreconcilably fractured between east and west coast groups (Nassery, 2003).
- 3 The 2000 US Census indicates that 21.6% of Afghan families were below the poverty level.
- 4 Among themselves, Afghans openly discuss these creative engagements of international migration agencies and bureaucracies. I witnessed this in an overt and intensive expression during fieldwork in Peshawar, Pakistan in the second half of the 1990s.
- 5 This statement is informed by personal communications within the Afghan diaspora community.
- 6 Lack of data prohibits Afghanistan from being included in the United Nations Human Development Report, but the basic indicator of literacy is indexed, and in 2001 approximately 36% of the population over the age of 15 were deemed literate (UNDP, 2003).
- 7 There are exceptions (see Brinkerhoff, 2004; Brainard and Brinkerhoff, 2004). Nassery (2003) also discusses the youth exception.
- 8 Maimbo (2003) does benefit from interviews with *hawaladars* in Afghanistan.
- 9 Unless otherwise noted, sources of information on the hawaladar and his business are from personal communications.
- 10 The resulting survey data can be found in Appendix 1.
- 11 These include, for example, (i) establishing a technical committee, (ii) reforming construction permit and management systems, (iii) introduction of new construction materials, (iv) training technical personnel, (v) rehabilitation and reconstruction of Kabul University, (vi) new city planning and construction, (vii) reconstruction of existing and construction of future roadway systems in Afghanistan, (viii) introduction of standard contractual documents in construction industries, (ix) rehabilitation and reconstruction of existing development projects, and (x) help with future development projects.
- 12 General occupation categories are taken from the US Office of Migration Statistics.

REFERENCES

- Afghans4Tomorrow. 2006. Homepage. Available: <http://www.afghans4tomorrow.com> (accessed 22 January 2006).
- Afghanistan Investment Support Agency. 2004. Migration and Development. *Working with the Diaspora: The Effect of Immigrant Remittances on the Economy of Afghanistan*. Available: http://www.aisa.org.af/migration_delawri.htm (accessed 16 January 2006).
- Anonymous. 2000. An Afghan in America. *CBS News*. Available: <http://www.cbsnews.com/stories/2000/10/24/eveningnews/main243787.shtml> (accessed 18 January 2006).
- Barker, Kim. 2005. Compromise on Alcohol Leaves Afghans Shaken, Stirred. *Chicago Tribune* 25 April. Available: <http://www.sabawoon.com/news/miniheadlines.asp?dismode=article&artid=22246> (accessed 18 January 2006).
- Brainard, Lori A. and Jennifer M. Brinkerhoff. 2004. Lost in Cyberspace: Shedding Light on the Dark Matter of Grassroots Organizations. *Nonprofit and Voluntary Sector Quarterly* 33(3, Supplement) (September): 32S-53S.
- Brinkerhoff, Jennifer M. 2004. Digital Diasporas and International Development: Afghan-Americans and the Reconstruction of Afghanistan. *Public Administration and Development* 24(5) (December): 397-413.
- Central Intelligence Agency (CIA). 1997. *Ethnolinguistic Groups in Afghanistan*. Available from the Perry-Castaneda Library Map Collection. Available: http://www.lib.utexas.edu/maps/middle_east_and_asia/afghanistan_ethnoling_97.jpg (accessed 5 February 2006).
- . 2005. *CIA Factbook*. Washington, DC. Available: <http://www.cia.gov/cia/publications/factbook/geos/af.html> (accessed 16 January 2006).
- Gabriel, Barbara A. 2002. For the Love of Country: Afghan-American Physicians Rebuild Medical Education in Their Homeland. *AAMC Reporter* (Association of American Medical Colleges), December. Available: <http://www.aamc.org/newsroom/reporter/dec02/afghan-american.htm> (accessed 16 January 2006).
- Hanifi, M. Jamil. 2000. Anthropology and the Representations of Recent Migrations from Afghanistan. In *Rethinking Refuge and Displacement, Selected Papers on Refugees and Immigrants*, Volume VII, edited by Elzbeita M. Gozdzik and Dianna J. Shandy. American Anthropological Association, 291-321.
- Hanifi, Shah Mahmoud. 2001. *Inter-Regional Trade and Colonial State Formation in Nineteenth-Century Afghanistan*. PhD Dissertation, The University of Michigan.

- Hayaud-Din, Mian Ahad. 2003. The Hawallah Network: Culture and Economic Development in Afghanistan. *International Social Science Review* 78(1-2) (Summer–Spring): 21-30.
- Hosain, Mir Zohair. 2005. *Global Studies: Islam and the Muslim World*. Dubuque, Iowa: McGraw-Hill.
- Howlett, Christine. 2001. *Investigation and Control of Money Laundering via Alternative Remittance and Underground Banking Systems*. Winston Churchill Memorial Trust, April. Available: <http://www.churchilltrust.com.au/Fellows%20Reports/Howlett%20Christine%202000.pdf> (accessed 16 January 2006).
- Jamwal, N. S. 2002. Hawala—The Invisible Financing System of Terrorism. *Strategic Analysis: A Monthly Journal of the IDSA* 26:2 (April–June). Available: http://www.ciaonet.org/olj/sa/sa_apr02jan01.html (accessed 16 January 2006).
- Jost, Patrick M. and Harjit Singh Sandhu. 2000. *The Hawala Alternative Remittance System and its Role in Money Laundering*. Lyons: Interpol Secretariat. Available: <http://www.interpol.int/Public/FinancialCrime/MoneyLaundering/hawala/default.asp> (accessed 16 January 2006).
- Maimbo, Samuel Munzele. 2003. The Money Exchange Dealers of Kabul. A Study of the Hawala System in Afghanistan. *World Bank Working Paper No.13*. Washington, DC: World Bank.
- Monsutti, Alessandro. 2005. *War and Migration: Social Networks and Economic Strategies of the Hazaras of Afghanistan*. London: Routledge.
- Levitt, Peggy. 1998. Social Remittances: Migration Driven Local-Level Forms of Cultural Diffusion. *International Migration Review* 32(4) (Winter): 926-948.
- Nassery, Homira G. 2003. *The Role of the Afghan Diaspora in Post-Conflict Peacebuilding and Reconstruction*. Available: <http://www.aisk.org/reports/diaspora.pdf> (accessed 16 January 2006).
- Nyrop, Richard F. and Donald M. Seekins, eds. 1986. *Afghanistan Country Study*. Government Publications Access, Illinois Institute of Technology. Available: <http://www.gl.iit.edu/govdocs/afghanistan/Population.html> (accessed 16 January 2006).
- Passas, Nikos. 2003. Hawala and Other Informal Value Transfer Systems: How to Regulate Them? *Risk Management* 5(2): 49-59.
- Polanyi, Karl. 1957. *The Great Transformation: The Political and Economic Origins of Our Time*. Boston: Beacon Press.
- Society of Afghan Engineers. 2006. Homepage. Available: <http://www.afghan-engineers.org/> (accessed 22 January 2006).

- Torres Company. 2006. Rebuild Afghanistan to Give Dignity to the Afghans. Job Advertisement. Available: <http://www.afghan-network.net/Ads/translation.htm> (accessed 22 January 2006).
- United Nations Development Programme. 2003. *Human Development Report 2003. Millennium Development Goals: A Compact Among Nations to End Human Poverty*. New York. Available: <http://hdr.undp.org/reports/global/2003/> (accessed 16 January 2006).
- US Census Bureau. 2000. *United States Census 2000*. Washington, DC. Available: <http://www.census.gov/main/www/cen2000.html> (accessed 16 January 2006).
- US Office of Migration Statistics. 2003. *Yearbook of Immigration Statistics*. Washington, DC. Available: <http://uscis.gov/graphics/shared/statistics/yearbook/index.htm> (accessed 16 January 2006).
- United States Senate. 2002. *Hawala and Underground Terrorist Financing Mechanisms: Hearing Before the Subcommittee on International Trade and Finance of the Committee on Banking, Housing, and Urban Affairs. United States Senate, One Hundred Seventh Congress, 14 November 2001. S. Hrg. 107-660*. Washington, DC: US Government Printing Office.

APPENDIX 1: SURVEY DATA

A. Gender

Gender	Absolute Numbers	%
Male	43	56.6
Female	33	43.4
Total	76	100.0

B. Residence in Afghanistan

Province	Numbers in Each	Absolute Numbers	%
Kabul	28	28	42.4
Parwan	12	12	18.2
Nangrahar	4	4	6.1
Baghlan, Balkh, Bamiam	3	9	13.6
Farah, Faryab, Ghazni, Kunar, Kundooz	2	10	15.2
Jowzjan, Laghman, Paktiya	1	3	4.5
Total	50	66	100.0

C. Current Residence in the US

Residence	Absolute Numbers	%
California	4	5.0
Florida	2	2.6
Georgia	1	1.3
Maryland	4	5.0
Michigan	1	1.3
New York	2	2.6
Pennsylvania	2	2.6
Tennessee	1	1.3
Texas	1	1.3
Virginia	56	71.8
Washington, DC	1	1.3
West Virginia	1	1.3
Other	2	2.6
Total	78	100.0

D. Occupations¹² in Afghanistan and the US

Occupation Category	In Afghanistan Number	In US Number
<i>Business</i>	4	
<i>Government</i>	40	
<i>Farming</i>	12	
Executive and Managerial		6 (includes 5 business owners)
Professional and Technical	8	3 (includes 1 translator)
Sales		4
Administrative Support	4	2
Farming, forestry and fisheries	1	
Operators, fabricators, and laborers	1	4
Precision production, craft, and repair	4	7
Service (driver/transportation, retail)	4	
Bank/bank teller	2	
Beauty Salon		7
Child care		1
Food stores (includes 1 butcher)	1	9
Restaurant		3
Media/entertainment	1	
Real Estate		8
Retail		1
Taxi driver	2	7
Gas station/car repair		2
Public services (health education)	2	3
Military/Police/Security	3	
No occupation/not working outside home		
Homemakers	2	2
Students or Children	21	
Retirees		
Unemployed	1	4
Unknown		1
Total	57	74

E. Amount Transferred in 2005

Amount	Number	%
\$800–1,000	1	1.6
\$1,000–2,000	12	19.7
\$2,000–3,000	7	11.5
\$3,000–4,000	14	23.0
\$4,000–5,000	5	8.2
\$5,000–7,000	3	4.9
\$7,000–10,000	7	11.5
\$10,000–15,000	9	14.7
\$15,000–20,000	2	3.3
\$20,000–40,000	1	1.6
Total	61	100.0

F. Length of Remittance Transfer

Duration in years	Number	%
1 up to 2	14	19.4
2 up to 5	19	26.4
5 up to 8	24	33.3
8 up to 10	6	8.3
10 up to 14	8	11.1
14 and above	1	1.4
Total	72	100.0

APPENDIX 2: CLIENT SKETCH PROFILES

A. Profile 1

Age/Gender	43-year-old male
Ethnicity/Other	Panjsheri
Occupation	Auto mechanic
Arrival in US	1989
Remittance destination/recipients	Sends money to Islamabad and Kabul for his family
Remittance purpose	Living expenses
Remittance amounts	A few hundred dollars every few weeks
Use of formal system	Doesn't have a checking account, deals all in cash
Relation to <i>hawaladar</i>	Has an account (" <i>mumra</i> ") with <i>hawaladar</i>
Value of <i>hawala</i>	Trust in <i>hawaladar</i> and the system
Other	<i>Jihad</i> experience with Northern Alliance doesn't want family here in US because it is corrupt/culturally polluted (<i>fased</i>)

B. Profile 2

Age/Gender	45-year-old male
Ethnicity/Other	Pashtun from Wardak
Occupation	Translator (Pashto and Dari) for State Department; pursuing degree in construction management
Remittance destination/recipients	Transfers to Kabul and Pakistan
Remittance purpose	Emergencies, mainly
Remittance amounts	Use of system down from \$2,000 to \$1,000 per month
Use of formal system	Has a US checking account
Value of <i>hawala</i>	Likes the flexibility and informality (constant bargaining; every stage of transaction can be negotiated) of the <i>hawala</i> system

C. Profile 3

Age/Gender	40-year-old male
Ethnicity/Other	From the east of the country near Jalalabad (<i>Mashriqi</i>); Arab background; speaks Pashto
Occupation	Works for US patent office
Remittance purpose	Sends money for investment
Use of formal system	Understands and apparently uses formal banking system, but not for his "small amounts" transferred to Afghanistan
Relation to <i>hawaladar</i>	Has credit from <i>hawaladar</i> and currently owes him money
Other	Married; no children; lives in possibly subsidized housing

D. Profile 4

Age/Gender	40-year-old male
Ethnicity/Other	Mohmand Pashtun from Jalalabad
Occupation	Works for State Department on short-term contract teaching conversational Pashto to officials and wants to go to the Defense Language Institute in Monterey, California
Remittance destination/recipients	Family in Kabul and Peshawar
Remittance amounts/purpose	"Moderate amounts for needs"
Value of <i>Hawala</i>	Flexibility is key virtue
Relation to <i>Hawaladar</i>	Serves as accountant and sometimes surrogate for <i>hawaladar</i>

E. Profile 5

Age/Gender	45-year-old male
Ethnicity/Other	Non-Pashtun from south of Ghazni
Occupation	Restaurant owner
Remittance recipients/purpose	Only sends for family needs (father retired pharmacist; family owns orchards)
Value of <i>hawala</i>	Likes the familiarity (" <i>ashna</i> ") of the system
Relation to <i>hawaladar</i>	Irregular user
Other	<i>Jihadi</i> (Northern Alliance) at age 17 when moved to Kabul

F. Profile 6

Age/Gender	50-year-old male from Panjshir
Occupation	Works for an air conditioning–heating/cooling company
Arrival in US	1988
Other	<i>Jihadi</i> experience Has extensive tales of illegal travel to or through Central Asia, Iran, England, and India before coming to US Fantasy about opening air conditioning–heating cooling company in Kabul dampened with engagement with practicalities (insecurity of proper legal framework for life and property security)

G. Profile 7

Age/Gender	50-year-old male from Badakhshan
Ethnicity/Other	Mawlawi Sahib, an honorific religious title, implies religious knowledge
Occupation	Construction worker
Remittance destination/recipients	At time of meeting \$200 directed toward helping immediate relatives in Kabul and Badakhshan
Relation to <i>hawaladar</i>	Uses system irregularly The <i>hawaladar</i> extended a \$1,000 loan to this client to help him through a period just after an auto accident that prevented him from working
Other	<i>Jihad</i> experience

H. Profile 8

Age/Gender	35-year-old married male
Ethnicity/Other	From northern Laghman, born in Herat, raised in Kabul
Occupation	Spent 3.5 years in Russia (learned Russian well) where he learned hardwood flooring trade Currently an apprentice for that craft
Arrival in US	1999
Remittance purpose	Investment in land north of Kabul and in many wells
Remittance amounts	A \$1,200 transaction at end of meeting, \$700 of which was for a well
Use of formal system	Banks deprive people of playing the black market, in so many words
Value of <i>hawala</i>	Appreciates <i>hawala's</i> reliability, its lack of paperwork, and the fact that the system works in dollars (not local currency)
Relation to <i>hawaladar</i>	Regular user of <i>hawala</i> system; coinvestor in wells and houses

I. Profile 9

Age/Gender	55-year-old female from Kabul
Occupation	Provides child care for the landowner of the townhouse where she rents a room Works at both Wendy's and Kentucky Fried Chicken, in a managerial capacity at one of them (this is surprising because she seemed to have extremely limited capacity in English), for approximately 40 hours per week (walks to both)
Remittance amounts, destination, purpose	Small amounts directed to children in Kabul
Relation to <i>hawaladar</i>	Regular user
Other	Has husband, sister, and mother living nearby in Maryland; trying to become a US citizen so she can bring her children here