Across the border; a study into undocumented migrants and transnational forms of social security

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1. Introduction

In 2010, within the framework of the Access Denied study, which is part of the Cross-border Welfare State study by Prof Dr. Gijsbert Vonk and Prof Dr. Sarah van Walsum, the Foundation for the Promotion of Social Participation (*Bevordering Maatschappelijke Participatie*, or BMP) conducted a preliminary study into the informal forms of social security for migrants who do not have access to the formal systems of social security.

This preliminary study was based on three questions:

1. Based on formal studies and informal literature, which forms of informal ethnic support and social security for and by illegal migrants can be distinguished in Western Europe (with an emphasis on the Netherlands), in the countries of origin and within the various transnational networks?

2. Is it possible, based on three case studies, to gain more insight into the way in which informal support and support systems of three ethnic groups work in practice?

3. What can be said about the overlapping of the forms of support that were found and the formal forms of social security, and to what degree do they contribute to further development of (new) systems of social security?

The three (limited) case studies were performed among Turkish Bulgarians in the city of Utrecht, some Filipino domestic workers from different places in the Netherlands, and Northern Ugandan refugees in London. These groups were selected because all three use informal solidarity and support systems in a special way.

In this paper, the outcomes of the literature study and the outcomes of the three case studies have been summarised and interwoven. In the actual study report, the literature study and the case studies form two separate partial publications.

In succession, we will discuss:

1. Changes in the group of excluded migrants

2. Different forms of solidarity and Turkish Bulgarians

3. Transnationalisation of migration and Filipino domestic workers

4. Migration and development, the Latitude Care Network

5. Follow-up questions

2. Changes in the group of excluded migrants

This study addresses the position of migrants with no or only partial access to the formal arrangements of the welfare state. In practice, migrants who do not have the proper documents to stay and/or work in a country are often called illegal immigrants. This usually concerns economic migrants, asylum seekers who have exhausted all legal procedures and who have entered the country legally, but stayed after their residency expired, and citizens from EU Member States who are allowed to stay here, but not to be active in the labour market. These also include victims of human trafficking, transported to Europe involuntary and without valid documents and often forced to work in the sex industry. (Tinnemans, 1994, Hopkins, 2005).

How many undocumented migrants there actually are in the Netherlands and other European countries is of course unknown. For the Netherlands, estimations vary from several tens of thousands to several hundreds of thousands. An estimation from 2006 by order of the *Wetenschappelijk Onderzoek en Documentatiecentrum* (Study and Documentation Centre, or WODC) of the Dutch Ministry of Justice mentions 128,907 undocumented immigrants, two thirds of whom from non-European countries (Van der Heijden et al., 2006).

The category of undocumented migrants has changed in several respects over the last few decades (Tinnemans, 2005):

- Countries of origin change ever faster; there is a shift from traditional emigration countries such as Morocco and Turkey to African countries (including Ghana), countries at the eastern borders of Europe (Ukraine, Russia, Bosnia) and Asian countries (including the Philippines).

- The groups are more varied in composition: Children (some of them have been here without legal residency for as long as twenty years), women and older people are involved more often.

- The reasons for coming to the Netherlands are becoming more diverse: Apart from the traditional reason, work, some also seek a general improvement of their fate, others are escaping violence, whilst others again come to the Netherlands for the sake of love.

- The mental and general state of health of undocumented migrants is getting worse, partially as a result of the 'Koppelingswet' (Linking Act), effect since 1998, which virtually takes all rights and entitlements away from those who have no legal residency on Dutch territory; poverty, desperation and anxiety, general rightlessness and poor health are consequences of this policy. This particularly applies to asylum seekers who have exhausted all legal procedures.

- People without documents come to the Netherlands through human trafficking more often, because other channels are closed.

- Globally, mobility and economic migration have increased.

- There is a shift from (undeclared) work in the formal economy to (undeclared) work in the informal economy.

3. World citizens

Due to the increased possibilities of quick international transport and modern communication, immigrants today – unlike those in the fifties and the sixties – are not cut off from their native countries definitely. More and more migrants regard themselves as world citizens with multiple

identities earning their income anywhere in the world, but also preserve their cultural and religious customs and maintain social ties with their regions of birth.

Reasons for migrating are usually of an economic nature. People are seeking to improve their fate and opportunities to offer their families and relatives more prospects. Contrary to what is often thought, the choice for the continent or country to which people migrate is not made based on economic reasons or the possibilities to utilise the welfare state. The opportunities in the country of destination to ask relatives or people from the same village, region or town for help particularly play a part. (Staring, 2001; Engbersen et al., 2002).

Women take a special position in the new streams of economic migrants. The international labour market for domestic work has given a strong impetus to the migration of women. Their reasons are ambivalent: they leave their homes because they want to sustain that same home, not because they want to build a new existence (Lutz, 2008). In the overseas countries where Migrant Domestic Workers (MDWs) are working, the work is usually not regarded as a job and is not an acknowledged category eligible for residency documents (CFMW, 2008).

4. Different forms of solidarity and Turkish Bulgarians

The phenomenon of increased mobility and increased economic migration has an awkward relationship with the welfare state and its principles of national territory and anonymous solidarity. In this respect, Paul de Beer distinguishes between warm and cold solidarity. Solidarity – 'positive solidarity' – per definition involves exclusion and inclusion, since 'he who declares solidarity with everyone, in fact shows solidarity with no one'. 'Warm solidarity' involves specific persons for whom you have warm feelings: family, relatives, friends, neighbours, colleagues, beggars. 'Cold solidarity' involves anonymous third parties who are unknown to you, but with whom you feel a bond. Cold solidarity can be reciprocal or unilateral. In the case of unilateral solidarity, it is known in advance that certain groups are likely to contribute less to the system than what they will receive ('poor risks'), whilst the opposite applies to other groups ('good risks'). According to De Beer, unilateral solidarity can only be sustained when there is a certain sense of community, solidarity with strangers. Reciprocal solidarity is based on well-understood self-interest, a rational consideration of pros and cons: you expect something in return when something similar happens to you. (De Beer, in: Entzinger and Van der Meer, 2004).

Traditionally, formal systems of social security are linked to the borders of the nation state and its citizens, even though there are many treaties today that enable claims to some social insurance from other countries as well. In order to sustain this system, undocumented migrants are kept out wherever possible, and measures are taken to make access to these systems hard for new migrants or indeed impossible.. However, researchers from various disciplines have convincingly demonstrated that the government is unable to prevent the matching of demand and supply in the international labour market through measures aimed at blocking, arresting and deporting immigrants without valid documents (see, among others, Cornelius et al., 2004 and Entzinger and Van der Meer, 2004). Therefore, restrictive asylum and immigration policies in the European Union are not stemming the flow of newcomers, but mainly putting up administrative barriers that migrants more and more often are only able to cross with the help of human traffickers and dodgy agencies demanding lots of money for their services.

One of the challenges in times of increasing mobility and economic migration is to see whether other forms of social security can be developed, which can break through the closeness of the welfare state principle without resulting in uncontrollable costs for certain groups or certain regions. Referring to the different forms of solidarity distinguished by De Beer, it seems that solidarity can be better

sustained in a world with open borders as there is more mutual and less unilateral solidarity, and as the inclusion and exclusion of welfare facilities are better controlled.

5. Social and ethnic solidarity

In spite of a restrictive immigration policy, Dutch society does not abandon undocumented migrants. Joanne van der Leun, associated to Leiden University as a criminologist, distinguishes different forms of warm solidarity:

Social solidarity: many organisations and individuals are involved in any form of support of illegal foreign nationals locally, from the provision of meals and legal aid to language lessons.

Ethnic solidarity: support in native or somewhat wider circles, as is the case with Turkish Bulgarians (they are taken care of and supported by Turks who are ethnically related to the Turkish Bulgarians).

Labour solidarity: the labour market has a permanent demand for undocumented migrants; even though there is no large-scale mediation, undocumented migrants get job offers through informal circles. However, since intermediaries stand in the way of entering into a direct relationship between the economic migrant and employers, this form of solidarity is relatively scarce.

According to Van der Leun, these forms of solidarity have various similarities with charity in previous times: help is often offered on a small scale and locally; this help is not enforced and is not warranted by the state; therefore, there is no guaranteed minimum apart from the treatment and facilities enforced by international treaties. Therefore, the other side of these forms of help are comparable to charity in previous times: lack of legal certainty, lack of verifiable rules and, due to strong dependence, danger of abuse and unfairness. (Van der Leun, in: Entzinger and Van der Meer, 2004).

Aafke Komter uses the framework of concepts from the American political scientist from Harvard, Robert Putnam, to exemplify that this group solidarity is not a good thing per se (Komter, in: Entzinger and Van der Meer, 2004). Putnam speaks of *bonding* when internal group solidarity in (ethnic) groups is oriented inwards, causing the group members to tend towards exclusive identities, based on which homogenous groups are created. In the case of *bridging*, there are outward-oriented connections between people of different social origins.

In the Netherlands, every resident is entitled to state services. This has made individuals and families less dependent on family, neighbourhood or village communities and other social associations. Are they for that reason also less prepared to strike up mutual arrangements? Böcker's study shows that this is not the case per se. Turkish migrants seeking more prosperity and security do not entirely rely on the state system and still strike up mutual arrangements. They still send considerable sums of money to relatives in Turkey, for example. Social networks of Turks here have a flourishing exchange of services and gifts. Private loans are used for purposes for which banks or social services would not pay: realty in Turkey, emergency support for relatives in Turkey, weddings or funerals, the coming over of family members from Turkey. Private companies in the Netherlands are also often (partially) financed through private loans. (Böcker, 1994). Indeed, the arrangements of the welfare state appear to enable more support within the family, relatives and friends. The state is there for medical care and income certainty, mutual support is there for larger enterprises such as marriage, purchasing realty or starting a private company.

New migrants who come to the Netherlands as 'tourists' thankfully use the informal markets that have been developed within the various ethnic groups. Examples of informal markets in the Turkish community are smuggling networks, a Turkish 'infrastructure' (including housing), an informal Turkish loan market, and a Turkish economy with entrepreneurs and labour subcontractors offering

jobs. (Staring, 2001). By the way, the development of informal markets closely correlates with government policy: a restrictive migration policy stimulates the growth of smuggling gangs and reinforces their positions, the exclusion of newcomers in the labour market stimulates informal initiatives in this field. One of the groups that actively uses the informal Turkish markets is one of the most recent groups of economic migrants, the Turkish Bulgarians. After the Poles, this is the fastest growing group of newcomers in the Netherlands. Since 2007, when Bulgaria officially entered the European Union, Bulgarians are allowed to live everywhere in the EU, but not to work (yet).

The group of Turkish Bulgarians studied in the case study still has few networks and systems of mutual support and solidarity. Although we do not have general figures, the proportion of women seems bigger than with classical groups of immigrant workers. These women are not only responsible for running their homes and raising the children, but also often take care of the family income as well. Due to this double responsibility, the relationship with their husbands is decreasing, so their stories show.

The Turkish Bulgarians who were interviewed for the case study state different reasons for leaving Bulgaria. First, there is hope for a better and particularly more structured income. Second, they wish to escape the position of an oppressed minority. Third, migration is seen as an opportunity to break free of often compelling family circumstances and a chance to build a more independent existence.

The choice for the Netherlands as country of destination is related to the expectation people have of the informal support from Dutch Turks and, increasingly, the contacts people have with Turkish Bulgarians already present. When departing, people are not or hardly informed as regards the Dutch social system. The Turkish community in Utrecht has a flourishing exchange of services, gifts and private loans, which functions in addition to the Dutch social security system. Turkish Bulgarians use this, particularly immediately after arriving.

"A 53-year old woman: I have been living in Utrecht since the end of May 2001 and came to the Netherlands together with the son of my younger sister when he was 20 years of age. I took him with me for protection because I have no husband. Our first house where we ended up belonged to a Turkish relation of my nephew's. We shared a room in a house full of men; it was an unpleasant atmosphere for me. I did not have many contacts with Turks; I once did some cleaning work for a Turkish baker and did not receive my wages. However, I found work with Dutch people through a Turkish employment agency later. We later moved to another apartment, which we shared with another very nice family. I lived with an older Turkish couple for a while. I did not have much privacy there; that lady often walked in without knocking and their older children, who had already left home, always asked me a lot of questions, which made me feel uncomfortable. This was about two years ago. I hardly ever cooked and only wanted to use the kitchen when it was not occupied."

The informal support offered by Dutch Turks to Turkish Bulgarians has aspects of both generalised reciprocity and balanced and negative reciprocity. Social control within the Turkish community seems to prevent the worst cases of exploitation. Where there is great distress, there are always people ready to help.

The relation with social networks in the home country seems to be of less importance to Turkish Bulgarians than to other groups. A reason for this might be that they belong to an oppressed minority in Bulgaria. Another explanation may be that the standard of life in Bulgaria is lower than in the Netherlands, but not so poor that constant aid is wanted. Also because of the planned introduction of freedom of movement for workers between Bulgaria and the Netherlands, the interviewed people indicate that they have hopes to be able to build a future in the Netherlands. They are trying to insure themselves in different ways for the high costs of healthcare. Some people somehow manage to register with a Dutch health insurer whilst others remain insured in Bulgaria. Currently, there hardly are any private systems of informal solidarity amongst Turkish Bulgarians in Utrecht. There is,

however, a relatively well developed system of transportation of goods and persons. As with many other migrant groups, the first social insurance concerns a system to cover funeral costs.

6. Transnationalisation of migration and Filipino domestic workers

Newcomers increasingly have to rely on informal help and support by relatives and friends who have established themselves in the Netherlands at an earlier stage. The permanent interaction between migrants and those who stay behind in geographically scattered networks enables the coming and staying of newcomers without documents. According to Staring, the continuous growth of ethnic communities can only be understood by people who are prepared to look across borders. 'Transnationalisation is a part of globalisation processes and also contributes to an increasing global interwovenness, but both phenomena are not synonymous.' It is not about relations between states only, 'but rather about country-transcending relationships between individuals, groups and companies, which are locally rooted at the same time'. (Staring 2001)

Not all migrants participate in transnational activities and not all migrant communities are transnational. However, members of transnational networks do claim each other's support and this is where there are opportunities for potential migrants to circumvent the restrictive policies in European countries.

An example is Filipino MDWs. They are often part of a transnational network of Filipino women who have already established themselves as domestic workers in Hong Kong, Singapore or Europe and sooner or later also end up in Europe, the United States, Canada or elsewhere in the western world. They have organised themselves globally and are attempting to structurally improve their living and working conditions. As early as 1980, the Commission for Filipino Migrant Workers (CFMW) was established for undocumented housekeepers employed abroad. The CFMW provides concrete migration support and organises parties and easily accessible meetings in order to keep their people updated with regard to important matters. In the Netherlands, the CFMW arranges of language classes, for example, since command of the Dutch language is very useful in families with children and also forms a buffer against deportation; after all, people who speak Dutch are able to pretend to be here legally without having to show any documents. The CFMW also distributes information amongst MDWs and runs a small-scale credit bank, Koop Natin, which started with 35 savers in 2004. This cooperative credit bank is involved in 'empowerment' of its members so that they will be able to provide for themselves well after returning to the Philippines. Filipino migrants with legal residency and undocumented migrants deposit a certain sum; loans are granted from the accumulated capital in order to set up micro enterprises in the Philippines, the business plans of which must first be approved by the members of the cooperative.

Filipino MDWs permanently live on two continents at the same time because they always take into account that they might be sent back, according to anthropologist Ellen Martinali in her undergraduate dissertation, for which she interviewed Filipino women in the Netherlands and in the Philippines (Martinali, 2005). This 'transnational habitus' highly influences their daily lives. Since transmigrants maintain family, economic, social, organisational, religious and political relations across borders, they also take actions, make decisions, and develop personalities and identities that are wholly imbedded in relation networks that more or less connect them to two or more nation states (Bach et al., 1997). MDWs tend to accept abuse and improper treatment, for example, because their families at home depend on their incomes and they cannot afford to lose their jobs under any circumstance.

The government of the Philippines has special arrangements for balikbayan, returnees. Since the eighties, they are allowed to import duty-free up to a certain amount. The balikbayan packages reinforce the transnational field of Filipinos, many of whom work and live overseas. With such privileges, the Filipino government hopes to keep emigrants aboard. Incorporation into the 'guest

country' is not part of this ideology, whilst the meaning of transmigrants for their original country of origin indeed strongly correlates with the degree of assimilation in the national economies and political processes in the countries of establishment (Basch et al., 1997).

The Filipino Domestic Workers in the case study are also part of a much longer existing tradition amongst Filipino women to move abroad as maids and/or nannies in order to earn money to support their families. This long migration history makes that, even though they are often vulnerable due to a lack of legal status, they have a different position from the Turkish Bulgarians described before. They not only make much more money than the Turkish Bulgarians, but through their employers and through their own organisations, they are much better informed about the Dutch system. This enables them to stand up for their rights and they have more room to think about their future.

From this limited case study in itself already arises a palette of organisations involved in the position of Filipino MDWs. First, there is Respect, a Filipino network of domestic workers in various countries. Next, there are: the '*Steunpunt Filippijnse Vrouwen in Nederland*' (Support Centre for Filipino Women in the Netherlands), the '*Filippijnse Arbeiders Vereniging in Nederland*' (Filipino Workers Society in the Netherlands), the transnational self-organisation of undocumented domestic workers Trusted, and collaboration with the Dutch federation of trade unions FNV.

As some Turkish Bulgarians, some Filipino domestic workers also have access to Dutch health insurance. Additionally, they have their own cooperative bank, which is not only used to cover risks in the Netherlands, but also to be able to invest in the country of origin. Those investments are aimed at realty, small companies and sometimes pension plans. By investing for themselves as well, the women are able to keep the option of voluntary return open.

The large distance between the Philippines and the Netherlands is bridged by modern communication means such as Skype, Internet and mobile phones. On the one hand, these contacts reinforce family ties, on the other hand they confirm the lack of physical contacts and warmth.

When Filipino MDWs decide to return to the Philippines, it is mainly to be able to be in touch with their families and wider social networks in a natural way. Little is known thus far about the consequences of many years of absence of women in families with growing children.

7. Migration and development and the Latitude Care Network

Anthropologist Hein de Haas made a detailed study of the wider perspective of North-South relationships and the supposed adverse effects of migration for the countries of origin (De Haas, 2003). He comes to the conclusion that, contrary to what is often assumed, people who stay behind in the countries of origin do not use the money transfers – a third of the total monetary income in the valley – purely for consumption purposes. A lot of money is invested in the economic development of agriculture and other sectors in the Todgha Oasis Valley where De Haas conducted his study. The transfers also have favourable social consequences. Children of migrants in the valley are significantly better schooled and often have higher forms of education. Migrants invest in the construction of concrete houses, which increase privacy, give more space to families, and mean greater hygiene and comfort. The women in particular have an interest in having their own houses separate from their in-laws; this gives them more autonomy and more say about their husband's income.

The people who stay behind are active in various economic sectors and under the influence of education, media and exposure to the prosperity of migrants and others their levels of expectation in relation to their standard of living now exceed the standard of living that Morocco has to offer them; with the result that they too wish to leave. Leaving is also made possible by the economic and social developments of the region.

Earning money and preferably getting rich by working in a country they cannot even imagine is what it is all about for migrants from Africa, according to Broere. This money keeps entire families, relatives and friends going. In 2005, for example, Ghana officially received one and a half billion dollars in remittances (money transfers from migrants), one third of the GNP. Non-registered remittances could possibly well exceed the amount of official transfers (Mazzucato, 2005). It is an effective way of fighting poverty, because without those remittances many families would not be able to make ends meet and there would be less small-scale development in the countries of origin. Additionally, more and more often, money transfers from migrants are invested productively in factories and workshops or in agricultural companies.

Undocumented migration is a well-developed social industry in Africa. Broere describes the private organisation *Association Malienne des Expulsés* (AME), for example, which is established to support deported Malian migrants, particularly from France and other European countries, but from African countries and Saudi Arabia as well.

The literature often supposes that geographical and social proximity are preconditions for informal social security arrangements (Mazzucato, 2009). Social proximity is important indeed, because of shared standards and morals, but geographical proximity is no precondition, as is shown in a study amongst Ghanaians in the Netherlands and Ghana. Migrants send money to relatives in Ghana, particularly to cover medical costs and for funerals. Altruism and safeguarding future inheritances cannot be precluded as motives, but there also is a sharing of risks between migrants and network members at home. Migrants also run risks; members of the network in Ghana may play a part when migrants wish to cover themselves against it.

Migrants do not only send money, they also receive 'reverse remittances', usually in the form of services provided for the second stage of the migration process: the installation in the guest country.

A large part of the twenty thousand Ghanaians officially staying in the Netherlands live in Amsterdam, more particularly in the Bijlmer. Church ministers and fellow countrymen with legal residency assist with finding housing accommodation and work, whilst there are Ghanaian clubs and Ghanaian shops. Since 1993 Unity Money Services on the Bijlmerdreef in Amsterdam has been the office from where almost all Ghanaians send money to their families.

Without being registered with the immigration authorities, a migrant cannot open a bank account, transfer money to relatives in his country of origin, safely put savings away or receive interest on savings. Therefore, undocumented migrants rely on fellow countrymen with legal residency, who are willing to divert the money via a regular account, or on alternative, informal financial service providers such as call shops or on the globally operating hawala systems that are largely based on trust. It should be noted that Hawala systems are under fire, since they are allegedly being used for money-laundering and for money transactions by terrorist organisations (http://www.interpol.int/Public/FinancialCrime/MoneyLaundering/Hawala/default.asp).

Meanwhile, mobile banking is gaining ground in the financial world (Casanova, 2007; Van Walsum, 2010). In the Philippines, mobile phone providers have developed electronic banking systems that enable clients to receive and transfer money via their GSM phones. The system already works for millions of Filipino migrants who jointly use it to send tens of millions of dollars per month.

Usually, the focus is on the support offered by migrants to the people staying behind, but assistance and support is provided in the reverse direction as well. Those who stay behind, for example, remotely take care of information and services like getting documents needed by migrants for formalities in the West. Or they set up development projects with money from migrants. Apart from this practical support, those who stay behind also provide social support in the form of hospitality and protection

during return visits. And finally, they have a symbolic function as refuge for migrants in the West who wish to return home definitely for whatever reason. In other words this is not just one-way traffic, but rather reciprocity.

Those who stay behind in villages also have an active part in involving migrants in the development of the village. 'The support received by villagers is often a favour in return for the support they have given to the members of their social networks.'

An example is given by the Latitude Care Network, a small organisation of North Ugandans in London. What is special about the LCN is that it has succeeded in expanding its network with organisations such as Age Concern (an English care organisation), the British Refugee Council and the London Rebuilding Society, which actively invests in disadvantaged neighbourhoods and disadvantaged groups. One of the reasons why the LCN is able to take new roads is because it combines bonding within its own community with building bridges to other communities and more formal English structures. In this way, a transnational network of North Ugandans is rapidly developing, within which it is not only migrants supporting the people staying behind, but those who stayed behind, in turn, also support the migrants, for example with cultural programmes.

"Over the last few years, the LCN has also been running development projects in North Uganda. A separate organisation has been established in Uganda to that purpose, with its own bank account. The activities in Uganda are paid through contributions from a church in London, among other things. There are also volunteers from London who are active in Uganda and involved in projects with street children there. LCN's founder only works through people she trusts. There is an enormous amount of corruption in Uganda. In order to circumvent this, she has appointed her mother as head of Live Again, the LCN branch in Uganda. Also her father, who used to be a police officer, is collaborating. The money is transferred to her parents through the bank. They use this to buy goods that are destined for those who are in need of assistance. Usually it involves cattle, agricultural necessities and school materials."

"Since two years or so, the LCN also participates in the Mutual Aid Fund of the London Rebuilding Society. First, the LCN members and the LCN as an organisation collected money to buy shares in the MAF. This concerned 7,500 pounds and a sum of 2,500 pounds that was paid for RBS training courses. Last year, the LCN lent 30,000 pounds. The LCN provides low-interest loans to people who wish to start a small company. In the case of older people, it also happens sometimes that the LCN pays their bills via that loan. In total, the LCN has helped 37 people with a microcredit. People who do not have documents can also get a loan from the LCN if they introduce someone who is prepared to stand surety for them. People who receive a loan, on average get 300 pounds annually. Amongst those who received a loan, one has started a laundrette; another is importing goods from Uganda. There are five people who invest their money in Uganda."

For illegal immigrants, microcredits are a way to break out of the negative spiral they find themselves in. Apart from the credit system, illegal immigrants can also participate in the informal banking system Ugandans mutually have amongst themselves.

"This is how it works: a group of people together form a circle based on mutual trust. This circle has over 20 members. Everybody puts in around 250 pounds per month. Every month, four people receive payment. This circle is quite stable. It already exists for more than ten years, which they recently celebrated. It is called Bedo Ber – Solidarity."

The LCN shows that in particular the most integrated persons are those who maintain bonds with the home country in various ways. If Uganda succeeds in sustaining its current relative stability, then a part of the generation of children, who are now going to school with help from London, might choose to migrate to England or another western country. The chances are that they will use the professional experience and knowledge they gain there to help develop their country of origin.

8. Follow-up questions

A number of questions for a follow-up study arise from the literature study and the three case studies:

1. What are the consequences of prolonged absence of MDWs for the families and particularly the children they have left behind?

2. How can the environment of those who stay behind in villages be more involved in the study into transnationalism?

What are the possibilities to examine from an insurance perspective whether new insurance systems can be developed for migrants and their family members?

9. New Forms of insurance?

The preliminary study demonstrates that the overlap between informal and formal forms of social security is limited. The mutual support systems that are being developed within transnational migrant networks have their own dynamics, which are fed by new technical developments and by investments by migrants in the regions of their origin rather than new developments in the national social security systems. Direct pretexts from a formal social security perspective seem to be lacking. This is mainly related to the fact that the frameworks of the social security systems are (still) mainly determined by those of the national state.

More opportunities to stimulate current developments seem to lie in the field of insurance. The mutual insurance systems that were created in the Netherlands in the 19th century and that are still current in industries such as inland shipping, may serve to inspire the thinking about new forms of insurance for migrants. The question is whether it would be possible to expand their informal banking and insurance systems, which are mainly based on trust today, thus enabling people to deposit money to cover the risks of, for example, illness or a temporary lack of income, regardless of the place where they are living. Questions that arise here are:

1. Based on which criteria or which interest can someone be admitted to such mutual insurance?

2. Which penalties can be imposed when someone does not comply with his obligations?

3. Are there any legal restrictions for such a system?

Perhaps it would be a good idea to perform a thought experiment with a number of experts and a number of 'hands-on' experts to see which transnational insurance system would be feasible and which issues would have to be resolved.