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

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

The Mouride financial circulation evolves within extra-legal spheres and relies on the dahiras’ networks and other diverse forms of brotherhood solidarity. This informal glob-alization of capital is supported by the numerous organizations and communication channels of the Senegalese and the high level of solidarity amongst the members of the brotherhood. In return, the brotherhood identification is developed amongst transnational networks of emigrants, contributing to a globalization of religious culture by virtue of their religious guidance. It is difficult to pay this sum of money as a token of gratitude for receiving the gift is somewhat obscured by the public collection.

In Italy, the emigrants that are made aware of the arrival of a marabout by their niqud visit him at his hotel, paying the adyé directly to him. The marabouts thus go from one city to the next. The separated and private characteristics of emigrant workplaces do not facilitate a grouped collection as in Touba. However, the ‘préalpines’ residence in Brescia, a place of heavy concentration of Senegalese migrants, is a place where potential migrants polish up their arms while waiting to travel. Senegal is the bastion of Mouride brotherhood networks, a sort of anteroom for travel abroad. Proximity, the primordial element in the system of establishing trust, is the basis of all transactions. Proximity is geographical and social in the first instance (even village of provenance, kinship). Brotherhood proximity is a unifying element for the dynamism of the Mouride dahiras.

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

Transfers of ‘emigration marabout’

It would not be exaggerated to speak of ‘emigration marabouts’ after the ‘groundnut marabouts’, in view of the vast extent and constancy of their presence in the lives of Senegalese migrants. Ranging from prayers to facilitate the obtaining of a visa, to the organization of international Senegalese emigration, these marabouts are taking up their pilgrim’s stick when a day could be reserved, generally a Wednesday. The members of the Senegalese brotherhood of Mourides are known for their dynamism symbolized by their properties: networking and other diverse forms of the colossal size of their capital, Touba. Reinforcing the brotherhood identity and relying on merchant networks, the Mouride marabout disseminated in all corners of the world – has developed highly original mechanisms for financial circulation between host countries and Senegal.

The system of transfer is founded on mutual trust between the various users, a simplification of procedures and a rapidity of consulting or withdrawing the transferred money. The money is paid over at the marabout’s own cost, with no charge, demonstrating a certain degree of altruism but are also driven by their own interests. The money collected by emigrants and transferred by the marabouts is either substantial and are difficult to quantify. Nonetheless, it can be said that they contribute to the diversification of the means of financial transfer.

Short-term financing

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

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