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An example of a typical hawala transaction is as follows: a foreign worker gets paid in U.A.E. dirhams cash. He wants to send money to his family outside the U.A.E., so he goes to a hawaladar in the U.A.E. and gives the hawaladar the amount he wants to transfer.

4. Hawala: A U.A.E. Perspective in - IMF eLibrary
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Hawala or hewala (Arabic: - P H ' D) %aw la, meaning transfer or som

also known as havaleh in Persian, and xawala or xawilaad in Somali, is a popular and informal value transfer system based on the perfo