

# Islamic charitable infrastructure and giving in East London: Everyday economic-development geographies in practice

Jane Pollard<sup>\*†</sup>, Kavita Datta<sup>\*\*</sup>, Al James<sup>\*\*</sup> and Quman Akli<sup>\*\*\*</sup>

<sup>\*</sup>Centre for Urban and Regional Development Studies, Newcastle University, UK

<sup>\*\*</sup>School of Geography, Queen Mary University of London, UK

<sup>\*\*\*</sup>Max Planck Foundation for International Peace and the Rule of Law, Heidelberg, Germany

<sup>†</sup>Corresponding author: Jane Pollard, Centre for Urban and Regional Development Studies, Newcastle University, Newcastle, NE1 7RU, UK. *email* <Jane.Pollard@ncl.ac.uk>

## Abstract

This article extends research exploring progressive models of reproducing economic life by reporting on research into some of the infrastructure, practices and motivations for Islamic charitable giving in London. In so doing the article: (i) makes visible sets of values, practices and institutions usually hidden in an otherwise widely researched international financial centre; (ii) identifies multiple, hard-to-research civic actors who are mobilising diverse resources to address economic hardship and development needs; and (iii) considers how these charitable values, practices and agents contribute to contemporary thinking about progressive economic possibilities.

**Keywords:** Economic development, charitable giving, Islamic finance, London.

**JEL classifications:** D14, I 31, O12.

**Date submitted:** 18 September 2014 **Date accepted:** 15 May 2015

## 1. Introduction

This article draws inspiration from research interested to explore progressive models of reproducing economic life. Recognising the need to move beyond critique of neoliberal financialisation, it is important to think more widely about ‘after neoliberalism’ (Brenner et al., 2010) and how (and where) more sustainable, balanced and redistributive forms of growth might take shape. In doing this, we seek to extend existing work in two ways. First, we investigate charitable giving by way of exploring how such provision ‘might help create a richer, more equitable and more diverse, economic and financial ecology’ (French and Leyshon, 2010, 2557; see also Lee et al., 2009). While geographical analyses have highlighted a number of actors and institutions involved in enabling (or not) economic development, including corporations, regional development agencies, universities, firms, workers, policy actors and political leaders, much less work has considered the role of civic actors like charities (Safford, 2009). Second and related, we examine the giving practices of some neglected and under-researched Islamic charitable actors, typically viewed as recipients—rather than givers—of charity and, in parts of the UK tabloid press, vilified as undeserving beneficiaries of the housing benefits system (Martin, 2012). Bringing these two groups of agents together, we report on research that explores some of the practices and

possibilities of Islamic charitable networks and resources to better understand the nature and extent of such practices and their potential for mobilising community assets and encouraging social cohesion among migrant communities in East London.

The article is organised as follows. Section 2 considers the challenges faced by economic geographers and others interested in alternatives to neoliberalism. Section 3 introduces our research findings on Islamic charitable infrastructure and giving practices in London's East End. Section 4 reflects on how these charitable practices and agents contribute to contemporary thinking about progressive economic possibilities and Section 5 presents some brief conclusions.

## 2. The search for progressive institutions and practices

In a special edition of *Antipode* commissioned to mark the journal's 40th birthday, James Ferguson (2010, 166) observed that amidst a glut of critiques of neoliberalism and its consequences for the poor, the political left has come to be defined by 'the antis': anti-privatisation, anti-imperialism, anti-globalisation, anti-capitalism and so on. Much harder than critique, however, is the development of a positive conception of what should come next. As Ferguson suggests, the difficult question involves asking 'what do we want?' Answers to this question are far from straightforward. Although the language of 'sustainable' and 'balanced' recovery has long been with us, the recent financial crisis only intensifies the need to move beyond critique to find models and practices of growth that make claims to being more socially just and economically progressive. Thus far, we can perhaps discern two broad currents of thought regarding the possibilities for growth.

The first of these seeks growth within the ambit of neoliberal development and looks to restore conditions for finance-led growth. In the UK, for example, GDP has recovered to its 2008 peak (although per capita GDP is not expected to recover until 2017) and while trade performance remains 'disappointing' (Meaning and Portes, 2014), growth has been achieved by Coalition Government policies that have fuelled further debt-based consumer spending and asset price inflation. Such policies have been focused most especially in the housing market of London and the South East, further widening regional house price differentials (The Smith Institute, 2013). Other examples in this genre include discourses of 'compassionate capitalism' and corporate responsibility (Benioff and Southwick, 2004), 'pro-poor' growth initiatives (ODI 2008) and more recently 'Inclusive capitalism' (Henry Jackson Initiative, 2012). Translated into parts of the Global South, these doctrines link poverty alleviation with access to finance, entrepreneurship and self-help, evidenced in an emerging development agenda focused on 'financial inclusion' the 'democratisation of finance' and attempts to transform poor people and their communities into 'frontier' markets built on a consensus that 'poor people do not only possess assets but are assets' (Roy, 2010, 64).

Yet, the quantitative and qualitative precariousness of such growth—built on rising inequalities and the very foundations of (housing) debt that generated the 2008 crisis—is well understood. As Vince Cable, former UK Secretary of State for Business Innovation and Skills (cited in Wearden and Fletcher, 2014) put it,

The big question now is whether and how recent growth and optimism can be translated into long-term sustainable, balanced recovery without repeating the mistakes of the past. We

cannot risk another property-linked boom-bust cycle which has done so much damage before, notably in the financial crash in 2008.

A second suite of work—and one that informs our analysis that follows—is a heterodox body of work with strands of political economy, political ecology and feminist theory exploring elements of ‘counter-liberalization’ (Brenner et al., 2010) and ‘alternative’ and ‘diverse’ economies (Leyshon et al., 2003; Gibson-Graham 2006, 2008; Smith and Stenning, 2006). Such work is holistic, explores new forms of critical synthesis (e.g. see Fraser’s 2012 neo-Polanyian framework to encompass the ecological, social and economic) and revisits what counts as value in economic exchanges. Relatedly, this work explores what ‘a more humane economics centred around the provisioning of human needs rather than around notions of scarcity, efficiency and maximisation of economic growth without a human purpose’ might look like (Beneria, 1995, 1847; see also Sen, 1999; Lee, 2006; Stiglitz et al., 2009; Tomaney et al., 2010; Harvey, 2014). Theoretically, such literatures are revisiting the thorny question of value, a category long central to Marxian and neoclassical theory, albeit one fraught with controversy about its definition, production, measurement and indeed purpose.<sup>1</sup> Although Clarke (2010, 265) has critically deconstructed the limits to value such that ‘it is necessary to have done with value’, we are persuaded to engage with projects that argue for the import of interrogating and reinterpreting different facets of value and value theory<sup>2</sup> because of their centrality to everyday life and economic practices.

Some of these projects revisit definitional issues in value theory, for example, how innovations like derivatives have undermined notions of ‘fundamental value’ ‘sitting somehow beneath the variability of markets’ (Bryan and Rafferty, 2013, 139). Other projects are working with broader senses of value, their significance and implications for everyday practices (and analyses) of economic geographies and different ways of thinking about sustaining livelihoods. For Henderson (2013, xix), re-reading Marx is about excavating the plurality of his statements on value, statements that cast value in capitalism as a case of a more general idea of value. His destination is, ‘a more explicitly social-political idea of value, but one that... does not reduce back to a theory of capital’, and can therefore talk to broader non-capitalist needs to organise a division of labour, to produce, exchange and consume. This matters because economic geographies—capitalist and otherwise—are constituted through circuits of value that combine diverse ideas and practices of value that are not only about value ‘in terms of economic success, but also in terms of social beliefs, objectives and values’ (Lee, 2006, 415, emphasis in original). These everyday moral economies of value (Wilson, 2014) are the domain of cultural and economic anthropology and sociology and take in identity, kin, reciprocity, obligation, equality, social justice and modernity. Taking this diversity and complexity seriously—and its socio-spatial construction and variability—points us in the direction of ‘weak theory’ (Lee, 2006; Larner, 2012) with its interpretive openness

1 As Diane Elson (1979, 123) noted, Marx’s theory of value can be construed as proof of the exploitation of labour, as a means of determining prices, or, her preferred option, as a means to understand ‘why labour takes the forms it does, and what the political consequences are’.

2 Roger Lee (2006, 415) usefully distinguishes between value as ‘the often banal but vital life-sustaining things, ideas, relations and practices consumed, exchanged and produced in circuits of value’ and Theories of Value as ‘transcendent interpretations of the origins and nature of Value (such as those deriving from labour or energy Theories of Value, for example)’.

and away from ‘strong theory’ with its simplifying exclusions. The politics of this are, in turn, to be found,

less in a reflexive and strongly theoretical construction or promotion of alternative forms of economic practice... than in the weaker performative incorporation of a diversity of values into all forms of economic activity (Lee, 2006, 429).

These theoretical concerns around value, the complexity of value and its inevitably variegated and uneven expression in different contexts (Brenner et al., 2010), have manifest themselves empirically in explorations of social economy, worker owned enterprises, credit unions, forms of informal employment and other practices that exist alongside the capitalist mainstream (e.g. Leyshon et al., 2003). But where else might we look for inspiration here? Are there other values that might inform progressive thinking?

If one set of issues involves asking ‘what do we want?’, revisiting value in economic life and thinking about the implications of this, Ferguson (2010) also points to a second set of challenges facing the political left. These concern the need to revisit the actors, agencies and strategies with progressive potential. Ferguson argues that the welfare-statist political strategies that the left relied on to effect progressive change in the 20th century are increasingly unlikely to pass muster in the 21st century. This, he suggests, is because of the decline of two central characters in 20th century social democracies, namely the formal waged worker and the poverty-fighting, bureaucratically capable state (2010, 168). Replacing them he sees an increasingly prominent informal, marginalised youth in African cities (and elsewhere) and a proliferation of *de facto* government in the form of NGOs, transnational private foundations and voluntary organisations. In such contexts, notions of progressive politics might need to take in a different set of actors than we are used to thinking about in economic geography and give ‘a new prominence to those hard- to-categorize urban improvisers who have for so long been relegated to the margins both of society, and of social analysis’ (Ferguson, 2010, 168).

To move beyond these two sets of issues, Ferguson (2010, 173) argues that those on the political left need to engage with new and different modes and mechanisms of governance and to be open to a more realistic and less-polarised conversation about what alternatives might look like. These might include the possibility that neoliberal ‘arts of government’ could be deployed to deliver ‘the apparently paradoxical idea that a major policy initiative might be, all at once, “pro-poor”, redistributive, and neoliberal’.<sup>3</sup> In the analysis that follows, we draw inspiration from Ferguson’s observations and research exploring progressive models of growth, but in doing so, we wish to extend such work in two related ways.

First, we investigate Islamic charitable giving to explore diverse values and to evaluate if and how they could contribute to a ‘more diverse, economic and financial ecology’ (French and Leyshon, 2010, 2557). There is a paucity of data regarding the nature, extent and geography of Islamic charitable donations in the UK but there are reasons to expect that such flows are considerable. Research on remittances, for

3 For example, albeit in a different context, see Smith et al. (2009) on markets, housing derivatives and social policy goals.

example, estimates that they account for one-third of Overseas Development Assistance and two and half times private donations for overseas causes (Pharoah et al., 2013). Moreover, an oft-noted feature of Islam—for all its multitude of traditions and geographies—is its strong ethic of charity and self-sufficiency (Ariff, 1991). Muslims are part of a universal community (*umma*), generating a ‘collective cross-cultural Islamic consciousness’ (Mohammed, 1999, 224). The *umma* is not just a community of the faithful, but is embodied in shared obligations, including *salat* (prayers) and *zakat* (charity) (Kahn, 2000). Further, it has been widely argued that in response to globalisation and economic and social exclusion, there has been a revitalisation of the idea of the *umma* among Muslims, particularly young British Muslims (Werbner, 2004; Brown, 2006) that may fuel charitable donations. Second, and related, we move beyond looking at formal institutions and focus instead on the quotidian everyday values and giving practices of some under-researched Islamic civic actors. As such, we uncover a different and less elite set of Islamic financial networks in London. Such networks are not reflected in official statistics and provide a view of the everyday mobilisation of values and assets.

In the following analysis we address Islamic charitable flows in London from two vantage points. The first briefly outlines some of the nature, scope and asset geographies of Islamic charitable organisations operating through London. This is then complemented with a more in-depth documentation of Somali households’ motivations and everyday practices of giving. For Somali migrant communities in London, Islam forms a major defining element of their identity and is difficult to disentangle from Somali culture (East London Alliance, 2010).

### 3. Islamic charity and philanthropy in London

#### 3.1. Islamic charitable infrastructure

There are just over 2.7 million Muslims living in UK, with 34.7% of those living in London (ONS, 2011). The Muslim community in London (and beyond) is diverse, comprising settled diaspora and new migrants, old and new, rich and poor. In February 2011, we constructed a database of 151 Islamic charities with London addresses from two sources, the Charities Commission database and an online directory of Muslim businesses (tjarapages.com).

In England and Wales, charities are recognised and regulated by the Charities Commission. In 2014 (June) the Charity Commission’s Central Register documented the existence of 164,345 charities, with over £64 billion in reported income. The key motivation for registering with the Charities Commission is financial: charities do not pay income or corporation tax on earnings or dividends if they are directed to charitable purposes. To acquire charitable status, institutions adopt various recognised legal forms, most usually a charitable trust or a registered corporation that are accepted by the Charity Commissioners and which demonstrate the advance of public benefit.<sup>4</sup>

4 The UK’s Charities Act 2006 contains a list of 13 ‘headings of charitable purposes’ that make clear that there should be no presumption of public benefit for charities of any particular purpose. Available online at: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/78938/Call-for-evidence-definition-of-charity-and-public-benefit\\_P1.doc](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/78938/Call-for-evidence-definition-of-charity-and-public-benefit_P1.doc).

**Table 1.** Size distribution of Islamic charities' income and disbursement, 2009

	Number of charities	
	Income	Disbursement
2009 ( <i>N</i> = 65)		
Under £1000	4	5
£1001–5000	3	5
£5001–50,000	20	21
£50001–100K	6	8
£100k–500K	16	11
£500K–1million	6	4
£1m–10m	8	9
>£10 million	2	2
Total	£134,474,493	£111,479,434
Average	£2, 054,147	£1,701,533
Median	£97,571	£61,676

Source: Authors database derived from Charity Commission and Tjarapages.com.

The financial accounting data in the Charities Commission database are patchy. Financial reports were available for only 114 of the Islamic charities in our database at different times and the most complete year of records available were for 2009 when 65 charities filed accounts that reported income of £134.4 million and disbursements of £111.4 million (Table 1). Two charities, Muslim Aid and Islamic Relief, dwarf the sector and its finances accounting for £90m (81.3%) of spend in 2009. Beyond these two players, however, there is a wide range of charities, varying in size of income from millions to just a few hundred pounds per annum, with median income for 2009 of £97,571.

In addition to their skewed size distribution, there is also a good deal of diversity in the charities' stated purposes, target population(s) and geography of activity and spend. The most prevalent purposes identified are education and training and religious activities, followed by a suite of causes including poverty relief, overseas aid, economic development and art, culture, sport and health-related causes. The elderly are the most oft-cited target group for these charities, followed by a 'General' category that specifies no particular demographic. Children, those with disabilities and particular ethnic or racial origins also feature prominently in the stated target recipient groups. In terms of geography of spend, Islamic Relief and Muslim Aid are known for their international outlook and operate in over 70 countries. Beyond these two dominant players, Table 2 details the geography of charitable operations for the rest of the charities in the database. Most of the charities specify the UK or parts of London as their sphere of operation. The Charities Commission records, while uneven and incomplete, provide one window onto the scale and scope of charitable practices, although much more research is needed here. The financial reports also provide some sense of the dense networks of mosques, shops, community centres, cultural organisations, volunteers, employees, banking and accountancy facilities that constitute and express these charitable motivations.

### 3.2. Case study methods and evidence base

Beyond these descriptive details of some of the Islamic charitable infrastructure in London, what can we say about the values and practices of Islamic charitable giving? Two charities in the database, the East London Mosque and most especially the

**Table 2.** Geography of charitable spend, Islamic charities in London

Area of Operation	Number of Islamic Charities in London <sup>a</sup>
England and Wales	68
London	51
Bangladesh	12
Pakistan	6
India	4
Unclassified/no info	4
Afghanistan	2
Albania	2
Austria	2
Canada	2
France	2
Jordan	2
Belgium, Djibouti, Egypt, Ghana, Indonesia, Iran, Kenya, Kuwait, Nigeria, Palestine, South Africa, Uganda, Zimbabwe	1

<sup>a</sup>This table excludes Islamic Relief and Muslim Aid which operate in more than 70 countries.

Source: Authors database derived from Charity Commission and Tijarapages.com.

Al Huda Cultural Centre and Mosque (Figure 1) engaged with the research project, allowed us to talk with mosque visitors and helped us to contact a group of Somali migrants in order undertake more in-depth qualitative work<sup>5</sup>.

Somalia is characterised as a nation of emigrants, with an escalation of civil conflict in Somalia from the late 1980s and early 1990s resulting in a major increase in involuntary migration (Olden, 1999)<sup>6</sup>. Somali communities are particularly well established in Tower Hamlets and the East End comprising descendants of Somali seafarers, women refugees who arrived in the 1980s as well as young men who were displaced by the Gulf War in the 1990s. These East End communities predominantly originate from the northern part of Somalia/Somaliland and belong to the Isaaq clan (El-Sohl, 1991; Griffiths, 1997).

Islam comprises a multitude of traditions, schools of thought and shifting negotiations and understandings of what is and is not 'Islamic' (Maurer 2005; Bassens et al., 2013). As such, Somali migrants provide us with a partial view of the totality of Islamic charitable practices in London alluded to above. Nevertheless, we argue they represent an appropriate and insightful study for three reasons. First, and very pragmatically, we were able (eventually) to negotiate access to some members of

5 We are also indebted to a number of gatekeeper organisations including Somali migrant/welfare organisations (Ocean-Somali Community Association (OSCA), Karin Housing Association, the Somali Day Centre and the Somali Integration Team (SIT)).

6 In May 1991, the people of northwest Somali broke away to form the Republic of Somaliland whose independent existence is disputed by many both in the diaspora as well as international organisations such as the OAU (Leonard and Samantar, 2013).

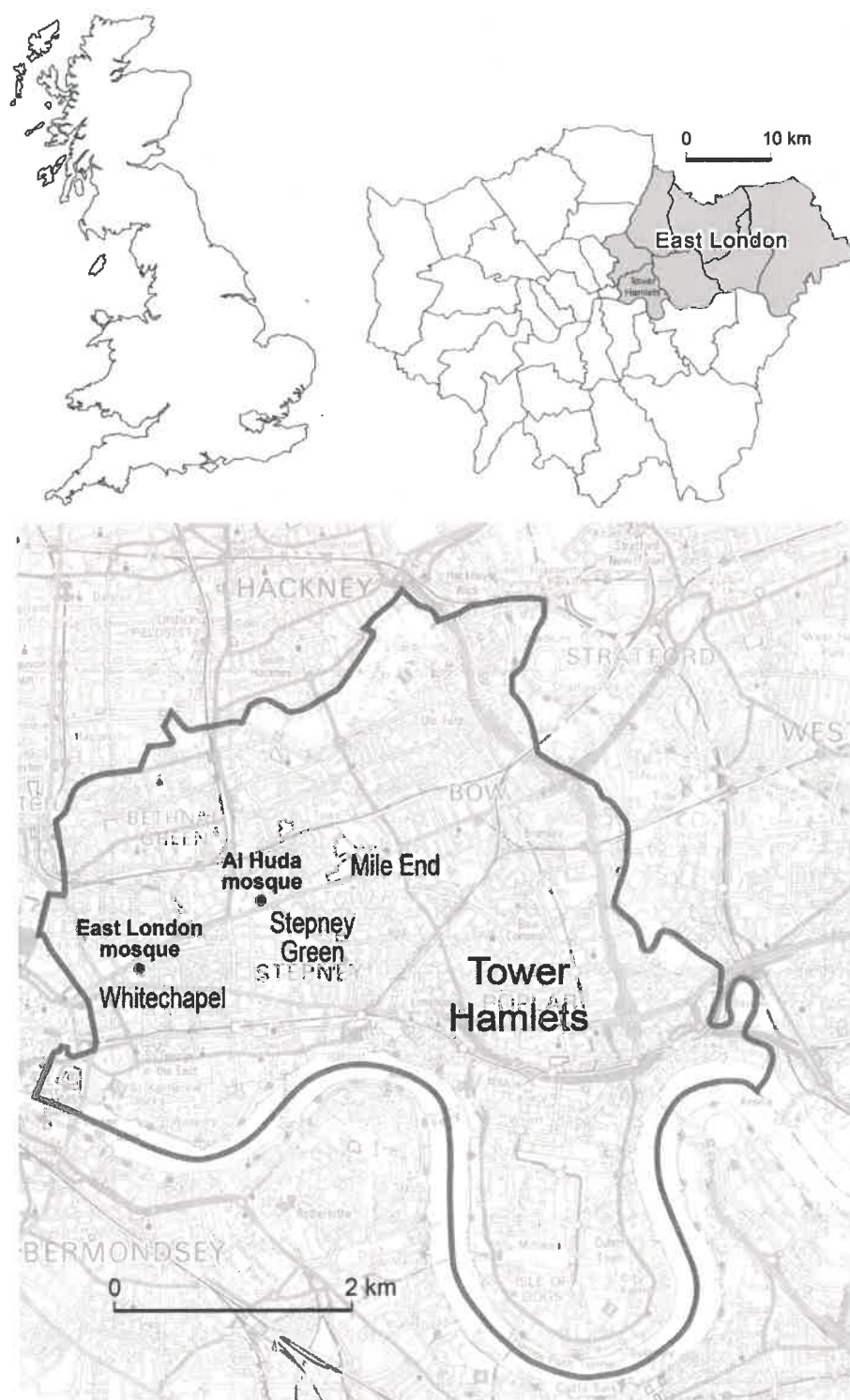


Figure 1. Study area in East London.



the Somali community to ask questions about what are extremely sensitive subjects; securing access to, and the consent and trust of, our respondents was the most difficult part of the research. Any discussion of income and charitable donations—like remittances (Horst et al., 2014)—is a very sensitive issue for migrants. In addition to important traditions of discretion about charitable giving in Islam, there were also concerns expressed about prevailing negative stereotypes about migrants in the UK popular press, about how the data might be used or interpreted and the association of charitable donations and remittances with illegal activities. Secondly, the Somali community is recognised for its generosity both in relation to remittance sending, and to a lesser extent, charitable donations. While official forecasts of the size of the remittance market to Somalia are not available—partly due to the difficulties in enumerating transfers from refugee diasporas where a significant proportion of remittances may be sent to families displaced outside of their country of origin—it is identified as one of the most remittance dependent countries in the world (Ahmed, 2006, cited in Plasterer, 2011). Inward receipts are estimated at between US\$1.3 and US\$2 billion per year which are predominantly composed of small but regular transfers with approximately US\$162 million sent from the UK alone (Hammond, 2013; Orozco and Yansura, 2013). Thirdly, London is home to 65% of the recorded UK Somali population (ONS, 2011) and the UK has one of the largest and longest established Somali populations in Europe (Hammond, 2013) with a population estimated between 95,000 and 250,000.<sup>7</sup>

In the analysis that follows, we draw on fieldwork—conducted from May to August 2012—that generated a questionnaire survey of 58 Somali households and in-depth interviews with 8 Somali households in East London (specifically Mile End, Bethnal Green and Whitechapel—all located in Tower Hamlets, identified as ‘the mother of the Somali community in London’ (East London Alliance, 2010)). The questionnaire survey examined: (i) participants’ social demographics (migration history, employment, earnings, housing); (ii) faith and non-faith motivations for charitable giving; (iii) practices of charitable giving (size, frequency and forms of donations); and (iv) charitable networks.

Table 3 describes some characteristics of our sample. Overall, 98% of our sample ( $N=58$ ) were first generation Somali migrants, with the majority (73%) living in the UK for over 10 years. Our sample is broadly consistent with previous research among London’s Somali community that identifies it as one of the most deprived migrant communities in the UK (East London Alliance, 2010; Chouhan et al., 2011; Hammond et al., 2011; Datta, 2012), with significant unemployment and economic inactivity and some evidence of an inter-generational transmission of poverty. In-depth semi-structured interviews typically lasted 1 hour and explored participants’ migration histories, previous experiences of receiving charity, the role of faith in motivating their philanthropic practices, sources and means of giving, and their distinctions between charitable giving and remittance sending. All of the research was conducted through collaboration with a Somali youth worker and co-author and interviews were conducted in Somali, recorded and subsequently translated into English. In what follows we elaborate on the patterns of charitable giving, focusing on their amounts, mechanisms, motivations, geographies and how participants’ values relating to need and giving have been shaped by their migration geographies and family histories.

7 These figures exclude British-born Somalis as well as those born in countries outside of Somalia.

**Table 3.** Survey sample characteristics ( $n = 58$ )

	Number	%
Gender		
Male	18	31
Female	40	69
Age (years)		
18–30	12	21
31–40	23	40
41–50	11	19
Over 50	12	21
Time in UK (years)		
0–5	7	12
6–10	10	17
11–15	14	24
16–20	9	15
21–25	10	17
Over 25	8	14
Employment		
Employed	25	43
Unemployed	33	57
In household receiving benefits		
Yes	35	60
No	23	40
Household with dependent child <16 years		
Yes	29	50
No	29	50
Accommodation		
Council	34	59
Private rented	17	29
Owner occupied	2	3
Other	5	8

Source: Authors' Survey.

### 3.3. Patterns of charitable giving

All survey participants had supported charitable causes in the previous 12 months. While survey respondents and interviewees were reluctant to answer questions about individual earnings (only 6 of 58 surveyed) and household income (3 of 58),<sup>8</sup> most respondents reported donations to charitable causes at under £100 per month, 'about £1, £2, £3 every Friday, whatever is in my pocket' (Somali man, over 50, 2012)<sup>9</sup>. In two exceptional cases respondents reported giving £1000 and £1200, respectively. Further details of the sources and nature of giving are provided in Table 4, which breaks down the significance of wages, benefits and savings as sources of funds. The interviews also

8 We are unable to calculate what proportion of household income is devoted to charitable donations due to the poor response rate to questions regarding household income and amounts given. This can be partly attributed to fears that remitting and/or engaging in charitable giving while on welfare could render households ineligible for benefit payments (see also Datta, 2012).

9 Participants are identified by their gender, age at time of interview and date of arrival in the UK.

Table 4. Organisation, prompting and sources of giving

Survey responses <i>N</i> = 58	Number	%
Organisation of Giving		
Individual	10	17
Collective	11	19
Both	37	64
Prompt to Give		
Response to appeal	40	69
During religious periods/events	10	17
Regular giver	8	14
Source(s) of Giving <sup>a</sup>		
Wages	23	40
Benefits	31	53
Savings	3	5
Own fundraising	1	2
No answer	4	7

<sup>a</sup>Number will exceed *N* in some cases where multiple answers given.

Source: Authors' Survey.

identified other examples of resourcefulness to free up cash for charitable giving, such as the informal trading of government-provided food vouchers in exchange for cash with other Somalis in supermarkets. In addition, the data also indicate a variety of forms of giving beyond donations in cash or kind, including voluntary participation in welfare projects that transfer knowledge and expertise to the poor and needy, donation of clothes and giving gold (Singer, 2008; Kaleem and Ahmed, 2010; Hammond et al., 2011). As one interviewee put it,

Charitable giving isn't just money. It feels more rewarding when it is in the form of cash, but it could be your time, helping someone. Charity is anything that you give (Somali woman, 18–30 years, 1990).

Respondents made donations through a diverse set of intermediaries, the most important of which were the two charities that helped with the research, the Al Huda Mosque in Stepney Green and the East London Mosque in Whitechapel. All of these donations consisted of money collected after the main namaz (prayer) on Friday. Seventy one per cent of participants identified mosques in East London as the primary route by which they came to support a range of charitable causes and donated individually (19%), collectively (17%) or through both means (64%) through a variety of family, friendship and clan groups, including women only groups and rotating credit and savings clubs or *hagbads* (Datta, 2012). Most participants reported donating money sporadically—in response to specific disaster appeals (69%), during religious periods or events such as *Ramadan* and *Eid* (17%)—whereas 14% indicated regular charitable giving. Causes identified as most important were education (62%), health (60%), helping needy and poor people (52%), poverty alleviation (18%), and helping new migrants to migrate and/or settle in the UK (8%).

When asked about their reasons for giving, 98% of respondents cited their Islamic faith.

Charity is the third pillar of Islam.<sup>10</sup> Everywhere *salat* [prayer] is mentioned in the Quran, it is followed by charity. Also, not only does charity increase your reward, but it also washes your sins away like *salat*. It protects you from any harm that might come your way and also it is your protection in the hereafter. There is a hadith in Bukhari that says charity never, never reduces your wealth. This is something guaranteed as Allah will return it to you (Somali woman, 18–30 years, 1990).

The respondents classified their faith-based donations across four specific forms (Table 5). First, Islamic charitable obligation finds its most obvious expression in *zakat* for distribution to the poor and needy. *Zakat* (literally ‘purity’ or ‘to purify’) represents a levy on wealth that has been in possession of the Muslim faithful for one year subject to a minimum, *nisab*, under which no *zakat* may be imposed (Kochuyt, 2009). Because *nisab* is set quite low, *zakat* can be imposed across a wide range of the population, such that practices of Islamic philanthropy and charitable giving are not limited solely to the wealthy classes (Kochuyt, 2009). Many people pay *zakat* during Ramadan because the rewards for good deeds done in this month are believed to be multiplied, with charities such as Islamic Relief also offering online *zakat* calculator tools. Secondly, 98% of respondents identified further discretionary charitable donations in the form of *sadaqa*, which can take a monetary or non-monetary form, can be given at any time, and is used for longer-term projects rather than as a response to immediate short-term need. Thirdly, respondents reported contributions to waqf funds, endowment or Islamic charitable perpetuities (see Sait and Lim, 2006). Fourthly, participants identified giving in the form of *Qadhanna* or *Baho*. This form of giving applies to the Somali community specifically, and refers to community fundraising for charitable purposes. It is often done on a clan basis, but recipients do not necessarily belong to the same clan.

Having cited the importance of Islam in motivating giving, however, it also became clear that Islam is only one of a number of motivations for giving and that faith is not the unique foundation of participants’ identity and nor can their values and politics be reduced to it (Abu-Lughod, 1989; Soares and Osella, 2009). By way of articulating how value is defined in everyday life, respondents cited complex hierarchies of need that combine not only religious obligation, but also clan, kin, culture, nationhood, generation and gender. So, for example, 100% of participants identified their first priority as remittances and charitable donations ‘back home’ to Somalia and Somaliland (Table 6). Many participants (72%) described remittances as at the apex of this hierarchy of need, a position justified on the grounds that these practices were shaped by familial and clan obligations and religious doctrines set out in the *Qu’ran*. As one interviewee put it,

remittance comes first before others, you have to give to your nearest first. If they are needy your responsibility is to address that need first and then you give it to others (Somali woman, over 50 years, 1987) (see also Pharoah, 2013).

10 The other four pillars comprise: the declaration of faith (*shahada*), prayer (*salat*), annual fasting during the holy month of Ramadan (*sawm*) and the once-in-a-lifetime pilgrimage to Mecca (*hajj*) (see Singer, 2008).

**Table 5.** A typology of faith-based giving among East London's Somali community

Practice	Description /Qur'anic foundation	Survey prevalence		Illustrative quotes from participant sample
		N	%	
<i>Zakat</i>	Obligatory alms giving, one of the five obligations (pillars) incumbent on all believing Muslims who have the financial means to give. Zakat is aimed at helping the disadvantaged and poorest.	35	60	'The way that Islam looks at everything you have, 2.5% you share. You always look at people poorer than you in order to appreciate what you have. Nothing belongs to you. There is no difference between you and the poor person or the sick person. It is just you are lucky, you have to share it.' (Somali woman, over 50 years, 1987). 'God will ask me in the hereafter what we have done for poor people. We are Muslims and have to show each other mercy and support each other' (Somali woman, over 50 years, 2004).
<i>Sadaqa</i>	A voluntary act of giving charity, given by those who want to contribute more than the obligatory Zakat. Can take money forms (is not restricted to money) and can be given at any time. Is used for longer-term projects rather than as a response to immediate short-term need.	56	98	'I want blessings from God, work towards going to heaven, and God has told us to pay sadaqa. It will cleanse you. It is an order from God, those who don't pay don't get any rewards in this life and the hereafter' (Somali man, 41–50 years, 1990). 'We believe that if you pay sadaqa, anything bad that was supposed to happen to you, it will protect you. It is also just good to give sadaqa. It doesn't have to be money. Advice, giving your time is also sadaqa' (Somali woman, over 50 years, 1997). 'There is an ayah (verse in the Qur'an) which says that what God has given you, share it while you are alive. Our faith has told us that sadaqa is the best thing to give' (Somali man, 18–20 years, 2010).
<i>Waqf</i>	Islamic charitable perpetuities/benevolent funds: title of an owned asset is locked up from disposition, with its income dedicated for the welfare of a specific group (e.g. poor, elderly, widows, orphans) or general societal well-being (e.g. health care, education, shelter, employment, development). Waqf benefits are not usually specific to Muslims alone.	12	21	'There is a hadith that says if you pay charity you will live long, and another that says if you like to get something in your life you should want the same thing for your Muslim brother or sister' (Somali woman, 31–40 years, 2001).
<i>Qadhanna/Baho</i>	Terms often used interchangeably; apply to the Somali community specifically; refer to community fund raising for charitable purposes. Often done on a clan basis, but recipients do not necessarily belong to the same clan.	45	77	'There are people who have no status in this country and they are refugees and they are struggling. We give these people shelter, travel, health, we have to pay this. There are also people who are sick and haven't got anyone and need help from the community. There are also old people who are housebound and maybe not eligible for social services. It is our responsibility to help, the community has to. Your tribe' (Somali man, 41–50 years, 1992).

Source: Authors' survey, see also Sadeq, 2002; Alterman and Hunter, 2004; Kochuyt, 2009; Kaleem and Ahmed, 2010.

**Table 6.** Donations: intended recipients and their locations ( $N = 58$ )

Intended Recipient	Location of Recipient				
	Somalia/ Somaliland	UK	Africa	Middle East	Europe (excl. UK)
Other Somalis	58	11	9	2	0
Other Muslims	0	18	2	4	1
Non-Muslims	0	13	1	0	1

Source: Authors' Questionnaire survey

After supporting other Somalis in Somalia/Somaliland, 43% of participants had supported charitable causes targeting other Muslims, most especially in the UK, but also in Continental Europe and other parts of Africa. Twenty five per cent of participants had also donated causes targeting non-Muslims, the recipients of whom were also overwhelmingly located in the UK and included charities like Mencap, Barnardos, a Civil Service Trust Fund and Cancer Research. Focusing on the geographical rather than demographic destination of donations, 70% of respondents contributed to UK-based causes, for Somalis (17%), other Muslims (31%) and non-Muslims (22%). These donations were funnelled mainly through the Al Huda Mosque, and also through larger charities like Islamic Relief and Muslim Aid.

Interior to this geo-demographic hierarchy, however, our interviewees also articulated another hierarchy of giving, one that sought to distinguish between their obligations and their compassion. So, for example, interviewees described a continuum, with 'remittances'<sup>11</sup> experienced as a form of obligation contrasted with 'charity', experienced as a more satisfying and superior form of giving;

The motivation is not the same. I pay remittance because I feel a sense of obligation and I pay charitable giving because I feel a sense of compassion...you give remittance as a responsibility...but with charitable giving you give to the unknown, the person doesn't know you. It is better to give money to someone who wasn't expecting it from you, than a relative...it is more fulfilling to give to charity, to the unknown (Somali woman, over 50 years, 1987).

Another woman (41–50 years, 1996) noted,

remittance is personal responsibility...the other is extra, you are doing it for the sake of humanity...When I send money to my grandmother, I don't feel anything special. It is like

11 The remittance-charity boundary is blurred and complex. Remittances are broadly defined as the 'money [and resources] sent home by migrants' (World Bank, 2013). Scholars typically distinguish between charitable giving (small donations primarily given by individuals, households and families to provide short-term relief) and philanthropy (longer term initiatives organised through more established bureaucratic organisations which seek to transform relationships between donors and recipients) (Newland et al., 2010, 3; also Taplin, 2002; Johnson, 2007). Transnational migrants' charitable and philanthropic practices are labelled as transnational/diasporic philanthropy, denoting cross border giving that connects migrants and diasporas to their home communities and countries (Opiniano, 2002).

paying my other bills. But with charity you spend some time considering it and that is your motivation.

She goes on to say,

I think it is good for the people receiving charity not to know who is supporting them. Being in a needy situation is not pleasant, so if an organisation or group gives, it maintains their dignity, it is better as a concept. Also they don't feel the guilt of having to pay someone back.

In essence, interviewees described charitable giving as resting upon what may be termed voluntary as opposed to coercive altruism, with the latter increasingly associated with remittance sending (Vanwey, 2004). Relatedly, interviewees cited the considerable economic and emotional pressures they endured to remit;

they [remittance recipients] keep saying, send it, send it. Even if you say you can't, they don't understand (Somali woman, 31–40 years, 1992) (see also Lindley, 2010).

Indeed, relatives were criticised for assuming that 'money grows on trees in Europe' (Somali man, 41–50 years, 1992) and that it could simply be taken 'out of a wall [ATM]' (Somali man, 31–40 years, 2005), perceptions that made it difficult to refuse requests for help even if our interviewees were themselves unemployed and dependent upon state welfare.

These hierarchies of giving were, in turn, shifting and path dependent, products of participants' previous experiences of conflict, famine, familial separation, refugee camps, economic crisis and poverty in Somalia and elsewhere:

I grew up in Burco and the civil war started when I was around 5 years old. We went to Mogadishu to escape and then the war happened in Mogadishu and we fled to Ethiopia. My aunty brought us to the UK, 8 of us siblings and my mother. My aunty paid for everything. We didn't have anything, just the pieces of clothes we were wearing, but nothing else. We were in a country we didn't know, we didn't have any money, didn't know the language, didn't go to school, and then my aunty found us and told us, I will give you support. I remember the happiness I felt, there is somebody out there who cares. God sent her to us. So, me doing the same thing to somebody, that feeling of bringing happiness to someone is important, there are no words to describe it (Somali man, 18–30 years, 2002).

Another interviewee observed,

I always believed in giving charity, but the fact that you were needy yourself, it improves your ability to empathise. Because your own life has been transformed, it makes you believe you can make a similar difference to someone else's life (Somali woman, 31–40 years, 2002).

The survey documented a range of intermediate locations via which participants had moved to the UK, including: Abu Dhabi, Addis Ababa, Bangladesh, Doha, Dubai, Ethiopia, Kenya, Kuwait, Libya, Netherlands, Norway, Ottawa and the UAE. These complex spatial trajectories of migration are important because as one participant explained,

I also believe that we [Somalis] have learned about charity from the countries where we live and how they give to charity. You will find here that there are people who don't even know you,

but they give you charity. Even when people notice on the street or on the tube that you are lost, they offer you help, they ask how can I help you . . . charitable giving plays an important role but it is not only Muslims who can be the recipients, everyone is the same (Somali man, 31–40 years, 2005).

The identification of non-Muslims as worthy recipients of charity highlighted the extent to which understandings of charity are shaped not only by Somali traditions, customs and religious beliefs, but also by broader ‘British’ understandings of charitable giving. Mosque collections, for example, were organised via two boxes, one reserved for mosque-related expenses and a second to collect for households, families and communities who were identified as being ‘in need’.

Charity starts at home and for us, that is London. I’ve seen people struggling and it is here in London so don’t assume there are no needs here. We are told to look at our neighbours, to look at what is around us (Somali man, 18–30 years, 2002).

Thus, while the Qur’an provides a common core of textual references for all Muslims, in which charity is repeatedly praised and recommended to believers, interpretations of these texts and their translation into practice vary geographically, shaped by local historical experiences, culture and economy (Singer, 2008). These previous experiences include mutual assistance, which plays a vital role in the economic survival during exile of refugee communities in the Global South in the face of daunting economic challenges and often inhospitable environments (Kaiser, 2007; Mosoetsa, 2011; Omata, 2013). They also include transfer and exchange of resources (e.g. food, petty cash) between different households, essential for the survival of many refugee families given their non-citizen status in countries of exile. Previous work in development studies has documented a strong moral responsibility and a deeply entrenched commitment among Somali refugees in Dadaab refugee camp in Kenya for assisting destitute neighbours and providing a certain percentage of their wealth and income to the needy (Horst, 2006; see also Omata 2013). Similar social support mechanisms and network coping strategies among Somali clans have also been identified as enabling resilience to livelihood crisis resulting from the 1991–1992 (also at the height of the Somali civil war) and 2011 famines in Somalia (e.g. Majid and McDowell, 2012).

As Somali refugees move to UK, legacies of these practices of sacrifice and informal assistance (as givers and receivers) subsequently shape their values, patterns of charitable giving and Somali community cohesion in the UK context. Moreover, the kinds of giving practices described among East London’s Somali community represent an accumulation of multiple prior experiences of charity in different places, which are then being rearticulated in the UK context. These experiences force an international and transnational dimension to analyses of the mobilisation of charitable assets and capacities.

#### 4. New possibilities for economic geography?

Economic geographers are a plural, largely heterodox, community long used to debating their identity, skills and relevance (Martin, 2001; Amin and Thrift, 2005; Rodriguez-Pose, 2001). Recent interventions about Economic Geography’s mission and identity are numerous and include arguments in favour of refocusing on core concerns



and skills and a broadly realist-inspired political economy (Martin and Sunley, 2011), developing more of a postcolonial political economy (Pollard et al., 2009, 2011), developing possibilities for engagement with heterodox economics (Peck, 2012), arguments in favour of developing 'weak theory' (Lee, 2006; Larner, 2012), re-engaging with grand narratives (Murphy, 2013) and the need for more relational and practice-oriented approaches (Jones, 2013).<sup>12</sup> Mullerleile et al. (2014) argue that the pluralism of economic geography is a significant strength, but that it also involves a trade-off with 'impact' in that it is often seen as being less engaged than disciplines like Economics with a more clearly defined core of agreed priorities and methods. To return to Ferguson's (2010) observations about both the vision and strategies of progressive economic change and some of the open mindedness, intellectual bricolage and scavenging for resources that that may be required, how might this analysis of charitable networks in London's East End contribute to such an agenda? We make four suggestions.

First, we have sought to acknowledge the 'performative incorporation of a diversity of values into all forms of economic activity' (Lee, 2006, 429), by choosing to explore some under-researched (and very hard-to-research) Islamic charitable values and financial networks in London's East End. Islam, for all its geographical, political and cultural heterogeneity, houses strong ethics of charity and responsibility (Ariff, 1991; Kochuyt, 2009; Retsikas, 2014). Relatedly, recent academic and policy interest in Islamic finance (Pollard and Samers, 2007, 2013; HM Treasury, 2008; Bassens et al., 2011; World Bank, 2014) has been spurred by Islamic finance's 'alternative' credentials, its claims to social responsibility, and relative resilience to the financial crisis (International Financial Services London, 2010; Hasan and Dridi, 2010).<sup>13</sup> Yet, Islamic finance is a controversial presence in debates about alternative financial institutions. The translation of Islamic values into financial practice is fraught with controversy; are Islamic intermediaries and contracts Sharia based (adhering to the spirit of Sharia law) or merely Sharia compliant and, by implication, too similar to their interest-based counterparts (Warde, 2000; Henry and Wilson, 2004; Salcem, 2005; El-Gamal, 2006)? Further, the limited research that exists in the UK and USA has found little evidence to suggest that Islamic banking is making much headway into retail markets for low to middle income savers and borrowers (Dar, 2004). Instead, Islamic finance's growing visibility in London, for example, has been a product of its role in large commercial property deals like the Qatari-financed Shard building, or the Malaysian-financed redevelopment of Battersea Power Station (Herrmann, 2013). While touted as a possible 'alternative' model of risk management and 'fair' profit, much of what we know about Islamic finance centres on its elite, formal institutional structures and actors and mirrors research exploring elite elements of western finance (Hall, 2010).

This research takes us beyond the usual suspects of elite financial institutions and intermediaries and provides a different interrogation of Islamic values, financial networks and their possibilities. Our participants described some of the lived complexity

12 Many of these variants reflect and /or expand upon a theoretical and political genealogy steeped in political economy, albeit with an expanded set of post-structuralist-inspired sensibilities regarding agency, embodiment, context, representation and performance.

13 Although the difficulties of Dubai World's Nakheel group reflected the industry's significant exposure to property markets (Armistead, 2009).

of values that fuel their giving practices. Their practices muddy popular discourses of migrants as recipients—and not givers—of charity, by showing how they are ‘sometimes donors and sometimes recipients, sometimes both, sometimes neither’ (Singer, 2008, 17). Such quotidian economic geographies—and the agency of groups and individuals, and not just formal institutions—are part and parcel of understanding diverse economic practices and of being more globally informed (Robinson, 2003) in postcolonial global cities like London. While previous work has explored the role of Islamic philanthropy in supporting development projects in the Global South (Tyabji, 1991; Brown, 2008), our data reveal development projects in London and the UK that include health, education, mosque building, maintenance of existing buildings for worship and poverty alleviation.

Secondly, these difficult-to-research actors also articulated a set of values that challenge some existing ideas about charity, at least as circulated in the UK. So, for example, there has been growing interest in philanthropists as civil society actors as part of the Coalition government’s ‘Big Society programme’ (Pharoah, 2011). Yet, such interest has strong overtones of voluntarism and has largely focused on the benevolence of the super-rich and corporate philanthropy (Bishop and Green, 2008; Harvey et al., 2011). As Harvey (2014, 286) puts it,

The growth of the charitable industrial complex mainly reflects the need to increase ‘conscience laundering’ for a world’s oligarchy that is doubling its wealth and power every few years in the midst of economic stagnation.

The payment of *zakat*, however, opens up some different values of giving. As one interviewee put it,

The way that Islam looks at everything you have, 2.5% you share. You always look at people poorer than you in order to appreciate what you have. Nothing belongs to you. There is no difference between you and the poor person or the sick person (Somali woman, over 50 years, 1987).

As such, *zakat* is not a free gift or an act of philanthropy but instead an obligation and an act of purification. While ‘liberal and neoliberal practices regarding generosity are permeated by conceptions of private, individual property rights which entail the forfeit of the object given’ (Resiktas, 2014, 351), *zakat*, by contrast, is transferred and not bestowed, with consequent implications for the positionalities and power relations of the parties involved.

In addition to problematising ideas about charity and its association with possession of wealth, our participants also outlined a hierarchy of giving that articulated different aspirations, typically distinguishing their remittances from charitable donations. Remittances were sent to households, extended families and clan, underwritten by notions of reciprocity and shaped by the repayment of social and economic debts. ‘Charity’, however, was seemingly divorced from any expectation of return and distributed to ‘distant others’. It was thus interpreted as a more satisfying and superior form of giving, reflecting our participants’ reworking of their social, cultural and religious values. As Plasterer (2011, 5) has argued, the challenge here is not to,

retrofit the giving patterns of other communities into Western philanthropic models, but rather to explore the ways in which these models might be adapted and refined.

The possibilities for development of such practices and institutions in the UK are intriguing because of the size of the Muslim population, the strong ethic of giving in Islam and the policy interest in producing regulatory and political spaces that can mobilise charitable assets for those in need.

Thirdly, these agents open up questions about the reach of such economic practices, with implications for [Ferguson's \(2010\)](#) questioning of the goals, means and arts of governance. As [Yilmaz \(2005, 56\)](#) has argued, Muslims arriving in the UK are 'connected individuals', in 'cascading chains along well-worn paths of kinship and friendship', who maintain their networks with Muslims elsewhere. This is significant because,

When it comes to struggles for economic redistribution, cultural recognition, or political representation, who exactly belongs to the universe of those entitled to make justice claims on one another? ([Fraser, 2010, 281](#)).

[Fraser \(2010, 281\)](#) goes on to argue that the coincidence of justice claims with the modern territorial state (the 'Westphalian' view) and clearly demarcated geographical borders is increasingly losing its analytical and political purchase given the growth of global governance networks, trans-territorial and non-state actors and problems like global warming that challenge the significance of territoriality for assigning justice claims. Muslims' transnational 'superordinate collective identification' ([Hopkins and Kahani-Hopkins, 2004, 44](#)) with the universal Muslim community (*umma*) is one such challenge. As such, analyses of progressive possibilities need to take seriously what [Massey \(2004, 11, emphasis in original\)](#) termed '[a] local politics with a wider reach; a local politics *on* the global,' not least in talking about economic practices in global cities like London.

Finally, in focusing on migrants' values and prior experiences of giving and receiving, our analysis further demonstrates the inseparability of economic geography and development studies ([Robinson, 2003](#); [Murphy, 2006, 2008](#); [Vira and James, 2011](#)). Overlapping development literatures include those focused on 'Southern' practices of resourcefulness, survival, livelihood strategies, urban livelihoods, coping mechanisms, mutual aid, durability, refugee camp economies, civil society and mutual support networks (e.g. [Kibreab, 1993](#); [McIlwaine, 1998](#); [Horst, 2006](#); [Rigg, 2007](#); [Little, 2008](#); [Omata, 2013](#)). Importantly, this work links the macro-context of economic change with the micro-politics of struggle (e.g. [Adger et al., 2002](#); [Mohanty, 2003](#); see also [Pearson, 2000](#)) and has also accorded faith a more prominent role in economic development than is typically found in economic geography.

## 5. Conclusion

This article has extended research exploring progressive models of reproducing economic life by reporting on research into some of the infrastructure, practices and motivations for Islamic charitable giving in London's East End. Behind large, formal institutions like Islamic Relief and Muslim Aid, there are a plethora of other charitable entities, some mobilising considerable annual donations for projects in London, elsewhere in the UK and overseas. Our Somali community focus has also opened up a view of some hard-to-reach, different, non-elite financial agents who support such charities with donations of money or time as volunteers or trustees. Islamic faith was

self-identified as playing a crucial role in structuring understandings of giving and generosity. The analysis has uncovered the diverse and creative means through which everyday charitable giving is funded, the intermediaries who broker donations and shifting hierarchies of need articulated by survey respondents. Our data indicate some of the range of development activities supported in London and the UK through these forms of giving.

More broadly, the article points to a number of ways in which economic geographers might begin to widen and extend their search for more progressive values and models of economic sociality. The focus on charitable giving makes visible some of the complexity and also the intransigence of values—generosity, love, compassion, respect and dignity—that constitute economies. Such values shape economic and social imaginations and practices and produce different hierarchies of giving. Respondents also revealed some of the complex and shifting geographies of responsibility (Massey, 2004) invoked in their giving—rooted in path-dependent experiences of conflict, famine, familial separation, refugee camps, economic crisis and poverty—now being rearticulated in London.

Having said that, we want to be clear about the limits of possibility for these practices, institutions and actors. One very evident limit is economic. As one participant put it,

I think it [the economic downturn] has affected the community badly . . . we can't afford to pay for both, here and back home. We are limited in our resources and back home is the priority (Somali man, over 50 years, 1959).

For the Somali survey participants, the financial crisis of 2008 was not a discrete event, but is rather an ongoing process of transformation that is, in many cases, eroding already low incomes.

Moreover, there is nothing inevitably progressive about the politics pursued by faith-based entities (Wills et al., 2009). Some commentators have demonstrated how charities in Thailand, Singapore, Malaysia, Indonesia and the Philippines have used charitable endowments to mobilise regional and transnational flows of donations to support economic growth (Tyabji, 1991; Brown, 2008), while others (e.g. Kuran, 2004) have argued that *awqaf* (endowment structures) have inhibited Islamic entrepreneurship by limiting flexibility and innovation and hampering the development of market forces and private land ownership. Similarly, while we note the centrality of giving in Islam, such a charitable ethic can also sit neatly alongside neoliberal discourses about self-sufficiency and the retreat of welfare states; witness the growing political interest in remittances, attempts, *inter alia*, to shift remittance expenditure from consumption to investment activities and the re-casting of migrants as financialised 'investor' subjects (Datta, 2012; Page and Mercer, 2012; Zapata, 2013). Neoliberal expectations that entrepreneurial migrants can and will bestow, invest, save or spend their resources in their home communities shifts the responsibility of development from states to migrants and is precarious and untenable (Datta et al., 2007).

There are three directions in which the analysis presented in this article might be further developed. First, future work needs to document in much more detail the nature, scope and asset geographies of Islamic charities as formal institutions operating through London and elsewhere. What is the size, source and geography of the assets

they own, collect and circulate? What are the challenges facing Islamic charitable institutions in London operating in a European cultural, legal and religious context?

Secondly, the British Muslim community is highly diverse, comprising settled diaspora and new migrants, old and new, rich and poor. Tightening immigration policies have also sorted migrants into distinct hierarchies with different pathways carrying varying rights in terms of access to work and welfare (McDowell et al., 2009; Wills et al., 2010; Spencer, 2011). These communities present significant opportunities for comparative research with multiple Islamic community groups (Pakistani, Somali, Turkish and Moroccan) in London. The attendant power dynamics within and across these communities also raise important questions regarding the wider role of Islamic philanthropy as a potential route to socially progressive economic development in the UK and beyond.

Finally, while this article has explored faith-based charitable giving through a particular focus on London, it is important to explore these charitable flows at the international scale, and to examine their (dis)connections with widely documented migrant remittance practices and intra-household transfers of wealth. In this way, we can further untangle different forms of giving and position remittances alongside international faith-based charitable giving as part of diverse set of economic development geographies of giving in migrant communities.

## Acknowledgements

The authors would like to thank the School of Geography, Politics and Sociology at Newcastle University and the Centre for the Study of Migration at Queen Mary, University of London, for funding this research. The article has benefitted from comments and suggestions from Neil Coe and three anonymous referees and audiences at presentations to the RGS-IBG 2012 and 2014 (London), Oxford University, the University of California, Los Angeles and the AAG 2015 (Chicago).

## References

- Abu-Lughod, J. (1989) Zones of theory in the anthropology of the Arab world. *Annual Review of Anthropology*, 18: 267–306.
- Adger, W. N., Kelly, P. M., Winkels, A., Huy, L. Q., Locke, C. (2002) Migration, remittances, livelihood trajectories, and social resilience. *AMBIO: A Journal of the Human Environment*, 31: 358–366.
- Alterman, J. B., Hunter, S. (2004) *The Idea of Philanthropy in Muslim Contexts*, Washington DC: The Center for Strategic and International Studies.
- Amin, A., Thrift, N. (2005) What's left? Just the future. *Antipode*, 37: 220–238.
- Ariff, M. (ed.) (1991) *The Islamic Voluntary Sector in South East Asia*. Singapore: Institute of South East Asia Studies.
- Armistead, L. (2009) Dubai default fears rock markets. *The Daily Telegraph*, 26 November. Available online at: <http://www.telegraph.co.uk/finance/businesslatestnews/6664913/Dubai-default-fears-rock-markets.html> [Accessed 2 June 2015].
- Bassens, D., Derudder, B., Witlox, F. (2011) Setting Shari'a standards: on the role, power and spatialities of interlocking Shari'a boards in Islamic financial services. *Geoforum*, 42: 94–103.
- Bassens, D., Engelen, E., Derudder, B., Witlox, F. (2013) Securitization across borders: organizational mimicry in Islamic finance. *Journal of Economic Geography*, 13: 85–106.
- Beneria, L. (1995) Toward a greater integration of gender in economics. *World Development*, 23: 1839–1850.
- Benioff, M., Southwick, K. (2004) *Compassionate Capitalism: How Corporations Can Make Doing Good an Integral Part of Doing Well*. New Jersey: Career Press.

- Bishop, M., Green, M. (2008) *Philanthrocapitalism: How the Rich Can Save the World*. London: Bloomsbury Press.
- Brenner, N., Peck, J., Theodore, N. (2010) After Neoliberalization? *Globalizations*, 7: 327–345.
- Brown, K. (2006) Realising Muslim women's rights: the role of Islamic identity among British Muslim women. *Women's Studies International Forum*, 29: 417–430.
- Brown, R. (2008) Islamic endowments and the land economy in Singapore: the genesis of an ethical capitalism 1830–2007. *Journal of South East Asia Research*, 16: 343–403.
- Bryan, D., Rafferty, M. (2013) Fundamental value: a category in transition. *Economy and Society*, 42: 130–153.
- Chouhan, K., Speeden, S., Qazi, U. (2011) *Experience of Poverty and Ethnicity in London*. London: Joseph Rowntree Foundation.
- Clarke, D. B. (2010) The limits to value. In Smith S., Pain R., Marston S. A. and , III Jones J. P. (eds) *The Sage Handbook of Social Geographies*, pp. 253–268. London: Sage.
- Dar, H. (2004) *Demand for Islamic financial services in the United Kingdom: Much Ado about Nothing?* London: Institute of Islamic Banking and Insurance.
- Datta, K. (2012) *Migrants and their Money*. Bristol: Policy Press.
- Datta, K., McIlwaine, C. J., Wills, J., Evans, Y., Herbert J. (2007) The new development finance or exploiting migrant labour? Remittance sending among low-paid migrant workers in London. *International Development Planning Review*, 29: 43–67.
- East London Alliance (2010) *Understanding East London's Somali Communities*. London: East London Alliance.
- El-Gamal, M. A. (2006) *Islamic Finance, Law, Economics and Practice*. Cambridge: Cambridge University Press.
- El-Sohl, C. F. (1991) Somalis in London's East End: a community striving for recognition. *New Community*, 17: 539–552.
- Elson, D. (1979) *Value: The Representation of Labour in Capitalism*. London: CSE Books.
- Ferguson, J. (2010) The uses of neoliberalism. *Antipode*, 41: 166–184.
- Fraser, N. (2012) Can Society be Commodities All the Way Down? *Polanyian Reflections on Capitalist Crisis*. FMSH-WP-2012-18, Paris: Fondation Maison des sciences de l'homme.
- Fraser, N. (2010) Who counts? Dilemmas of justice in a postwestphalian world. *Antipode*, 41: 281–297.
- French, S., Leyshon, A. (2010) 'These f@#king guys': The terrible waste of a good crisis. *Environment and Planning A*, 42: 2549–2559.
- Gibson-Graham, J. K. (2006) *A Postcapitalist Politics*. Minneapolis: University of Minnesota Press.
- Gibson-Graham, J. K. (2008) Diverse economies: performative practices for 'other worlds'. *Progress in Human Geography*, 32: 613–632.
- Griffiths, D. (1997) Somali refugees in tower hamlets: clanship and new identities. *Journal of Ethnic and Migration Studies*, 23: 5–24.
- Hall, S. (2010) Geographies of money and finance I: cultural economy, politics and place. *Progress in Human Geography*, 35: 234–245.
- Hammond, L., Awad, M., Dagane, A. I., Hansen, P., Horst, C., Menhkaus, K., Obare L. (2011) *Cash and Compassion: The Role of the Somali Diaspora in Relief, Development and Peace*. Somalia: UNDP.
- Hammond, L. (2013) Somalia rising: things are starting to change for the world's longest failed state. *Journal of Eastern African Studies*, 7: 183–193.
- Harvey, C., Maclean, M., Gordon J., Shaw E. (2011) Andrew Carnegie and the foundations of contemporary entrepreneurial philanthropy. *Business History*, 53: 425–450.
- Harvey, D. (2014) *Seventeen Contradictions and the End of Capitalism*. Oxford: Oxford University Press.
- Hasan, M., Dridi, J. (2010) *The effects of the global crisis on Islamic and conventional banks: a comparative study*. IMF Working Paper, Monetary and Capital Markets Department & Middle East and Central Asia Department WP/10/87, September 2010.
- Henderson, G. (2013) *Value in Marx: the Persistence of Value in a More-than-capitalist World*. Minneapolis: University of Minnesota Press.
- Henry, C. M., Wilson, R. (2004) *The Politics of Islamic Finance*. Edinburgh: Edinburgh University Press.

- Henry Jackson Initiative (2012) *Towards a More Inclusive Capitalism*. London: The Henry Jackson Initiative.
- Herrmann, J. (2013) London's Mecca rich: the rise of the Muslim multi-millionaires splashing their cash. *The Evening Standard*, 30 October. Available online at: <http://www.standard.co.uk/lifestyle/london-life/londons-mecca-rich-the-rise-of-the-muslim-multimillionaires-splashing-their-cash-8913153.html> [Accessed 2 June 2015].
- HM Treasury (2008) *The Development of Islamic Finance in the UK: The Government's Perspective*. London: HM Treasury.
- Hopkins, N., Kahani-Hopkins, V. (2004) The antecedents of identification: a rhetorical analysis of British Muslim activists' constructions of community and identity. *British Journal of Social Psychology*, 43: 41–57.
- Horst, C., Bivand Erdal, M., Carling, J., Afeef, K. (2014) Private money, public scrutiny? Contrasting perspectives on remittances. *Global Networks*, 14: 514–532.
- Horst, C. (2006) *Transnational Nomads: How Somalis Cope with Refugee Camps in the Dadaab Camps of Kenya*. New York: Berghahn Books.
- International Financial Services London (2010) Islamic Finance 2010. <http://www.londonstockexchange.com/specialist-issuers/islamic/downloads/ifsl-research.pdf> [Accessed 2 June 2015].
- Johnson, P. (2007) *Diaspora Philanthropy: Influences, Initiatives and Issues*. Boston: The Philanthropic Initiative Inc.; The Global Equity Initiative and Harvard University.
- Jones, A. (2013) Geographies of production I: Relationality revisited and the 'practice shift' in economic geography. *Progress in Human Geography*, 38: 605–615.
- Kahn, Z. (2000) Muslim presence in Europe: the British dimension – identity, integration and community activism. *Current Sociology*, 48:29–43.
- Kaiser, T. (2007) Moving up and down looking for money: Making a living in a Ugandan refugee camp. In Staples J. (ed.) *Livelihoods at the Margins: Surviving the City*, pp. 302–320. Walnut Creek, CA: West Coast Press.
- Kaleem, A., Ahmed, S. (2010) The Quran and poverty alleviation: a theoretical model for charity-based Islamic microfinance institutions (MFIs). *Nonprofit and Voluntary Sector Quarterly*, 39: 409–428.
- Kibreab, G. (1993) The myth of dependency among camp refugees in Somalia 1979–1989. *Journal of Refugee Studies*, 6: 321–349.
- Kochuyt, T. (2009) God, gifts and poor people: on charity in Islam. *Social Compass*, 56: 98–116.
- Kuran, T. (2004) Why the Middle East is economically underdeveloped: Historical mechanisms, of institutional stagnation. *Journal of Economic Perspectives*, 18: 71–90.
- Larner, W. (2012) Island life. *Dialogues in Human Geography*, 2: 158–161.
- Lee, R. (2006) The ordinary economy: tangled up in values and geography. *Transactions of the Institute of British Geographers*, 31: 413–432.
- Lee, R., Clark, G. L., Pollard, J. S., Leyshon, A. (2009) The remit of financial geography – before and after the crisis. *Journal of Economic Geography*, 9: 723–747.
- Leonard, D. K., Samantar, M. (2013) Reconstructing political order among the Somalis: the historical record in the south and centre. *IDS Bulletin*, 44: 44–52.
- Leyshon, A., Lee, R., Williams, C. (eds.) (2003) *Alternative Economic Spaces*. London: Sage.
- Lindley, A. (2010) *The Early Morning Phonecall: Somali Refugees' Remittances*. New York: Berghahn Books.
- Little, P. D. (2008) Livelihoods, assets and food security in a protracted political crisis: the case of the Jubba Region, southern Somalia. In Alinovi L., Hemrich G. and Russo L. (eds.) *Beyond Relief: Food Security in Protracted Crises*, pp. 107–126. Rugby: Practical Action Publishing/Schumacher Centre for Technology and Development.
- Majid, N., McDowell, S. (2012) Hidden dimensions of the Somalia famine. *Global Food Security*, 1: 36–42.
- Martin, A. (2012) 'I don't know how we got so lucky!' Somali family on benefits handed keys to £2million luxury 'council' home a stone's throw from where Tony Blair used to live. *Daily Mail*, 7th June 2012.
- Martin R. L. (2001) Geography and public policy: the case of the missing agenda. *Progress in Human Geography*, 25: 189–210.
- Martin, R. L., Sunley, P. (2011) The new economic geography and policy relevance. *Journal of Economic Geography*, 11: 357–369.

- Massey, D. (2004) Geographies of responsibility. *Geografisker Annaler B*, 86: 5–18.
- Maurer, B. (2005) *Mutual Life, Limited: Islamic Banking, Alternative Currencies, Lateral Reason*. New Jersey: Princeton University Press.
- McDowell, L. M., Batnitzky, A. and Dyer, S. (2009) Precarious Work and Economic Migration: Emerging Immigrant Divisions of Labour in Greater London's Service Sector. *International Journal of Urban and Regional Research*, 33: 3–25.
- McIlwaine, C. J. (1998) Civil society and development geography. *Progress in Human Geography*, 22: 415–424.
- Meaning, J., Portes, J. (2014) *Prospects for the UK economy*, NIESR. Available online at: <http://www.niesr.ac.uk/media/prospects-uk-economy-11849#.U70f7VaVjJwb> [Accessed 2 June 2015].
- Mohammed, R. (1999) Marginalisation, Islamism and the production of the other's other. *Gender, Place and Culture*, 6: 221–240.
- Mohanty, T. (2003) Under western eyes' revisited: feminist solidarity through anticapitalist struggles. *Signs*, 28: 499–535.
- Mosoetsa, S. (2011) *Eating From One Pot*. Johannesburg: Wits University Press.
- Mullerleile, C., Strauss, K., Spigel, B., Narrins, T. P. (2014) Economic geography and the financial crisis: full steam ahead? *The Professional Geographer*, 66: 1–17.
- Murphy, J. T. (2006) Representing the economic geographies of 'others': reconsidering the Global South. *Journal of Geography in Higher Education*, 30: 439–448.
- Murphy, J. T. (2008) Economic geographies of the Global South: missed opportunities and promising intersections with Development Studies. *Geography Compass*, 2: 851–873.
- Murphy, J. T. (2013) Advancing geographical understanding: why engaging grand regional narratives matters. *Dialogues in Human Geography*, 3: 131–149.
- Newland, K., Terrazas, A., Munster, R. (2010) *Diaspora Philanthropy: Private Giving and Public Policy*. Washington, DC: Migration Policy Institute.
- Office for National Statistics (ONS), (2011) Key Statistics, Available online at: <http://www.nomisweb.co.uk/census/2011/ks209ew> [Accessed 2 June 2015].
- Olden, A. (1999) Somali refugees in London: oral culture in a western information environment. *Libri*, 49: 212–224.
- Omata, N. (2013) Community resilience or shared destitution?, Refugees' internal assistance in a deteriorating economic environment. *Community Development Journal*, 48: 264–279.
- Opiniano, J. M. (2002) The dynamics of transnational philanthropy by migrant workers to their communities of origin: the case of Pozorrubio, Philippines, Paper presented to the Fifth International Society for Third-Sector Research (ISTR) International Conference, University of Cape Town, South Africa. 10 July 2002.
- Orozco, M., Yansura, J. (2013) *Keeping the lifeline open: Remittances and markets in Somalia*. Boston: Inter-American Dialogue, Adesco and Oxfam America.
- Overseas Development Institute (ODI) (2008) *Pro-poor Growth and Development Linking Economic Growth and Poverty Reduction*. London: ODI. Available online at: <http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/825.pdf> [Accessed 2 June 2015].
- Page, B. and Mercer, C. (2012) Why do people do stuff? Reconceptualizing remittance behaviour in diaspora-development research and policy. *Progress in Development Studies*, 12: 1–18.
- Pearson, R. (2000) Rethinking gender matters in development. In Allen T. and Thomas A., (eds) *Poverty and Development: Into the 21st Century*, pp. 383–402. Oxford: Oxford University Press.
- Peck, J. (2012) Economic geography: Island life. *Dialogues in Human Geography*, 2: 113–133.
- Pharoah, C. (2011) Private giving and philanthropy – their place in the Big Society. *People, Place and Policy*, 5: 65–75.
- Pharoah, C., McKenzie, T. With Harrow, J., Tatem-Hale, T., Lee, N. (2013) *Giving Back to Communities of Residence and or Origin: An Analysis of Remittances and Charitable Donations in the UK*. London: Alliance Publishing Trust.
- Plasterer, R. (2011) *Transnational Philanthropy: Somali Youth in Canada and Kenya*. Geneva: UN High Commissioner for Refugees.
- Pollard, J. S., McEwan, C., Laurie, N., Stenning, A. (2009) Economic geography under postcolonial scrutiny. *Transactions of the Institute of British Geographers*, 34: 137–142.
- Pollard, J. S., McEwan, C., Hughes, A. (2011) *Postcolonial Economies*. London: Zed Books.



- Pollard, J. S., Samers, M. (2007) Islamic banking and finance: postcolonial political economy and the decentring of economic geography. *Transactions of the Institute of British Geographers*, 32: 313–330.
- Pollard, J. S., Samers, M. (2013) Governing Islamic finance: territory, agency and the making of cosmopolitan financial geographies. *Annals of the Association of American Geographers*, 103: 710–726.
- Retsikas, K. (2014) Reconceptualising zakat in Indonesia. *Indonesia and the Malay World*, 42: 337–357.
- Rigg, J. (2007) *An Everyday Geography of the Global South*. London: Routledge.
- Robinson, J. (2003) Postcolonialising geography: tactics and pitfalls. *Singapore Journal of Tropical Geography*, 24: 273–289.
- Rodríguez-Pose, A. (2001) Killing economic geography with a cultural turn overdose. *Antipode*, 33: 176–182.
- Rosenow-William, K., Sezgin, Z. (2014) Islamic migrant organizations: Little-studied actors in humanitarian action. *International Migration Review*, 48: 324–353.
- Roy, A. (2010) *Poverty Capital: Microfinance and the Making of Development*. London: Routledge.
- Sadeq, A. M. (2002) *Waqf*, perpetual charity and poverty alleviation. *International Journal of Social Economics*, 29: 135–151.
- Safford, S. (2009) *Why the Garden Club Couldn't Save Youngstown: The Transformation of the Rust Belt*. Cambridge MA: Harvard University Press.
- Sait, S., Lim, H. (2006) *Land, Law and Islam: Property and Human Rights in the Muslim World*. London: Zed Books.
- Saleem, M. (2005) *Islamic Banking - A \$300 Billion Deception*. Bloomington: Xlibris Corporation.
- Sen, A. (1999) *Development as Freedom*. Oxford: Oxford University Press.
- Singer, A. (2008) *Charity in Islamic Societies*. Cambridge: Cambridge University Press.
- Smith, A., Stenning, A. (2006) Beyond household economies: articulations and spaces of economic practice in post-socialism. *Progress in Human Geography* 30: 190–213.
- Smith, S. J., Searle, B. A., Cook, N. (2009). Rethinking the risks of home ownership. *Journal of Social Policy*, 38: 83–102.
- Soares, B., Osella, F. (2009) Islam, politics and anthropology. *Journal of the Royal Anthropological Institute*, N.S. S1–S23.
- Spencer, S. (2011) *The Migration Debate*. Bristol: The Policy Press.
- Stiglitz, J., Sen, A., Fitoussi, J. P. (2009) *Stiglitz-Sen Commission: Report on the Measurement of Economic Performance and Social Progress*, OECD Statistics Newsletter 46, October 2009. Available online at [http://www.stiglitz-sen-fitoussi.fr/documents/rapport\\_anglais.pdf](http://www.stiglitz-sen-fitoussi.fr/documents/rapport_anglais.pdf) [Accessed 2 June 2015].
- Taplin, S. and Associates (2002) *Diaspora Philanthropy: Silicon Valley Indian Americans Care, Commit, Contribute*. Funded by David and Lucile Packard Foundation and the Wallace Alexander Gerbode Foundation.
- The Smith Institute, (2013) *The Great House Price Divide*. Available online at: <https://smithinstitute.thinktank.files.wordpress.com/2014/11/the-great-house-price-divide-embargoed.pdf>. [Accessed 2 June 2015].
- Tomaney, J., Pike, A., Rodríguez-Pose, A. (2010) Local and regional development in times of crisis. *Environment and Planning A*, 42: 771–779.
- Tyabji, A. (1991) The management of Muslim funds in Singapore In Ariff M. (ed.) *The Islamic Voluntary Sector in South East Asia*, pp. 192–230. Singapore: Institute of South East Asia Studies.
- Vanwey, L. K. (2004) Altruistic and contractual remittances between male and female migrants and households in rural Thailand. *Demography*, 41: 739–756.
- Vira, B., James, A. (2011) Researching hybrid 'economic' / 'development' geographies in practice: Methodological reflections from a collaborative project on India's New Service Economy. *Progress in Human Geography*, 35: 627–651.
- Warde, I. (2000) *Islamic Finance in the Global Economy*. Edinburgh: Edinburgh University Press.
- Wearden, G., Fletcher, N. (2014) UK economy grows by fastest rate since financial crisis. *The Guardian*. Available online at: <http://www.theguardian.com/business/2014/jan/28/gdp-data-uk-growth-recovery-osborne-business-live> [Accessed 2 June 2015].

- Werbner, P. (2004) Interventions in pure space: Honour, shame and embodied struggles among Muslims in Britain and France. Paper presented at conference entitled 'The constructions of minority identities in Britain and France', Bristol University.
- Wills, J., Datta K., Evans, Y., Herbert, J., May, J. McIlwaine, C. (2009) Religion at work: the role of faith-based organizations in the London living wage campaign. *Cambridge Journal of Regions, Economy and Society*, 2: 443–461.
- Wills, J., Datta, K., Evans, Y., Herbert, J., May, J., McIlwaine, C. (2010) *Global Cities at Work: New Migrant Divisions of Labour*. London: Pluto Press.
- Wilson, M. (2014) *Everyday Moral Economies: Food, Politics and Scale in Cuba*. Chichester: John Wiley and Sons.
- World Bank, (2014) *Global Financial Development Report: Islamic Financial Database*. Available online at: <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTGLOBALFINREPORT/0,contentMDK:23492074~pagePK:64168182~piPK:64168060~theSitePK:8816097,00.html> [Accessed 2 June 2015].
- Yilmaz, I. (2005) *Muslim Laws, Politics and Society in Modern Nation States: Dynamic Legal Pluralisms in England, Turkey, and Pakistan*. Aldershot: Ashgate.
- Zapata, G. P. (2013) The migration-development nexus: Rendering migrants as transnational financial subjects through housing. *Geoforum*, 47: 93–102.