



CHAPTER 7

The Confluence of Remittances and Transnational Islamic Charity

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INTRODUCTION

The flows of remittances from migrants back to the societies and families in their places of origin have received substantial attention, not least as a result of interest in the migration-development nexus (Nyberg-Sørensen et al. 2002; Sørensen 2012; Maimbo and Ratha 2005). By contrast, the similarly large-scale flows of “transnational Islamic charity”—which also constitute private funds sent by migrants back to their communities and families, as voluntary or prescribed Islamic alms—have received far less attention both in academic and development circles in the Global North (notable exceptions include Benthall and Bellion-Jourda 2003; Benthall 2016).

This chapter explores this paradox and the underlying question about the confluence of migrant remittances and transnational Islamic charity. Are the two in fact the same flows of money, just called by different names? Are they distinct only in the eyes of the individuals involved, on the basis

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of religious motivations and obligations? Or are these two overlapping yet distinct sets of transnational financial flows? Moreover, what are the temporal dimensions at play here, when the transcendental is recognized? If migrant remittances are expected to “decay” over time as family ties wane, what would be the parallel expectation for transnational Islamic charity? Might there be cases of transformation from remittances decay toward engagement in transnational Islamic charity, within the same transnational social fields?

Migrant remittances are defined as the money migrants send back home to their immediate family and beyond (Lindley 2010; Stark and Lucas 1988). The volume of registered remittances has increased substantially since the early 2000s as a result of more accurate measurements and the growing amounts of money being sent. The officially reported figures of remittance inflows are usually based on reports from state banks. Official records cannot account for transfers made informally, such as when migrants visit and bring back cash with them. Meanwhile, the common conception of what migrant remittances are seems fairly well-established (Maimbo and Rath 2005).

In Muslim societies—and among migrants from Muslim societies—Islamic charity is an equally well-understood part of the conceptual and moral universe (Benthall 1999). Transnational Islamic charity refers to the transnationalization of Islamic charity as a result of migration, whereby religious practices have been stretched across social and geographic space (Erdal and Borchgrevink 2017; Borchgrevink and Erdal 2017). Islamic charity is defined as one of the five pillars of Islam, *zakat*, the compulsory alms which Muslims are prescribed to offer annually, amounting to 2% of the value of personal assets. Islamic charity is also part of a broader religious teaching about society, poverty, and human interaction, and includes a number of other specific prescribed and voluntary religious practices (Benthall 1999; Kochuyt 2009; Carre 1992). Within Islam—among scholars as well as believers—there are different interpretations as to the role of charitable practices as vehicles of redistributive justice in society (Kroessin 2008). The role of *zakat* is central here, but Islamic charity involves other forms of charitable practices and rituals which are relevant for a discussion on the confluence with remittances, such as *zakat-ul-fitr* which is given during the month of Ramadan, the ritual sacrifice, *qurbani*, and voluntary alms and good deeds, *sadqa*.

I will here draw on the concept of remittance scripts (Carling 2014) as an analytical tool to explore the extent to which remittances and

transnational Islamic charity are the same cross-border money flows called by different names, or how they are distinct. I argue that migrants draw on a range of remittance scripts in performing transnational Islamic charity, often distinguished by whether the receiver knows whether the transfer was charitable or not. Some transfers may thus be scripted as a donation or help, others as an obligation, allowance, or gift. In yet other cases, transfers scripted as investment might still be considered charitable, reflecting the composite nature of scripts—depending on the various interacting motivations driving these actions.

By unpacking the conflated monetary flows of remittances and transnational Islamic charity, this chapter offers a new theorization of remittances. First, segmented and layered remittance scripts offer alternative temporalities when seen explicitly in relation to religion and faith-based motivations for actions. Here, the future extends not only within one's lifetime, but also to the hereafter. Second, by paying analytical attention to the confluence of remittances and transnational Islamic charity, new light is shed on remittance dynamics within the migration-development nexus, moving beyond economic perspectives to complement our understanding of transnational relational dynamics. Third, the universality of the remittance decay hypothesis is questioned, as religious motivations for transnational monetary flows foreground alternative generational and temporal dynamics, suggesting that remittance decay may in some instances be replaced by transnational Islamic charity.

I will begin by setting out the analytical approach taken to remittances and transnational Islamic charity, before presenting the methods and data. The analysis section presents the data and discusses the confluence of migrant remittances and transnational Islamic charity based on 12 scripts which might be mobilized by migrants (and their relatives) to motivate, justify, or make sense of financial transfers. The conclusion reflects on the question of how it might matter whether there exists a confluence of sorts between migrant remittances and transnational Islamic charity.

APPROACHING REMITTANCES AND TRANSNATIONAL ISLAMIC CHARITY ANALYTICALLY

Over the past two decades, interest in religion has reemerged in the social sciences (Kong 2010; Ammerman 2014), including in migration studies (Levitt 2003; Bowen 2004; Levitt 2007; Pasura and Erdal 2016; Pasura

2012; Saunders et al. 2016). However, this interest has only been taken up in the context of the migration-development nexus to a limited extent (de Haas 2010; Page and Mercer 2012; Brinkerhoff 2012). Thus, while questions about the motivations for remittance-sending, often framed around the altruism versus self-interest dichotomy (increasingly viewed as a continuum), have been central, religion and faith-based motivations have only to a very limited extent been engaged with explicitly (exceptions include Kelly and Solomon 2009; Unheim and Rowlands 2012; Oommen 2020; Roman and Goschin 2011).

Broadly speaking, there is an acknowledgment that religion in its various manifestations matters within transnational social fields (Wuthnow and Offutt 2008; Levitt 2003; Levitt 1998; Levitt 2004). Yet studies that address religion and remittances are relatively few and increasingly refer to social remittances (Isaakyan and Triandafyllidou 2017; Vari-Lavoisier 2016) or emotional remittances rather than remittances as a monetary transaction. Among studies which address monetary remittances and religion head-on, some specifically consider “sacred remittances” (Garbin 2019) as money sent in the context of institutionalized religion, such as within a transnational African church (see also Garbin 2014). A relevant approach in the context of the confluence of migrant remittances and transnational Islamic charity is to recognize how remittances—as monetary transfers—are inextricably also social (Carling 2014; Erdal 2014; Rahman and Fee 2012). It subsequently needs to be recognized that the social and religious at times interact, conflate, or complement each another, including with regard to the motivations driving these transnational financial flows.

I will now turn to some specific approaches which support the analytical engagement with the confluence of remittances and transnational Islamic charity. First, I will define what is meant by transnational Islamic charity and justify why a lived religion approach is analytically appropriate. Second, I will discuss the notion of “remittance scripts” (Carling 2014) and suggest that an interrogation of transnational Islamic charity in relation to migrant remittances allows this notion to be pushed further. Finally, I will discuss analytical approaches to time which are crucial to the subsequent analysis of remittances, as both the same and distinct from transnational Islamic charity.

Lived Religion and Islamic Charity

As discussed above, Islamic charity refers to both voluntary and prescribed practices of charity within Islam (Benthall and Bellion-Jourda 2003; Benthall 1999). In a migration context, Islamic charity may be understood in terms of how “people practice Islamic charity as everyday rituals locally and transnationally [which] the individuals involved in these social practices ascribe religious significance to” (Erdal and Borchgrevink 2017, p. 134). When asking whether it is in fact the same money that is being measured and discussed and when referring to remittances and Islamic charity, it is necessary to consider how this might be ascertained. Does the difference lie in the motivations of the senders or receivers, does it lie in the nature of the transaction and who the receivers are? Or does it come down to senders and/or receivers believing that a third and divine actor might be party to the transaction in a spiritual sense? Basic knowledge about Islamic charity would suggest that migrant remittances and transnational Islamic charity indeed overlap, but are at times also distinct. Moreover, whether particular types of prescribed and voluntary Islamic alms are mutually replaceable transactions or not, relates specifically to whether these constitute *zakat*, *sadqa*, *qurbani*, or Ramadan offerings.

It is important to try to understand not just what people do and why, but also how they themselves ascribe meaning to their actions, a meaning which they may or may not articulate explicitly to their counterparts within the transnational social field. This approach borrows from the “lived religion” tradition in the sociology of religion, but also draws on theory of practice and attention to everyday experiences and people’s own sense-making therein (Ammerman 2007, 2014; Page and Mercer 2012). Understanding remittances and transnational Islamic charity as international monetary flows—as “compound and variable” (Carling 2014, p. 251) everyday practices—means approaching them in terms of lived experience and not essentializing the religious, but also moving beyond reducing it to a generic sociocultural category (Bolognani and Mellor 2012).

The lived religion perspective helps us grasp and take seriously how religion is important for immigrants outside of religious organizations in social institutions (Cadge and Ecklund 2007). It thus creates space to seek to understand the ways in which “[f]aith guides how they live their everyday lives, whom they associate with, and the kinds of communities they belong to, even among people who say they are not religious” (Levitt

2007, p. 15). This is significant in the context of exploring the conflation—as well as interaction or divides between—remittances and Islamic charity and necessitates attention to intentions and normative grounds for action. In other words, attention needs to be paid to the too often implicit, the unspoken, and deeply personal motivations for actions. In engaging with the confluence of remittances and Islamic charity, people's motivations and how they ascribe meaning to their actions conflate the religious, cultural, and social. Nevertheless, an analysis of this conflation can be instructive for a better understanding of the motivations that drive one or both of these financial flows.

Remittance Scripts

Using remittance scripts as a tool, it is possible to unpack the motivations underlying interpersonal and composite transactions as well as social positions within a given transnational social field (Carling 2014; Meyer in this volume). This reflects a similar recognition to that found in the lived religion approach, through which everyday life is acknowledged as a relevant empirical domain within which to understand the motivations underlying human actions. Motivations are here rendered in the plural, in recognition of the multiple normative repertoires which may be drawn on, such as interpersonal, cultural, ideological, or religious. Thus, “[t]he notion of scripts implies that many aspects of behaviour are routinized. But this observation does not preclude improvisation, negotiation, and contestation; scripts are not reducible to programming” (Carling 2014, p. 221).

The 12 scripts identified by Carling (2014) based on an in-depth review of empirical studies of remittances are compensation, repayment, authorization, pooling, gift, allowance, obligation, sacrifice, blackmail, help, investment, and donation. Each of these has its particular relational underpinnings and might appear together with other scripts, either simultaneously or in sequence. These relational underpinnings are described in terms of the “transnational relationships” of which they are constitutive:

The same money can, in some situations, play sequential roles in multiple scripts. This form of layering occurs when recipients are instructed to spend the money in particular ways. For instance, migrants may refrain from making religious donations or offering gifts directly, but instead earmark remittances to family members for these purposes. The money then follows the authorization script in the sense that it never becomes the recipients'

property. However, the arrangement bestows prestige or virtue upon the family members when they make donations (James 1997). The transaction could therefore simultaneously conform to the repayment or obligation script, with the twist that migrants bestow prestige rather than money upon the recipients. (Carling 2014, p. 249)

Drawing on remittance scripts as an analytical tool for exploring the confluence of remittances and transnational Islamic charity allows for a focus on both potential overlaps and distinctions. A pertinent question appears to be: Are there remittances sent by Norwegian-Pakistani Muslims that cannot also be conceptualized as transnational Islamic charity and, if so, which scripts are characteristic of such remittances, by contrast to those where a confluence with transnational Islamic charity may easily be assumed? Simultaneously, as I also explore below, how do scripts layer in the production of what can be described as transnational Islamic charity, where single scripts making up a composite transaction in full might not alone be described as transnational Islamic charity?

The point of this disaggregation is notably not to define in unequivocal terms which scripts are or are not mobilized by different actors in relation to a given transaction, but rather, using the somewhat different logic of transnational Islamic charity, to push the relational underpinnings of the notion of remittance scripts further. I suggest that the temporal perspectives which religious motivations introduce, which operate with a different logic—spanning the here-and-now and the hereafter—may be instructive.

Temporal Perspectives

What can be described as a temporal turn is evident in migration studies (Cwerner 2001; Griffiths 2014; Robertson 2015). This includes different dimensions, from a demographic attention to generations and the role of age and life-cycle stage, to the empirical concern with different effects of experiencing time—such as in the context of waiting for asylum decisions or deportation—and a more general openness to the analytical inclusion of the temporal alongside both the spatial and the economic, political, or social. Temporal perspectives include paying attention to the experience of time and its passage, as well as a recognition of the existential dimensions of time and the human condition of being placed finitely within a lifetime (Ryan and D’Angelo 2018; Erdal and Borchgrevink 2017). This latter point is relevant to the study of lived religion and people’s experiences of

their own lives as set within time, in existential terms, and the ways in which faith or religion may or may not impact this experience.

The relevance of temporal perspectives to this chapter is twofold. First, it relates to the well-known “remittance decay hypothesis” (Grieco 2004; Meyer 2020; Arun and Ulku 2011) and, second, it relates to this existential perspective of time, where how we approach people’s ways of making sense of or ascribing meaning to their actions may be curtailed if we do not recognize the possibility of also including a perspective which allows for the salience of what might extend beyond a person’s own lifetime (Westerhof 2010; Shoeb et al. 2007; Rahman 2019).

The “remittance decay hypothesis” posits that remittances typically decay over time, as migrants’ ties with family weaken, perhaps as migrants’ parents pass away, and their children are born and later come of age in countries of settlement, requiring financial priorities to shift geographically, too (Makina and Masenge 2015; Amuedo-Dorantes and Pozo 2006). The remittance decay hypothesis overall finds support over time, though with significant variations across contexts of origin and settlement, and in relation to varying types of migration trajectories among family members (Arun and Ulku 2011). Nevertheless, from the point of departure that migrants remit money to support family members back home, in many cases, such support to family members in countries of origin does decrease over time. An interesting question, however, is whether these transnational support mechanisms then stop—or whether, how, and in which cases, transnational support mechanisms are perhaps maintained but take on new forms.

The second and more existential way in which temporal perspectives matter in this chapter pertains to the timeframes within which we seek to analyze human actions and their underlying motivations. If the hereafter, as well as the possibility of divine actors having a meaningful presence in people’s lives, is assumed to be irrelevant, simply ignored, or left aside as a religious artifact, then it might become impossible to analyze the dynamics of human action as actors themselves might give these meaning. Meanwhile, it is noteworthy that such existential dimensions to life—which are after all intrinsically human—are far better researched in the context of refugee experiences than with other migrants (Saunders et al. 2016; Fiddian-Qasmiyeh 2011; Ager et al. 2015). Perhaps this is connected to such circumstances more often being characterized by extreme uncertainty and loss, sensitizing researchers to existential dimensions spanning beyond the here-and-now.

The 12 remittance scripts discussed above foreground the relational dynamics of transnational exchanges often set within family networks. These are applied as analytical tools in this chapter, adding a temporal lens which includes the past, present, and future, also allowing for the hereafter and existential dimensions of time to be included where these are relevant to the analysis of how actions are given meaning. The remittance scripts are utilized in order to approach and unpack the confluence of migrant remittances and transnational Islamic charity.

METHODS, DATA, AND CONTEXT

The empirical context from which the data for this chapter is drawn is the transnational social field spanning Pakistan and Norway. Such fields are co-constituted by interpersonal relationships stretching across generations over time, involving multiple mobilities, including emigration and immigration, return mobilities, and visits (see, e.g., Erdal 2012; Abdin and Erdal 2016; Erdal 2014; Erdal 2016). This transnational field stretches not only between an area of origin and an area of settlement in two different countries: within the origin context, there are multiple locations where family and kin live, while the context abroad includes various places in Norway and in different countries around the world where family members might be scattered.

The data this chapter builds on consists of 97 semi-structured interviews with Norwegian-Pakistani migrants and descendants, as well as focus groups with 52 participants, conducted between 2008 and 2014 in Norway and Pakistan. The data was collected by the author and by research assistants in Norway mainly using Norwegian and in Pakistan using English, Urdu, or Punjabi. The interviews and focus groups explored remittances, other transnational ties, and Islamic charity practices, and were collected in the context of three different research projects: *Remittances from Immigrants in Norway* (2007–2012); *Possibilities and Realities of Return Migration* (2010–2016); and *Private Islamic charity and Approaches to Poverty Reduction* (2011–2015), all funded by the Research Council of Norway. As I return to, for the purposes of this chapter the data set was pooled, but attention was paid to the ways in which the different project's framings might have affected the data in relation to the question of the confluence of migrant remittances and transnational Islamic charity.

REMITTANCES AND/OR TRANSNATIONAL ISLAMIC CHARITY?

The data analyzed in this chapter was collected in the context of research on remittances and on transnational Islamic charity among migrants. Their confluence is explored through an analysis of the remittance scripts mobilized by the migrants. I also acknowledge that remittance scripts are often segmented and may well differ depending on whether they are evaluated by the sender or receiver, that they may also differ over time, and that especially the form of Islamic charity *sadqa* is a flexible concept, which can easily overlap with remittance transactions, depending on context and narration.

This analysis section starts with a presentation of the data and a discussion of the motivations for sending remittances and giving Islamic charity transnationally, focusing on the motivation interface of the confluence. The second part of the analysis takes the twelve remittance scripts as a point of departure, where I will review the types of remittance scripts mobilized for four kinds of Islamic charity in the overall dataset (*zakat*, *zakat-al-fitr*, *qurbani*, and *sadqa*), before turning to a discussion of the ways in which transnational Islamic charity is often part of segmented remittance scripts.

It is worth noting, first, that there clearly is a spectrum whereby some transfers of transnational Islamic charity are seen as distinct from remittances set within family obligations and exchange relationships, whereas some remittance transactions would hardly be described as charity. Meanwhile, in a predominantly Muslim context and within a transnational social field where culture, faith, and tradition tend to mesh, the gray zone is where most transactions are located, and as such might be construed both as remittances and as transnational Islamic charity. The lived religion approach taken in this chapter reveals this to be especially true as many Muslims practice their faith in ways which theologians would not define as correct or entirely according to scripture. In their own eyes, however, certain remittance transactions may acquire a religious meaning, even if they do not fully align with religious teachings. Second, as noted, the data this chapter draws on was collected in the context of research projects about both remittances and transnational Islamic charity. Faith-based motivations for financial transfers were discussed in the context of both projects, to varying degrees, and with different types of reflection, but no clear differences were identified regarding which project the interviews were conducted within.

Sending Money Home: A Confluence of Motivations?

Motivations are a key theme in remittance research. When speaking with migrants about their financial transfers to people in their communities of origin and the reasons they send money, responses like Raheela's ¹ below were common:

Marta: Do you send money to Pakistan sometimes?

Raheela: Yes, yes of course. Well, the *zakat* is sent there. And then if there are emergencies in the family. Well, and gifts for weddings.. If my parents ask me to help someone specific. [...] I also pay school fees for a nephew. And a second cousin with small children became a widow, I try to help her.

Raheela's summary of the types of situations where she sends money mentions *zakat* specifically as one type of transfer, and then goes on to list both specific situations and events as well as long-standing arrangements and life circumstances that explain her actions and her respective motivations. Within Islamic charity, and for *zakat*, specifically assisting widows is an important responsibility, not least when there are widows within one's own family. Thus, her relationship to her second cousin may be closer or more distant, but the religious responsibility for providing assistance is also relevant.

Ahmed's words below reflect another approach to obligation and responsibility in the context of remittance-sending and/or transnational Islamic charity:

I gave it because my sister needed it and not because it was *sadqa* or anything. They asked me so I had to give, and that's that, but in the aftermath, they will think that it was a good deed and that it is good, and it is!

On the one hand, the family asked Ahmed for assistance, he provided it, and "that's that." On the other hand, however, he also mentioned how in the aftermath—with reference to the hereafter—this will be seen as a good deed. Thus, while the motivation for Ahmed's action was not religious in principle, further meaning can be added in retrospect. One interpretation might be that Ahmed was asked for familial support, but that this could include religious aspects, as motivations intertwine. A further dimension is related to expectations toward migrants, where "the burden

¹ All names are pseudonyms.

of remittances” is a well-known experience (Akuei 2005; Lindley 2010), but where such expectations might also take on a religious layer, whereby the “good migrant” could potentially be equated with the “good Muslim.”

In interviews about transnational Islamic charity, references to global solidarity and humanism surfaced, such as with Ifthikar (whose parents migrated from Pakistan to Norway):

Looking at it from a human rights perspective or from a human perspective, I feel it is a common understanding and that also with our belief as Muslims [...] it's an obligation to support your fellow humans, it's a duty, it's a must, and I think that's what triggers and motivates.

As such, motivations to assist are anchored in a sense of duty toward fellow human beings, whereas duty is also a key to remittance-sending, whether in relation to children and parents, or other relationships of obligation connected with varying expectations. In both interviews focusing on remittances and on transnational Islamic charity, the fact of being a migrant was a common theme connected with motivations and all the more so an obligation to contribute financially, as Rabeea (whose parents migrated to Norway) described:

I have been given enough resources, I feel I have to share a bit with those who are in need of it, so I think that would be the motivation.

Rabeea describes her motivations for sending remittances to family members in markedly similar terms to that of practicing Islamic charity transnationally. Thus, remittances sent in the context of a wealth gap between the sending and receiving context are perhaps particularly likely to converge with or take on aspects of transnational Islamic charity. When asked to explain what Islamic charity refers to, Zulfiqar responded that it:

refers to helping others, poor, there are different ways to understand this, many of the prophets have said that a smile is sadqa, My definition of sadqa is that you give money to someone who needs it or to whomever, whenever in a way, so every time I had sent money to Pakistan that would have resulted in sadqa, so everything that isn't zakat is sadqa, as long as it is money that goes from my pocket to someone else.

For Zulfiqar, there is an almost one-to-one relationship between remittance-sending and transnational Islamic charity, and he distinguishes

between different forms of charity within his financial transfers to Pakistan. However, for Raheela, when confronted with this question, some distinctions mattered:

Marta: In your opinion, is sending money to your family and giving Islamic charity the same or different? How?

Raheela: Well, first of all you have to distinguish between who is or isn't entitled to receive *zakat*, or even with *sadqa*, you have to think about this.

Raheela also referred to the distinction between *zakat* and *sadqa* according to Islamic teaching and who is entitled to receive *zakat* on which grounds. However, she also stressed that even with *sadqa*, there are things to think about before a financial transfer to family can be described as *sadqa*. These are clearly personal as well as spiritual reflections for Raheela, as well as for other interviewees. Mariam raised another dimension which was evident in interviews starting with remittances and with transnational Islamic charity:

The giving part of the culture is very visible during Ramadan, because then you will see that people will give money, but also food and drinks and things like that.

She mentioned a culture of giving in general and tied to distinct moments in a religious annual cycle. A general culture of giving in Pakistan is sometimes seen as a culture of charity and associated with upholding unequal structures, where some are entitled to give and others are left waiting for alms. Religion might also be seen as a force for good, helping people see beyond the needs of themselves and their closest family. Meanwhile, the significance of the calendar and of particular moments of giving are hard to overestimate—for both Eid-specific practices of charity—*zakat-al-fitr* and *qurbani*—are upheld also by migrants who describe themselves as more cultural than practicing Muslims.

In discussing the motivations for financial transfers to and transactions with relatives and others in Pakistan, migrants living in Oslo often describe motivations while simultaneously mentioning who receives money and providing reasons why this is necessary or desirable. These may or may not align with the motivation itself and/or with the expectations of others, which in turn may affect both the motivations and narrations thereof. As with general references to culture or tradition, to religious duty

specifically, or to the wealth gap which obliges migrants to contribute, Masooda's reflections below on her caring responsibilities for her mother are echoed in similar statements across the dataset:

Masooda: Then I also have, my mother is now very old and there isn't anyone there who can take care of her ... so there are a few ladies who help out with washing her clothes and help her ... and when I have money, I will send it to them ... because they ... when I am not there and I can't help my mother ... it's my responsibility to help the women who are helping my mother ...

Marta: Is it like, you pay them, or?

Masooda: No, I don't pay them ... because their wage, they receive that either from my mother or someone else ... I count it as *zakat*.

The duty Masooda feels to support her mother is set within a particular context, where her brothers will feel the formal duty to do so, whereas Masooda's caring responsibility is more on an emotional level, as a daughter living far away. However, this is also reflective of the fact that cultural codes are often not as absolute as they may appear. Daughters do support their parents, but how this is done will depend on how their brothers relate to this and will often not be public. So Masooda, for example, supports the women who work for her mother not by employing them or paying part of their salary, but rather through her *zakat*.

Noman's reflections on the confluence of remittances and transnational Islamic charity were instructive: he recounted how he and his wife send money to Pakistan, helping relatives, those working for relatives, and others. He underlined the significance of religious duty—but in the sense of Islam being a way of life. The examples he gave were of him and his wife putting off a bathroom renovation when floods hit Pakistan in 2010 to rather help; how he and other Muslims give more when they go through difficult times; how Muslims give more in the holy month of Ramadan; how he and his wife give more when something good happens, in gratitude—sometimes to organizations, but most often through informal networks to family.

The above interview extracts and discussion point very clearly to a confluence of motivations—sometimes implicit, other times explicit—between remittances and transnational Islamic charity. It might thus seem that in the case of Pakistani migrants sending money to their relatives, the question of whether this constitutes remittances or transnational Islamic

charity and whether these are the same or different financial flows is redundant. However, this question can be further interrogated through applying the 12 remittance scripts to evaluate which ones are mobilized in the context of different forms of transnational Islamic charity, and which are not.

Remittance Scripts and Transnational Islamic Charity

Recalling the 12 remittance scripts introduced by Carling (2014), namely compensation, repayment, authorization, pooling, gift, allowance, obligation, sacrifice, blackmail, help, investment, and donation. Several were already mentioned explicitly in the analysis above, especially duty and responsibility (Ahmed, Ifthikar, Rabeea, Masooda, and Noman), which featured centrally as core scripts in financial transfers from migrants or their descendants to their family and relatives in places of origin. This script appears to apply similarly to remittances and Islamic charity, while at the same time also having a specific resonance with particular forms of Islamic charity, notably with zakat (Raheela and Masooda).

Migrants or their descendants can also draw on scripts where transnational Islamic charity is inherent, such as help and donation. However, these scripts do not make Islamic charity mutually exclusive from remittances, but rather underscore the spirit of Islamic charity in relation to providing assistance, as a potential frame for many transnational financial transfers (Raheela and Masooda). Furthermore, multiple scripts which have a specific role at a given point in time (compensation, repayment, gift, and allowance), but which are subsequently also re-scripted as a particular form of transnational Islamic charity (Mariam, Masooda, Zulfikar, and Noman), can be drawn on. Finally, scripts which do not consciously have anything to do with transnational Islamic charity, may be drawn on, enabling performance of Islamic charity without the receiver knowing about it. In several of these scenarios, the scripts may be segmented and/or reassigned over time, and/or the sender and receiver may have different perspectives on (and information about) which scripts are being mobilized in relation to particular financial transfers.

Table 7.1 depicts which scripts were found in the dataset overall in relation to the four different types of transnational Islamic charity. As the interview extracts above illustrate, there are often segmented uses of scripts, which (may) result in the confluence of remittances and transnational Islamic charity.

Table 7.1 Scripts mobilized in relation to four types of transnational Islamic charity

<i>Scripts</i>	<i>Zakat</i> (the prescribed 2.5% of annual assets to defined receivers)	<i>Zakat-al-fitr</i> (prescribed at the end of Ramadan)	<i>Qurbani</i> (the prescribed religious ritual slaughter)	<i>Sadqa</i> (voluntary offerings and good deeds)
Compensation	x			x
Repayment				x
Authorization	x			x
Pooling	x		x	x
Gift	x	x	x	x
Allowance	x			x
Obligation	x	x	x	x
Sacrifice				
Blackmail				
Help	x	x	x	x
Investment	x			x
Donation	x	x	x	x

Two scripts were not found in the interviews which referred to transfers as Islamic charity: blackmail and sacrifice (in the sense of migrants making a sacrifice for family members). The reasons why are fairly intuitive, as religious alms would typically not be associated with blackmail, and if any sacrifice was involved, this would not be openly reported in the context of Islamic charity by the giver. By contrast, there are four scripts which dominate in relation to transnational Islamic charity, namely: gift, obligation, help, and donation. These four are common across the spectrum of different forms of Islamic charity *zakat*, *zakat-al-fitr*, *qurbani*, and *sadqa*.

Some scripts are mobilized only in conjunction with particular forms of Islamic charity. Compensation, authorization, allowance, and investment scripts are mobilized in the context of *zakat* and *sadqa*, but not *zakat-al-fitr* or *qurbani*, as the latter are linked with the specific regulations of Islamic charity connected with the Islamic calendar. Finally, pooling is associated with *zakat*, *qurbani*, and *sadqa*, whereas repayment is mobilized as a script in connection with *sadqa*. Thus, different scripts across the dataset appeared to be mobilized with regard to how migrants narrated their financial transfers as linked to Islamic charity, to different extents, and in conjunction with particular forms of Islamic charity, while some were not mobilized at all.

Interrogating the Confluence

In interrogating the confluence of remittances and transnational Islamic charity, the narratives of migrants or their descendants become central. Does the confluence occur in narrative terms, in the ways in which these financial transfers are spoken about? Or is there a distinction in substance? Islamic charity may be seen as practice, but it is also part of a worldview and a resource that human beings draw on to make sense of their lived experiences, including for motivating and justifying their own actions. Yet the question remains whether a distinction between remittances and transnational Islamic charity makes sense and, if so, why, how, and for whom.

First, when migrants send Islamic charity internationally, this involves a transfer mechanism (a bank, a friend traveling, or a Money Transfer Operator), and it may involve an intermediary who passes on the charity to the ultimate recipient, an individual, a family, a mosque, or an organization. Islamic charity is altered by migration in the same ways as intra-family assistance, which is transformed into remittances as a result of migration. Money which may well have changed hands in any instance now changes hands across international borders.

Second, there is a spatial and emotional distance involved, which affects those giving charity. In the context of Pakistani migration to Norway, the inherent wealth gap is a constant potential reminder of those in need in the communities left behind in Pakistan. For migrants, the geographic distance, combined with an emotional closeness to their communities of origin in Pakistan, arguably affects how they relate to both Islamic charity and sending remittances to family, both of which are often anchored in a faith-based universe of meaning.

Third, exposure to new societies might affect migrants' Islamic charity, whether in terms of their ideas about poverty and development, or with regard to how migrants' descendants in due course approach Islamic charity as Muslims with hyphenated identities, such as in the case of Norwegian-Pakistani youth and adults. The relationship between remittances and Islamic charity may also change, shifting the balance more in the direction of one or the other, and increasing or decreasing the degree of conflation for different individuals.

Fourth, migration also affects the ways in which Islamic charity is organized in diaspora communities, both in that these most often take on transnational forms, as cross-border practices to their country of origin, or third countries, albeit with very different organizational forms. These

organizational forms include religious networks, organized diaspora development engagements, organized mosque activities, multiethnic Muslim organizations, informal collections, and—as focused on here—initiatives and efforts by individuals, loose networks, and family.

Further analyses could be done focusing on collective remittances, although compared with the volume of individual or family-level remittances, the volume of organized collective remittances remains rather meager. Certainly, when considering collective remittances, a distinction between migrant-led initiatives that are or are not faith-based is not always easy to make (Borchgrevink and Erdal 2017).

CONCLUSION

As shown through the analysis of overlapping motivations, which used remittance scripts to unpack often segmented transfers, and considering the impact of migration on transfers (both in families and as charity), the confluence of remittances and transnational Islamic charity becomes apparent. The difference between the two matters for some in religious terms—what is and is not charity of a particular form—and for others in familial terms, where support is offered not out of religious obligation. However, the gray zone appears to dominate, where chances are that religious meaning may be ascribed to financial transfers otherwise referred to as migrant remittances, more often than not by the sender, and sometimes by an intermediary or even the recipient, too.

What does exploring the confluence of remittances and transnational Islamic charity add, and to which academic debates? Three insights are worth sharing. First, a challenge when studying the role of religion in relation to social, cultural, or economic phenomena is how to approach what is or is not religious, whether to stay at a perhaps superficial external level—observing rituals or practices which are unquestionably religious, or whether to ask people to share, explain, and reflect on religious meaning, on their faith, and how it guides their ideals and actions in everyday life. There are caveats to both approaches. Nevertheless, it seems that there continues to be space within migration studies to seek to understand the role which faith may play as a factor co-constituting people's desires and motivations, their choices and actions, and how they choose to narrate their stories. Paying careful analytical attention to the role which faith may play enables us to avoid both an essentialization and an instrumentalization of religion.

Second, in order to understand and theorize remittance-sending motivations, applying remittance scripts to the confluence of remittances and transnational Islamic charity not only underscores the salience of relational, emotional, and material aspects, but also contributes temporal dimensions. These temporal dimensions, due to their religious logic spanning from the here-and-now into the hereafter, operate differently from more common temporal dimensions included in analyses, such as the passage of time since migration, the length of visits, the passage of time after visits, or age and life stage, as well as the age of family members, and eventually the passing away of parents, siblings, and others. In addition to these salient—often highly relational—temporal dimensions, the addition of the hereafter radically opens up the relevant time horizons for understanding human actions. If financial transfers are sent with a motivation of reward in the hereafter, by God—not in the present or near future, and from the receiver—this alters how we can make sense of the transactional logic of exchange which is so often applied (Fokkema et al. 2013; Åkesson 2011; Cliggett 2005).

Finally, paying attention to both the long-term perspective and religion allows for a fresh perspective on human action, which encompasses transcendental considerations as well as intergenerational change. This chapter also draws on interviews with descendants of Pakistani migrants born in Norway. They did not have the same remittance obligations as their parents and financial transfers often focused rather on transnational Islamic charity of different forms. It might therefore be hypothesized that there may be a process where (intra-familial) remittance decay morphs into transnational Islamic charity (targeting broader communities) (see also Aduzna Zewdu 2019; Meyer 2020). Thus, considering religious motivations for financial transfers at the intersection of remittances and transnational Islamic charity might challenge the remittance decay hypothesis, *if* the generations that follow on from the migrant generation, instead of stopping financial transfers, shift these toward charitable forms—in the case of Muslims, as transnational Islamic charity.

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