Financial Geography Working Paper ISSN: 2515-0111

Building Financial Resilience:

Migrant Economies of Charitable Giving

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November, 2018

Financial Geography Working Paper #19

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Abstract

The ‘global’ economic downturn and subsequent phase of austerity have prompted an ongoing search for ‘alternative’, more sustainable models of resilient and redistributive growth. Yet the geographical scope of that search – commonly centred on Anglo-American models of best practice - remains limited in the face of a ‘cosmopolitan’ diversity of financial practice. This paper identifies important possibilities for advancing economic theories of resilience through new cross-disciplinary engagements with resilience research ‘by another name’ in development studies. These ideas are developed through an empirical analysis of faith-based charitable giving amongst the Somali migrant community in London, for whom Islam forms a major defining element of their identity and is difficult to disentangle from Somali culture. Our analysis challenges internalist conceptions of economic resilience vis-à-vis a diversity of translocal resilience practices of economic provisioning, resource redistribution, grassroots giving and livelihood that are simultaneously rooted within and across the global South and global North, amongst migrants who move. We also outline a series of future research possibilities that emerge from this work. Faith-based charity and human compassion offer vital (yet heavily under-researched) components of economies of resilience, through which monetary and non-monetary assets are mobilised to help people in need.

Introducing (the limits to) resilience thinking

> Resilience thinking has become implicated with the hegemonic modes of thought that support global capitalism. (MacKinnon and Derickson 2012: 266)

> We advocate… an economic geography more conscious of its own perspectives and more open to embracing different perspectives through which to view economic practices. It is as important to turn these perspectives on the North to disruptive effect as it is to break the silences from the margins. (Pollard et al. 2009: 139)

In the wake of the financial crisis, recession, austerity measures, and looming costs of Brexit, it is clear that the worst impacts are felt in already disadvantaged communities - particularly low-income and minority neighbourhoods (IFS 2017). Yet ironically, these communities have been increasingly expected to fend for themselves, as a result of the massive costs of bank bailouts, rising unemployment, neoliberal welfare cut-backs and drastic reductions in public spending by central and local governments (Kitson et al. 2011). Against this backdrop, there has emerged significant academic and policy interest into the financial means by which some communities in the wake of recession are able to 'withstand pressures that might defeat others over a period of time' (Batty and Cole 2010: 8); by 'flourishing despite extraordinarily tough experiences and environments' (Buchardt and Huerta 2008: 59); and 'harnessing local resources and expertise to help themselves' (Cabinet Office 2011: 4). Scholars have also been concerned with the social sustainability and humane redistributive quality of post-crisis growth, and have explored the 'possibilities of alternative institutions that might help create a richer, more equitable and more diverse, economic and financial ecology' (French and Leyshon 2010: 2557).

At the centre of these debates, the 'economic resilience' agenda has quickly rise to prominence. Originally developed in the natural and physical sciences to describe ecological systems' capacities to adapt and thrive under adverse conditions, the concept of resilience has increasingly been applied spatially in the social sciences and public policy (see Dawley et al. 2010, Bristow and Healy 2014, Evenhuis 2017 for useful reviews). As part of this agenda, economic geographers have explored the assets and resources that enable communities to cope with financial hardship, changing market conditions, welfare cutbacks, and a politics of austerity. Strikingly however, economic resilience theory remains unnecessarily limited in its engagement with Southern financial knowledges and practices. As part of a larger stubborn trend in economic geography, the global South remains largely 'sealed off' (Jones 2000) as a set of 'other' countries where financial knowledges travel *to* rather than *from*. These self-imposed boundaries and omissions are particularly problematic in the face of complex translocal migration flows, which serve to embed localities into new relations of circulation and interconnectedness not limited by regional or national boundaries. The overall result is a reinforcement of what Sparke (1994) has called 'anaemic geography', in which 'non-West' space is never examined beyond its use as a marker for the limits of 'the West' (p. 113); and 'as if what happens in the West occurs independently of non-Western worlds' (Christophers 2012: 287).

So motivated, this paper connects the burgeoning economic resilience research agenda with resilience research 'by another name' in development studies. We argue that while development frameworks around livelihood have been commonly used to understand the responses of low-income communities in the global South to economic hardship, these are less commonly invoked when members of those same communities move to new countries of destination in the global North. An important body of work has begun to challenge this orthodoxy through a focus on the livelihood strategies employed by urban refugees and asylum seekers in Japan, Canada and the UK to reduce their economic vulnerabilities; and the impact of these livelihood strategies on the host countries (Jacobsen 2006). But much remains to be done, not least given the major difficulties of methodologically engaging with vulnerable migrant groups.

We extend this agenda through an empirical focus on diverse financial practices of charitable giving, mutual aid and asset redistribution amongst Somali migrant households in London, for whom Islam forms a major defining element of their identity and is difficult to disentangle from Somali culture. In so doing, we make visible a set of subaltern economic agents and livelihood practices in an otherwise widely researched 'global city' at the epicentre of high finance, whose practices of economic resilience building can only be understood with analytical reference to their countries of origin.[1] We also challenge long-standing policy discourses which position the UK Somali migrant community as less than resilient, as simply receivers (rather than givers) of charity, and part of a troubled and troublesome Muslim minority (Phillips 2009). In these ways, the paper advances what Pollard and Samers (2013) have called the 'cosmopolitan financial geographies' agenda, concerned to provide 'a greater sense of the ways in which economies/economic geographies of all sorts are practiced and made in multiple, rather than in singular ways' (Lee et al. 2008: 1114; see also Jones and Murphy 2010). Against this backdrop, multiple possibilities for future research are laid out, around advancing more progressive theories of economic resilience through expanded engagements with resilient migrant communities (too often written off as simply 'vulnerable'), and redistributive economies of giving.

Progressing the economic resilience agenda

Geographical conceptions of resilience are commonly understood as: the responsive capacities of places, communities and economies to anticipate, prepare for, respond to and recover from a system-wide disturbance, disruption or crisis (Foster 2007, Lang 2010, MacKinnon and Derickson 2012); to overcome short-term or long-term economic adversity to maintain a high quality of life for residents while others fail (Christopherson et al. 2010); and how people adapt to changing economic circumstances to get by and make do by exercising autonomous initiative (Katz 2004). In contrast to equilibrist approaches to resilience which emphasise economic

[1] 'Subaltern in the sense of drawing on geo-historical experiences and knowledges from the south' (Pollard and Samers 2013: 714).

capacities to 'resist' change or 'bounce-back' towards a pre-existing state (cf. Simmie and Martin 2010), geographers have instead favoured an evolutionary approach, which conceptualises the economic landscape as an open-ended, 'complex adaptive system' in a constant state of transition ('bounce forward') and which, therefore, eschews reductionist notions of simple elasticity or equilibrium ('bounce back') (Martin and Sunley 2015).

Within this adaptive framework, geographers have explored: what a 'resilient' locality, community or region might actually look like; the kinds of organisations, institutional support mechanisms and everyday financial practices which enable some communities to cope with economic hardship better than others; what more and less progressive forms of resilience might look like; and what different degrees of economic resilience imply for policy intervention (see e.g. Pike et al. 2010, Martin 2012, Bristow and Healy 2014, Williams and Vorley 2017). Scholars have also explored the practical means by which some communities are able to reduce their reliance on exploitative high interest pay day loan schemes; to access alternative forms of financial provisioning; and to build capacities for more progressive forms of financial resilience beyond 'subprime inclusion' or 'adverse inclusion'. As such, geographical analyses of resilience have usefully moved away from an earlier tendency to focus on the innate characteristics of individuals, towards a focus on the spatial and institutional settings they inhabit (Batty and Cole 2010) and their role in mediating the effects of economic hardship.

The exponential growth of this research agenda is striking, with ISI Web of Science identifying over 4 000 articles on the topic of economic resilience for 2007-2017 alone, compared with less than 300 in the preceding ten years. Concepts of economic resilience are also popular within policy communities, particularly in the UK where the Strategic National Framework on Community Resilience defines its core agenda in terms of 'communities and individuals harnessing local resources and expertise to help themselves in an emergency' (Cabinet Office 2011: 4). Yet despite their popularity, economic resilience theory has also become subject to increasing criticisms in recent years, in the face of how low-income communities are coping with financial hardship. Three particular problems motivate the alternative framing developed in this paper.

First, while geographical analyses have highlighted the role of multiple institutions and agents in fostering local capacities for economic resilience (including: universities, regional development agencies, firms, workers, policy actors and political leaders), the role of charities and the individuals and households who finance them have received little attention. This omission is particularly problematic given the crucial role of charities in providing vulnerable communities with alternative financial resources for overcoming hardship, declining incomes, and meeting basic needs in the context of welfare spending cuts.

Second, in their focus on 'endogenous' resources, geographical analyses have tended to locate the sites and sources of resilience as lying within the scalar boundaries of the locality or region in question, rather than as part of wider circuits of economic, social and political relations (MacKinnon and Derickson 2012, Martin and

Sunley 2015).[2] Consequently, they have said relatively little about the extra-local, or 'exogenous', institutions, knowledges and practices that also enable vulnerable communities to cope with economic crisis. This omission is particularly problematic in the context of complex translocal migration flows, which serve to embed localities into new relations of circulation and interconnectedness not limited to regional or national 'boundaries' (see e.g. King 2012, Greiner and Sakdapolrak 2013).

A third criticism concerns the apparent neat fit between conceptions of resilience and rollout of neoliberal governmentality (Joseph 2013), in which the onus of responsibility for financial provisioning is shifted from the state onto poorer communities themselves. In the wake of shrinking welfare state expenditures, marginalised groups are expected to govern themselves in appropriate ways, to do more with less, and to 'bounce back' should things go wrong (Joseph 2013, Slater 2016). Concepts of resilience have likewise been criticised for privileging the functional stability of *existing* socioeconomic structures and perpetuating unequal power relations in the face of external interference, rather than challenging the neoliberal logics of global capitalism in pursuit of progressive social change and greater well-being.

In response to some of these identified limits, MacKinnon and Derickson (2012) have jettisoned the resilience term altogether, on the basis that it 'is ill suited to the animation of more progressive and just social relations' (p. 263). Instead they favour the alternative concept of 'resourcefulness', intended to challenge static conceptions of economic resilience 'in more progressive, anti-capitalist, and socially just ways' (p. 255). Within this framework 'resourceful' communities are identified as those which: challenge the privileging of market rationalities over locally defined social needs and well-being; problematise the uneven distribution of material resources through community activism and praxis; and seek to foster social redistribution through the creative use of resources (organising capacity, spare time, technical knowledge, social capital) in ways that enable disadvantaged groups to effect social change in a world that is not simply 'beyond their control'. We very much welcome these progressive aims. However, we also remain conscious that the lexicon of 'economic resilience' has a widespread currency within academic and policy communities that 'resourcefulness' does not. We also note that the auto-conflation of resilience with negative forms of state governance is now being strongly challenged, with commentators 'decoupling resilience from neoliberalism', and instead viewing it as an *evolving* set of strategies and responses that are socially constituted (Pratt 2017), whose meanings and applications are changeable over time and in different place contexts (Joseph 2013). Following Ferguson (2010), the challenge then is to think creatively about *progressive resilience possibilities* (rather than simply the reactionary dangers), and to focus on what, ultimately, we want to achieve: the practical and feasible means for achieving better lives for poorer communities. Thus for Ferguson, in seeking to move beyond a starkly polarised anti/neoliberal debate,

[2] MacKinnon and Derickson (2012) explain the origins of this geographical internalist conception of resilience as a function of the earlier import of biological concepts of resilience from ecosystems science; and have questioned the utility and accuracy of understanding cities, regions and communities as self-organising systems modelled after ecosystems.

there is much to be said for 'focusing on the compromised and reformist terrain of the possible' (p. 181). Hear hear.

So, in seeking to engage with resilience theorists on their own terms *and* to think in new ways about the practical means for fostering better lives for poorer communities, we suggest that economic geographers have much to learn from resilience research by another name in development studies. This work has focused not only on 'Southern' practices of resourcefulness, but also urban livelihood strategies, mutual aid, refugee camp economies, civil society, and mutual support networks (e.g. Kibreab 1993, McIlwaine 1998, Horst 2006, Rigg 2007, Omata 2013). In other words, 'resourcefulness' represents just one possibility for opening up new conversations around economic resilience. Yet while development frameworks of livelihood are commonly used to understand the financial practices of people in the global South, they are less commonly invoked when members of those same communities move overseas as migrants, often facing new economic hardships in the global North. This paper begins to address this analytical asymmetry.

Learning from economic resilience agendas by another name

At the forefront of analyses of practical responses to economic vulnerability in the global South, the livelihoods research agenda explores the diverse capabilities, material assets, social resources and activities that poorer communities productively exploit as a means of dealing with risk, and coping with economic stress and vulnerability (Chambers and Conway 1992). Originating in development research (on poverty, food security and agro-ecological sustainability) in rural areas, the livelihoods concept has increasingly been used in relation to low income groups in urban areas – this in response to (very familiar) problems of reduced wages and job loss, rising costs of living, increased labour market competition, and reduced public sector spending (Chant 2004). In contrast to the pessimism of earlier household studies which characterised poor households as victims excluded from the benefits of economic growth, actor-orientated livelihoods research identifies instead the family, network and community structures and behaviours in which households are actively involved and which help them to survive economic hardship, to make their own history and to change their situation (De Haan and Zoomers 2005). Livelihood analyses are therefore about 'individuals or groups striving to make a living, attempting to meet their various consumption and economic necessities, coping with uncertainties, [and] responding to new opportunities' (Appendini 2001: 24-5).

We note that the expansive livelihoods agenda has itself also not been immune from critiques of reproducing a neoliberal governmentality, as rehearsed in the previous section. However, following Ferguson (2010) and Pratt (2017), the aim then is to decouple that assumed relationship, and to think creatively about progressive livelihood possibilities and for improving people's lives through 'the compromised terrain of the possible', rather than simply the reactionary dangers. We argue that the livelihoods research agenda exhibits several distinctive analytical features, which in combination have the potential to advance the resilience agenda in economic geography, through expanded engagements with low-income communities dealing with economic hardship, changing market conditions, welfare cutbacks, and a politics of austerity.

Central to the livelihoods research agenda, first, studies have accorded *faith-based identities, values and motivations* a more prominent role than is typically found in economic resilience theory (Pollard and Samers 2013: 722). This includes how faith interacts with other values and concerns of the actors involved (Bebbington and Kothari 2006). In other words, livelihoods are not 'solely regulated by the logics of capitalist expansion and market integration' (Bebbington 2003: 299), but also premised on the management of relationships and group identity (including ethnicity, origin, religion, and gender), and meeting social obligations and commitments consequent from those (Wallmann 1984).

Second, in terms of documenting the *grassroots sites and agents* through which poorer communities are able to exercise agency in response to economic hardship, livelihoods research offers an explicit focus on households and families as units of analysis, as an intermediate scale between macro-economy and micro-practices of individuals (e.g. Rakodi 1999, Adger et al. 2002, Mohanty 2003). Much more than how large-scale economic structures determine the structures of these smaller units, livelihood analyses are also concerned with how households and individuals can themselves influence the allocation of economic resources at larger spatial scales:

> In sum… household relations provide an essential starting point for understanding the attempts by disadvantaged and less powerful groups to get by, [and] to advance themselves. (Beall 2002: 83)

Within this analytical framework, research has focused particularly on women as household financial managers, and their activities to mobilise resources, generate income and provide mutual support under conditions where state-provided welfare has been reduced. In contrast, a focus on households and gendered financial relations remains significantly under-developed within economic resilience theory.

Third, livelihoods research also focuses on a *diversity of assets, resources, and capitals* upon which poor populations draw to cope with economic hardship - and which might usefully extend the economic resilience agenda. Much more than access to financial capital, these 'resources of the poor' also include networks of skills, expertise and time, trust, labour pooling, and reciprocal favours. The point then is that livelihoods are increasingly diversified, and it is less common for people to collect all of their income from any single source or form (De Haan 2012). Thus as Moser (1998) makes clear, the core aim is to identify what the poor have, rather than what they do not have, focusing on their social assets. Development scholars also emphasise a diversity of networks, group memberships and social connections through which assets and resources are redistributed, and upon which individuals and households can draw for mutual support in response to economic vulnerability, including: kinship groups, congregations, friendship groups, or groups with a common historical trajectory and shared experience. In this way, livelihoods research covers a diversity of means ways of gaining access to resources beyond the market

(De Haan and Zoomers 2005), and through which socioeconomic risk is insured against collectively (Beall and Kanji 1999).

And fourth, in seeking to understand economic survival strategies, livelihoods research also emphasises the *spatial trajectories* through which livelihood knowledges and practices emerge out of past actions, historical conditions, and previously experienced social arrangements (see also Datta et al. 2007). In other words, it is not enough to examine livelihood strategies and activities in relation to any single location (De Haan 2012), but only by invoking processes occurring in other places and across wider spaces (Bebbington 2003: 302), and which 'motivate actors in these networks, structure what they do and do not see in the localities in which they work, influence how they interact with local populations, and affect the types of intervention they pursue' (Bebbington and Kothari 2006: 864).

Drawing on these analytical cornerstones of the livelihoods agenda, this paper examines the rearticulation of household livelihood practices as previously documented in the global South, in migrants' new countries of destination in the global North. In seeking to explore this spatial stretching of livelihood practices and how they come to inform capabilities for building economic resilience in the UK, we challenge the internalist focus on endogenous assets found in much economic resilience research. Through our empirical focus on faith-based practices of Islamic charitable giving, we show how redistributive networks of migrant charitable giving function to circulate donations as a resource upon which people in need can draw. These assets also enable some households to forego a dependence on 'bad finance' (including high-interest payday loans) as a more progressive form of economic resilience.

Investing in communities in need: Islamic charity through the recession

Interest in the progressive possibilities for building resilience in marginalised communities emerges from a growing appetite for 'doing battle with the mantra that 'there is no alternative'' (Lee et al. 2009: 735), and for the development of 'a more humane economics centered around the provisioning of human needs rather than around notions of scarcity, efficiency and maximization of economic growth without a human purpose' (Beneria 1995: 1847; see also Sen 1999; Stiglitz et al. 2009). As part of this wider project, we suggest that Islamic charities offer an important area for economic resilience research.

Significantly, the UK's population of 2.71 million Muslims are disproportionately represented in some of the most deprived local authority districts, exhibit higher unemployment and lower full-time employment rates than the overall population (Muslim Council of Britain 2015). They are also more likely to live in social housing, have no educational qualifications, and exhibit ill-health in old age (ibid.). Crucially however, as Metcalf (1996: xii) has noted, for all the deprivation, prejudice and racism that affects many Muslims, these communities also have considerable reserves of socio-economic strength, creativity and inventiveness. Underpinning this, the Qur'an and the Haddith provide a common core of textual references for all Muslims, in which charity is repeatedly praised and recommended to believers in support of socioeconomic justice and the eradication of poverty (Chapra 1985).

Prior to the recession, the Central Register of the Charity Commission for England and Wales documented 1 373 Muslim charities in 2007, with a combined income of £218.5 million. These charities vary in size and purpose, from those concerned with building mosques and the provision of schools, to those providing welfare or advocacy services for women, children and the elderly. Subsequently, in the recessionary context of radically reduced public spending, media claims that 'faith charities are poised to weather the credit crunch better than their non-faith counterparts' (The Guardian 2008) find support in secondary data for the UK's two largest Islamic charities. Islamic Relief evidenced a sustained increase in voluntary donor income through the financial crisis from £28.9 million in 2007, to £33.7 million in 2008, to £41.2 million in 2009 (Islamic Relief 2009). Likewise, Muslim Aid evidenced the same pattern with an increase in donations from £24 million in 2008, to £43.9 in 2009 (Muslim Aid 2010). Similar patterns of Islamic charitable growth are also evident in Greater London, where in 2007 there were over 500 registered Muslim charities, collecting over £69 million per annum in donations (Charity Commission 2008). Subsequently, our own analysis in the aftermath of the economic downturn, documented 150 Islamic charities in London with reported income of over £125 million for the financial year 2009-10. That is, twice what was documented in London two years previously (see Table 1). These patterns of resilient giving are particularly significant against national backdrops in which charities in England and Wales have been 'increasingly challenged by falling income and escalating demand for their services' in the aftermath of the economic downturn (Charity Commission 2009:4). Likewise, the targeted focus of these charitable disbursements on 'empowering communities' by 'relieving poverty and distress', 'to overcome disadvantage in local Muslim communities', 'to assist financially and provide welfare services to the poor', and 'to relieve financial need'.

In combination, these data evidence significant Islamic charitable activity in London and the UK through the recessionary period, with targeted disbursements to vulnerable low income groups. Drawing on the core concerns of livelihood analyses with faith-based practice, and the key role of households and families in influencing the allocation of economic resources at larger spatial scales, we explore: the diversity of assets, resources and capitals that support these larger-scale Islamic charitable investments; and the migration trajectories through which charitable knowledges and practices in London emerge out of past actions in the global South.[3] We also explore their role in reducing the economic vulnerability of low-income populations in East London, through the redistribution of assets and resources through networks of mutual aid.

[3] Scholars distinguish between *charitable giving* as short(er) term relief involving relationships of dependency, from *philanthropic giving* concerned to provide long(er) term solutions to identified humanitarian issues (to empower those most affected) (see Singer 2008). In documenting the activities of 150 Islamic charities in London, these twin ambitions often co-exist within the same organisation.

Table 1 – Illustrating the diversity of Islamic charities investing in communities in London in the wake of the 2008-10 recession

Charity	Targeted focus of financial disbursements	Income and disbursements			Spaces of operation
		Financial Year End	Income	Spend	
Association of Senior Muslim Citizens	Relief of poverty and improving quality of life of the elderly residents.	31 Mar 2010	£5 922	£2 727	Harrow
Bow Muslim Community Centre	Help and assistance to the local Muslim community to overcome their disadvantages and improve their condition of life.	31 Mar 2010	£78 731	£22 296	Bow, East London
Hefazothe Islam UK	To advance Islamic religion, education and training; to relieve poverty, suffering and distress; and to protect and promote public health.	31 Mar 2010	£257 362	£304 774	Tower Hamlets and Bangladesh
Memon Association UK	Welfare services to the poor, needy and elderly. To assist financially and / or otherwise.	31 Dec 2009	£142 691	£77 970	Lambeth
Muslim Student Charity	To relieve need among Muslim students in the UK through provision of hostels, recreation and leisure facilities in the interests of social welfare	30 Sept 2008	£58 809	£56 153	London and UK
Somali Community Advancement Organisation	To help elders, women and children from the Somali community to integrate better into society and economy by: helping academically, enhancing skills, empowering the community.	31 Mar 2010	£26 057	£19 176	London
UK Islamic Mission	Raising funds for all human sufferings, human needs, education purposes, and to provide centres for worship.	31 March 2010	£2 919 429	£2 030 615	UK

Researching resilience amongst London's Somali community

To understand how practices of giving by individuals, families and households underpin larger Islamic charitable flows, this research engages with the Somali migrant community in London, for whom Islam forms a major defining element of their identity, and difficult to disentangle from Somali culture (East London Alliance 2010). Somalia is characterised as a nation of emigrants, consequent from an escalation of civil conflict from the late 1980s (Sporton et al. 2006).[4] There are over one million Somali men and women living outside the country (Sheikh and Healy

[4] In May 1991, the people of north-west 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, Sporton et al. 2006).

2009). The UK has one of the largest and longest established Somali populations (95 000 - 250 000 people) in Europe (Hammond 2013). This is geographically concentrated in London (home to 65% of UK Somalis), with large Somali communities also living in Bristol, Manchester, Birmingham and Leicester.

The UK's Somali community is 'super diverse' (age, educational attainment, migration trajectory), and comprises men, women and children who moved independently as well as those who migrated to join family members. Likewise, diverse Somali immigration statuses, including asylum seekers, refugees, economic migrants, irregular migrants, permanent residents, British and EU nationals. Notwithstanding this diversity, successive research has documented Somalis to be one of the most deprived migrant communities in the UK (e.g. IPPR 2007, East London Alliance 2010, Chouhan et al. 2011), with evidence of an inter-generational transmission of poverty. Hammond's (2013) account of a Somali 'community in crisis' identifies high levels of deprivation, significant unemployment (accounting for 45% of men and 39% of women in 2008) and economic inactivity (72% in 2006). Deprivation is also evident through a high concentration in rented and social housing and significant benefit dependency (see also Datta 2012). It is important, however, to situate the popular discourse of a marginalised Somali migrant group against a more nuanced and diverse set of resilience practices, rooted in faith and mutual aid.

This paper draws on 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).[5] Participants were recruited through gatekeeper organisations including Somali migrant/welfare organisations (Ocean Somali Community Association, Karin Housing Association, Somali Day Centre, Somali Integration Team) plus Al-Huda Mosque and The East London Mosque. The survey examined: (i) social demographics (migration history, employment, earnings, housing); (ii) motivations for giving; (iii) donation size, frequency, forms; and (iv) charitable networks (organisations, monitoring). Overall, 98% of our research participant sample (N=58) were first generation Somali migrants, with the majority (73%) living in the UK for over 10 years. In-depth semi-structured interviews were undertaken with a subset of eight households surveyed, sampled to include varying levels of charitable giving, income, household situation, and migration experience. Interviews typically lasted 1 hour and explored participants': migration histories, previous experiences of receiving charity, the role of faith in motivating their donation practices, sources and means of giving, and 'before-and-after' experiences of charitable giving through the economic downturn. All interviews were conducted in Somali and tape recorded; later translated into English and transcribed. Analysis was carried out through detailed coding and cross-comparison of coded transcripts to draw out key themes, commonalities of experience and sources of difference with the aim of building theory iteratively. Member checking was also used to gauge the credibility of evolving ideas and theories.

[5] Fieldwork was conducted May to August 2012.

The final composition of the research participant sample is consistent with previous research amongst London's Somali community (e.g. Datta 2012, Hammond et al. 2011): 57% of participants were unemployed; 63% lived in benefit recipient households (in receipt of job seekers allowance, incapacity benefit, pension support, income support); and 48% of households contained dependent children under the age of 16. In turn, those who were employed predominantly worked in a range of low paid jobs including cleaning, care, as day care officers and community activists. Over half of the participants lived in rented social housing let by the local council.[6]

Migrant economies of resilience: a livelihoods perspective

In the following sections we explore the practices of charitable giving amongst East London's Somali community that underpin larger networks of Islamic charity (Section 3). We also demonstrate the relevance of a livelihoods approach (with its focus on faith, grassroots agency, diversity of assets/capitals, and spatial trajectories) for better understanding capacities for economic resilience making amongst the Somali community in the UK – a community that continues to get by in the face of hardship. We also explore some of the resilience outcomes that emerge from this activity.

Faithful economies of giving

To understand the means through which low-income communities are able to withstand economic hardship, the livelihoods approach demands a strong engagement with *faith-based identities and values* that is largely missing in economic resilience theory. Its additional explanatory power is well illustrated through the Somali migrant case. Despite significant deprivation, 100% of Somali research participants had supported charitable causes in the previous 12 months. Within that, just under half had supported charitable causes targeting Muslims specifically, with the majority of those recipients (72%) located in the UK. In addition, one quarter had also supported charitable causes targeting non-Muslims, whose recipients were again overwhelmingly (93%) located in the UK. Indeed, half of the survey participants reported that the economic downturn had resulted in no change to their charitable donations, with only three indicating that they give less frequently.

Underpinning these combined practices of collective charitable giving through the economic downturn, 97% of participants acknowledged the significant role of their Islamic faith in shaping their donations and structuring obligations of charitable giving and compassion. Indeed, as also noted by Singer (2008), Islamic faith is simply incomplete without charitable acts of giving:

> Everywhere *salah* [prayer] is mentioned in the Qu'ran, it is followed by charity. It protects you from any harm that might come your way and also it is your protection in the hereafter… charity never, never reduces your wealth. This is

[6] Other key features of the survey sample include: Gender 31% male, 69% female. Age 21% 18-30 yrs, 40% 31-40yrs, 19% 41-50yrs, 21% over 50 yrs. Time since UK entry 9% 0-5 yrs, 17% 6-10 yrs, 26% 11-15 yrs, 15% 16-20 yrs, 19% 21-25 yrs, 12% over 25 yrs.

> something guaranteed as Allah will return it to you. (Somali female, UK 1990-, aged 18-30)

Somali migrant men and women classified their faith-based charitable donations across four specific forms, the first of which is *zakat*, (obligatory alms giving) evident amongst 61% of research participants. Zakat is one of the five pillars incumbent on all believing Muslims who have the financial means to give.[7] It is specifically aimed at helping the disadvantaged and poorest, legitimizing personal gain by reserving part of it for community benefit:

> The way that Islam looks at everything you have, 2.5% you share... Nothing belongs to you. There is no difference between you and the poor person or the sick person. You have to share it. (Somali female, UK 1987-, over 50 yrs old)

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 vital minimum, *nisab*, under which no *zakat* may be imposed. Because *nisab* is set quite low, zakat can be imposed across a wide range of the population, such that practices of Islamic giving are not limited solely to the wealthy classes (Kochuyt 2009). Thus as one Somali woman in East London explained, 'God will ask me in the hereafter what we have done for poor people… to show each other mercy and support each other'. Many people pay zakat during Ramadan because the reward for good deeds done in this blessed month are believed to be multiplied, with charities such as Islamic Relief also offering online zakat calculator tools.

The Qur'an also inspires further discretionary charitable donations, *sadaqa*, towards economically dependent family members and community, and this was evident among 98% of the research participants. As one Somali male explained 'I want blessings from God. And God has told us to pay *sadaqa*, it will cleanse you. Those who don't pay don't get any rewards in this life and the hereafter' (UK 1990-, 41-50 yrs old). Crucially, *sadaqa* can take a monetary or non-monetary form ('advice, giving your time is also *sadaqa*')[8]; it can be given at any time; and it is used for longer-term projects rather than as a response to immediate short-term need.

Islamic charitable obligation also finds expression in the form of *waqf* benevolent funds, or Islamic charitable perpetuities, evident amongst one fifth of participants' charitable activities. *Waqf* endowments can be made by individuals, families or institutions and are purely voluntary acts of benevolence. The title of an owned asset is locked up from disposition, with its income benefits dedicated for the welfare of a specific group of individuals (e.g. poor, elderly, widows, orphans, travellers) or a project that is beneficial for societal well-being (e.g. healthcare, education, shelter, employment, development). *Waqf* benefits are not usually specific to Muslims alone.

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[7] The other four pillars comprise: the declaration of faith (*shahada*), prayer (*salat*), annual fasting during the holy month of Ramadan (*sawm*), the once-in-a-lifetime pilgrimage to Mecca (*hajj*). Collectively, these acts of worship (*ibadat*) form the core of Muslim faith and practice (Singer 2008).

[8] This quote from a Somali female (UK 1987-, over 50 yrs old).

In addition, 79% of participants also identified significant charitable giving in the form of *Qadhanna* or *Baho*. This form of giving applies to the Somali community specifically (faith in each other as a function of kinship networks), and refers to community fund-raising for charitable purposes. It is often done on a clan basis, but recipients do not necessarily belong to the same clan:

> There are people who have no status in this country, 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 male, UK 1992-, 41-50 yrs old)

Practices of charitable giving amongst London's Somali migrant community must therefore be understood as rooted in a powerful set of Islamic beliefs that give rise to distinctive rationalities, logics, and practices of giving – these in support of larger charitable disbursements and investments in people in economic need (see Table 1). However, faith remains largely invisible as an object of analysis within economic resilience studies.

Households mobilising diverse assets for resilience-making

In addition to its focus on faith, the livelihoods agenda also offers new possibilities for enlarging resilience debates through closer engagement with the *grassroots sites* through which poorer communities exercise agency in collective response to economic hardship – to reduce vulnerability and improve the situation of others. Here, our interviews emphasise the crucial role of Somali households in generating income to sustain practices of charitable giving; provide mutual aid under conditions where state-provided welfare has been reduced; and influence the allocation of economic resources at larger spatial scales.

At the heart of these capacities, interviews pointed repeatedly to the central role of women in managing Somali household patterns of charitable donation, and who are tasked with freeing up resources for giving through a variety of creative means. Underpinning the significance of these financial roles, many Somali households are headed by women who came to the UK without their husbands (The Economist 2013). Their practices include assigning different social and symbolic meanings to different monies (with particular monies marked as special if they originate from other clan members versus welfare benefit payments versus wages), and then deciding how specially earmarked funds are spent (see also Zelizer 1989) – this often in consultation with other women in other Somali households. Somali women also contrasted their patterns of giving (for example around youth empowerment, childcare, and education) with a tendency amongst some Somali men to 'give to enhance their status in the community'. As such, the larger financial flows of Islamic charity disbursements identified earlier in this paper – intended 'to reduce disadvantage in local Muslim communities', 'to assist financially and provide welfare services to the poor', and 'to relieve financial need' – cannot be fully understood *without* explicit reference to the female-led practices of household monetary allocation which underpin them.

Also emergent from a livelihoods framing of economic resilience capacities, our interviews evidence the *diverse and creative means* through which patterns of giving are funded – and which also extend beyond the narrowly monetary. Typically monthly donations to charitable causes were under £100 ('sometimes£1, £2, £3 whatever is in my pocket'), although in two exceptional cases migrants reported that they gave £1000 and £1200 respectively. And significantly while 40% of participants fund their charitable donations from wages, 50% fund them from state welfare benefits – this representing a significant drain on scarce familial resources. Other identified examples of creative resourcefulness to free up cash for charitable giving include the informal trading of government-provided food vouchers between households in exchange for cash with other Somalis in supermarkets. Likewise, the role of sacrifice in enabling donations, with one Somali woman describing how she has 'seen a lot of people sacrifice, even as big as returning some of their shopping for that week or reducing, and women who would rather walk than buy a pass for the bus… only God knows how difficult it was to raise that money'. Our 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 (see also Kaleem and Ahmed 2010, Hammond et al. 2011).

Practices of charitable-giving amongst East London's Somali community in the recessionary period are therefore rooted in the mobilisation of multiple sources of giving, even in the face of considerable hardship. Much more than access to financial capital, these 'resources of the poor' also include networks of skills, expertise and time, trust, labour pooling, and reciprocal favours. And whilst mediated at the grassroots level through Somali households, a majority (81%) of survey participants also reported that they participate in charitable giving *collectively*, pointing to the key role of other agencies in brokering these distinctive patterns of faith-based charitable giving. These include: female-led hagbad saving schemes, international money transfer agencies (e.g. Dahabshil), and targeted Somali satellite TV campaigns. Three quarters of participants also identified mosques in East London as the primary route by which they came to support a range of specific charitable causes in the UK and overseas, including poverty alleviation (70%), health (60%), and education (62%).

In combination then, these mediated patterns of mutual aid begin to highlight just some of the grassroots sites, community networks and social connections through which diverse assets and resources are redistributed within and beyond migrant communities in the UK, in response to economic vulnerability. Yet, in contrast to a livelihoods approach, these remain largely invisible in the extant economic geography research literatures on resilience, as part of a larger general silence around charities. Our analysis also challenges the popular discourse of migrants as recipients of charity rather than givers of charity, by showing how these migrants are 'people who were sometimes donors and sometimes recipients, sometimes both, sometimes neither' (Singer 2008: 17).

Translocal strategies of resilience

Resilience theory in economic geography maintains a predominantly internalist focus on 'endogenous assets', which locates sources of economic resilience as lying within the boundaries of the locality in question. In contrast, a livelihoods approach makes clear that it is not enough to examine livelihood strategies and activities in relation to any single location (De Haan 2012). Consistent with this enlarged view, our research with London's Somali community demonstrates how practices of charitable giving and mutual support in the UK are *spatially path dependent* from migrants' previous lived experiences of conflict, famine, familial separation, refugee camps, economic crisis, and poverty back in Somalia and elsewhere.

As one Somali woman described, she had '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' (UK 2002-, 31-40 yrs old). Other participants also detailed their personal life-histories of being supported through crisis:

> 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. We didn't have anything, just the pieces of clothes we were wearing. 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 male, UK 2002-, 18-30 yrs old)

Thus while the Qur'an and the Haddith provide a common core of textual references for all Muslims, in which charity is repeatedly praised, their interpretations and translation into action vary geographically, shaped by local historical experiences (Singer 2008). These include people's experiences of mutual assistance in refugee communities, for example, through transfer and exchange of resources (e.g. food, petty cash) between different households, essential for the survival of many poor refugee families given their non-citizen status in countries of exile (Kaiser 2007, Mosoetsa 2011). Well documented in the Somali case is the strong moral responsibility and deeply entrenched commitment amongst Somali refugees in Dadaab refugee camp (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 amongst Somali clans have also been identified following the 1991/2 famine (also at the height of the Somali civil war) and 2011 famine in Somalia (Majid and McDowell 2012). As Somali refugees move to UK, legacies of these past practices of sacrifice and informal assistance (as givers and receivers) subsequently shape patterns of charitable giving and mutual aid in the UK context.

In seeking to connect Somali practices of charitable giving in London to these previous experiences of hardship, faith and survival, our analysis also points to complex trajectories of *repeat onward migration*, rather than single unidirectional movements from Somalia to the UK. The survey documented a range of intermediate locations via which participants had moved, including: Abu Dhabi, Addis Ababa, Bangladesh, Doha, Dubai, Ethiopia, Kenya, Kuwait, Libya, Netherlands, Norway, Ottowa, and the UAE. The interviews documented the spatial complexity of these South-South, South-North iterative migration histories in more depth, with participants outlining migratory geographies: from Somali to the UK, via Ethiopia, Sudan and Libya; and from Somalia, to India, to Bangladesh, to the UK. These complex spatial trajectories of migration are important, because as one participant explained:

> We 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. They ask, 'how can I help you?' (Somali female, UK 2007-, 18-30 yrs old)

Consequently, the practices of charitable giving evident amongst East London's Somali community represent an accumulation of *multiple* prior experiences of charity in different places, which are then rearticulated in the UK context. These experiences necessarily force a new translocal dimension to geographical analyses of the capacities of low-income migrant communities to rebound, adapt and recover in the aftermath of the financial crisis. Connecting resilience practices to the journeys that migrants have taken also extends the evolutionary focus of economic resilience theory to key debates in development studies around migrant life courses (e.g. Clark et al. 2009, Hautaniemi 2011). As such, 'resilience' becomes more than just a static outcome, but a relational set of capacities that are in flux, and through which development trajectories in the global North are intimately tied to the global South.

Building new capacities for resilience

While previous work has explored the role of Islamic charity in building livelihoods in the global South (e.g. Bremer 2004, Kaleem and Ahmed 2010), less is known about these *charitable investment outcomes* in the global North. Our data indicate a range of charitable activities in London and the UK supported by giving amongst East London's Somali community, through which donations are providing people in need with alternative financial resources for overcoming economic hardship, declining incomes, and meeting basic needs (see also Batty and Cole 2010, Starr 2010). While these data proved tricky to collect – a function of their particular sensitivity within London's Muslim community, and summarised financial data in Islamic charity annual reports – we can make a number of important points on the significance of these largely undocumented financial flows for building progressive capacities for economic resilience.

Within East London's Somali community, weekly charitable collections are commonly organised in mosques via two 'boxes': one reserved for mosque related expenses and a second to collect for households, families and communities identified as being 'in need'. Crucially, definitions of those 'in need' of charity, and of 'the deserving poor', have been geographically reconfigured in the recessionary context beyond poor communities in the global South also to include the UK:

> Charity starts at home and for us, that is London. I've seen people struggling here so don't assume there are no needs here. We are told to look at our

> neighbours, to look at what is around us. The other day I was asked by my friends at the community centre whether I wanted to contribute to *sadaqa* for a woman who was sick and she was in London. We shouldn't say we haven't got anything or we don't want to help because things are tough. (Somali male, UK 2002-, 18-30 yrs old)

At the household level, our survey documented a diversity of donors' preferred outlets for their donations to be spent, including investments in short term coping and poverty alleviation, alongside longer-term investments in youth, women and schools, and in infrastructures for support (building new mosques and maintaining existing buildings for worship). Importantly, these stated donor intentions are also consistent with the strategic focus of Islamic charitable disbursements at the institutional level (see Table 1), in relation to: 'empowering communities' by 'relieving poverty and distress', 'to overcome disadvantage in local Muslim communities', 'to assist financially and provide welfare services to the poor', and 'to relieve financial need'. However, participants also emphasised their unwillingness to control the eventual outlet for their donations:

> I don't want to dictate where my £20 donation is spent on. I don't think I should claim that power. At the end of the day it is charity, you just have to trust that the person who says they are doing this with, does so. … There has to be a limit to the restrictions you put on it. (Somali female, UK 1996-, 41-50 yrs old)

As such, migrant networks of charitable giving circulate small amounts of regular donations to people in economic hardship, in pursuit of progressive financial outcomes. And while the size of these individual household donations might appear insignificant for enabling economic resilience amongst low income migrant communities (typically less than £100 per month), their combined aggregate flows are very significant indeed (over £150 million in London in 2009-10 alone). They offer a resource upon which people can draw, to displace 'bad finance' such as pay day loan schemes with high rates of interest – this also reinforced by Sharia prohibitions against 'riba', or literally unearned profit:

> For myself it is whether and how my contribution will be effective. Even if it will not have a huge impact, but as long as it will have an impact on an individual's life, even one person, it is good. For me it is about impact. I rather give to things I believe [in]… something will come out of it. (Somali female, UK 1996-, 41-50 yrs old)

These findings are important because they point to everyday capacities for economic resilience in a migrant community in East London that has been repeatedly marginalised, and yet which continues to survive and to reproduce itself in spite of economic hardship and in the wake of welfare cuts. Or as one participant neatly put it 'Somalis have got good networks to fall back on, even here. Everyone stands up for them, at a clan level, community level'. Participants identified this reproduction in terms of the 'resilience of first generation Somali women' subsequently enabling the resilience of second generation Somali women, and a sense of connection to earlier generations of Somali migrants (with Somali children taught to give by their parents). Several participants also pointed to the significance of second-generation migrants in shifting the focus of networks of giving beyond the basic coping concerns of earlier generations. This also included a concern to help make family members in their countries of origin become more financially self-sufficient in order to reduce the dependence of those needy communities on remittances.

However, this is also not to romanticise / overstate the resilience of the Somali community – a community that continues to suffer from ongoing problems of educational underperformance and labour market exclusion, especially relative to other East London migrant communities, including the Bangladeshi community (Hassan et al. 2009, The Economist 2013). Nevertheless, these findings offer an important counter to the negative media stereotypes of Somalis as merely benefit dependents and receivers (rather than givers) of charity. Nor is our analysis of capacities for economic resilience through charitable giving intended to absolve the state from its necessary role in providing welfare for migrant communities.

Conclusion: resuscitating an 'anaemic' economic resilience agenda

The UK recession and subsequent period of austerity have hit low-income and minority neighbourhoods hard, with many of these areas increasingly left to fend for themselves through rising unemployment, welfare cut-backs and drastic reductions in public spending. In response, academic and policy concerns around economic resilience have been brought to the fore. Problematically however, economic resilience theory remains rather 'anaemic' in its lack of engagement with Southern practices of resilience making in the face of economic hardship.

Drawing on a series of key analytical pillars within the livelihoods research agenda, this paper has documented diverse economic practices of charitable giving and community investment amongst individuals and households in East London's Somali community in the aftermath of the economic downturn. Arguably, the core findings that emerge from this paper could not have been fully understood through economic resilience theory alone. Rather, our enlarged focus of analysis reveals the central role of households and women as active agents in building local capacities for economic resilience amongst low income communities; the major role of faith and compassion in motivating economies of giving and redistribution of assets amongst kinship and clan networks; the diverse monetary and non-monetary forms which those assets can take; and the diverse and creative means through which everyday charitable giving is mobilised to help people in need.

In short, these redistributive networks of migrant charitable giving function to circulate donations as a resource upon which people can draw, enabling some households to forego a dependence on 'bad finance' (including high interest pay day loans). Our analysis also shows how practices of mutual aid and support amongst migrants in the global North are path dependent from migrants' previous experiences of responding to conflict, famine, familial separation, refugee camps, economic crisis, and poverty in the global South. The limits of the commonly invoked lens of endogeneity within economic resilience theory is further exposed when juxtaposed against the complex multi-stage migration geographies through which individuals have come to learn about faith-based charitable giving, mutual support and resilience in a range of spatial contexts prior to their rearticulation in the UK.

There are a number of future research directions in which the analysis presented in this paper might be further developed. One set of research possibilities relates specifically to the role of Islamic charity in fostering new geographies of economic resilience at a range of spatial scales. The UK Muslim community (1.8 million people) is highly diverse, comprised of 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 (Spencer 2011). These communities present significant opportunities for comparative research that extends this work through a comparison of multiple Islamic community groups (Pakistani, Somali, Turkish, Moroccan) in London. Future research needs to compare the sources, motivations and everyday practices of Islamic charitable giving and economic resilience building by individuals, families and faith groups across these migrant communities. The attendant power dynamics within and across these communities also raise important questions regarding the wider role of Islamic charity as a potential route to socially progressive economic regeneration in the aftermath of recession.

And while this paper has explored faith-based charitable giving targeting the 'deserving poor' within London, it is important to explore faith and charity at the international scale, and to examine their (dis)connections with widely documented migrant remittance practices and intra-household transfers of wealth. We suggest that a translocal approach to resilience includes not just migrants in western host countries drawing on livelihood practices learned in the South, but also on their family members in those same southern settings drawing on resource flows emanating in the west (e.g. use of UK Islamic charitable donations by some of our participants to help build mosques back home). This is particularly important given that Muslims' identities are accompanied by a transnational 'superordinate collective identification' (Hopkins and Kahani-Hopkins 2004: 44) with the universal Muslim community (*umma*). Likewise, migrant economies of giving rooted in other faiths, through which monetary and non-monetary assets are mobilised to help people in need. In this way, economic geographers might also begin to challenge the intellectual hegemony of international 'remittances' (giving to family members), by positioning them alongside international faith-based charitable-giving (to unknown others) as part of a diverse global moral economy of giving.

Acknowledgments

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 audiences at presentations to AAG (2017), RGS-IBG (2015), and Oxford University (2014).

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