"It is like second nature": Informal giving among Pakistani Muslims in an English city

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Abstract

This paper explores how the Islamic principles underpinning *zakat* and *sadaqah* aid the development of localised informal support networks in an English city. The paper draws upon interviews conducted with Pakistani Muslim men and women living in areas of high deprivation. Participants self-identified as a 'community' which was multi-generational yet built largely upon traditional and conventional Muslim practices. Presenting empirical data which demonstrate the existence of Muslim philanthropic activity, participants provide their own interpretations of *zakat* and *sadaqah* whilst making a distinction between 'charity' and more general 'good deeds'. The findings address a gap in knowledge surrounding the role that informal support plays in supporting Pakistani Muslims in Britain who possess a lower socio-economic status. The data reveal that the motivations surrounding engagement in informal support have consequences for (dis)engagement with some formal welfare support services.

Key Words

informal support, Pakistani Muslim, deprivation, support network, community

Introduction

Malik (2016) suggests that within the five pillars of Islam lies a practical philanthropic act which can be applied to address some major socio-economic problems surrounding poverty and deprivation. In Britain, the Pakistani ethnic group[1] is identified as one of those most at risk of being in poverty (Marmot et al, 2020) yet research indicates a lower take-up in general among Pakistanis of some formal welfare support services (see Becher, 2008; Griffith and Malik, 2018; Moffatt and Mackintosh, 2009; Power et al, 2017). Consequently, informal support may be prevalent, leading to implications surrounding (dis)engagement with such provision. However, most in-depth studies which identify the utilisation of informal support and resources among the Pakistani ethnic group in Britain are now very dated (see Ballard, 1982; Phillips, 2006; Shaw, 2000; Werbner, 1990). Little is known therefore about the current utilisation of informal resources at the micro-level and their role in supporting Pakistani Muslims that have a lower socio-economic status.

Existing research focused upon Pakistani Muslims in Britain has long shown that high density networks allow for the pooling and sharing of resources (see Shaw, 2000; Werbner, 1990). This paper presents data from interviews conducted with Pakistani Muslim men and women in the northern city of Sheffield, England. It explores how the Islamic principles underpinning obligatory (*zakat*) and voluntary (*sadaqah*) charity have aided the development of localised informal support networks in areas of deprivation. In doing so, the paper demonstrates a continuation of mutual aid and reciprocity as mechanisms of informal support amongst Pakistani Muslim individuals, families and households in Sheffield, which is mobilised through a combination of Islamic capital (Franceschelli, 2017) and ethnic capital (Modood, 2004).

The paper begins by introducing the concept of informal support, its relevance among Pakistani Muslims in Britain and its utilisation broadly as a coping strategy among deprived populations. The principles of *zakat* and *sadaqah* are outlined, providing important context around these aspects of Muslim philanthropic activity and the role that religion plays in relation to engagement with informal support. Following a description of the methodological approach, a findings section demonstrates how *zakat* and *sadaqah* are translated in daily life through examples of informal support, which included charitable giving as well as acts of kindness and good deeds which enhanced the socio-economic wellbeing of others.

The paper uses the term 'Muslim philanthropy' to encompass the acts of obligatory and voluntary charitable giving, as demonstrated through the accounts presented from Pakistani Muslim participants. The broad definition provided by the *Journal of Muslim Philanthropy and Civil Society* is of relevance here, describing Muslim philanthropy as involving '*self-identifying Muslim individuals, institutions, communities, and societies as key agents* in shaping the context and content of this activity' (Alexander and Siddiqui, 2017).

The paper draws upon the lived experiences of Pakistani Muslims who self-identified as a 'community'. The notion of 'community' can be a typical way for groups of people to describe themselves, but an important aspect of this paper is to acknowledge that in Sheffield, there are many facets of community. The participants that took part in this study demonstrated a commonality with other Pakistani Muslim individuals through their cultural and religious connection. The label of 'community' as used by participants is valid but at the same time could imply homogeneity among this group which is not the intention of the paper. To avoid a reductionist view, and to depict the differences within the study population, 'communities' will be used here on in which better describes the connection that participants had with localised networks of informal support and the sense of solidarity that existed among family, friends, neighbours and acquaintances.

Understanding informal support as a coping strategy

Although at high risk of poverty, research suggests that in Britain, people from the Pakistani ethnic group make less use of some mainstream support compared to their White British counterparts, such as emergency food banks (Power et al, 2017), welfare benefits (Moffatt and Mackintosh, 2009), and family support services (Becher, 2008; Griffith and Malik, 2018; Salway et al, 2009). Evidence also suggests that in general, the Pakistani ethnic group relies heavily upon informal support within local neighbourhoods and kinship networks which stems from their migration to Britain during the 1940s onwards (Phillips, 2006; Shaw, 2000; Werbner, 1990). Many of the informal activities undertaken within Pakistani culture typically connect with a 'socially-driven rationale' (Rodgers et al (2016:22) and the informal resources provided by, and within different Pakistani Muslim communities in Britain are often well established, supported, and initiated by Islamic principles and cultural values.

As a result of shrinking state support, some low-income families rely on friends and relatives as a safety net, indicating the importance of social support networks during periods of crisis (Hill et al, 2021). The support provided by family and friends has been labelled as a 'third source of welfare' but some argue that this may act only as a 'sticking plaster' rather than something that can be taken for granted (Hill et al, 2021:27). For some, the receipt of informal support may be used as a 'last resort' to avoid 'having an obligation' (Williams and White, 2002:169). Informal support can thus be a 'springboard out of poverty' for deprived groups (Burns et al, 2004:44) but the use of the term 'last resort' may be problematic among some communities. There is a need to recognise that help and support operates differently across communities (Anderson and Brownlie, 2015) and that motivations for engagement may therefore vary.

Informal support typically comprises mundane, practical, and very simple tasks resulting in instances of everyday 'helping', acts of kindness, and one-to-one mutual aid (Brownlie and Anderson, 2017; Williams, 2011). Activities that are based upon mutual aid and reciprocity may include helping an elderly relative or a neighbour (Young and Willmott, 2007) but also include 'self-provisioning' activities within the home such as informal caring or domestic labour which are often invisible (Williams and Windebank, 2002:323). However, acts of kindness are 'not just about doing nice things but about recognising our shared humanity and interdependency' (Brownlie and Anderson, 2017:1224) and tend to be overlooked by some sociologists, becoming enveloped in the more 'familiar vocabulary of obligation, mutuality or reciprocity' (2017:1235).

Research from the Muslim Council of Britain (2018) suggests that within different Muslim communities, mosques are often instrumental in mobilising activities which address a range of humanitarian issues including food insecurity, homelessness, and support for vulnerable women. Mosques act as social hubs, making them more than just places of worship, but places of social action also. When looking specifically at Pakistani Muslim communities, less is known about the support that occurs at a micro level within, and between households. Women of Pakistani ethnicity in Britain are said to 'rely on community-based provision' (Griffith and Malik, 2018:9) and informal caring responsibilities are prevalent among women from this ethnic group in England and Wales (Khan et al, 2014; Woodward, 2018). Households of Pakistani ethnicity in general are likely accessing more hidden forms of assistance either within families or the wider community, driven by their religious principles and/or cultural values (Khattab and Hussain, 2017) which may account for lower engagement with some formal provision (see Power et al, 2017, 2018).

Islam promotes a culture of social cohesion, rights, and justice, and across different Muslim nations, *zakat* can be viewed as a 'unique philanthropic mechanism that promotes participatory economic development' (Malik, 2016:66). *Zakat*, translated to mean almsgiving, is imposed as an obligation on all Muslims and is one of the five pillars of Islam (Singer,2006). The economic function of *zakat* is to 'ensure the proper distribution and circulation of wealth' (Dean and Khan, 1997:197)[2] through the systematic giving of 2.5% of one's wealth or savings

each year to the poor (Singer, 2006). While *zakat* is intended to reduce the gap between the rich and the poor, it extends beyond economic contributions, reflecting a wider belief and duty among Muslims to help others. *Zakat* is subsequently for the benefit of the entire community (*Ummah)* and can be both altruistic and instrumental (see Dean and Khan, 1997).

During the era of the Prophet, communities that practice Islam paid *zakat* directly to Muhammad but when the Prophet died, there were contentions over who would collect *zakat* going forward (May, 2013). In Pakistan, compulsory *zakat* collection began in 1977 under former President, General Zia. This policy was widely unpopular due to the number of people wishing to reclaim *zakat* to the personal domain, leading to further contentions around 'the state collection and dispersal of *zakat* funds for a mixture of religious, social and economic reasons' (May, 2013:156).

The basic principle of *zakat* can be likened to the basic premise of British social policy: the collective provision of welfare (Alcock, 2016) where historically, discretionary relief for the poor was a local responsibility of the parish, levying taxes on every inhabitant in support of this (Quigley, 1997). In contrast to British welfare however, *zakat* is a religious obligation for Muslims which is 'inscribed' within one's religious genes (Siddiqui, 2010:30). There are variations in thought over whether *zakat* should be a required contribution to the state or voluntary but is seen as an enhancement for providing a 'practical and moral basis for welfare provision in Muslim society' (Dean and Khan, 1997:201).

According to the Muslim Council of Britain (2018:79), 'creating 'good community relations are at the heart of Islam's social life' and 'Muslims are expected to excel in qualities of tolerance and respect in order to create a safer and better community and society'. As well as being understood as part of the relationship with God, some see *zakat* as an act of giving that is based on a 'social awareness, starting with an awareness of the needs of your neighbour' (Khan, 2013:65). Over time, *zakat* is said to have shown great flexibility 'in adapting to and being adapted by social and political realities' (Bernheimer and Rippin, 2013:112). In non-Muslim countries such as the UK, modern terminology and principles have been applied to *zakat,* reflecting a more personalised and individualised Islam where British Muslims can apply scrutiny to 'ensure their financial sacrifices are not misused or abused' (May, 2019:202).

Muslim philanthropic activity does, however, extend beyond *zakat,* encompassing more general charitable giving (*sadaqah*) which is voluntary rather than obligatory and 'open to all who are in need' (May, 2019:217). *Sadaqah* also differs from *zakat* in the sense that it is not restricted by any form of wealth but considers all good deeds done by Muslims. As the first of the five pillars of Islam, *sadaqah* 'entails everything from the establishment of a pious endowment for the welfare of others', to 'the simplest acts of kindness' such as a smile (Siddiqui, 2010:31). When considering the prevalence of Muslim philanthropic activity in relation to the focus of this paper, which is mutual aid and informal support among Pakistani Muslim communities in Sheffield, the identification of Islamic charitable acts are fundamental since they not only form part of a religious doctrine but are entangled within cultural values also. Correspondingly, Dean and Khan (1997:194) explain that 'Islam is at one and the same time a religion and an ideology'. As an ideology, Islam positions itself with the idea that human welfare can result from reasoned human action whilst also seeking a more unitary form of social organisation (Malik, 2016).

As a broad dimension of Muslim philanthropy, informal support among people from the Pakistani ethnic group is multifaceted, 'rooted in social, economic, political, and cultural factors' associated with minority ethnic clustering (Phillips, 2006:34). The relatively new concept of Islamic capital was developed to account for access to resources that stem from Islamic principles (Franceshcelli, 2017). Islamic capital considers the resources that derive from micro-family dynamics among Muslims; a factor which will have had increasing influence through successive waves of migration. Franceschelli (2016:190) focuses on the importance

of Islam in upbringing, the shifting value of South Asian cultural norms in Britain and a strong reliance among families on 'reciprocal understanding, empathy, mutual support and communication'. Ethnic capital (Modood, 2004), which takes account of specific attitudes and norms attached to ethnic identity and how these vary across ethnic groups, has also enabled access to specific resources over the years. The concept has typically been utilised for investigating the relationship between capital, ethnic identity and educational qualifications, as well as the social mobility of ethnic groups (See Modood, 2004; Zhou, 2004). In the context of this paper, ethnic capital refers to capital attached to Pakistani identity and thus, individuals belonging to the Pakistani ethnic group.

These concepts have informed an empirical study of the influences and motivations for engagement in informal support among Pakistani Muslim communities. They are integral to understanding more about the work of Muslim philanthropy in practice; that is, how Islam, as both a religion and a culture, shapes the lives of participants and how these factors may result in lower engagement with more formalised support.

Methodological approach
The setting for the research was the city of Sheffield, in the north of England which has a population of over 580,000 (Office for National Statistics, 2020). The Pakistani population in Sheffield represents 4% of the total population, making it the largest minority ethnic group in the city (Sheffield City Council, 2013); nearly half of which live in areas of high deprivation. The study comprised a qualitative exploration of the extent, rationales, and utilisation of informal support networks amongst Pakistani Muslims living in deprived areas. The paper draws upon a selection of data from semi-structured interviews conducted between 2017 and 2018 with Pakistani Muslim men (n=11) and women (n=13) aged 22-65. Taking a semi-structured approach allowed for flexible and open-ended questions that were non-leading in order to build a rapport with interviewees and minimise any power imbalance between parties (King and Horrocks, 2010).

The position of the researcher as a White British female must therefore be acknowledged. As an outsider to a specific group, there can be concerns around how research is conducted with minority communities. Dwyer and Buckle (2009) suggest that rather than looking at outsider (or insider) status, it is more important to be open, honest, authentic, and interested in the experiences of research participants. Elements of co-production were built into the research design to aid a better understanding of how to engage participants in the study. The topic guide was co-designed with representatives from several voluntary sector organisations (VSOs) who worked to support Pakistani Muslim communities. VSOs were also consulted about data collection options, enabling the researcher to incorporate inclusive and engaging methods for the study population.

The research questions for the study were shaped following a two-stage scoping exercise. First, exploring issues facing vulnerable beneficiaries of VSOs. Second, to understand more about food bank usage as a coping mechanism; an overarching theme occurring from stage one. Users of food-aid provision are shown to be under-represented by the Pakistani ethnic group (IFAN, 2020; Power et al, 2017) and a fundamental question emerged relating to how those who experience high levels of deprivation but are not turning to primary safety nets such as food banks, manage to get by. The data presented in this paper was generated to address the specific research question of: *What roles do religious and cultural practices play in influencing Pakistani Muslims' engagement levels of informal support?*

Each participant completed an 'Attributes Sheet' prior to the interview and when asked which ethnicity they identified with, people used different terminology to affirm their identity, such as 'Pakistani Muslim', 'British Pakistani Muslim' and 'British Pakistani' (see Table 1 below). When

asked, all participants confirmed that they were Muslim, but the study did not capture or explore the different interpretations of Islam. The variation in terminology surrounding ethnic identity reflects individual differences and similarities as well as the fact that participants were a combination of British and Pakistani born. Cultural theorist Stuart Hall (1990) describes that cultural identity can be thought of as the identities that people with a shared history and ancestry hold in common and that cultural identities can reflect common historical experiences and shared cultural codes. Hall (1990) also recognises that as well as these many similarities, there are also significant differences. Accordingly, while the maintenance of cultural identity is an important factor for diasporic communities (see Hall, 1990), it is also important to acknowledge the distinguishing factors and characteristics of individuals and how these impact upon individual experiences.

Table 1: Summary of ethnicity as self-identified by participants

Self-identified ethnicity	Number of participants
British Pakistani	11
Pakistani	5
British Pakistani Muslim	3
Pakistani Muslim	3
Pakistani/Asian/Asian-Indian	1 (due to heritage of parents i.e., born in Lahore when it was part of India but became Pakistan after partition)
Scottish Pakistani	1

In addition to ethnic identity, characteristics such as gender, age, household size, marital status, economic status, and average annual household income band were collected to provide context to participant responses. Participants were recruited from residential areas which lie to the north-east of the city centre and in the east of the city. Areas were compiled from a list of the 20 'Most Deprived' neighbourhoods in Sheffield (as categorised by the Index of Multiple Deprivation) and chosen based on having a high Black, Asian, and Minority Ethnic (BAME) population (between 56-75%), combined with a significant Pakistani population (between 17-39%). The study utilised purposive sampling, but snowball sampling was also used. Purposive sampling is based on the selection of participants through specified criteria (Ritchie and Lewis, 2003), while in snowball sampling, the researcher uses initial contacts or participants to recommend other potential participants who fit the inclusion criteria for the study (King and Horrocks, 2010). The latter 'offers real benefits for studies which seek to access difficult to reach or hidden populations' such as deprived or socially stigmatised groups (Atkinson and Flint, 2001:1).

The effectiveness of the recruitment strategy in relation to a), engagement with both men and women, and b), accessing participants from a variety of localities was assessed periodically and adapted accordingly. A challenge for the study was the identification of male participants. Networking opportunities provided little contact with Pakistani Muslim men, and they were viewed by other participants and stakeholders as less likely to attend organised groups and activities compared to women. Overall, snowballing was found to be most effective for recruiting men while purposive sampling was the most effective method for women (see Table 2 below).

Table 1: Summary of participant recruitment method and numbers

Recruitment method	Number recruited	Gender	Age range	UK/Pakistan born?
Snowballing	10	2 female, 8 male	23-27	UK - 9
Stakeholder meetings	7	7 female	27-56	UK – 2, Pakistan – 5
Attendance at community events/groups	3	2 female, 1 male	34-46	UK – 3
'Walkabout' of recruitment area	2	1 male, 1 female	39, 42	UK – 1, Pakistan – 1
Focus group (community engagement exercise)	2	1 male, 1 female	35, 65	Pakistan – 2

Most interviews took place in people's homes which offered an opportunity to capture ethnographic data. Some participants were interviewed at their family business or in a public place at their request. All participants were given a £10 shopping voucher as an incentive. Ethical approval was given by Sheffield Hallam University and participants were provided with an Information Sheet and Consent Form to sign. Interviews were recorded using an encrypted Dictaphone and later transcribed verbatim; the participant names that appear in the findings have been anonymised and pseudonyms used to protect identities. As mentioned, participants were not all British born (see Table 2). They had varying levels of English language, but all interviews were carried out in English with one utilising an interpreter.

The study adopted an inductive ethnographic research strategy and utilised a thematic analysis which was supported by a theoretical and analytical framework focused upon the concepts of Islamic and ethnic capital. NVivo software was used to provide a range of ways to handle the qualitative data.

Findings
The findings follow three broad themes: the underpinning of religious and cultural values, informal food-aid, and the transfer of Islamic values. Through examples of charitable giving, as well as more general acts of kindness and good deeds, informal support was linked to Islamic principles as well as being built into Pakistani culture which reflected wider values surrounding a duty of care. Rationales for engagement were entangled within religion and culture and it was not always possible to distinguish between the two. As such, not all instances of informal support were planned or premeditated but rather manifested as a natural part of participants' Islamic and ethnic habitus; that is, a set of dispositions and habits arising from early religious and cultural socialisation that are often taken-for-granted. They are 'generated by and become generative of the ethnic group to which the individual belongs' (Connolly et al, 2009:220).

The religious and cultural underpinnings of zakat and sadaqah:
The principles surrounding both *zakat* and *sadaqah* formed a central part of life for the participants who belonged to tight-knit, multi-generational communities built largely upon traditional and conventional Muslim practices where gendered roles were prevalent. Charitable giving generally works because people 'get something out of it' (Dean, 2020:156); a notion supported by participant Faisal who explained, '*you feel good when you give charity*'.

Overall, charitable principles instilled a sense of personal responsibility towards the welfare of others:

>*…religiously one of the five pillars is to give to the poor and…we do that every year… and you have to do that, because that is a…religious principle, a religious boundary you have to maintain…* (Jamilah, 26)

>*…part of me feels like it is my Islamic obligation and duty to help others who need it. So there is that altruism within our faith…* (Farah, 34)

In Muslim nations, there has been contention regarding *zakat* collection and redistribution, with one of the greatest concerns being the untrustworthiness of governing bodies who would 'appropriate funds for themselves or distribute funds to unworthy recipients' (May, 2013:152). Kameel explained how giving monetary *zakat* donations in the UK was different, indicating a certain level of autonomy and scrutiny over the process:

>*…as a nation in UK you pay towards charities…it can be any charity, it doesn't have to be a Muslim charity, as long as…it benefits the poor. But in Muslim nation historically speaking…you pay towards the state and the state would give it to people that were less well off.* (Kameel, 36)

Helping others represented the altruistic values attached to Islam (Johari et al, 2013) and participants explained that they were told to give to charity from a young age through their Islamic teachings; a message that then gets passed on from parents to children:

>*We tell our children…you have to [give zakat]. You have to look after poor people as well… It is not only for me, me, me. If you got money you have to give. To share with poor people.* (Parveen, 55)

The giving of *zakat* was often a personal decision, or one made in conjunction with family members such as a parent or spouse. Some chose to help by sending money to family members living in Pakistan who were struggling. Hussein explained that his father and other family members give *zakat* every year by sending money to Pakistan to help in different ways. Most recently, they *'put money together'* to help a relative who had been widowed. Similarly, Ghaalib spoke about his '*personal choice'* to help family in Pakistan:

>*…my zakat usually goes to my relatives in Pakistan who are struggling a lot more than my relatives here…* (Ghaalib, early 20s)

Ghaalib went on to say however that he *'would never consider [helping family] as charity or make them aware it is charity…'. Zakat* represents a religious obligation for adults to remit funds for the social and economic benefit of those in poverty (May, 2019). Distributing *zakat* money to relatives in Pakistan may therefore formally be classed as remittances which is the 'transfer of financial resources to family members overseas' (Bashir, 2014:178). Nonetheless, the notion of giving *zakat* to family was shown to be a personal decision whereby individuals used their own judgment surrounding who they considered to be a rightful recipient.

Participants spoke about relatives outside of Sheffield too, demonstrating the transnational nature of Pakistani communities and how their informal networks spanned different towns and cities across the UK. There was, however, a distinction between helping family in Pakistan which fell under *zakat* and helping family or others locally within Sheffield and/or elsewhere in the UK where participants had family. The latter was described by participant Aamir as the *'notion of just helping out within the Asian community'* which was *'like second nature'* (Aamir) or a *'kind of natural thing…almost like breathing'* (Kameel).

Aamir emphasised that *zakat* and *'helping out'* someone in the family are *'totally two separate things'*. Informal support was subsequently recognised by some, as reflecting the principle of *sadaqah* which is not purely financial but can be as simple as *'smiling at someone'* or *'making someone's day better'* (Ghaalib). The distinction between *sadaqah* and *zakat* became blurred when discussing non-monetary giving, which, along with notions of what was considered as charity, suggests that acts of kindness and general good deeds are influenced by cultural and familial norms also.

Participants demonstrated how the collective actions of Pakistani Muslims can be particularly prevalent during the month of Ramadan, which presented opportunities to reconnect and reinforce links with extended kin and wider Muslim communities (see Becher, 2008). Giving *zakat* was shown to be facilitated at times through grassroots initiatives such as a fundraising car wash which was organised by a mosque in one of the recruitment locations:

> *…from the mosque that we work with…we do a car wash every year, in Ramadan when we give money to the poor…This year we did…a car wash for Yemen and [the] only source of advertising is WhatsApp we don't have posters…and we raised over five grand, in one day washing cars.* (Daanish, 22)

The social networking platform, WhatsApp was instrumental in enabling support on a large scale and three participants of third and fourth generation (aged between 22 to 34 years) provided examples of this. Daanish explained that support was possible because he had *'a broadcast system on WhatsApp that goes out to 100 people'* across different Pakistani communities in Sheffield and that a friend of his *'has got one that goes out to 400 people'*. In contrast to the community car wash which raised money for charity, WhatsApp could be utilised to broadcast calls for more informal support to assist those locally. Ghaalib explained more about it worked:

> *'I would…put something up on my [WhatsApp] status saying I have got somebody in need… and then [my friend] would pass the message on'* (Ghaalib, early 20s).

Examples of calls for help utilising WhatsApp across Sheffield networks included an instance where some new Syrian migrants who *'had nothing'* when they moved into the neighbourhood were able to furnish their house for free through donations *'within a matter of weeks'*, to another instance where a house had been found urgently for someone *'coming from Pakistan'* (Daanish).

While WhatsApp was used to connect widely with different Pakistani communities in Sheffield, people could remain *'anonymous'* (Ghaalib). Confidentiality was a key factor when participant Farah was helping a Pakistani woman *'coming out of an abusive relationship… [who] doesn't have any money'*. Farah connected with people on WhatsApp to collect monetary donations

and emphasised the importance of informal networks due to a *'lack of support'* locally for vulnerable Muslim women. Farah was very active in helping Pakistani and other Muslim women in Sheffield and explained that when doing a good deed, there is an *'undertone of being motivated by your religion'.* She said:

> *…if someone is struggling…and you have not helped them, you are going to have to answer for it on the day of judgement.* (Farah, 34)

Rationales behind engagement in informal support could subsequently be guided by the reward that would be received from God:

> *…anybody that you help, you get the reward and the year after, anybody who reads*
>
> *the Quran you get the reward so that is the biggest driving factor.* (Nazim, 36)

The 'undertone' of being motivated by religion to help others resonated throughout the accounts provided by participants, demonstrating the social practices and ethno-religious dispositions arising from Islamic teachings.

Informal food-aid:

The principles of *zakat* and *sadaqah* have broadly been offered by scholars as an explanation for the seemingly lower levels of food insecurity among Pakistani Muslims in Britain, although more empirical evidence was needed (Power et al, 2017). Participants in Sheffield revealed the strong influence that religion has upon informal support amongst those struggling to afford food. Ramadan serves as a reminder to Muslims of those who are poor and hungry around the world and charitable giving through *zakat* is most prominent during this time. Food sharing is often practiced among Pakistani individuals and households because the neighbourhoods in which they live 'reinforce solidarity and reciprocity' (Becher, 2008:15). This was the case for participant Masood who explained that food might be shared with neighbours when someone had made *'something special'* and this would then be '*reciprocated'.* In addition, Faisal spoke about the prevalence of food sharing during Ramadan and Eid where he lived, explaining that *'almost every day you get food from your neighbour, your family'*, as well as from *'people who you don't even know'.* Other participants provided similar insights into food sharing:

> *I think food in general is the heart of Asian community…they like to cook a lot. And they like to give it out as well so, neighbours, friends, family, they are always inviting each other around to dinner…it is not a case of because the individual needs it, it is just the part of giving and…receiving…* (Aamir, 36)

> *We give each other houses like Friday we do prayer we make some food and give it other people, like other neighbours… just pass it, go on the door and give it to them.* (Naira, 27)

Food provision was subsequently a further way of fulfilling a religious obligation to give to others and numerous examples were provided by participants relating to instances where they, or someone they knew had helped another person access food. There was however a distinction between religious and cultural food sharing, and food-aid but in either case, there was the expectation that within the home, food would and *should* always be provided:

> *…if somebody was hungry they could turn up at dinner time at somebody's house, and you would get fed…You never get turned away that is the lifestyle…* (Alishah, 29)

The giving and receiving of food were normalised through religious practice and cultural values which facilitated offers of informal help. Participants Saaleha and Abeera spoke about making extra food to share with family, friends and neighbours while Alishah revealed that offering food to others could also be used by communities as a way of *'overlooking and making sure you are alright'*.

In contrast to contemporary notions of informal support where mutual aid among family and friends is typically associated with reciprocity, informal support with food was shown to be non-reciprocal at times, depending on the circumstances. Participants were active in ensuring that others are looked after and that they do not go hungry (see Benthall, 1999), and several demonstrated how they mobilised Islamic principles into everyday acts of kindness and good deeds that were focused upon ensuring the wellbeing of others. Naira provided further insight:

> *…our next-door neighbours and her husband… he can't work…but she got 3 or 4 kids and sometimes she needs help…our family, all families give her money. We can't afford…too much but for food or clothes…we give…* (Naira, 27)

Naira's neighbours struggled financially and despite being on a very low income herself, she considered them to be less fortunate. She spoke of having a level of responsibility as a Muslim saying: *'if somebody needs it, we should be helping other people'*. Similarly, Zainab and Kameel revealed the moral obligation they felt towards helping others and that sharing food was one way of fulfilling their responsibility:

> *…religion, it teaches us that…your neighbours…you always keep an eye on them and if they are struggling…you should offer them food... Your neighbour shouldn't go hungry.* (Zainab, 46)

> *…you are not a good Muslim if you let your neighbour starve or…go hungry…you want for others what you want for yourself…* (Kameel, 36)

This attitude is instilled through *zakat* but also the wider Islamic ideal relating to social obligations and the creation of a responsible society (Dean and Khan, 1997). As such, Islam advocates feeding the hungry and the poor, and is an important part of the religion:

> *(The righteous are those) who feed the poor, the orphan and the captive for the love of God, saying: 'We feed you for the sake of God Alone; we seek from you neither reward nor thanks.'* (The Holy Qur'an, 76:8-9)

The tight-knit nature of Pakistani communities in Sheffield was depicted by the participants in this study. They emphasised the importance placed upon ensuring that people are provided for, broadly demonstrating the duty of care that Pakistani Muslims show towards others. Similarly, to Naira, Fatima provided an example of where her family had helped someone with food:

> *…Aunty of mine she has got no kids and she is on her own but all the family, everybody used to send her food down. She would either eat at somebody's house or they would say…we are going to send you food down.* (Fatima, 42)

Where people were known to be struggling to provide food themselves, particularly when they lacked direct family support, offers in-kind were not considered reciprocal. Rather, food provision and sharing under less fortunate circumstances were entangled within religious obligations and the moral framework that is prescribed through Islam to help the poor. Saaleha emphasised the non-reciprocal nature of some informal giving saying, *'I don't give it for someone to give it back to me'*.

Similar to Ghaalib's earlier quote relating to charity and helping family, there was a consensus among other participants that when someone was struggling, it was important to provide help without making it look like charity. Farah reflected that many women she supports within Pakistani and wider Muslim communities in Sheffield are in *'quite dire situations'* due to experiences of domestic violence and that some come very close to using emergency food banks. Acts of kindness could mean that food bank use was sometimes avoided; an important factor within a group that holds such great religious and cultural importance upon the provision of food. It was important for individuals to find acceptable ways of enabling food provision such as through giving '*Eid money, like it is a present'* rather than saying '*here is money go and get yourself some food'* because there was the danger of it looking like a '*handout'* (Farah). The receipt of one-way informal help can subsequently make some people feel like a 'charity case' (Williams, 2005:180) leading to 'social stigmas' (White, 2009:460). Daanish spoke of a relative who moved into a hostel in Sheffield after '*her mother-in-law kicked her out of the house':*

> *'She had…4 kids, and…she couldn't cook in that hostel. So what happened is instead of going to a food bank - she wouldn't go, all of our family in Sheffield, even though we are not that close to them, my mum would send so much food. And then my aunty would send so much food, and…we would invite them round to ours one day, and my aunty would invite them round, and then my uncle would call them around so they never had an issue with food because we would just give daily…'* (Daanish, 22)

As a result of being made to leave her home, Dannish's relative would had have suffered great shame and humiliation, jeopardising *izzat* (family honour). *Izzat* is an 'essential aspect of human dignity' and considered one of the most fundamental obligations in South Asian families (Ballard, 1994:13). It was therefore '*important…how you frame [the support]'* so that people '*[don't] feel that humiliation'* (Farah). Helping individuals where possible, by either sharing food in a culturally acceptable way or offering money as a gift, may therefore enable them to retain some dignity and respect and avoid food bank usage. Correspondingly, the concept of *izzat* may be a fundamental reason as to why some minority ethnic groups are under-represented among food bank users (see IFAN, 2020), and these findings contribute to the need to further explore food insecurity among Pakistani communities (Power et al, 2017).

Transfer of Islamic values:
Deprived communities are said to rely more heavily on informal help and support as a coping practice since they engage in activities largely focussing on one-to-one aid instead of formal voluntary action (Williams, 2011). Islamic capital served as 'an active resource in the context of the extended family' (Franceshelli, 2017:198) and ethnic capital provided access to a social network built upon shared Islamic values. Participants demonstrated that elders of Muslim faith played a pivotal role in the inter-generational transfer of Islamic values which provided motivation for engagement in informal support:

We have got all these people they just want to come and see their elders for blessings…just as a tradition and just ask for their prayers... So if the elder is not in the house…it is devoid of blessing in some sense. (Nazim, 36)

…for me [Islam] is a personal journey… it is about how you treat people…how you are to people and one of them things is family…Especially parents. And that is why…a lot of people in Asian communities very seldom would put their parents in a nursing home. (Fatima, 42)

Becher (2008:41) explains that the 'idea of showing respect for one's elders' appears to symbolise a desirable traditional practice for South Asian Muslims which is attached to the idea of family hierarchy, reputation and honour. Participants demonstrated how they were brought up with the notion *'that the younger generation always look after the older generation'*, a belief which was said to be *'embedded'* from childhood (Roshini). Participant Abeera also explained; *'we have been brought up'* knowing *'we have got to look after mum and dad'* because *'they looked after us and made a better life for us'*. The notion of avoiding residential care in later life was one which was shared by many participants and similar to food bank use, was a further indication of a preference for support to be provided informally in the first instance where possible.

The Muslim faith promotes a strong belief surrounding the notion that being kind and charitable to others *'is going to help you in the next world'* (Zainab) and the moral framework prescribed through Islam provided a motivation for engagement in informal support among participants. Correspondingly, while acts of kindness and general good deeds towards others were facilitated by Islamic values and principles, these were also embedded culturally, permeating all corners of life.

Discussion

These findings help provide insight into the role that Muslim philanthropy plays among a group of self-ascribing Pakistani Muslim participants living in deprived areas of Sheffield. Through examples of informal support, the data demonstrate that *zakat* and *sadaqah* manifested through general offers of helping to benefit recipients that were socially and economically vulnerable. The distinction between *sadaqah* and *zakat,* however, was not always clear in participants' accounts, especially when discussing non-monetary giving. While *sadaqah* is a voluntary act, the religious motivation to help others stemmed from a broader sense of personal responsibility which became entangled with obligation.

Offers of help transpired in various guises, from monetary donations at an international level, to forms of help that occurred locally in Sheffield's neighbourhoods and extended to other UK towns and cities. Moreover, informal giving was not entirely reserved for other Pakistani Muslims but instead focused upon helping those in need, regardless of faith or ethnicity. Morality was a key rationale for doing good deeds, as well as the reward offered from God through helping others. Islamic capital in this context therefore represents a broad transnational and inter-cultural Islamic ethos.

The sample of participants interviewed was multi-generational, spanning an age range of 22 to 55 years and represented both British and Pakistani born individuals. Despite the presence of third and fourth generation participants, their views had a shared commonality, thus revealing the traditional and conventional nature of Muslim practices within the recruitment localities. In general, migrants may adapt to a more liberal interpretation of their cultural identity or take on British values when they don't fit (Valentine et al, 2009). The presence of

traditional views represents a continuation and adaptation of Pakistani and Muslim practices in Sheffield which were likely introduced during the 1950s, 60s and 70s when economic migrants came to the city from rural areas of Pakistan. This finding is both interesting and unexpected since the age range of participants is diverse, with seven of the accounts presented coming from individuals under the age of 35. As such, while there were some differences in the use of resources among younger generations due to their use of social media, there were many inter-generational similarities. Empirical evidence broadly indicates therefore that the connections within Pakistani Muslim communities can be characterised by cultural and religious commonality through the 'interlocking social networks of neighbourhood, kinship and friendship' (Crow and Allan, 1994:1). The informal support networks evident within the recruitment localities are subsequently shown to be extensive and mobilised through a transfer of both ethnic and Islamic capital across different generations.

Participants emphasised the role that parents play in the transfer of Islamic values and teachings to their children. In addition, the visibility of elders within communities is of great significance since they are important representatives of Muslim faith. In contrast, the use of WhatsApp amongst third and fourth generation participants, complements and supports traditional practices, further enabling their continuation within modern day Britain. The upholding of Islamic values provided motivation for engagement in informal support and were mobilised in different ways to benefit the collective wellbeing of society. Islamic capital is therefore presented as more than 'a body of convertible resources originating from Islam and used by parents as support for their children's upbringing' (Franceschelli and O'Brien 2014:1194).

Facilitated by access to extensive Pakistani networks and bound together by solidarity and a fundamental belief system, some seemingly small calls of help emerged into big gestures of support that could be life changing. As such, Khan (2016:954) suggests that 'philanthropy can actually form communities'; a notion which resonates with the collective actions of Pakistani communities in Sheffield where ethnic clusters (see Phillips, 2006) were present. Communities built upon ethnic clusters can provide access to resources 'through the enforcement of familial and community norms' (Shah et al, 2010:1112). The presence of such norms and values has resulted in access to resources that may not be considered typical of a deprived population in Britain. Cultural identities can therefore reflect a shared history and ancestry (Hall, 1990), leading to the creation of communities which are built upon common bonds or ties, and access to different forms of capital (Crow and Allan, 1994).

The 'strategies of ethnic consolidation' (Ballard, 2002:34) that exist, contrasts with some White communities in Britain that are said to have become fragmented following deindustrialisation, resulting in a depletion of 'working-class community and solidarity' (Shildrick and MacDonald, 2013:300). The data highlight 'the broad roles that ethnicity can play', identifying 'important and sometimes hidden mechanisms' that are transmitted (Shah et al, 2010:1112). As such, while the examples of informal support provided by participants may be viewed as a form of self-segregation (Phillips, 2006), scholars have labelled the support networks accessed by low-income families as a 'third source of welfare' utilised in times of crisis and austerity (Hill et al, 2021:17). Communities that are characterised by cultural and religious commonality can therefore be inclusive as well as being places of exclusion (Crow and Mah, 2012). Zakat and sadaqah specifically represent a localised and informal type of welfare which is mobilised through Islamic capital and according to participants' accounts, has become a cultural norm amongst Pakistani Muslims in Sheffield.

Earlier studies conducted with Pakistani migrants who settled in Britain (see Ballard, 1982; Shaw, 2000; Werbner, 1990) provide important context for understanding the motivations for

engagement in informal help and support today. They contribute towards our understanding of the structural constraints faced by migrants (Shaw, 2000) and how the social structures that many Pakistanis have been brought up within, have been reproduced and reinforced across generations, manifesting through everyday practices. Migrants re-invented informal resources and specific traditions known to them (see Duncan, 2011; Phillips, 2006), being greatly influenced by their ethnic, cultural and religious background. The deeply ingrained cultural and religious practices that exist within some Pakistani Muslim communities have subsequently become 'natural' within their current social field in modern Britain. Correspondingly, Islamic capital is not always explicit but can take the 'form of latent guidelines' which may be unconscious in nature (Franceschelli, 2017:169).

While religious obligations can reinforce cultural norms and traditions, these can also be portrayed as having negative implications such as imposing restrictions upon women (Chowbey, 2016; Predelli, 2004). Participants' accounts provide important context surrounding the concept of *izzat,* revealing that family honour and respect are of utmost importance for Pakistani Muslims (see Ballard, 1982). Women who experience domestic violence or are divorced/separated are particularly vulnerable (Chowbey, 2016) and may avoid food banks for fear of further shame. Participants demonstrated a duty of care towards vulnerable individuals, revealing that informal support may be utilised to protect family honour. The findings will therefore be of interest to policy makers and academics who have recognised a need to understand *why* food bank users are under-represented by Pakistanis and *how* this may relate to their levels of food insecurity (see IFAN, 2020; Power et al, 2017).

Instances of informal food-aid and other informal support depicted the Islamic belief surrounding socio-economic justice. Helping people through offering a religious gesture, gift or through cultural sharing was subsequently a way of disguising acts of kindness, that may otherwise be construed as charity, or a 'handout'. Regardless of their lower socio-economic position, this paper has uncovered many instances among participants of how support is 'hidden in plain sight' yet still plays a significant role in everyday life (Brownlie and Anderson, 2017:1225). Islamic principles and values were transferred through a process of inter-generational transmission and the mobilisation of Islamic capital subsequently reinforced cultural norms. While existing research indicates that mutual aid may be the outcome of economic necessity rather than social or cultural choice (see White, 2009), this paper provides evidence to the contrary, demonstrating a fundamental connection between informal support, and religion and culture.

Conclusion

This paper has drawn upon the accounts of Pakistani Muslim participants living in deprived areas of Sheffield, to identify examples of charitable giving in the context of localised informal support networks. In doing so, empirical evidence has demonstrated the instrumental and interlinking roles that religion and culture play in the extent, rationales, and utilisation of informal support. This paper has made a theoretical contribution by developing the relatively new concept of Islamic capital, revealing that it can be mobilised locally for the collective wellbeing of communities. Islamic capital enabled the intergenerational and transnational transfer of Islamic values and influenced cultural norms surrounding the utilisation of informal support, with ethnic capital mobilising access to localised support networks within deprived neighbourhoods. Informal support manifested as a natural part of participants' Islamic and ethnic habitus, providing a productive framing for future research on Muslim philanthropy.

The high levels of poverty and deprivation among Pakistanis in Britain contrast with evidence that suggests a lower take-up of some mainstream support provision. The paper has deployed new empirical evidence indicating a preference for mobilising help from within localised and transnational networks first and foremost. The findings and subsequent discussion have unpacked the religious obligations surrounding informal support and how these may be used

to disguise activities as gifts that may typically be considered as charity or a handout. In this context, the notion of informal support differed from some contemporary narratives and was not used as a 'last resort' or restricted to exchanges among family members but represented altruistic values attached to Islam. As such, while all participants lived in high deprivation areas and had low socio-economic status, they assumed the position of gift *giver*, whereas the individual's *receiving* gifts or other forms of help were considered more vulnerable.

The prevalence of informal support among even a relatively small sample does however have implications upon wider engagement with mainstream support provision. While engagement in informal support could imply a certain degree of self-segregation, the structural constraints that still exist among current generations of Pakistanis in Britain must be addressed. Honour and respect are of primary importance for Pakistani Muslims and culturally appropriate provision must be both available and *accessible,* especially for vulnerable women. Informal support may at times be utilised to protect *izzat* and investment in support infrastructure is required despite the existence of strong informal networks. The evidence presented will therefore be of interest to academics and policy makers who need to take a more holistic approach to empirical research with deprived populations, to ensure that appropriate support is accessible to ethnic minority communities. For instance, recognising the cultural and reputational impact that food insecurity has upon some individuals must be considered by policy makers so that mainstream provision in local areas can be expanded upon rather than working in isolation of informal support networks. Accordingly, while the countless acts of kindness and generosity present within Pakistani Muslim communities in Sheffield are testament to the deep-rooted values held, they do not go far enough to address the root cause of *why* some individuals require more help than others.

Limitations and avenues for further research
The data presented reflect the experiences of a relatively small group of Pakistani Muslims in deprived areas of Sheffield and is therefore only a sample of the wider Pakistani population. There are opportunities to extend the study to a different geographical area of deprivation, to make a comparison with other Pakistani Muslim communities, and to incorporate the views of a more affluent population. There is also an opportunity for future research to explore different interpretations of Islam and how they relate to informal giving. A further avenue would be to revisit participants to explore any changes to socio-economic circumstances and the implications upon utilisation of informal support. The research presented is therefore useful and timely in the current UK socio-economic climate, both due to immense increases in costs of living, and the disproportionate impact that COVID-19 continues to have upon ethnic minority groups.

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[1] The term 'Pakistani' is used to describe ethnicity or ethnic group and this is in line with the UK Census (GOV.UK, 2021).

[2] Worthy recipients comprise of; the poor, the needy, *zakat* collectors, those who convert newly to Islam, captives or slaves, debtors, those in the path of Allah, and travellers (see Khadim, 2017).

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