

## REMITTANCE PRACTICES OF IRANIAN IMMIGRANTS IN CANADA

REMITTANCE PRACTICES OF IRANIAN IMMIGRANTS IN CANADA:  
A MIXED-METHODS STUDY

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### **Lay Abstract**

Many immigrants send money, or remittances, to support family and communities in their home countries. However, Iranian immigrants in Canada face unique challenges due to economic sanctions that prevent them from using formal money transfer services. Despite these barriers, they continue to remit, often using informal, community-based methods. This study explores how and why they do so. Using statistical data and interviews, I find that Iranian migrants remit less often and send smaller amounts than other groups, often choosing alternative destinations. Family remittances are shaped by cultural expectations and gratitude, and even though they often are initiated voluntarily, can create stress and obligation over time. Migrant philanthropy, another form of giving, is more emotionally flexible but still influenced by emotions like guilt. While many Iranian remitters do not explicitly blame structural barriers, these constraints shape their financial decisions. This research highlights the emotional and moral complexities of remittance practices particularly under economic sanctions.

## **Abstract**

This dissertation explores the remittance practices of Iranian immigrants in Canada, focusing on why and how they continue to send remittances to Iran despite structural challenges, particularly economic sanctions and the absence of formal remittance channels. Using a mixed-methods approach, it provides the first comprehensive investigation into the remittance behaviour of this understudied group, both within Canadian and global migration research. In doing so, it fills a significant gap in the literature by offering a sociological perspective on the intersection of state economic sanctions and individual remittance behaviour.

By distinguishing between family remittances and migrant philanthropy, this dissertation offers a nuanced understanding of immigrant remittance practices, emphasizing the distinct emotional and moral dimensions that shape each type of remittance. This distinction challenges the prevailing literature, which often treats remittance behaviour as a homogeneous phenomenon.

Chapter 3 uses large-scale data to provide a statistical overview of Iranian immigrants' remittance practices, comparing them to those of other migrant groups. It highlights Iranian immigrants' unique remittance patterns, shaped by sociodemographic factors and macro-level constraints such as economic sanctions. The chapter reveals that Iranian immigrants in Canada are more likely to send money to countries other than Iran than to Iran, and when remittances are sent to Iran, the amounts tend to be lower than the amounts sent elsewhere. This finding underscores the impact of structural constraints on the remittance behaviour of this group.

Chapter 4 focuses on family remittances, analyzing the decisions behind them and the socio-cultural and micro-level determinants that influence these practices within the broader structural constraints. This chapter examines challenges with remittance methods, and the moral and emotional motivations for providing financial support. It reveals that while remittances often

begin as voluntary acts, they are deeply rooted in an internalized moral obligation. Over time, these practices can lead to expectations from families/relatives left behind and, ultimately, migrants associate them with negative emotions such as anxiety, stress, and feelings of betrayal.

Chapter 5 examines migrant philanthropy, exploring the primary concerns and motivations behind it, including how remitters select philanthropic causes, determine remittance patterns, and navigate emotional factors. It finds that the moral framework guiding these practices is often detached from the recipients' immediate needs, allowing for greater flexibility and relief for the remitter. While migrant philanthropy is generally associated with positive emotions such as reward, pride, and fulfillment, the experience is not always straightforward. Guilt plays a significant role in shaping this emotional experience, complicating the otherwise positive feelings that might arise from engaging in philanthropic acts.

To my family for all the love you've reverse-remitted to me.

And to Shahab, my shooting star, lighting the way.

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## **Preface**

This dissertation is the result of my independent research, writing, and analysis. I conducted all aspects of the study, including the sole authorship of each chapter (1 through 6). Dr Lisa Kaida provided input on analytical techniques, measurement of key concepts and data interpretation in Chapter 3. I completed the literature review for this work in two phases: initially during the fall of 2020, and subsequently throughout 2023. I conducted data collection through semi-structured interviews at various intervals between June 2021 and February 2022. I personally transcribed all sixteen interviews, then coded and analyzed the qualitative data in 2022. The statistical data analysis spanned from 2021 to 2023, with additional refinement in 2024. I completed the final writing and assembly of this dissertation between 2023 and 2024.

## **CHAPTER 1: INTRODUCTION**

This dissertation was born out of my frustration during the spring 2019 floods in Iran, which claimed lives and left thousands homeless (ReliefWeb 2019). My frustration went beyond witnessing the suffering of my people; it stemmed from my inability to find a secure, official channel to transfer money to those in need in Iran. The absence of conventional methods, such as bank transfers or Western Union, created not only financial but also emotional isolation—not just for me, but for many Iranian immigrants living in Canada.

The challenges I faced led me to explore the topic of remittances to see whether the experiences of Iranian immigrants have been documented and if other migrant groups face similar issues. To my surprise, I found that not only are the remittance practices of Iranian immigrants largely overlooked in existing research, but there is also a broader scarcity of research on remittances sent from Canada compared to countries like the United States. Moreover, much of the literature concentrated primarily on formal remittance methods, offering limited insight into informal practices. Perhaps most strikingly, the intersection of economic sanctions and remittances has also been largely dominated by policy analyses and economics literature, with little to no sociological or qualitative exploration.

This study aims to address these gaps by exploring the question: Despite structural constraints like economic sanctions, why and how do Iranian immigrants continue to send remittances to Iran? Specifically, the "why" examines the factors that motivate their remittance behaviour and the rationale behind these decisions despite significant challenges. The "how" focuses on the methods they use to send remittances and the obstacles they encounter in the process.



### **Why the Iranian case?**

In the context of international money transfers among immigrants in Canada, Dimbuene and Turcotte's report (2019) reveals that in 2017, while only a small portion of Iranian immigrants surveyed engaged in remittance practices, they sent proportionally large amounts compared to other migrant groups. This pattern of low remittance rates combined with high remittance amounts is also observed in other migrant groups. However, what differentiates Iranians from other immigrants is the unusually high remittance amount relative to their low participation rate. With a participation rate of just 11%, they still rank among the top five remitting countries (placing them just behind the Philippines, India, Pakistan, and China), contributing \$137.5 million. This translates to an average of \$7,430 sent, which is significantly higher than many other migrant groups. For reference, this amount is also high for the Chinese group, which has a 10.8% participation rate and a total of \$349.9 million in remittances sent, with an average of \$4,770 sent. In contrast, it is much lower for the Filipino group, which has a 69% participation rate and a staggering \$1,216.1 million in total remittances sent, with an average of \$2,654 sent (Dimbuene and Turcotte 2019).

More significantly, another key factor distinguishing Iranian immigrants in this analysis is that their substantial flow of remittances persists despite the severe economic sanctions imposed by the Canadian government on Iran. These sanctions have impacted the remittance behaviour of Iranian immigrants reported in Dimbuene and Turcotte's study (2019). The restrictions on international banking systems force many Iranian migrants to rely on informal channels for sending money. These informal methods are not captured in official datasets, which leads to an underestimation of the actual volume of remittances sent. If international sanctions on Iran ease, remittance flows will likely increase significantly (Sadeghi, Asgharpourmasouleh, Kermani

Salavati 2021). Despite these challenges, Iranian Canadians remain among the top remitting groups, reflecting the substantial volume of their contributions.

Although Iranian immigrants make sizable financial contributions, there is a notable gap in research exploring the decision-making mechanisms and behavioural patterns behind their remittance practices. The literature has predominantly approached remittance practices of Iranian immigrants through macroeconomic and comparative perspectives, focusing on broader economic trends, and in relation to other migrant groups. Even then, remittances that are not sent to family members or relatives, such as charitable donations, are often neglected. Given the limited understanding of Iranian migrants' remittance behaviour, it is crucial to conduct in-depth analysis to explore why and how these immigrants continue to engage in remittance activities, especially in the context of significant structural constraints, such as economic sanctions. The following section provides a detailed examination of these structural constraints, followed by a review of the current literature.

#### Policy overview and the structural constraints.

Canada has imposed a series of sanctions on the Islamic Republic of Iran over several decades, particularly in response to Iran's nuclear program and human rights abuses (Maloney 2015). These sanctions, evolving from the early 2000s onwards, have significantly impacted financial transactions, including remittances and money laundering, with profound implications for Iranian immigrants in Canada. The next few paragraphs provide a chronological overview of the policies that ultimately shaped the regulations affecting remittance practices, emphasizing their effects on financial activities and the daily lives of Iranian immigrants in Canada. Understanding these policies is crucial for contextualizing the remittance behaviours of this group.

*Early Sanctions and Initial Restrictions (2006-2010):* The United Nations Security Council (UNSC) imposed its first sanctions on Iran in 2006 with Resolution 1737, aimed at curbing Iran's nuclear program (United Nations Security Council 2006). In alignment with the UNSC, Canada followed suit under the United Nations Act, introducing measures such as asset freezes and restrictions on the transfer of nuclear-related goods and services to Iran.

In 2010, however, Canada expanded its approach significantly by enacting comprehensive sanctions under the Special Economic Measures Act (SEMA), directly targeting Iran. On July 26, 2010, the Canadian government introduced the Special Economic Measures (Iran) Regulations (SOR/2010-165), which imposed wide-ranging financial restrictions (Special Economic Measures (Iran) Regulations, SOR/2010-165 2010). These regulations prohibited Canadians, both domestically and abroad, from providing financial services to Iran, thus limiting the flow of remittances and other financial transactions. This marked the onset of stringent financial sanctions that had lasting impacts on Iranian Canadians.

*Escalation of Sanctions (2011-2012):* As Iran continued to resist international demands regarding its nuclear program, Canada intensified its sanctions. On November 21, 2011, the Canadian government expanded its restrictions with amendments to the Special Economic Measures (Iran) Regulations (SOR/2011-236), which banned the export of all goods to Iran and prohibited financial services to Iranian individuals and entities (Special Economic Measures (Iran) Regulations, SOR/2011-236 2011). This marked a significant shift, directly impacting money transfers, including remittances from Iranian Canadians to their families.

During this period, Canada also closed its embassy in Iran, severing diplomatic ties and expelling Iranian diplomats. The Canadian government cited multiple reasons for this decision, including Iran's support for the Syrian government, its non-compliance with United Nations

resolutions on its nuclear program, and ongoing human rights violations (Canada 2012). This diplomatic break reflected a new low in Canada-Iran relations.

Further tightening occurred in early 2012. Amendments introduced in December (SOR/2012-283) broadened the sanctions to ban most insurance or reinsurance services to Iran or any Iranian individual (Special Economic Measures (Iran) Regulations, SOR/2012-283 2012). These measures effectively blocked nearly all legal channels for money transfers to and from Iran, compelling Iranian Canadians to turn to informal methods to send remittances.

These increased restrictions placed heavy burdens on financial activities involving Iran. For Iranian immigrants, the heightened scrutiny and comprehensive bans meant any financial transaction involving Iran faced significant obstacles. Although limited exceptions allowed personal remittances up to CAD 40,000, stringent bank oversight led to delays and complications, impacting the financial stability of many Iranian families in Canada (Special Economic Measures (Iran) Regulations, SOR/2012-283 2012).

*Comprehensive Sanctions and Their Peak (2013-2015):* By 2013, Canada had enacted some of its most comprehensive sanctions against Iran, nearly halting all financial transactions except for limited humanitarian aid. Amendments to the Special Economic Measures (Iran) Regulations (SOR/2013-154) reinforced these sanctions, further extending financial prohibitions (Special Economic Measures (Iran) Regulations, SOR/2013-154 2013).

*Easing of Sanctions Following the JCPOA (2016-2018):* The Joint Comprehensive Plan of Action (JCPOA), reached between Iran and the P5+1 countries in July 2015, led to an international reduction of certain sanctions in 2016. In response, Canada eased some of its sanctions against Iran in February 2016, though it kept stringent regulations on transactions linked to terrorism or human rights violations. Specifically, amendments to the Special Economic Measures (Iran)

Regulations (SOR/2016-47) allowed for a limited resumption of financial transactions, including certain non-commercial remittances (Special Economic Measures (Iran) Regulations, SOR/2016-47 2016). However, Canadian banks, wary of regulatory complications, continued to closely monitor any financial activity involving Iran. This cautious approach by financial institutions meant that even legally permitted remittances faced significant oversight, resulting in delays and uncertainty for Iranian Canadians trying to support family members.

*Re-imposition and Reinforcement of Sanctions (2019-Present):* In 2018, after the U.S. withdrew from the JCPOA and re-imposed strict sanctions on Iran, Canada faced increased pressure to align with its ally. While Canada did not reimpose all previously lifted sanctions, it continued to tighten existing financial restrictions on transactions involving Iran, particularly targeting the financial sector (Special Economic Measures (Iran) Regulations, SOR/2019-60 2019). The 2019 amendments to Canada's Special Economic Measures (Iran) Regulations (SOR/2019-60) reaffirmed this commitment, with further updates in 2020 and 2022. These measures primarily focus on preventing money laundering and financing terrorism by requiring financial institutions to report any transactions that may involve Iran. As a result, the Canadian government prohibits nearly all direct financial transactions with Iran, creating substantial obstacles for Iranian Canadians trying to legally transfer money to family members back home.

Overall, Canada's sanctions against the Islamic Republic of Iran, particularly those related to financial transactions, have evolved significantly over the past two decades, with serious implications for Iranian immigrants. These sanctions have affected their ability to conduct financial transactions, send remittances, and engage in business activities. Although some restrictions have eased, the environment remains challenging, forcing many Iranian Canadians to

navigate complex legal and financial obstacles to maintain ties with their families and businesses in Iran. The impact of these sanctions on remittances is multifaceted.

First, sanctions increase the incentive to migrate by worsening economic conditions in Iran (Bajoghli et al. 2024). Second, by crippling the Iranian economy, they have two main effects: they influence the exchange rate between the Iranian Rial and the Canadian Dollar, making smaller remittance amounts translate into larger sums when converted (Dagres and Slavin 2018; Rome 2023; Salehi 2024); and they create a disparity between the migrant's standard of living and that of their family and community back home. Third, and most importantly in the context of this study, sanctions impose structural constraints that hinder conventional remittance methods, making the process more challenging. With formal channels effectively closed, many Iranian Canadians turned to informal networks for money transfers.

While these methods were functional, they carried significant risks, exposing both senders and recipients to potential financial losses or even prosecution under anti-money laundering laws. However, it is important to note that although regulations exist, informal money transfer methods, such as the hawala system, are not inherently illegal. These networks often operate within longstanding cultural and community frameworks, offering a viable alternative when formal channels are obstructed. That said, the informal nature of these systems can make them susceptible to misuse, which is what raises concerns for regulators and financial institutions.

Canadian banks, wary of sanctions regulations, began freezing accounts linked to Iranian transactions, even legitimate ones. This has created a climate of anxiety among Iranian Canadians, who found it increasingly difficult to maintain financial ties with their families and communities back home. In this climate, individuals often worried about potential scrutiny from the Canadian government—particularly the Canada Revenue Agency (CRA)—if questioned about the purpose

of sending funds, further intensifying the challenges they faced in navigating remittance processes. These effects have shaped a unique landscape for Iranian migrants, one that requires ongoing negotiation and re-evaluation of their remittance decisions.

Building on these observations, I argue that in this context, remittances may be more than just financial transactions—they may be deeply tied to moral principles, emotional needs, familial obligations, and a sense of collective identity. Iranian migrants, in particular, are compelled to turn to non-traditional, informal methods of sending remittances, bypassing formal financial systems due to the limitations imposed by economic sanctions. These remittances are likely seen as a way to maintain a connection to their families and their country of origin, while also fulfilling shared responsibilities and obligations within their transnational communities. These deeply rooted motivations help explain why they continue to remit despite these constraints. This dimension of remittance practices makes the study of Iranian migrants' experiences particularly significant, as it may reveal the broader social, familial, and moral dynamics that shape remittances under conditions of political and economic adversity.

## **Literature Review**

The study of remittances, initially dominated by economics-oriented approaches, has since evolved into a multidimensional field incorporating insights from migration studies, sociology, development studies, political science, and anthropology. While economic research provided foundational insights, it has been critiqued for its narrow focus, often neglecting the social, cultural, and relational dimensions of remittance practices. Ethnographic research emerged as a response to these shortcomings, offering a more nuanced perspective that integrates these dimensions into the study of remittances. This section reviews these developments in **Part I**, tracing the evolution of

remittance studies from economics-dominated approaches to more holistic frameworks that address social, cultural, and emotional dimensions, to illustrate the broader context and theoretical foundations informing this study's focus. Then, in **Part II**, I identify specific gaps in the literature that my case study of Iranian immigrants in Canada seeks to address.

#### Part I: Development of the remittance literature.

For most of the late 20th century, economic explanations dominated the research on why migrants remit. Heavily influenced by the New Economics of Labour Migration (NELM), remittances have been understood primarily in terms of their role in household welfare, emphasizing the economic decisions and strategies of migrant families (Goss and Lindquist 1995; Carling 2008; Adams Jr. 2009; Bakewell 2010; Iosifides 2011; Lacroix 2014). NELM views migration as a risk-sharing strategy at the family or household level, rather than at the individual level, aimed at maximizing income and diversifying resources (de Haas 2010). For this, micro-economic and macro-economic determinants of remittances were identified and analyzed in different temporal and spatial contexts.

Lucas and Stark's (1985) foundational work on remittance practices among Botswana's labour migrants introduced a micro-economic framework that theorizes remittance motives along a continuum from pure altruism to pure self-interest. Pure altruism prioritizes the needs of non-migrant family members, with remittances reflecting the remitter's personal sacrifice (Elbadawi and de Rezende Rocha 1992; Johnson and Whitelaw 1974), while pure self-interest involves remitting for economic gain, such as securing inheritance, investments, or preparing for return migration (Lucas and Stark 1985; Stark and Wang 2002). Recognizing the limitations of these extremes, Lucas and Stark proposed an intermediate concept, tempered altruism or enlightened



self-interest, where remittances serve as implicit agreements benefiting both migrants and their families. These agreements may involve asset management, repayment of family loans for education or migration, or bilateral risk-sharing mechanisms that support financial stability over time (Cox 1987; Chami, Fullenkamp, and Jahjah 2005; Rapoport and Docquier 2006).

Both qualitative and quantitative studies, from economics and other disciplines including sociology, have extensively applied this framework to explore the micro- and macro-level determinants of remittances and their various underlying motives. Economists have also combined micro-level theories with macroeconomic data to build more holistic models (Abbas, Masood, and Sakhawat 2017; McCracken, Ramlogal-Dobson, and Stack 2016; Rapoport and Docquier 2006).

By considering the household as the unit of analysis, NELM examines the sociodemographic characteristics of migrants at the micro level, as these traits influence their remittance capacity and behaviour, which in turn shape the household's collective strategies for risk diversification and income maximization. The most researched micro-level determinant includes the household characteristics, which include socioeconomic characteristics such as migrant and household income, gender, marital status, education level, legal status, and duration of migration (Carling 2008; Hagen-Zanker and Siegel 2007).

At the macro-economic level, flows are viewed as the aggregate result of micro-level individual behaviours but are also examined in relation to broader macroeconomic factors (Carling 2008). Political and economic situation and stability in both origin and host countries, number of workers, wage rates, inflation rates, income differences, interest rates, exchange rates, government immigration policies, institutional facilities to transfer funds, and transaction costs have been some of the key macroeconomic determinants identified in the literature (Hagen-Zanker and Siegel 2007; Adams Jr. 2009; De Sousa and Duval 2010; Cooray and Mallick 2013; Ahmed and Martínez-

Zarzoso 2014; Lartey 2016; Abbas et al. 2017; Batu 2017; Bettin, Presbitero, and Spatafora 2017; Williams 2017; Lindley 2008; Cismaş, Curea-Pitorac, and Vădăsan 2019).

This foundational body of work underscores the importance of both micro-level determinants and broader economic contexts in shaping remittance behaviours. While economic perspectives, especially those rooted in NELM, have historically guided much of the discourse, newer approaches, particularly ethnographic studies, have emerged that integrate cultural, social, emotional, relational and psychological factors into remittance studies. By virtue of a surge in ethnographic studies of remittances in different social science disciplines such as anthropology, social psychology, development studies, and sociology, scholars have identified the shortcomings of the NELM approach to remittances. First, NELM oversimplifies remittance motivations by categorizing them into fixed types (e.g., altruism, self-interest), failing to account for the complexity and variability across social, familial, and geographical contexts. Research demonstrates that motivations to remit are often multifaceted, inconsistent, and shaped by the specific circumstances of migrants and their families (Carling 2008; Hagen-Zanker and Siegel 2007; Meyer 2020; Page and Plaza 2006; van Dalen, Groenewold, and Fokkema 2005).

Second, while NELM shifted focus to households as the unit of analysis, it has been critiqued for treating households as homogeneous entities, overlooking internal differences based on gender, generational roles, and migrant status (Carling 2008; Erdal 2012; Mahmud 2020). Ethnographic studies have revealed that factors such as marital status and the presence of children or siblings in the origin household influence remittance practices, challenging the notion of household cohesion (Rindfuss et al. 2012). Additionally, remittance exchanges often extend beyond the household, involving non-household members who share financial responsibilities, further complicating the use of households as analytical units (Wall and Gouveia 2014).

Third, the sender-receiver dichotomy central to NELM does not reflect the fluid and complex nature of remittance flows. Migrants frequently occupy both roles, and remittances operate across multiple scales, making it difficult to delineate senders and receivers (Nowicka and Šerbedžija 2016). For example, in the Philippines, a migrant daughter working abroad may remit funds to her parents, who in turn use them to support another family member, illustrating the inadequacy of simplistic sender-receiver categorizations. Furthermore, the feminization of migration has challenged traditional gendered assumptions that men are primary senders and women are passive recipients, further making these distinctions unclear (Kunz 2011). Finally, NELM often fails to acknowledge the agency of both senders and receivers, which is shaped by broader institutional constraints (Mahmud 2020).

In addition to their rightful critiques of NELM, ethnographic approaches have been instrumental in shedding light on the non-monetary dimensions of remittances by framing them as social practices that encompass material, emotional, and relational elements (Carling 2014). This perspective shifts the focus from purely economic aspirations to the broader social and familial dynamics involved in remittance transactions. Viewed as social practices, remitting involves constant negotiation between remitters and receivers (Zelizer 2014), where both parties participate in processes of meaning-making and socialization (Meyer 2019, 2020). This expanded understanding highlights the multifaceted nature of remittances, encompassing emotional, relational, and cultural exchanges, and addressing complexities that traditional economic models often overlook.

This shift in more recent scholarship has broadened the definition of remittances to include not only monetary transfers but also objects, information, ideas, and values exchanged by migrants (Nowicka and Šerbedžija 2016). This expanded framework has introduced new categories, such

as social (Levitt 1998), political (Goldring 2004; Tabar 2014; Lacroix, Levitt, and Vari-Lavoisier 2016; Krawatzek and Müller-Funk 2020), emotional (Katigbak 2015), cultural (Flores 2009), professional (Sun 2016), and technological (Nichols 2002, as cited in Goldring 2004) remittances, offering a more nuanced understanding of their effects. Particularly notable is Levitt's (1998) concept of social remittances, which focuses on the transfer of norms, identities, practices, and social capital, highlighting the role of migration in shaping transnational networks and community development.

However, these typologies face critiques for their conceptual ambiguity, particularly in distinguishing between economic, social, and cultural remittances, given their intertwined nature (Levitt and Lamba-Nieves 2011; Cliggett 2003). Scholars debate whether monetary transfers should be considered inherently social (Carling 2014), derivatives of economic transactions (Paasche 2016), or interconnected dimensions that are mutually reinforcing (Boccagni and Decimo 2013; Vickstrom and Beauchemin 2016). This discourse highlights the need for a holistic approach to remittances, recognizing their complexity as relational practices embedded in broader social, cultural, and economic contexts.

Building on the literature reviewed above, in this dissertation I draw on the NELM framework to explore both the micro- and macro-level determinants of remittances, analyzing how these factors interact to shape remittance behaviours and patterns. However, unlike traditional NELM approaches, my research moves beyond treating the family unit as a single entity and instead centers on the sender's perspective. This shift enables a deeper understanding of the decision-making processes, individual agency, and broader structures that influence remittance behaviour. By doing so, I aim to capture the complexities and nuances of the remittance

mechanism, avoiding oversimplifications and focusing on the often-overlooked dynamics specific to the sender.

Furthermore, aligning with the approach that views remittance practices as complex, relational activities embedded within broader social, cultural, and economic contexts, I examine the remittance practices of Iranian immigrants from a holistic perspective. I explore these dimensions as interconnected elements that collectively shape the remittance experience, rather than treating them as separate aspects. By focusing on non-economic aspects of remittances, including social, emotional, and moral dynamics, this dissertation aims to provide a richer understanding of the motivations behind remittance practices.

## Part II: Gaps in the literature.

In this section, I explore the gaps that this case study helps address. As noted earlier in this chapter, my review of the literature revealed several critical gaps in the study of remittances: First, the remittance practices of Iranian immigrants remain an understudied area of research. Existing studies primarily focus on economic or comparative analyses, neglecting the social and emotional dimensions of their remittance behaviours. This narrow focus leaves significant gaps in understanding how Iranian migrants navigate the complexities of remittance practices, particularly in contexts shaped by structural constraints like economic sanctions.

Second, research on remittances sent from Canada is also limited, especially when compared to the wealth of studies focusing on countries like the United States. This gap is surprising given Canada's unique immigration policies, which directly influence the experiences of its immigrant population, including their remittance practices. Understanding remittances

within the Canadian context is crucial for capturing the nuances shaped by these distinctive immigration policies and their broader implications for migrants.

Third, informal remittance methods represent another significant gap in the literature. Research on informal remittance methods is primarily dominated by economics literature. Sociological and anthropological studies tend to treat informal channels as one of many options available to migrants, rather than as the primary or sole option in specific contexts. For Iranian immigrants in Canada, informal methods are often the only viable way to send money back home due to structural constraints, including sanctions that block formal financial channels. This context underscores the importance of studying informal remittances through a sociological lens, particularly in situations where migrants must navigate limited options.

Fourth, while the role of emotions in remittances has been acknowledged, it remains understudied, especially in diverse contexts. Specifically, the emotional aspects of remittances sent not only to family members but also for charitable purposes are an important yet underexplored dimension of the migrant experience. By distinguishing between these two types of remittances, I illuminate the different emotional dynamics at play for Iranian immigrants remitting from Canada.

By situating this study within these broader gaps, this study seeks to fill a significant gap in sociological and qualitative research by examining the impact of economic sanctions on remittance practices—a topic that has been largely overlooked in these fields. Where such research does exist, it is predominantly found in policy analyses and economics literature, leaving the sociological dimensions underexplored. Structural constraints, such as economic sanctions, profoundly shape remittance practices, often forcing individuals and households to rely on non-traditional and informal methods to send remittances.

### *1. Iranian Migrant Remittances*

Current research on remittances to Iran remains primarily focused on economics-oriented studies (Bakker, Engbersen, and Dagevos, 2014; Azadi, Mirramezani, and Mesgaran, 2020; Lotfalipour, Zareei, Falahi, and Matuszczak, 2022). Most studies focus on comparative or macroeconomic frameworks, often examining Iranians in relation to other migrant groups or addressing broad economic trends, without delving into the particularities of the Iranian community's transnational behaviour. This lack of focus on individual experiences leaves an incomplete picture of the migrant experience for Iranians, especially in terms of remittance practices and socio-cultural ties to their home country. Furthermore, these studies often overlook the impact of international sanctions on remittance flows, either only hinting at their potential influence or failing to address them at all. The role of sanctions in shaping both the volume and the propensity of remittances to Iran remains largely unexplored in the existing literature.

Research on Iranian migrant remittance practices reveals several key patterns and factors that influence remittance behaviour. Overall, Iranian migrants tend to remit less compared to other groups from developing countries, with remittance flows to Iran being lower than capital outflows (Azadi et al. 2020; Lotfalipour et al. 2022). This is largely attributed to the economic instability, poor governance, and sanctions restricting financial transactions, which hinder potential remittance inflows (Sadeghi et al. 2021). Economic studies focused on factors such as income, economic conditions in both the host and home countries, and interest rate differences suggest that while Iranian migrants may be motivated by altruism, they often face fewer financial pressures compared to migrants from countries with lower human development indices (Bakker et al. 2014).

Moreover, remittance practices among Iranian migrants are shaped by both economic and cultural factors. Migrants with higher socio-economic status or greater economic integration in

their host countries, such as those in Germany, may be more likely to invest in Iran, though some express hesitancy due to past negative experiences or concerns about political and economic stability (Sadeghi et al. 2021). Iranian migrants typically view remitting not as an external obligation but as a personal responsibility, driven by a desire to support their families rather than fulfilling a cultural expectation (Ferguson et al. 2012). This contrasts with migrants from other countries, such as the Philippines, where remittances are seen as an essential duty to sustain family well-being (Ferguson et al. 2012). Additionally, the political context in Iran plays a crucial role in shaping remittance practices, with decisions about migration, remittance timing, and methods often influenced by the political climate, although these factors are rarely discussed openly (Ferguson et al. 2012).

The complexity of Iranian migrants' remittance practices, therefore, lies not only in the combination of economic, cultural, and political factors at play, but also in the personal histories and experiences that shape individual decisions. While most studies have focused on macroeconomic trends or comparative frameworks, none of these studies have meaningfully engaged with the structural constraints caused by the economic sanctions that the Iranian diaspora faces in remitting to Iran. This research seeks to delve deeper into the personal and cultural dimensions of remittance behaviour to fully understand the economic side of Iranian migrant experience. By exploring these nuances, this study aims to move beyond broad economic analysis and address the unique motivations (the *why*) and challenges (the *how*) faced by Iranian migrants in a globalized world. It does so by not only focusing on the remittances sent to family members, but also remittances sent for philanthropic purposes.



## *2. Remittances from Canada*

Research on remittances from Canada has been relatively underdeveloped, particularly in terms of non-economic aspects. While much of the literature has focused on remittance practices in the U.S. (Lacroix, Levitt, and Vari-Lavoisier 2016), studies examining remittances from Canada often center on economic analyses and institutional frameworks (Ndarishikanye 2005; Buri 2006; Todoroki, Vaccani, and Noor 2009; Bhushan 2013). Canada's immigration system, which prioritizes immigrants from higher socioeconomic backgrounds, shapes the profile of incoming migrants, particularly economic immigrants with higher levels of education, professional experience, and language proficiency (Picot 2013). Despite this, many immigrants from these higher-status backgrounds still engage in remittance practices (Houle and Schellenberg 2008; Dimbuene and Turcotte 2019). This is an intriguing area for further research, yet it remains underexplored, particularly from a qualitative perspective.

Existing studies on Canadian remittance behaviour largely rely on quantitative methods, utilizing large datasets like Statistics Canada's Longitudinal Survey of Immigrants to Canada (LSIC) and the Family Expenditure Survey (FAMEX). These studies identify key factors such as income, family size, housing costs, and social integration as determinants of remittance behaviour (Simmons, Plaza, and Piché 2005; Houle and Schellenberg 2008; Unheim and Rowland 2012; Loxley, Sackey, and Khan 2015; Amoyaw and Abada 2016; Chowdhury and Das 2016). However, the focus of these studies has been primarily on economic and demographic variables, often overlooking the social and emotional dimensions of remitting.

Building on the predominantly quantitative focus of existing studies, qualitative research has shed light on the social and emotional dimensions of remittance practices, emphasizing factors such as gendered obligations and cultural expectations (Johnson and Stoll 2005; Wong 2006;

McLaughlin et al. 2017). These studies provide valuable insights into the lived experiences of remitters but remain limited in scope, particularly in addressing the experiences of immigrant communities from higher socioeconomic backgrounds. More recently, mixed-methods studies have begun to bridge this gap by integrating qualitative and quantitative approaches to offer a more holistic understanding of remittance behaviour (e.g., Syed 2021; Wang 2021; Elcioglu and Shams 2023). Nevertheless, even with these advancements, significant gaps persist in understanding how cultural, social, and economic factors intersect in shaping the remittance practices of diverse Canadian immigrant groups.

This research aims to fill this gap by exploring the non-economic motivations and practices of Iranian migrants in Canada, a group that faces unique structural constraints, such as economic sanctions, yet continues to find ways to remit. By focusing on Iranian migrants, this study will contribute to a deeper understanding of how migrants from higher socioeconomic backgrounds navigate remittance behaviour within the context of structural challenges and cultural obligations. This exploration of Iranian remittance practices will provide valuable insights into the broader patterns of migrant behaviour in Canada, emphasizing the importance of incorporating both economic and non-economic dimensions in the analysis of remittance practices.

### *3. Informal Remittances*

The study of remittance methods has evolved alongside globalization, which has transformed the channels through which funds are transferred. Early research primarily focused on the motivations and determinants behind remitting behaviour, while more recent studies have shifted attention to the influence of channel choices on remittance practices (Bolzani 2018). Remittance channels are typically classified as formal or informal. Formal channels include services like Western Union,

banks, and non-bank financial intermediaries, whereas informal methods—such as hawala and hand carry—provide migrants with alternatives to the formal system (Goldring 2004; Orozco 2004; Thompson 2008; Rusten Wang 2011). The global expansion of both formal and informal services has increased the complexity of factors shaping migrants' choices regarding remittance channels.

Recent studies emphasize that the selection of remittance methods is driven not only by financial considerations but also by the volume of funds being sent (Orozco 2004; Gibson, McKenzie, and Rohorua 2006). Personal incentives like anonymity, cultural familiarity, and personal values, as well as customer service characteristics such as accessibility, transparency, and reliability, are key factors influencing the use of informal remittance channels (Bolzani 2018). For smaller remittances, informal methods are often preferred due to lower transaction costs, while formal channels are recommended for larger, more secure transfers (Kosse and Vermeulen 2014; Siegel and Lücke 2013).

Although much of the literature has explored factors such as cost, speed, and trust in intermediaries in the context of formal remittance channels (Freund and Spatafora 2008), recent research has begun to examine informal systems, such as hawala, and their operation through networks of intermediaries. Despite this, there remains a gap in understanding the social, cultural, and personal dimensions that influence the use of informal remittance methods, especially from sociological and anthropological perspectives.

For many Iranian migrants, informal remittance channels are not merely an alternative to formal financial systems, but often a necessity due to unique political and economic challenges, such as sanctions, that limit access to formal channels. This context sets Iranian migrants apart from other groups who may choose informal methods despite having access to conventional

options. This gap in understanding underscores the need for research that delves into the socio-political factors influencing the reliance on informal remittance methods among Iranian migrants and explores how these practices shape their financial and transnational behaviours.

#### *4. Emotion in Remittance Practices*

Historically, migration studies marginalized emotions, focusing primarily on economic and developmental aspects while dismissing emotional dimensions as secondary (McKay 2007; Skrbis 2008). Emotions were often considered irrational and irrelevant to the logical processes of migration. However, recent literature has increasingly recognized the critical role emotions play in understanding migration, emphasizing how they link individual experiences to broader social contexts (Levitt 2001; Dreby 2006; Castellanos 2009). Emotions are now understood as integral to transnational exchanges, shaping identity, belonging, and the relationship between agency and structure (Barbalet 2002; Bondi, Davidson, and Smith 2007).

Emotions influence how migrants navigate their transnational lives, mediating their sense of self, belonging, and connection to home and host countries (Skrbis 2008). Research highlights how emotions evolve over time, from initial disconnection to a growing sense of belonging (Boccagni and Baldassar 2015). This emotional landscape is central to remittance practices, as emotions not only motivate financial support but also shape the form of support provided (Burman 2002; Mullings 2014; Katigbak 2015). Emotions, such as guilt, responsibility, and empathy, can influence remittance decisions, with migrants often managing these feelings to maintain ties with family and communities across borders (Huennekes 2018).

While much of the literature has focused on emotions within transnational families—particularly on the dynamics between migrants and their families in their countries of origin

(McKenzie and Menjivar 2010; Katigbak 2015)—the emotional dimensions of collective or philanthropic remittances remain underexplored. Contributions driven by community solidarity, collective identity, or national affiliation carry significant emotional weight, but this aspect is often overlooked. Understanding how emotions shape not only family-based remittances but also collective contributions is essential for addressing this gap in the literature.

Building on these gaps in the literature within which the Iranian immigrants in Canada are situated, this research specifically investigates in the absence of formal methods of remittances how Iranian migrants engage with informal remittance channels, focusing on the socio-cultural and emotional motivations behind their reliance on various trust-based systems. By exploring these motivations in the context of Iranian migrants' unique political and economic circumstances, this study provides a deeper understanding of how these informal practices reflect broader patterns of remittance behaviour and transnational financial activities among Iranian migrants.

### **This Dissertation**

I conducted a mixed-methods study on the remittance practices of Iranian immigrants in Canada, a context largely overlooked in remittance literature. The study explores unique factors shaping their remittance behaviours, examining how their experiences differ from those of other migrant groups, to find out why and how they continue to remit to Iran despite structural constraints, particularly the economic sanctions.

I make a deliberate distinction between remittances sent for different purposes, particularly those sent to family members and those sent for philanthropic reasons. Unlike much of the existing literature, which either focuses on one type or treats all remittance practices as homogeneous, this approach emphasizes the nuanced decision-making behind each type. This distinction helps

illuminate broader remittance practices, as the motivations for family and philanthropic remittances may differ significantly.

The dissertation comprises six chapters: Chapter 1 introduces the research topic, identifies gaps, and outlines the overarching research questions. It also provides a literature review that traces the development of remittance studies and then critiques and the limitations of different approaches to remittances. The chapter situates the case study of Iranian immigrants within this broader scholarship, highlighting how it contributes to addressing existing gaps.

Chapter 2 describes the methodology, including the research design, analytical framework, methods of data collection and analysis, ethical considerations, and reflections on the researcher's positionality.

Chapter 3 uses large-scale data to provide a statistical overview of Iranian immigrants' remittance practices, comparing them to those of other migrant groups. It highlights patterns shaped by sociodemographic factors and macro-level constraints such as economic sanctions. Broadly, this chapter asks the following research question: *How does the remittance behaviour of Iranian immigrants in Canada differ from that of other migrant groups not facing similar structural constraints?*

Chapter 4 focuses on family remittances, analyzing decisions shaped by socio-cultural and micro-level determinants within broader structural constraints. It examines methods of remittance, challenges with formal channels, and moral and emotional motivations for financial support. It focuses on the following research question: *Why and how do Iranian immigrants in Canada continue to remit to their families in Iran despite the structural challenges they face?*

Chapter 5 examines migrant philanthropy, exploring primary concerns, the motivations behind it, how philanthropic causes are selected, how remittance patterns are determined, and how

emotional factors are navigated. Therefore I focus on the following research question: *Why and how do Iranian immigrants in Canada engage in migrant philanthropy toward Iran despite the structural challenges they face?*

Chapter 6 summarizes the findings, compares family remittances and migrant philanthropy, discusses limitations, proposes directions for future research, and eventually reflects on the personal motivations behind the study.

## CHAPTER 2: METHODOLOGY

This study aims to provide an in-depth examination of the remittance practices of Iranian immigrants in Canada, considering various aspects of their remittance behaviour. Given the complex and multifaceted nature of remittances, it was necessary to adopt a mixed-methods approach to capture both the broad patterns and the specific individual-level motivations behind these practices. The two key organizing categories central to this investigation are *family remittances* and *migrant philanthropy*, which represent distinct types of remittance behaviour. These categories guide the analysis, allowing for a deeper exploration of how Iranian immigrants engage in remittance practices, and how factors like structural constraints, cultural norms, and socio-economic backgrounds shape their decisions.

In the following sections, I will first elaborate on the research design. Then, I will outline the specifics of the quantitative methodology, including the data, measures, and analytical techniques employed. Following this, I will outline the qualitative methodology, addressing ethical considerations, the recruitment process, researcher positionality, participant profiles, the interview procedures, and the techniques used for analyzing interview data. Additionally, I will provide a research note on the steps taken to ensure the validity of the findings. Finally, I will conclude the chapter by addressing the limitations of each method separately. The limitations of combining these two methods will be discussed in the Conclusion chapter.

### Research Design

To address the research questions, this dissertation adopts a mixed-methods research (MMR) design, combining quantitative and qualitative approaches within a single, integrated framework



(Creswell and Plano Clark 2011). This design is particularly suited to studying complex practices such as remittance behaviour, as it allows for both the identification of broad patterns and the exploration of the meanings, motivations, and contextual factors that shape them (Tashakkori and Creswell 2007).

In the context of remittance research, MMR helps overcome the limitations of using either method in isolation. Surveys can detect correlations and population-level patterns but often fail to capture the nuanced and emotional dimensions of remitting (Greene and Caracelli 1997). Conversely, qualitative interviews provide rich contextual insights (Carling 2014; Taylor, Bogdan, and DeVault 2015) but may lack generalizability (Oppong 2013; Queirós, Faria, and Almeida 2017). By combining these approaches, researchers can triangulate findings across data sources, enhancing both the credibility and depth of the analysis (Hesse-Biber 2010; Shorten and Smith 2017; Poth and Munce 2020).

Despite its potential, MMR is relatively underused in remittance research. However, notable exceptions include King, Castaldo, and Vullnetari (2011), who combined household surveys and in-depth interviews in Albania and Greece; Mazzucato (2011), who linked survey data in the Netherlands with ethnographic observations in Ghana; and Carling, Erdal, and Horst (2012), who conducted a large-scale survey with ten migrant groups in Norway alongside semi-structured interviews with Somali and Pakistani migrants. Other studies, such as Pickbourn (2015) and Parella, Silvestre, and Petroff (2021), have also successfully employed mixed-methods designs to examine remittances through a combination of closed- and open-ended questions, interviews, and focus groups.

Drawing on the *explanatory sequential design* outlined by Creswell and Plano Clark (2011), this dissertation follows a sequential complementary mixed-methods approach, in which

the quantitative phase precedes and informs the qualitative phase. The analysis begins with pre-existing statistical data to identify macro-level remittance patterns among Iranian immigrants in Canada. These findings then guide the qualitative phase, which involves in-depth, semi-structured interviews that explore how individual migrants experience and navigate remittance decision-making within the context of sanctions, financial restrictions, and transnational obligations. The integration of both phases during the final interpretation stage enables a more holistic and multi-layered understanding of remittance behaviour (Schoonenboom and Johnson 2017; Shorten and Smith 2017).

Following the steps illustrated in Figure 2.1, the quantitative component enables the observation of larger patterns and comparative insights across migrant groups, while the qualitative component provides the depth needed to understand the personal and relational dynamics underlying remittance practices. By leveraging the strengths of both methods within a unified design, this dissertation offers a robust and nuanced account of how Iranian immigrants in Canada engage in transnational financial support.



Figure 2.1: Sequential complementary mixed-methods design used in this study, integrating quantitative and qualitative phases.

## **Quantitative Approach**

### **Statistical data.**

To gain a broader understanding of remittance practices among Iranian immigrants in Canada, I utilize quantitative data from the Study on International Money Transfers from Canada (SIMT), which was conducted by Statistic Canada and funded by Global Affairs Canada (GAC), between April and July 2018. The SIMT questionnaire surveyed 22,908 Canadian residents aged 18 years and older who were born in Official Development Assistances (ODA) countries, with the aim of improving policies and programs related to remittances. By examining international money transfers to relatives or friends overseas, this data can help identify factors that impact the cost efficiency and safety of remittance channels (Dimbuene and Turcotte 2019).

The survey results were published and made available to the public in 2019 (Dimbuene and Turcotte 2019), making it the most recent and comprehensive source of available data on remittances from Canada to date. Compared to other available data on remittances, such as the Longitudinal Study of Immigrants to Canada (LSIC), this dataset is more recent and expands beyond regular collection of data on remittances by including detailed information regarding the remittance practices of respondents in 2017, as the reference year. This includes socio-demographic information, frequency and total amount of remittances, channels used, sending costs, remittance destinations, and the relationship between the sender and the receiver. Additionally, unlike the LSIC, the SIMT includes data from not only new immigrants, but also established

immigrants, including those who migrated as early as before 1980. The novelty of this cross-sectional dataset merits more attention, particularly in sociological studies of remittances<sup>1</sup>.

However, it is important to note that the data was collected after sanctions were imposed on Iran, which limits the ability to directly assess the impact of these sanctions on remittance practices. Additionally, the sanctions may have resulted in a disinclination among Iranian Canadians to fully disclose the extent and nature of their remittance behaviour. As a result, the figures in this dataset may underestimate the true volume and scope of remittances actually sent by Iranian Canadians.

I utilize the data to ask three distinct questions:

- a. What socio-demographic factors influence the remittance behaviour of Iranian immigrants in Canada? In what ways do remittance practices of Iranian immigrants differ from those of other immigrant groups, with respect to such socio-demographic factors such as income, marital status, and period of migration?
- b. How does remittance-sending behaviour of Iranian immigrants in Canada compare with that of other immigrant groups?
- c. What is the impact of the recipient's location, specifically whether they are in Iran or in other countries, on the amount of remittances sent by Iranian immigrants in Canada?

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<sup>1</sup> Apart from the 2019 Statistics Canada report, the only two studies that use the SIMT dataset to advance theoretical and empirical arguments are MacIsaac's PhD dissertation (2021) and MacIsaac's article published in *International Migration Review* (2023), both of which take an economics-based approach to remittances.

## Measures.

This study focuses on the perspective of the remitter—the Iranian immigrant sending remittances from Canada—rather than on recipients or their countries of origin. By centering on the remitter's experience, I examine the factors influencing their decision-making. Unlike the traditional migration-development framework, which emphasizes the impact of remittances on recipients, my research highlights the sender's perspective, revealing strategies and adaptations that sustain remittance flows despite significant barriers. This approach addresses research questions through measures focused on the migrants' characteristics (Brown, Carling, Fransen, and Siegel 2014).

The first question (a) delves into the remittance behaviour of Iranian immigrants, with three possible outcomes: a) not remitting, b) remitting only to Iran, and c) remitting only to countries other than Iran, as the dependent variable<sup>2</sup>. The independent variables are migrant's personal and household income, marital status, and period of migration to Canada. Additionally, social and demographic factors are taken into consideration in the analysis, including age, gender, education level, legal status, and employment status. The coding of these variables is further elaborated in Chapter 3.

The second question (b) seeks to compare the remittance patterns of Iranian migrants with two distinct groups of their counterparts: first, those originating from countries within the same ODA<sup>3</sup> region as Iran, and second, those originating from countries classified within the same

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<sup>2</sup> Admittedly, a handful of Iranian immigrants engaged in remittance activities directed towards both Iran and other countries. However, for coding purposes, these cases were categorized based on the quantitative assessment of the remittance amounts allocated to each destination. Specifically, if the predominant share of funds was directed towards Iran, the cases were coded as individuals solely remitting money to Iran. Conversely, if a greater proportion of funds was remitted to destinations other than Iran, these cases were coded as individuals exclusively remitting money to countries other than Iran.

<sup>3</sup> Iran is categorized in the same ODA region as 41 other countries and territories including: Belarus, Moldova, Ukraine, Albania, Bosnia and Herzegovina, Montenegro, Serbia, Republic of Macedonia, Kosovo, Afghanistan, Armenia, Georgia, West Bank and Gaza Strip (Palestine), Iraq, Kazakhstan, Jordan, Kyrgyzstan, Lebanon, Syria, Tajikistan, Turkey, Turkmenistan, Uzbekistan, Yemen, Solomon Islands, Cook Islands, Fiji, Kiribati, Nauru, Vanuatu,

economic stratum as Iran, based on their Gross National Income<sup>4</sup> (GNI). The dependent variable, similar to the first question, is whether or not remittances have been sent, and if so, to which destination (their country of origin or another country). Iranian immigrants are compared to other groups along the lines of migrant and household income, marital status, period of migration, as the independent variables. Furthermore, similar to the previous question, the analysis controls for socio-demographic factors, including age, gender, education level, legal status, and employment status.

The inquiry into the amount of remittances sent serves as the third question (c), with the remittance behaviour as the independent variable. This variable includes whether the participant has sent funds to Iran, another country, or has abstained from remitting altogether. To ensure an accurate analysis, this question takes into account a range of socio-demographic factors, including migrant individual and household income, marital status, period of migration, age, gender, education, legal status, and employment status. These variables are recoded similarly to the previous questions (*a* and *b*), allowing for a thorough, coherent, and precise examination of the data.

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Niue, Federated States of Micronesia, Marshall Islands, Palau, Papua New Guinea, Tokelau, Tonga, Turalu, Wallis and Futuna, and Samoa.

<sup>4</sup> Iran is categorized in the 'Upper Middle Income Countries and Territories', along with 58 other countries and territories including: Wallis and Futuna, Tonga, Palau, Marshall Islands, Niue, Nauru, Fiji, Cook Islands, Maldives, Thailand, Malaysia, China, Turkmenistan, Turkey, Lebanon. Jordan, Kazakhstan, Iraq, Azerbaijan, Republic of South Africa, Namibia, Botswana, Gabon, Tunisia, Libya, Algeria, Seychelles, Mauritius, Saint Helena, Republic of Macedonia, Serbia, Montenegro, Bosnia and Herzegovina, Albania, Belarus, Venezuela, Uruguay, Suriname, Peru, Ecuador, Colombia, Chile, Brazil, Argentina, Saint Vincent and the Grenadines, Saint Lucia, Montserrat, Jamaica, Grenada, Dominican Republic, Dominica, Cuba, Antigua and Barbuda, Panama, Mexico, Costa Rica, and Belize.

### Analytical technique.

Using SAS 9.4., I first ran cross-tabulations with a chi-square test to see whether there were any correlations between my independent and control variables and the dependent variable. Next, to answer the first question, I employed multinomial logistic regression to examine the influence of specific micro-determinants on the remittance behaviour of Iranian migrants. To facilitate comparison, the same set of regression models were run on migrants from the same ODA region and GNI category separately.

Using multinomial logistic regression, the second question (b) compares the remittance patterns of Iranian migrants with those of two distinct categories (ODA region and GNI group) of their counterparts, identified in the previous question. My hypothesis is that the absence of official channels may drive Iranian migrants to send remittances to countries other than Iran, whereas other migrant groups are more likely to send money to their country of origin.

To investigate whether the destination of remittances influences the amount of money sent, I execute an ordinary least squares (OLS) regression for the third question (c). This is done to determine whether the existence of official channels for remittances in countries other than Iran affects the volume of remittances.

### **Qualitative Approach**

Interviews are the primary method I employed to investigate the subtleties in the meaning-making and decision-making processes of Iranian immigrants living in Canada. The testimonies of migrants' remittance experiences were the primary focus of the 16 interviews I conducted for this research. In addition, I inquired about their backgrounds, the nature of their relationships with the families they had left behind, their perspectives on Iran's current economic and political climate,

as well as their migratory trajectories, in order to acquire a better understanding of the ways in which various circumstances contribute to a variety of processes and outcomes.

### Ethical considerations.

As a consequence of the widespread outbreak of COVID-19, the process for obtaining ethics approval by the McMaster Research Ethics Board (MREB) was delayed. My application was approved in April 2021 after it was initially submitted in December 2020. My submission focused mostly on participant confidentiality and potential conflicts of interest.

I collected the participants' names to ensure informed consent. It was stored on the consent log, which I kept separate from the rest of the data, on a USB flash drive with a password, two-factor authentication, and encrypted hardware to ensure that only I had access to this file. I kept the consent log until the results were ready to be shared, so I had access to the email addresses of participants. To reduce the possibility of a privacy breach, I stored the data on a hard drive rather than a cloud-based service. Other documents, such as the consent forms, were deleted one month after the interview was completed so that I could have access to them if a participant desired to withdraw from the study within that time frame. All participants were given a thorough explanation of this procedure.

In terms of conflict of interest, potential participants in my research included friends and acquaintances from various social groups in which I am involved (such as a charity organization or other Iranian-Canadian organizations). The relationship I had with potential volunteers that I personally knew did not create any form of conflict of interest. They participated in the study only if they wanted to, and there was no pressure (hidden or explicit) on them to participate or answer all of the questions. When I contacted them, I made sure they were aware of their rights as outlined



in the letter of information, and I treated them with the same level of respect and decorum as I would any other participant.

### Recruitment.

I began the process of recruiting new participants and conducting interviews as soon as I was notified that the MREB had given its approval to the ethics application. The interviews were conducted at various points in time between June 2021 and February 2022. I combined different sources to identify interviewees. As a PhD student in Ontario, applying a snowball sampling technique, I started with my own network and expanded my research to Canada's major immigrant destination provinces for Iranians, including British Columbia and Quebec (The Canadian Encyclopedia 2023). Purposive sampling was also employed to supplement my limited access to people from various backgrounds. I shared the recruitment poster on social media (Twitter, Facebook, and Instagram), and sought the help of my network to spread the word about the post. Additionally, I shared the poster on diaspora social networking sites such as Telegram, one of the most widely utilized online platforms for diaspora communities. In order for prospective participants to become aware of my study, at the end of their interview, I asked that individuals who had already participated in my research inform others who are eligible and appear likely to participate, and share with them an interview information sheet. Therefore, if they wished to participate voluntarily, they could either contact me directly or inform the interviewee I also called and emailed individuals active in Iranian diaspora communities and members of various Iranian organizations in the hopes of finding key informants for my research. These organizations included: Islamic Iranian Centre of Imam Ali, Imam Mahdi Islamic Centre, the Iranian-Canadian Congress, the Iranian Association at the University of Toronto, Iranian Student Association at

York University, Iranian Women Organization of Toronto, McMaster Iranian Student Association, McMaster Iranian Graduate Student Society, Iranian Canadian Community Network in Quebec, Civic Association of Iranian Canadians, and Canadian Iranian Foundation. Contrary to what I had expected pre-COVID, I was unable to attend community events to approach organizations in person and gather participants for my research during the pandemic. Despite this setback, I was still able to connect with a few community members involved in diaspora-related organizations and groups, and I had the opportunity to interview them.

The recruitment criteria consisted primarily of Iran-born residents of Canada (first-generation migrants), who had remitted to Iran more than three times since arriving in Canada so that solid conclusions could be drawn about their remittance practices and behaviours. While it was essential for me to recruit a diverse participant cohort in terms of age, gender, education, income level, and migration trajectory in general, this did not result in any inclusion or exclusion criteria based on socioeconomic characteristics of the participants. I would have liked to recruit participants based on the remittance recipients (family, relatives, hometown associations, charity organizations, etc.). However, as I was struggling to reach the set number of interviewees in my proposal (20-25), I decided to focus more on remittance behaviour itself. Majority of the participants sent money to a combination of recipients, so it would have been difficult to differentiate in the first place. Ultimately, this shift proved valuable, as it enabled me to identify meaningful patterns within these practices. Overall, facing challenges during the recruitment stage of my research, I realized being open and flexible about the criteria was helpful in facilitating this process.

### A note on researcher positionality.

As an Iranian immigrant researcher conducting interviews with fellow Iranian immigrants, I encountered a dualistic predicament in terms of my relationship with the research participants. My positionality was characterized by a transitional status, as I was neither fully an insider nor an outsider to the group under study. As Chavez argues, “a researcher can experience various degrees of insiderness and outsidership given how she/he is socially situated to (and by) participants during the research process, which affects various stages and aspects of the study” (2008:477). My positionality significantly influenced my ability to recruit and establish rapport with participants, as well as the way they perceived me. In order to comprehend the dual nature of this, it is essential to acknowledge and examine my multiple positionalities.

Ganga and Scott (2006) posit that ethnic identity has the potential to interact with other dimensions of identity, such as gender or generation, resulting in distinct variations in the manner in which identities are perceived and developed. Therefore, rather than being static and independent aspects of our being, gender, ethnicity, age, class, religion, and other factors are constituent elements of a multifaceted and dynamic amalgamation of identities. According to Ganga and Scott (2006:2), an individual cannot be considered solely as an insider within a migrant or ethnic “imagined community.” Alternatively, the authors suggest that the concept of “degrees of social proximity” could be more advantageous in comprehending the placement of researchers and participants Ganga and Scott (2006:2).

From a certain perspective, I felt and was perceived as an insider when investigating the remittance behaviours of Iranian migrants residing in Canada. According to Dwyer and Buckle (2009), the status of an “insider researcher” has contributed to a more comprehensive understanding of the transnational practices of a specific group of participants, which may have

been unattainable for a non-native researcher. My membership in the community provided various advantages, such as a starting point for the study, a degree of legitimacy, and acceptance from participants. As an individual who immigrated from Iran and has engaged in transnational activities for over a decade, including occasional remittances to Iran, I experienced a sense of connection with my research participants. Although I did not consider myself an expert on the issue of remittances (neither in theory nor in practice) in relation to my research participants, nor was I in a position of power or authority to fully understand their lived experience, my commonalities with the participants created an environment in which we shared experiences (Butler 2001). In some cases, it also fostered a level of trust and openness that may not have been attainable otherwise (Adler and Adler 1987). Nevertheless, this was not always the case.

During my research within the Iranian diaspora, I often felt perceived as an outsider. This experience underscores the complexity of conducting research within such a diverse community, where social, political, religious, and linguistic factors intersect. Iranian communities abroad are fragmented along multiple dimensions, including political ideologies, religious affiliations, class, gender, and migration motivations. These divisions are shaped by complex intersectional dynamics, where factors like classism, racism, sexism, and ageism play a significant role in shaping individual and collective identities. Furthermore, the linguistic diversity within the diaspora, which includes a wide array of languages such as Azeri, regional dialects, and ethno-religious languages, also contributes to a sense of fragmentation, influencing interpersonal interactions and individuals' sense of belonging within the community, as language can, in some contexts, serve as a subtle marker of religious or political identity (e.g. Vali 2014). This fragmentation sets the Iranian diaspora apart from other migrant groups, making it essential to consider these multifaceted factors

when investigating their experiences (Eikelman 2002; Malek 2015; Khosravi 2018; Nasrullah 2020).

The fragmentation of the Iranian immigrant population is also commonly linked to various waves of migration. The factors driving Iranians to migrate have a direct influence on their integration into host countries (Haghighat 2011). Their relationships with subsequent waves of migrants, and in turn, may affect their remittance practices. Although it is difficult to make sweeping generalizations, individuals who sought refuge in Western countries, such as those in Europe, as well as the United States and Canada, following the Islamic Revolution of 1979, those who emigrated to Canada during the 1990s for economic reasons, those who departed the country as a result of the tumultuous events of the 2009 Green Movement, and more recent immigrants who left the country mostly with a rage against the regime exhibit distinct variations in their religious beliefs and political affiliations. These diverse immigrant groups exhibit varying perspectives regarding the economic and political climate in Iran. Therefore, diverse experiences of the Iranian community exist among distinct cohorts of immigrants in Canada, delineated by factors such as ethnicity, language, religion, and politics (Cohen and Yefet 2019; Khaleghi 2011).

The diversity of the diaspora engenders a milieu wherein subgroups may not be coexisting in harmony. The interaction between social relations and politics results in the politicization of everyday life. Community members establish their own criteria for determining who qualifies as an insider or outsider, which can occasionally extend beyond personal biases and prejudices and escalate into overt discrimination and, in severe instances, hate crimes. It is noteworthy that the Canadian authorities do not categorize this phenomenon as a hate crime, as it transpires within the confines of a single ethnic community. Politically, individuals and sometimes even organizations are often categorized into distinct groups such as monarchists (or *saltanat-talab*), reformists (or

*eslah-talab*), overthrowers of the current regime (or *bar-andaz*), and revolutionaries (or *arzeshi*). As Khayambashi (2024) highlights in her study of Iranian communities in the Greater Toronto Area and York Region, these political distinctions are often compounded by religious affiliations and perceived ideological allegiances, leading to intra-communal Islamophobia. Iranian Muslims are sometimes treated with suspicion or hostility by fellow Iranians, who associate visible religiosity—especially hijab-wearing women—with allegiance to the Islamic Republic. This tension reflects a broader struggle over identity, belonging, and the boundaries of the community in diaspora contexts, and underscores the layered ways that political and religious histories shape interpersonal dynamics in multicultural Canada.

A personal anecdote may better illustrate the situation: a couple of years ago, an incident occurred outside of an Iranian restaurant in Toronto in which a male Iranian verbally and physically assaulted me and my group of friends, using the term *mozdoor* (a term commonly used in the Iranian diaspora to describe an individual perceived to have any connection to the Iranian regime). While it was not stated explicitly, it was clear to all of us that it occurred as a reaction to some of us wearing the headscarf, an overt symbol of our religion, which, for some members of the Iranian diaspora, it is viewed as an association with or sympathy for the current Islamic regime in Iran. This firsthand experience is merely one of several instances (albeit an extreme one) of conflicts and social tensions that occur within the community concerning members they view as outsiders.

During the recruitment stage, given my appearance as a practicing Iranian Muslim woman, many potential participants and communities from which I hoped to recruit participants had significant trust concerns about me, and who I “worked for.” I was told by a participant that when he asked a friend to participate in my study, he was told, “Interview with her? No way! She must

be connected!" This "connection" pertains to the Iranian regime. Given that the individual did not know me personally, it can only be presumed that my appearance contributed to giving off the false impression that I am politically connected to the current regime in Iran.

In addition, it was difficult for my recruitment message to reach certain demographics and subcommunities to which I was an outsider. Given that one of my most effective recruitment strategies was snowball sampling, and that I lacked connections to certain demographics (e.g. monarchists who immigrated shortly after the revolution), and that my emails to organizations associated with these difficult-to-reach subcommunities went unanswered, I was unable to recruit participants from these groups.

In terms of approaching potential participants, my positionality as a female social science researcher also posed obstacles during the study. Due to a strong academic hierarchy that has existed for a long time in Iran, certain academic disciplines are regarded as more important/prestigious than others. The majority of Iranian immigrants in Canada are educated in higher-status disciplines, such as engineering and the natural sciences. The social sciences are lower on the hierarchy, and because they revolve around issues that are simple to comprehend and relevant to people's everyday lives, they are often a subject on which people feel comfortable offering "expert" opinions. In one instance, in an online public forum where I had posted a recruitment message, a male Iranian immigrant educated me (mansplained to me) on how I should approach my own research if I wished to be "successful." This made me go out of my way to provide additional information about my methodologies, ethics procedure, and sociological aspect of my study to ensure that the online group would not misunderstand my research. These kinds of interactions illuminate the intersections of my positionality as an Iranian immigrant woman and as a social scientist within the Iranian community, as well as how I am perceived.

My objective has been to accurately and effectively represent the perspectives of the participants. I refrained from relating my own experience as a migrant remitter. Having immigrated from the same country as my research participants and conversing with them in the same language inevitably led to the assumption that cultural nuances are universally understood within the Iranian community. For instance, similar to many cultures, revealing information about one's finances is a sensitive topic in the Iranian culture. In some instances, I inferred from subtle cues that a participant did not wish to discuss remittances to their families and instead wished to discuss remittances to charities. Again, culturally, discussing financial matters within the family is a delicate subject. I employed a number of strategies to mitigate the potential problems that may arise from being a “insider researcher” and making assumptions, such as asking participants multiple questions during interviews and verifying their answers (Labaree 2002:103). I confirmed my comprehension of the cues with the participants. As advised by Tufford and Newman (2012), I made an effort to separate my personal experiences, preconceptions, and assumptions from my analysis.

It is of utmost importance to build trust with research participants and potential participants. According to Bosk (2004:30), "the formula is straightforward: no trust, no access; no trust, no consent; and no trust, no data." I employed a number of strategies to build trust in the community. First, I solicited recommendations from individuals with connections (family, friends, or acquaintances) to difficult-to-reach communities. Thus, I was able to recruit participants I would not have reached otherwise. This includes senior members of the community who came to Canada as refugees. Second, during my initial communications with potential participants who had contacted me to learn more about the study, I was honest and forthcoming even about their non-study-related questions. I was asked, among other things, about my background, where I had



completed my undergraduate education, and whether I was in Canada with my family. Third, I never viewed the research participants as subjects, but rather as collaborators who helped cast light on the larger picture of Canadian remittances. Therefore, it was only natural that I treated them with the utmost respect and was beyond appreciative for their participation. Fourth, given that conversations about money can be awkward and private, I did my best to create a light, comfortable, friendly, and flexible environment in which, rather than interrogating my participants, I engaged in genuine conversations with them. I did not only listen to their stories but also shared mine when I thought it was helpful. I reassured them that they could withdraw from the study at any time, including during the interview, and that no information about them would be recorded if they wished to withdraw.

### Profile of the participants.

I carried out 16 semi-structured, in-depth interviews with Iranian immigrants living in Canada. Given my socioeconomic background and limited network as a migrant in Canada, my participants were predominantly graduate students and young professionals with similar migratory trajectories as myself. The majority of the younger interviewees were from middle-class households that could afford to send them overseas. While being recruited for their remittance experiences, some were hesitant to reveal extensive information on remittances to families, preferring to focus solely on remittances as charity. This is most likely due to cultural sensitivity towards the topic of private money transfers, particularly among immigrants. Still, it was essential for me to include a variety of migration and remittances-related experiences in my research. This required me to conduct interviews with individuals with various sociodemographic characteristics to the greatest extent possible.

I was able to interview the same number of women as men. The average age of the participants was 41 years old, with the youngest being 25 and the oldest being 63. The earliest year of immigration to Canada was 1986, while the most recent was 2020. The majority of the participants resided in Ontario (n=11), followed by British Columbia (n=3) and Quebec (n=2). In addition to interviewing business owners, housewives, and retirees, the majority of my participants were young professionals (n=5) and graduate students (n=6). The preponderance of my participants were Canadian citizens (n=9), with the remainder being Permanent Residents (n=2) or those with a study permit (n=5). In terms of mode of entry to Canada, my pool of interviewees included individuals who immigrated as investors, skilled workers, dependent family members, political refugees, and medical tourists who then applied for refugee status, in addition to those who were admitted as international students. In terms of educational attainment, the majority of participants held a bachelor's degree or higher, which is consistent with research indicating the high human capital possessed by the Iranian diaspora in Canada (Garousi 2005; Rahnema 2011). There were a few (n=3) outliers who held a high school diploma. To minimize discomfort during the interviews, I avoided asking participants directly about their income; however, approximate income levels could be inferred from their reported occupations and employment statuses.

The topic of religious identity was not explicitly addressed in the interviews. However, some discussions hinted at participants' religious upbringing. Many participants described their immigration experience as a form of liberation from religious and cultural constraints, allowing them to envision lives and possibilities that had seemed unimaginable before migration. While no one explicitly mentioned not identifying as Muslim, many Iranians, particularly those born into Muslim families, are often Muslim in name but do not actively practice the religion. Given the sensitive nature of the topic, I chose not to directly inquire about their religious identity, as it did

not feel relevant or appropriate for the participants. Instead, I focused on their narratives about religion as it related to their self-perception, remittance practices, and the ways in which they framed these practices within the sociocultural and religious values of their upbringing.

## Interviews.

In order to adapt my research strategy to the pandemic situation, I conducted interviews via Zoom rather than in-person. Participants had the option of participating in a video or audio interview. In any case, only their audio was recorded. I ensured the destruction of audio files after transcribing. Participants were free to refuse to answer any questions that made them feel uncomfortable. On average, each interview lasted 60 minutes, but some lasted more than two hours. The questions were posed in an open, flexible, and discursive manner so that participants could formulate their responses on their own terms and with as much substance as they desired (Miller and Brewer 2003). As a result of the methodological intricacies associated with investigating private money transfers, I took notes of select conversations and data pertaining to remittance practices. These interactions were initiated by individuals who expressed a willingness to share their experiences, without being obligated to formally participate in the research. Farsi/Persian was used as the major language for conducting interviews in order to provide a familiar and personal setting for participants in which they could feel comfortable expressing as much as they wanted, in the way that they felt most at ease. As a result, all interview quotes used throughout the dissertation are translated from Farsi to English (see Appendix A for the interview guide). Initially, my plan was to translate the entire set of interviews into English before coding. However, after considering the high cost of hiring a professional translator, the time-consuming nature of doing it myself, and the likelihood of inaccuracies due to my lack of professional translation skills, I consulted with my supervisor.

Based on their advice, I decided to conduct the coding in Farsi and translate only the excerpts used in the dissertation.

### Interview data analysis.

The data produced detailed and comprehensive accounts of the lived experiences of individuals who engage in the practice of sending remittances to Iran. The interviews shed light on the perspectives and voices of participants regarding their relationships with members of their community and their views on remittances. The discussions were centered on personal experiences related to the process of sending remittances and the social significance attached to them. The contextualization of interview data was supplemented by informal communication with community members as well as my observations of online spheres interactions where individuals engage in transactions related to remittances.

The process of data analysis was undertaken through a series of sequential steps. Subsequent to the completion of the data collection phase, I began the process of transcribing the interviews in Farsi, adhering to a verbatim approach. This process facilitated a comprehensive understanding of the interviews, allowing for a reevaluation of the content and identifying any previously overlooked information during note-taking. This was particularly the case due to the inclusion of a substantial amount of detail in my transcriptions, which served to guarantee precise analysis. The interviews were characterized by various elements such as pauses, annotations on the tone of the spoken words and sentences, instances of laughter, and interruptions. This process turned out to be time-consuming; however, repeated listening to the audio files facilitated the generation of overarching concepts pertaining to potential codes and themes that emerged during the interviews. This is what Aurini, Heath, and Howells (2016) refer to as “pre-coding.” During

this phase, I constructed a mind map and diagrams to assist me in viewing each case independently and in relation to other cases, comparing and contrasting various experiences, and identifying patterns.

Subsequently, the pre-codes were examined, and first-cycle codes were assigned to the data with the aid of MAXQDA 2020 and 2022<sup>5</sup>, a software for qualitative data analysis that enabled the formation of tentative patterns, themes, and categories (Aurini et al. 2016). At this point, I successfully merged several codes and generated more comprehensive codes that more precisely depict the data.

During the second phase of coding, the codes were restructured and subsumed as deemed necessary. I initiated the process of identifying and separating distinct patterns (Aurini et al. 2016). Subsequently, as I progressed in the analysis, I reevaluated the categories that had surfaced and revised them as required. In addition to the codes that emerged from the data, I also searched for codes that I had predicted would appear based on the theoretical framework I had in mind, particularly with regard to the motivations behind and logistics of remittances (Braun and Clarke 2006).

Finally, in addition to the case-level analysis, which involved a line-by-line coding of the data (Charmaz 2006), a cross-sectional approach was employed to identify overarching themes via a thematic analysis of the interview data. Thematic analysis is a systematic approach for the identification, analysis, and reporting of patterns or themes. This method is especially

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<sup>5</sup> It is relevant to note that while attempting to purchase a MaxQDA subscription during an extended stay in Iran during the COVID pandemic, I was unable to complete the transaction due to U.S. sanctions on Iran. This restriction was particularly noteworthy given that both MaxQDA and their e-sale partner, Cleverbridge, are German companies. For reference, the email I received from MaxQDA regarding this issue is included in Appendix C.

advantageous in the context of exploring an area that has received limited research attention (Braun and Clarke 2006).

### Validity of analysis.

This study employs various approaches to uphold the credibility and robustness of the research. First, I ensured that the research questions were clearly articulated, in order to make sure that the procedures of data collection and analysis were in clear alignment with the research questions. Subsequently, the present study attempts to employ MMR methodological approach to enhance the validity and reliability of the data. This involves using the most extensive quantitative data available on remittances, coupled with conducting interviews with a diverse sample of the population to ensure that the data sources complement each other. Also, throughout the analysis, I received valuable feedback from the members of my committee, which has aided in the decision-making process and the formulation of conclusions based on the data. In addition, the use of the member checking strategy was implemented during the transcription process (Birt et al. 2016). This involved reaching out to the interviewees to validate the accuracy of my interpretations and understandings that were derived from their responses.

Nonetheless, the process of ensuring the validity of the quantitative component was relatively uncomplicated. The use of readily available data facilitated the assurance of measurement validity in the design of the survey (Giddings and Grant 2009). Also, the statistical data was analyzed in order to ensure the validity of the design. The models were subjected to multiple revisions to ensure that the selected samples could identify meaningful associations and patterns, while simultaneously addressing the research questions that the data was intended to address.

Furthermore, the evaluation of my credibility as the researcher has primarily been conducted through self-reflexivity. As previously mentioned, the primary objective during multiple phases of the study was to maintain awareness of my personal biases, experiences, beliefs, values, and pre-existing understandings. Prior to conducting the interviews, I, as a migrant remitter, engaged in a process of self-reflexivity by responding to the interview questions myself in order to identify and acknowledge my preconceptions (Giddings and Grant 2009). This allowed me to incorporate these pre-understandings into my interview approach and data analysis.

The transferability of the interview data was also crucial for me, even though the data cannot be generalized. In order to establish a framework that can provide analytical tools and perspectives for studying other contexts, it was crucial to meticulously observe and record the context in which the research was carried out (Baxter and Eyles 1997).

## **Limitations**

Both of the approaches employed throughout this dissertation research have a number of limitations. The quantitative data (the SIMT data) had two main drawbacks. First, the validity of data may be questionable considering that respondents may not have provided accurate responses to questions about their informal money transfer activities due to the sensitivity of the matter, especially with reference to these channels. Even though informal money transfers are not illegal in and of themselves, respondents may have overemphasized formal transactions in order to avoid the additional scrutiny that Iranian immigrants face as a result of the sanctions. This could also be the reason for many participants to report transfers to other countries than Iran more.

Second, long-term study on remittances would be more fruitful because it may reveal changes in practices based on various demographic factors, for example. Such an approach could

also shed light on how external factors, particularly sanctions in this case, directly influence remittance practices by enabling comparisons of behaviours before and after sanctions were imposed, as well as during different stages of sanctions being modified or lifted. However, a limitation of the current dataset is the lack of pre-sanction data, which means the direct impact of sanctions on official remittances or through existing banking/money transfer channels cannot be clearly identified. A longitudinal approach could have broadened and deepened research on immigrant remittance practices, especially for mixed-methods studies (Mazzucato 2008; Rahman and Fee 2012).

The study's qualitative component is also constrained in a number of ways. My small sample size comes first. My findings are suggestive rather than representative, while still significant for my case. This is because of the challenges I encountered when trying to recruit participants, as previously discussed. Second, my conclusions may be skewed because I employed snowball sampling as one of my recruitment tactics and interviewed persons from comparable socioeconomic backgrounds. Third, other qualitative techniques, such as participant observation, could have improved the quality of my data. Although I employed some form of online observation of remittance patterns to contextualize my interviews, as was previously mentioned, the fact that the data collection occurred during the pandemic made it difficult to use alternative approaches. The COVID-19 pandemic obviously had an impact on how I would have approached organizations, built relationships, and conducted my recruitment.

Conducting interviews through online platforms presented both advantages and disadvantages. One advantage is that it provided flexibility in data collection. Online interviews provide an opportunity to communicate with individuals or organizations that are geographically dispersed, without being limited by the typical financial and logistical constraints associated with



travel. Irrespective of the expenses or duration of travel, I successfully conducted interviews in all three of Canada's most populous provinces. Conducting online interviews is a convenient process as it does not require additional equipment, and all necessary resources are readily accessible from the comfort of one's home. Individuals had the ability to engage in research at their discretion and in any location, with ease and autonomy. I was not required to arrange a physical venue as the participants can engage from any location that is suitable, with internet connection being the only prerequisite for conducting the interview. The utilization of virtual interviews has been found to alleviate the organizational demands placed on researchers, as they are no longer required to locate a suitable venue that meets the various recommended criteria (Morgan 1997; Krueger 1994).

Furthermore, as studies suggest, individuals have a tendency to exhibit greater openness in their online interactions, especially with individuals whom they have no prior acquaintance and who are often completely unknown to them (Nguyen and Alexander 1996; Wellman and Gulia 1999; Joinson and Paine 2012). Poster (1996) asserts that individuals derive pleasure from narrating stories to unfamiliar individuals whom they may never encounter. There exists a compelling urge to disseminate one's personal narrative to a wide audience. According to Poster (1996), online communities often facilitate unrestricted self-expression among members, leading to rapid progression of conversations.

On the other hand, it is probable that the participants may have encountered difficulties in maintaining undivided attention during a virtual interview, owing to a multitude of factors. The interviews frequently needed to be abruptly rescheduled or were disconnected because the participants were connected from their homes or own businesses, had family obligations to attend to, or had slow internet connections. Chen and Hinton (1999) posit that participation in a virtual interview necessitates a higher level of motivation and interest on the part of the interviewee

compared to a conventional interview. The prospective interviewee is expected to provide the requisite technological equipment, such as a computer, assume the cost of internet connectivity during the interview, and be prepared to actively engage in the interview process.

Furthermore, it is imperative that both the interviewer and interviewees possess an adequate level of technological proficiency with the technology used during the process to facilitate a successful online interview. It was imperative for me as the researcher to ensure that the participants possessed the requisite equipment and software access (Illingworth 2001; O'Connor and Madge 2001). Schmidt (2007) posits that the use of technology in virtual interviews may lead to the methodical exclusion of specific cohorts from engagement. This may be attributed to the need for specialized equipment or expertise, or the accessibility demands of specific disability groups. This was likely true for both the recruitment process and interviews with the elder immigrant remitters who could have participated in my study. The use of audio or video in research may have resulted in immediate technical difficulties and restrict the scope of the sample that could have been obtained, unless measures were taken to guarantee that participants possessed the requisite technology (Hewson et al. 2007). Although all participants had access to a laptop or phone for the interviews, it was time-consuming to ensure that they were also equipped with Zoom, my preferred interview software.

Furthermore, during an online interview, the intricate nonverbal cues that are typically employed to provide context about the participant in a face-to-face setting are absent. Given that the traditional textbook guides to interviewing heavily rely on the use of visual and physical clues and pointers in order to build rapport and win the participant's trust, this may, as was discussed above, have had a positive impact on openness and self-disclosure, but it also posed a significant challenge to me as the interviewer. Glesne and Peshkin (1992) suggest that it is imperative for

researchers to ensure that their appearance, speech, and behaviour are deemed acceptable by the participants involved in their research. Robson (1993) recommends that interviewers should dress and smile similarly to the interviewees. With common features likely to lead to a higher initial feeling of rapport, visual clues may show differences or similarities in class, ethnic origin, gender, age, and status that can all affect rapport (Robson 1993). Due to the online nature of the interviews, it was challenging to create a personal and familiar environment in which I could feel closer to the participants and they to me. However, I did my best to establish a sense of intimacy and rapport through my behaviour and demeanour. For example, in my interviews with female participants, I did not wear my usual headscarf to foster a sense of proximity. This would not have been possible if the interviews were conducted in person and in public spaces.

### CHAPTER 3: A STATISTICAL EXPLORATION

Remittances have been the subject of extensive examination from both economic and sociological perspectives. The predominant sociological focus of study of remittances from the point of the remittance-senders has been on the determinants influencing the decision-making processes of migrant groups. This line of inquiry has produced varied outcomes concerning the practices and determinants of remittances across different groups. Current research underscores the significant variability in the effects of micro-level determinants on the remittance behaviour of immigrants, contingent upon the specific context and population being studied (Hagen-Zanker and Siegel 2007; Carling 2008). The decision-making of immigrants engaged in remittance activities is intricately shaped by various micro-level factors, along with contextual and macro-level factors that interact with these variables. Micro-level determinants include individual/household characteristics such as migrant's individual income, education level, legal and employment status, and gender, and household income. Contextual factors, on the other hand, encompass country-level economic characteristics such as the economic stability of both sending and receiving countries, interest rates, inflation rates, exchange rates, and social characteristics including political instabilities, cultural norms, and social expectations (Hagen-Zanker and Siegel 2007; Adams Jr. 2009; De Sousa and Duval 2010; Cooray and Mallick 2013; Ahmed and Martínez-Zarzoso 2014; Lartey 2016; Abbas, Masood, and Sakhawat 2017; Batu 2017; Bettin, Presbitero, and Spatafora 2017; Lindley 2008; Williams 2017; Cismaş, Curea-Pitorac, and Vădăsan 2019).

The case of the remittance behaviours among Iranian diaspora in Canada is particularly distinctive, not only shedding light on variations in remittance experiences among different migrant groups but also providing an intriguing perspective on remittance studies. These sanctions not only disrupt the economic stability of Iran but also introduce complexities into the financial

lives of Iranians abroad (Bajoghli et al. 2024). Economic sanctions, characterized by restrictive measures on trade, financial transactions, and economic interactions, create formidable structural constraints that impede the ability of Iranians to engage in remittance transactions freely. The Iranian diaspora, particularly in countries such as Canada, faces significant hurdles in sending remittances back to their home country due to these sanctions. The restrictions on financial channels and the broader economic repercussions of sanctions contribute to a challenging environment for remittance transactions. This can not only affect the economic well-being of families and communities dependent on immigrant remittances, but also highlights the complex interplay between international geopolitical decisions and the day-to-day financial practices of individuals and migrant groups. Consequently, studying remittance practices among Iranians also provides insight into not only the broader effects of economic sanctions on personal and family finances, but also migrants' sense of identity and belonging both to their country of origin and their host country.

This chapter uses quantitative analysis to identify overarching patterns in remittance behaviour among Iranian immigrants, focusing on the influence of key socio-demographic and economic factors. It provides a broad, data-driven understanding of how these variables shape remittance decisions across different migrant groups. These findings serve as a foundation for the subsequent chapters, which build on this analysis by exploring the lived experiences behind these patterns through qualitative interviews. Together, the two approaches offer a more comprehensive understanding of remittance practices within this community.

The chapter concentrates on the remittance practices of the Iranian migrant group, exploring distinctions from other migrant groups and examining how the structural constraints faced by Iranians influence their micro-level determinants of remittances in comparison to other

migrant groups. The objective of this chapter is to analyze the extent to which the experiences of Iranian immigrants align with or deviate from findings from the existing literature on other migrant groups in different contexts. Utilizing data from the Study of International Money Transfers (SIMT), I analyze the impact of micro-level factors on remittance practices among Iranian immigrants independently and in comparison with practices of immigrant groups socioeconomically similar to Iranians.

Analyzing the SIMT data, I will address three main questions:

RQ1) What socio-demographic characteristics influence the remittance behaviour of Iranian immigrants in Canada? In what ways do remittance practices of Iranian immigrants differ from those of other immigrant groups, with respect to such socio-demographic factors such as income, marital status, and period of migration?

RQ2) How does remittance-sending behaviour of Iranian immigrants in Canada compare with that of other immigrant groups?

RQ3) What is the impact of the recipient's location, specifically whether they are in Iran or elsewhere, on the amount of remittances sent by Iranian immigrants in Canada?

In the next sections, an examination of relevant literature and employed methodologies will be provided. Subsequently, the outcomes pertaining to each research question will be presented, offering a comprehensive insight into the reported data. This chapter concludes with a discussion of the results, focusing on the broader patterns and micro-level determinants identified through the quantitative analysis.

## **Remittance Determinants**

This chapter delves into the intricate dynamics surrounding remittance practices, exploring the influence of a myriad of micro-level determinants on Iranians residing in Canada. Building upon existing research, the micro-level determinants encompass individual and household income, marital status, period of migration to Canada, and various demographic and socioeconomic variables, including age, gender, education level, employment status, and immigration status. This analytical approach seeks to unravel the intricate interaction of these factors in shaping the remittance behaviour of the Iranian migrant group. Furthermore, a critical exploration of macro-level determinants, with a specific emphasis on the impact of economic sanctions on Iran, serves as a distinctive focal point. I hypothesize that the structural constraints emanating from these sanctions pose formidable barriers, distinguishing Iranians from the broader immigrant population in their remittance practices. The anticipated lack of established and reliable channels for remittances directed towards Iran, coupled with potential consequences for individuals engaged in economic dealings with the country, is expected to result in a reduced likelihood of Iranian immigrants engaging in remittance activities to their homeland. This comprehensive examination aims to contribute nuanced insights into the intricacies of remittance behaviours within the Iranian diaspora in Canada.

Research suggests that the likelihood of remittance sending is influenced by individual income, as it impacts an individual's capacity to remit (Funkhouser 1995; Carling 2008). However, lower income does not necessarily result in reduced remittance sending, as some immigrant groups prioritize remittances as a necessity (Carling 2008). Moreover, the relationship between income and remittance behaviour can vary across different points of the income distribution (Cox, Eser, and Jimenez 1997). On the other hand, higher income levels may be accompanied by financial

obligations such as mortgages, car payments, and other expenses tied to maintaining a certain standard of living (Menjivar et al. 1998). Consequently, higher income does not always translate into a greater capacity to remit. Empirical studies have therefore yielded mixed results, with some finding a positive correlation between income and remittances while others find no significant effect (Banerjee 1984; Merkle and Zimmerman 1992; Arun and Ulku 2011; Holst and Schrooten 2012).

Research also suggests that the household income of recipients can have varying relationships with remittance behaviour, influenced by a range of contextual factors, including the economic stability of the sending country, migration patterns, and social or familial obligations (Houle and Schellenberg 2008; DeVoretz and Vadean 2008; Carling 2008; Carling and Hoelscher 2013). However, I do not explore the household income of remittance recipients, both because this information is not available in the SIMT data and because my primary focus is on the perspective of remittance senders. While recipient household income could have implications for sender behaviour, it falls outside the scope of this study. Instead, I examine the household income of migrants in Canada as an extension of their capacity to remit.

Often considered a proxy for socioeconomic status (SES), education is expected to have a positive impact on remittances. Immigrants with higher levels of education are considered to be in a better financial position and therefore more likely to transfer funds to their home country. However, empirical findings on the relationship between education and remittances are inconsistent, depending on how the study is designed (Hoddinott 1994; Durand, Kandel, Parrado, and Massey 1996; Agarwal and Horowitz 2002; Soltero 2009; Bollard, McKenzie, Morten, and Rapoport 2011). One possible explanation for the divergent findings is the timing of data collection (Carling 2008). If information on immigrants' education is only collected upon arrival in the host



country, it may not capture subsequent educational attainment or skill upgrading. Additionally, immigrants may use remittances to repay their families for the cost of their education in the host country, which could further complicate the relationship between education and remittances (Lucas and Stark 1985).

The impact of legal status on remittance practices among migrants is inconsistent in the literature depending on the context of the study (Vete 1995; Collier, Piracha and Randazzo 2011). Some studies suggest that undocumented migrants may send more remittances due to their precarious legal status and a desire to maintain ties with their home country, as they may feel the need to reaffirm familial or social bonds in the face of uncertainty (Fairchild and Simpson 2004; Amuedo-Dorantes and Pozo 2006). However, other research highlights that the earnings gap between documented and undocumented migrants may limit the amount undocumented migrants are able to remit, as they often have access to fewer employment opportunities or lower wages (Konica and Filer 2009). It is also possible that undocumented migrants send less because of their precarious status, as they may prioritize saving to protect themselves from potential legal or financial issues (Amuedo-Dorantes and Puttitanun 2014). Given this complexity, it is important to note that legal status alone cannot fully explain remittance behaviour, as multiple factors—including income levels, employment stability, and family obligations—also play crucial roles in shaping migrants' remittance decisions<sup>6</sup>.

The likelihood of remitting may also be higher when one is employed (Bouoiyour & Mitfah 2015). Nonetheless, certain indications suggest that unemployment may have a favourable

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<sup>6</sup> In the United States, where there is a significant number of undocumented immigrants, legal status is often considered an important variable in understanding remittance behaviour. However, in Canada, where most immigrants arrive as permanent residents with legal entitlement to stay, the effect of legal status is, plausibly, not as extensively researched.

influence on remittances, provided that they are a reaction to income risks in the receiving country (Amuedo-Dorantes and Pozo 2006).

The role of gender in remittance practices varies. While some studies have found that women are more likely to remit (e.g., Osaki 2003; Craciun 2006), in most cases where the impact is statistically significant, men are more likely to remit and send larger amounts (e.g. López and Ascencio 2010; Bollard, McKenzi, and Morten 2011; Holst and Schrooten 2012; Souza 2021). However, women tend to remit a higher proportion of their wages compared to men (Posel 2001; Rahman and Fee 2009).

Family migration histories, as a determinant of remittances, interact with various other factors, making them difficult to analyze independently (Carling 2008). These factors include marital status (Merkle and Zimmerman 1992; Durand et al. 1996; Holst and Schrooten 2012), age (Merkle and Zimmerman 1992; Schrieder and Knerr 2000; Osaki 2003; Holst and Schrooten 2012), and length of residence in the host country (Banerjee 1984; Agarwal and Horowitz 2002; Osaki 2003).

In this chapter, I analyze the effect of a combination of micro-level determinants on remittance practices of Iranians in Canada. In accordance with existing literature reviewed above, the micro-level variables hypothesized to have an impact on remittance behaviour of this migrant group include individual and household income, marital status, period of migration to Canada, as well as a number of socioeconomic variables such as age, gender, level of education, employment status, and immigration status.

To get a better sense of the effect of the economic sanctions on remittance behaviour of Iranian immigrants, I compare the Iranian sample with two other groups of migrants in Canada: one group from countries in the same ODA region as Iran (as identified in Chapter 2) and another

from countries classified as Upper Middle-Income Countries and Territories, which are economically similar to Iran in terms of GNI. These two groups provide relevant comparison points because one is geographically aligned with Iran (ODA region), while the other is economically comparable (GNI). Although each country in these categories, including Iran, has its unique characteristics, I find these two categories to be the most closely aligned with Iran for conducting a comparative analysis. I expect the remittance behaviours to differ primarily due to the impact of harsh economic sanctions imposed on Iran. These sanctions significantly influence various aspects of financial transactions, limiting the ability of Iranian migrants to access formal financial systems, eroding trust in the currency and financial institutions, increasing the perceived risks associated with transferring funds, and placing economic pressures on families in Iran. By examining these differences, I aim to uncover how the specific challenges posed by economic sanctions uniquely shape the remittance behaviours of Iranian migrants compared to those from the other two groups.

The hypotheses for this analysis are structured around the research questions guiding the study. For the first research question, the initial hypothesis is as follows:

**H1:** The likelihood and extent of remittance behaviour among Iranian migrants in Canada are significantly influenced by micro-level determinants, including individual and household income, marital status, period of migration, and socioeconomic factors such as age, gender, education level, and employment status.

For the second research question, the following hypothesis has been developed:

**H2:** Iranian migrants participate less in remittance activities directed toward Iran compared to the two comparison groups, the ODA and GNI samples, who are more likely to remit to their countries of origin.

Finally, for the third research question, the hypothesis is as follows:

**H3:** Iranian migrants are more likely to remit higher amount of funds to other countries than to Iran.

## **Data and Methods**

The present study analyzes data from the Study on International Money Transfers from Canada (SIMT), a research initiative by Statistic Canada and financially supported by Global Affairs Canada (GAC), during the period spanning from April to July 2018. The survey targeted a sample size of 22,908 Canadian residents who were at least 18 years old and originated from countries classified as ODA. The primary objective of this survey was to enhance the effectiveness of policies and programs pertaining to remittances. The analysis of international money transfers to individuals residing abroad can provide valuable insights into the various elements that influence the cost effectiveness and security of remittance channels (Dimbuene and Turcotte 2019).

### **RQ1) Micro-level determinants.**

RQ1 asks “*what socio-demographic factors at the micro-level influence the remittance behaviour of Iranian immigrants in Canada? How do the remittance practices of Iranian immigrants differ from those of other immigrant groups concerning socio-demographic factors such as income, marital status, and period of migration?*” For this question, this study examines the micro-level factors that influence the remittance behaviour of Iranian immigrants. As previously mentioned, consistent with the extant research, the variables under investigation encompass individual and household income, marital status, period of migration to Canada, as well as several socioeconomic factors including age, gender, degree of education, work status, and immigration status.

In this question, I measured remittance behaviour as the dependent variable, focusing not on the amount of funds sent, but rather on the decision to send money—whether to Iran, other countries, or not at all. The amount of funds transferred may be influenced by a variety of circumstances, including the recipient's financial needs, fluctuations in currency exchange rates, and multifaceted intentions of the remitter for remitting. The dataset utilized in this study does not include provisions for accounting for such characteristics. Therefore, my main objective being to examine the impact of institutional constraints on the remittance behaviours of Iranian immigrants residing in Canada, I specifically focused on whether the sender transfers funds to Iran, other countries, or avoids remitting altogether. These are mutually exclusive categories<sup>7</sup>.

Following Dimbuene and Turcotte (2019), personal income levels are categorized into seven groups: less than \$20,000, \$20,000-\$29,999, \$30,000-\$39,999, \$40,000-\$49,999, \$50,000-\$69,999, \$70,000-\$89,999, and \$90,000 and over. Concurrently, household income is delineated into five groups: less than \$40,000, \$40,000-\$59,999, \$60,000-\$79,999, \$80,000-\$109,999, and \$110,000 and over. The lowest income group serves as the reference category for this classification. The variable of marital status includes three categories: individuals who are presently in a long-term relationship (either through common law—which is less common within the Iranian community—or marriage), those who were previously married (including those who are separated, divorced, or widowed), and individuals who are currently single. The category of currently being in a relationship serves as the reference point for this variable. The period of immigration is classified into four categories based on the year of immigration to Canada: before the 1979 revolution; 1979-1988; 1989-2008; and 2009-2017. Each category represents one of the primary immigration waves from Iran to Canada, which exhibit significant variations in their characteristics.

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<sup>7</sup> A more detailed discussion of this can be found in the Methodology chapter (Chapter 2).

The categories align with the categories in the report by Dimbuene and Turcotte (2019). The most recent cohort of migrants is regarded as the reference group. The educational attainment of individuals is classified into four categories: less than high school, high school, postsecondary, and university degree (bachelor's degree or higher). The reference group refers to the lowest educational attainment category (individuals who have not completed high school).

In the context of demographic characteristics as the control variables, age is classified into three distinct groups: young, encompassing individuals between the ages of 18 and 39; middle age, comprising those between the ages of 40 and 69; and senior, encompassing individuals aged 70 years and above. According to the information in the dataset, the gender variable is simply divided into male and female categories, with the male group serving as the reference category. The classification of immigration status has three main categories: naturalized citizens, permanent residents, and temporary residents, with the last category serving as the reference. In accordance with Statistics Canada's definition of employed person status, the employment status of individuals is categorized as either employed (including paid workers, self-employed, and persons who did unpaid family work) or unemployed (including unemployed or not in the labour force), with the unemployed group serving as the reference category.

I initially generated frequency distribution tables for all individual characteristic variables across the three samples (as presented in Table 3.1). Then, I employed the chi-square test for association to explore relationships between categorical independent variables (individual income, household income, marital status, period of immigration, education, age, gender, legal status, and employment status), and the categorical dependent variable (remittance behaviour). The analysis aims to determine whether significant associations exist between the investigated factors and the remittance behaviour of Iranian immigrants. The bivariate analysis seeks to unveil significant

relationships between the examined variables and the remittance behaviour of Iranian immigrants. Results from the chi-square test will contribute valuable insights to inform subsequent multivariate analyses and advance the overall understanding of the factors shaping remittance practices among this specific migrant group.

In order to examine the impact of the independent variable on the remittance behaviour of Iranian immigrants, a multinomial logistic regression analysis was conducted using the Iranian sample. Subsequently, a comparative analysis was undertaken between the findings obtained from the sample of Iran and those derived from the same regression conducted on countries within the same ODA region and GNI category as Iran.

## RQ2) Comparison with similar migrant groups.

Expanding upon the first question, RQ2 asks “*how does remittance-sending behaviour of Iranian immigrants in Canada compare with that of other immigrant groups?*” this question sought to examine the variations in remittance patterns among Iranian immigrants in comparison to other migrant groups from the same GNI category and ODA region. The independent variable in this question is derived from the differentiation made between the Iranian sample and the two other migrant groups. I aimed to compare the determinants of remitting funds to their country of origin versus alternative destinations versus non-remitting between Iranian and non-Iranians. In line with the previous question, the model incorporates controls for socio-demographic factors, encompassing individual and household income, marital status, period of migration to Canada, age, level of education, gender, legal status, and employment status. These variables followed a format similar to that of RQ1. I expect that, as a result of facing sanctions, Iranian immigrants display a greater inclination to send remittances to destinations outside their home country compared to

other migrant groups. This behaviour is presumed to be a strategic effort to avoid potential repercussions (e.g. potential scrutiny by the authorities). This inclination is attributed to the availability of official and viable channels for remittance when sending money to destinations other than Iran.

The bivariate analysis employs the chi-square test to examine the association between the independent variable (Iranian vs. non-Iranian) and the dependent variable (remittance destination categories). This technique assesses whether statistically significant associations exist, providing initial insights into the variations in remittance patterns between the two groups. The outcomes of the bivariate analysis will offer preliminary insights into the distinct remittance behaviours of Iranian immigrants compared to non-Iranians within the selected ODA region and GNI category. These findings will help identify patterns worth further exploration in the multivariate analysis, where additional variables are controlled for to better understand the underlying factors shaping remittance destination choices.

A multinomial logistic regression analysis is subsequently performed to examine the variations in remittance behaviour among Iranian migrant groups and two other migrant groups belonging to the same GNI category and are categorized under the same ODA region.

### RQ3) Amount of remittances.

An alternative perspective on the remittance behaviour of this migrant group involves analyzing the influence of the remittance destination (Iran or other countries) on the amount of funds transferred. This investigation was conducted in order to address RQ3, which asks “*what is the impact of the recipient's location, specifically whether they are in Iran or in other countries, on the amount of remittances sent by Iranian immigrants in Canada?*”



Accordingly, then, an ordinary least squares (OLS) regression model is employed to examine the relationship between the remittance destination and the amount of funds transferred. This method allows for the identification of any statistically significant associations and provides insights into the magnitude of the relationship. My OLS regression models also controlled for sociodemographic factors including individual and household income, marital status, period of migration to Canada, age, gender, education level, legal status, and employment status. A hypothesis was formulated suggesting that when immigrants send money to countries other than Iran, the amount of money sent would be greater in comparison to when the money is sent to Iran. This is speculated due to the limited availability and feasibility of official remittance channels to Iran caused by economic sanctions and restrictive financial regulations. As a result, migrants are expected to prefer to remit funds to countries where formal methods are more accessible, reliable, and secure, allowing for larger transfers.

## **Results**

Before addressing the three research questions outlined above (RQ1-3), I will present the descriptive statistics relevant to each question. First, I will present the descriptive statistics regarding the individual-level characteristics of the three samples in this study. Then, I will examine how these characteristics differ based on remittance behaviour among the three populations being studied—specifically Iranian immigrants—and will compare these findings to those of similar migrant groups, namely the GNI and the ODA samples.

## Population characteristics.

Table 3.1 shows distribution of microlevel characteristics of all the populations under study (Iranian sample, as well as the ODA and the GNI groups). For this overview, I have additionally included the purpose of remittances sent and the relationship of the remitter to the first and second recipients. The purpose of the remittance is categorized into the same groups as identified in the dataset: living expenses, medical expenses, education, major expenses, non-health-related emergencies, insurance, gifts, and other. The relationship to the recipient is classified as either relative or non-relative.

The Iranian sample (N=1020) displays distinct characteristics compared to the ODA (N=1700) and GNI samples (N=8690) in several areas. One of the most notable differences is in educational attainment, where 60.4% of the Iranian group holds a university-level degree, significantly higher than both the GNI sample (41.2%) and ODA sample (37.8%). Additionally, a significant portion of Iranians (37.9%) are recent migrants (migrated during the 2009-2017 period), higher than the ODA (33.9%) and GNI (26.6%) samples. In contrast, only 2.5% of Iranians have been in Canada for 39+ years, much lower than in the ODA (9.4%) and GNI (11.8%) samples.

Given these migration patterns and the fact that most migrants in these samples are temporary residents across all three groups (71% in the Iranian sample, 69.9% in the ODA sample, and 68.3% in the GNI sample), it is not surprising that their employment rate is higher than figures reported in other studies (e.g. Dimbuene and Turcotte 2019). However, comparatively, the Iranian sample shows a higher unemployment rate (64.8%) than the ODA sample (58.84%), though it remains lower than the GNI sample (65.5%). In terms of income, a significant share of the Iranian group (41.9%) earns less than \$20,000, a figure similar to the ODA sample (46.4%), and slightly higher than the GNI sample (38.3%). Interestingly, the Iranian sample also has a larger proportion

of individuals in the highest income bracket (greater than \$90,000) at 10.4%, which surpasses both the ODA (7.9%) and GNI (9.5%) samples. Socially, the Iranian sample stands out for having a higher proportion of single individuals (23.4%) compared to the ODA (19.1%) and GNI (20.1%) groups, hinting at different relationship dynamics within this population. Overall, the Iranian sample's higher educational levels, shorter migration history, and distinct income distribution set it apart from the ODA and GNI groups, despite facing similar employment challenges.

The analysis of remittance purposes also highlights significant differences between the Iranian sample and the ODA and GNI samples. The Iranian sample allocates 20.7% of remittances for living expenses, demonstrating a strong focus on supporting basic needs. In contrast, the ODA sample prioritizes medical expenses more heavily, with 33.3% designated for this purpose, suggesting that health-related financial support is a greater concern within this group. The GNI sample sits in between, with 21.1% allocated for medical support, indicating a moderate concern for health issues. When it comes to education, the Iranian sample again leads with 10.8% of remittances directed toward this purpose, compared to only 6.3% in the ODA sample and 7.3% in the GNI sample. This indicates that Iranian migrants place a higher priority on educational investments for their families. In the gifts category, the Iranian sample allocates 26.7% of remittances for this purpose, which is lower than the GNI sample's 31.1% but higher than the ODA sample's 21.4%. This suggests that while gift-giving is significant in all groups, the Iranian sample places less emphasis on this aspect compared to the GNI sample. Regarding major expenses, the Iranian sample allocates 11.1% of remittances, which is notably higher than both the ODA (8.9%) and GNI (5.8%) samples. This suggests that Iranians are more inclined to send remittances for larger, critical needs. Overall, the Iranian sample distinctly prioritizes living expenses and

education compared to the other samples, while the ODA sample emphasizes medical needs and the GNI sample demonstrates a more diverse set of priorities, particularly in gift-giving.

Table 3.1<sup>8</sup>

Overview of Population Characteristics by Sample Group (%)			
	Iranian Sample	ODA Sample	GNI Sample
<b>Micro-Level Characteristics</b>			
<b>Level of Personal Income</b>			
Less than \$20,000	41.9	46.4	38.3
\$20,000-\$29,999	12.3	13.7	13.1
\$30,000-\$39,999	9.3	9.8	11.5
\$40,000-\$49,999	8	7.9	9.5
\$50,000-\$69,999	10	9.3	11.5
\$70,000-\$89,999	8.1	5	6.7
\$90,000 and over	10.4	7.9	9.5
<b>Level of Household Income</b>			
Less than \$40,000	36.2	42	29.6
\$40,000-\$59,999	17.1	17.6	17
\$60,000-\$79,999	12.1	10.7	14
\$80,000-\$109,999	14.3	13.7	16.8
\$110,000 and over	20.2	16.1	22.6
<b>Marital Status</b>			
In a Relationship	63.5	70.3	66.89
Previously Married	13.1	10.6	13.1
Single	23.4	19.1	20.1
<b>Period of Migration</b>			
Before 1979	2.5	9.4	11.8
1979-1988	11.6	8.7	8.5
1989-2008	48	48.1	53.1
2009-2017	37.9	33.9	26.6
<b>Age Group</b>			
18-39 Years Old	38.2	37.3	35.2
40-69 Years Old	51.9	53.6	53
70+ Years Old	9.9	9.1	11.7
<b>Gender</b>			
Male	49.7	51.6	46.4
Female	50.3	48.4	53.6
<b>Education Level</b>			
Less than High School	4.1	17.5	10.8
High School	17.5	20.6	20.4
Post Secondary	17.9	24.1	27.6
University Level	60.4	37.8	41.2
<b>Legal Status</b>			
Temporary Resident	71	69.9	68.3
Citizen by Naturalization	26.4	27.5	26.4
Permanent Resident	2.7	2.6	5.3
<b>Employment Status</b>			
Employed	35.2	41.16	34.5
Unemployed	64.8	58.84	65.5
<b>Purpose of Remittance</b>			
Living Expenses	20.7	17.8	20.6
Medical Expenses	19.2	33.3	21.1
Education	10.8	6.3	7.3
Major Expense	11.1	8.9	5.8
Non-Health Related Emergencies	NA	NA	1.8
Insurance	Na	NA	1.2
Gift	26.7	21.4	31.1
Entertainment/Leisure	NA	2.3	4.9
Other	8.1	6.7	6.1
<b>Relationship to the First Recipient</b>			
Relative	86.8	90.3	92.8
Non-Relative	13.2	9.8	7.2
<b>Relationship to the Second Recipient</b>			
Relative	77	87.1	88.2
Non-Relative	23	12.9	11.8

<sup>8</sup> Due to Statistics Canada's Research Data Centre (RDC) confidentiality and disclosure requirements, descriptive statistics for certain remittance destination categories could not be released when sample sizes were too small to meet disclosure criteria. As a result, categories with very small sample sizes appear as "NA" in the tables.

## Remittance behaviour by population.

Table 3.2 shows the remittance behaviour by population, detailing the percentage of individuals in the Iranian sample, the ODA sample, and the GNI sample who either did not remit, remitted to another country, or remitted to their own country. In comparing the remittance behaviour across the three populations clear differences emerge. The majority of individuals across all groups did not remit at all, but this behaviour was most pronounced in the Iranian sample, where 88.24% of respondents did not send remittances. The GNI sample had the lowest proportion of individuals who did not remit (71.23%), suggesting a higher tendency to engage in remittance activities. When it comes to sending remittances to their own country, the GNI sample exhibited the highest frequency, with 22.55% remitting to their home country, compared to 14.71% in the ODA sample and just 5.88% in the Iranian sample. Remitting to another country, rather than their own, was a minor behaviour across all populations, but it was slightly more common in the ODA sample (8.82%), followed by the GNI sample (6.21%) and the Iranian sample (5.88%). Overall, the Iranian sample displayed the least engagement in remittance behaviours, both to their own country and to other countries, when compared to the GNI and ODA samples. This becomes even more intriguing considering that only 11% of the surveyed Iranians in Canada remitted an amount that placed them in the top 8% of remitting immigrant groups in Dimbuene and Turcotte's report (2019). The same report indicates that in 2017, 37% of Canadian residents born in countries eligible for ODA sent money abroad to relatives or friends. This suggests that the majority of migrants surveyed did not remit. This pattern is not only observed among the groups I analyzed but is also consistent with the findings of Dimbuene and Turcotte in their analysis of other samples.

Table 3.2

<b>Percentage Table: Remittance Behavior by Population</b>			
<b>Remittance Behaviour</b>	<b>The Iranian Sample</b>	<b>The ODA Sample</b>	<b>The GNI Sample</b>
Didn't remit at all	88.24%	76.47%	71.23%
Remitted to another country	5.88%	8.82%	6.21%
Remitted to own country	5.88%	14.71%	22.55%

### Research question 1.

To reiterate, RQ1 asks: *what socio-demographic factors at the micro-level influence the remittance behaviour of Iranian immigrants in Canada? In what ways do remittance practices of Iranian immigrants differ from those of other immigrant groups, with respect to such socio-demographic factors such as income, marital status, and period of migration?* The results indicate that a diverse range of micro-level factors contribute to the remittance behaviour of Iranian immigrants residing in Canada. Moreover, it is evident that as opposed to other migrant groups, Iranian immigrants exhibit a discernible tendency to remit lower amounts and direct their remittances towards countries other than their country of origin.

To answer RQ1, Table 3.3 exhibits the results from the multinomial logistic regression model predicting the impact of certain socio-demographic determinants on remittance behaviour of Iranian immigrants, whether they send money to Iran only, to other countries only, or do not send at all. I will first highlight the similarities, before discussing the differences.

The outcomes of the initial regression analysis, conducted on the Iranian immigrants, reveal a statistically significant correlation between individuals with the lowest income and a reduced likelihood of sending remittances to countries other than Iran. Within this context, migrants falling within the income range of \$20,000-\$29,000 exhibit the highest propensity to

remit to countries other than Iran than migrants in the lowest income category ( $b=1.34$ ,  $p<0.001$ ). A comparable pattern is evident among migrants remitting funds to Iran, where Iranian immigrants with individual incomes between \$70,000-\$89,000 are statistically more inclined than migrants in the lowest income brackets to engage in remittance activities directed towards Iran ( $b=1.694$ ,  $p<0.001$ ).

This pattern is generally observed among migrants from other countries, where individuals with the lowest income exhibit a reduced likelihood of remitting funds to both other countries and their country of origin. In both the ODA and GNI groups, those with the highest income are statistically more inclined to engage in remittance activities directed towards countries other than their own ( $b=0.732$ ,  $p<0.001$  for the ODA group and  $b=0.871$ ,  $p<0.001$  for the GNI group). Moreover, within the ODA group, immigrants in the highest income category are most likely to remit to their country of origin ( $b=1.2$ ,  $p<0.001$ ), whereas in the GNI group, the income bracket of \$40,000-\$49,999 exhibits the highest likelihood of remitting to their home country ( $b=0.662$ ,  $p<0.001$ ).

An analysis of household income reveals a clear pattern: higher-income households are more likely to send remittances to countries other than Iran. In contrast, the likelihood of sending remittances to Iran decreases as household income increases. In other words, Iranian immigrants with higher household incomes are more inclined to remit to non-Iranian destinations, while those with lower incomes are more likely to send money to Iran.

Concerning household income, in a comparative analysis between the Iranian sample and both the ODA and GNI samples, when a statistically significant association is observed, the ODA sample also demonstrates a reduced likelihood of remitting altogether with an increase in household income. In contrast, the GNI sample, under similar significant circumstances, aligns

with the Iranian sample with a higher probability of remitting to countries other than their own, unless their household income falls within the highest paying income bracket ( $b=-0.22$ ,  $p<0.001$ ), in which case they appear less likely to remit to other countries.

Regarding marital status, Iranian individuals who were previously married (due to widowhood, separation, or divorce) and single immigrants both exhibit a significantly reduced likelihood of remitting funds to Iran ( $b=-1.313$ ,  $p<0.001$  and  $b=-0.946$ ,  $p<0.001$ , respectively). Conversely, single Iranian immigrants demonstrate a higher likelihood compared to those in a relationship to remit funds to countries other than Iran ( $b=0.399$ ,  $p<0.05$ ). A parallel pattern is evident among other migrant groups, where never-married immigrants are also less inclined than those in a relationship to remit funds to their countries of origin ( $b=-0.67$ ,  $p<0.001$  for the ODA sample and  $b=-0.262$ ,  $p<0.001$ ).

The impact of an individual's period of migration to Canada, in general, does not exert a statistically significant influence on their remittance behaviours, with the exception being observed for those who immigrated to Canada during the late 1980s through the 2000s. Notably, Iranian immigrants who immigrated to Canada in this period manifest a higher likelihood to remit funds, both to Iran and other countries ( $b=0.375$ ,  $p<0.05$  and  $b=0.426$ ,  $p<0.05$ , respectively). Another exception, which is also a shared pattern with the GNI sample, is that Iranians who immigrated in the 1980s, are more likely to remit to countries other than their own ( $b=0.531$ ,  $p<0.05$  for the Iranian sample, and  $b=0.085$ ,  $p<0.001$  for the GNI sample).

The relationship between age and remittance behaviour does not necessarily seem to be significant in this model. Though it is observed that younger Iranian immigrants exhibit a lower propensity to engage in remittance activities to other countries ( $b=-0.408$ ,  $p<0.01$ ). Similar association is also observed for the GNI sample, where  $b=-0.114$ ,  $p<0.001$ .



The connection between the level of education and remittance behaviour is also noteworthy. Iranian immigrants with lower levels of education appear more likely to remit both to other countries and to Iran. In the case of the ODA sample, it resembles the Iranian sample only in the groups with the highest educational attainment, whether remitting to their home countries or to other nations. Similarly, the GNI sample follows a similar pattern to the Iranian sample, except for those with a high school diploma and post-secondary education, who tend to remit more to countries other than their own.

Finally, across all three samples, unemployed immigrants are more likely to remit to countries than their employed counterparts. Though for Iranian immigrants the effect size is small ( $b=-0.078$ ,  $p < 0.001$ ), for other migrant groups this association is higher ( $b=-0.55$ ,  $p < 0.001$  for the ODA group, and  $b=-0.341$ ,  $p < 0.001$  for the GNI group).

The following discussion focuses on the differences, particularly the distinct impact of micro-level variables on the remittance patterns of Iranian immigrants compared to other migrant groups. First, among Iranian immigrants, an increase in household income is linked to an increased likelihood of remitting funds to other countries, but a decreased likelihood when remitting to Iran. However, this pattern does not hold for other migrant groups. In the case of the ODA sample, a statistically significant connection between higher household income and the likelihood of remitting appears to have a negative impact when sending money to both their home country and other countries. Conversely, in the GNI sample, there seems to be a reduced tendency to remit to other countries as household income rises, but an increased tendency to remit to their countries of origin.

Second, regarding marital status, single Iranian immigrants exhibit a higher likelihood of remitting to countries other than Iran compared to those in relationships ( $b=0.399$ ,  $p<0.05$ ).

However, this pattern differs for single immigrants in the ODA and GNI samples, where they are less likely to do so ( $b=-0.685$ ,  $p<0.001$  for the ODA sample, and  $b=-0.01$ ,  $p<0.05$  for the GNI sample). Additionally, Iranian immigrants who were previously married are less likely to send money to their country of origin ( $b=-0.313$ ,  $p<0.001$ ), while both ODA and GNI samples are more likely to do so ( $b=0.349$ ,  $p<0.001$  and  $b=0.247$ ,  $p<0.001$ , respectively).

Third, the impact of period of migration to Canada differs between the Iranian sample and other migrant groups. Specifically, as discussed above, Iranians who arrived in Canada during the late 1980s through the 2000s exhibit a positive association between the likelihood of remitting to other countries and to Iran. In contrast, for other migrant groups, when the association is significant, it tends to be negative. The regression analysis further indicates that for both the ODA and GNI samples, if individuals came to Canada an extended period ago (before 1989), there is a reduced likelihood of remitting funds when the relationship is significant.

Fourth, the results indicate that there is a negative correlation between older immigrants from countries other than Iran and their likelihood of remitting in general. This association is statistically significant for both the similar ODA group and the similar GNI group. However, this association is not statistically significant for Iranian immigrants.

Furthermore, within the Iranian sample, there is no statistically significant relationship between the gender of the remitter and their remittance behaviour. However, in the GNI sample, women are more inclined to engage in remittances to both other countries and their own country. Conversely, within the ODA sample, this association is negative for women when remitting to their countries of origin.

In addition, it is observed that many migrant cohorts exhibit a higher propensity to engage in remittance activities towards their place of origin, particularly when they possess Canadian

citizenship or permanent residency. However, this correlation does not hold true for Iranian immigrants.

Finally, both the ODA and GNI samples are more likely to remit to their countries of origin if they are unemployed, whereas this association was not significant for the Iranian sample.

Overall, all variables identified in H1 were supported, with the exception of gender. This finding highlights the importance of the other factors while suggesting that gender may not significantly influence the outcome in the context of Iranian immigrants.

Table 3.3

Multinomial Logistic Regression Models Predicting Probability of the Effect of Socioeconomic Characteristics of Migrant Groups on their Remittance Behaviour												
	Iranian Sample (ref=didn't remit)				ODA Sample (ref=didn't remit)				GNI Sample (ref=didn't remit)			
	Sent Money Elsewhere		Sent Money to Iran		Sent Money Elsewhere		Sent to Own Country		Sent Money Elsewhere		Sent to Own Country	
Micro-Level Characteristics	Coeff	Std. Error	Coeff	Std. Error	Coeff	Std. Error	Coeff	Std. Error	Coeff	Std. Error	Coeff	Std. Error
<b>Level of Personal Income</b>												
Less than \$20,000 (ref)												
\$20,000-\$29,999	1.34***	0.220	0.285	0.210	0.438***	0.082	0.232**	0.078	0.183***	0.214	0.488***	0.012
\$30,000-\$39,999	0.829**	0.261	0.858***	0.200	0.028	0.110	0.84***	0.083	0.125***	0.023	0.506***	0.013
\$40,000-\$49,999	0.731**	0.263	0.502	0.292	0.478***	0.119	0.919***	0.097	0.395***	0.025	0.662***	0.014
\$50,000-\$69,999	0.995***	0.244	0.775**	0.260	0.602***	0.120	0.864***	0.098	0.53***	0.024	0.644***	0.014
\$70,000-\$89,999	0.286	0.292	1.694***	0.260	0.541***	0.152	0.621***	0.125	0.565***	0.028	0.524***	0.017
\$90,000 and over	0.466	0.280	1.686***	0.300	0.732***	0.150	1.120***	0.116	0.871***	0.028	0.58***	0.016
<b>Level of Household Income</b>												
Less than \$40,000 (ref)												
\$40,000-\$59,999	0.832***	0.218	-0.773***	0.207	0.103	0.079	-0.042	0.071	0.099***	0.020	0.141***	0.011
\$60,000-\$79,999	0.935***	0.239	-0.304	0.208	-0.208	0.108	-0.183*	0.089	0.143***	0.022	0.113***	0.013
\$80,000-\$109,999	1.055***	0.242	-0.533	0.220	-0.604***	0.107	-0.344***	0.084	-0.029	0.022	0.124***	0.012
\$110,000 and over	1.31***	0.244	-1.919***	0.281	-0.521***	0.123	-0.3522***	0.098	-0.22***	0.024	0.178***	0.013
<b>Marital Status</b>												
In a Relationship (ref)												
Previously Married	-0.194	0.197	-1.313***	0.255	-0.006	0.095	0.349***	0.072	-0.044**	0.020	0.247***	0.011
Single	0.399*	0.168	-0.946***	0.181	-0.685***	0.087	-0.67***	0.071	-0.01*	0.017	-0.262***	0.010
<b>Period of Migration</b>												
2009-2017 (ref)												
Before 1979	0.530	0.349	0.600	0.474	-0.375**	0.126	-0.127	0.103	-0.288***	0.027	-0.369***	0.016
1979-1988	0.531*	0.234	0.112	0.258	-0.7172***	0.126	-0.74***	0.112	0.085***	0.025	-0.389***	0.016
1989-2008	0.426*	0.182	0.375*	0.167	-0.5033***	0.081	-0.072	0.070	-0.309***	0.018	-0.279***	0.010
<b>Age Group</b>												
40-69 Years Old (ref)												
18-39 Years Old	-0.408**	0.152	0.026	0.141	0.033	0.064	0.176**	0.055	-0.114***	0.015	-0.099***	0.009
70+ Years Old	-0.080	0.247	-11.164	32.363	-1.042***	0.155	-0.097	0.094	-0.331***	0.026	-0.305***	0.015
<b>Gender</b>												
Male (ref)												
Female	-0.028	0.120	-0.234	0.124	0.103	0.058	-0.12*	0.049	0.114***	0.012	0.082***	0.007
<b>Education Level</b>												
Less than High School (ref)												
High School	-2.28***	0.333	-1.587***	0.261	-0.161	0.089	-0.081	0.077	0.129***	0.025	-0.13***	0.013
Post Secondary	-1.575***	0.258	-1.883***	0.267	-0.098	0.085	-0.202***	0.075	0.084***	0.024	-0.151***	0.012
University Level	-1.477***	0.259	-2.039***	0.246	-0.460***	0.085	-0.263***	0.071	-0.07**	0.024	-0.606***	0.013
<b>Legal status</b>												
Temporary Resident (ref)												
Citizen by Naturalization	10.471	67.397	10.805	67.198	12.399	64.339	0.618***	0.183	0.735***	0.038	0.156***	0.019
Permanent Resident	10.097	67.397	11.051	67.198	12.524	64.339	0.661***	0.179	0.303***	0.037	0.049**	0.018
<b>Employment status</b>												
Unemployed (ref)												
Employed	-0.078***	0.196	-0.078	0.155	-0.55***	0.076	-0.3381***	0.067	-0.341***	0.018	-0.509***	0.010
N	880				1410				7400			
*p<0.05; **p<0.01; ***p<.001; (ns) not significant at p=.05 level												

\*p<0.05; \*\*p<0.01; \*\*\*p<.001; (ns) not significant at p=.05 level

## Research question 2.

RQ2 asks: *how does remittance-sending behaviour of Iranian immigrants in Canada compare with that of other immigrant groups?* Multinomial logistic regression results for RQ2 are shown in Table 3.4. The table suggests even after adjusting for the sociodemographic variables, I obtain comparable results when comparing the Iranian sample with other migrant groups. The findings indicate that countries in the same ODA region as Iran are significantly more inclined to remit funds both to their own country ( $b=1.0504$ ,  $p<0.001$ ), and to elsewhere ( $b=0.581$ ,  $p<0.001$ ). Furthermore, the findings indicate that immigrants originating from the same GNI category as Iran exhibit a higher propensity than Iranian immigrants to remit to other countries than their own ( $b=0.1512$ ,  $p<0.001$ ). Overall, the regression results indicate that immigrants from Iran are less likely than immigrants from other groups to remit money when between-group differences in demographic socioeconomic characteristics between the two groups are adjusted. These results support H2, which predicted that Iranian migrants are less likely to remit funds to their home country compared to migrants from economically and geographically similar countries. This can possibly be due to the significant barriers they face, such as the perceived risks and limited access to formal remittance channels.

Table 3.4

Multinomial Logistic Regression Predicting the Differences in Remittance Behaviour of Different Migrant Groups in Comparison to the Iranian Group								
	Iranian vs. ODA Sample				Iranian vs. GNI Sample			
	Sent Money Elsewhere		Sent to Own Country		Sent Money Elsewhere		Sent to Own Country	
	Coeff	Std. Error	Coeff	Std. Error	Coeff	Std. Error	Coeff	Std. Error
<b>Nationality</b>								
Iranian Sample (ref)								
Other Migrant Groups	0.581***	0.041	1.0504***	0.039	0.1512***	0.019	1.346	0.018
<b>Immigrant Characteristics</b>								
<b>Level of Personal Income</b>								
Less than \$20,000 (ref)								
\$20,000-\$29,999	0.601***	0.055	0.243***	0.055	0.295***	0.019	0.4881***	0.011
\$30,000-\$39,999	0.132	0.074	0.847***	0.058	0.1686***	0.021	0.5209***	0.012
\$40,000-\$49,999	0.483***	0.078	0.81***	0.069	0.4125***	0.023	0.6588***	0.013
\$50,000-\$69,999	0.663***	0.076	0.8126***	0.069	0.564***	0.021	0.6481***	0.013
\$70,000-\$89,999	0.423***	0.096	0.873***	0.082	0.5296***	0.026	0.5575***	0.015
\$90,000 and over	0.751***	0.092	1.332***	0.081	0.8341***	0.025	0.601***	0.015
<b>Level of Household Income</b>								
Less than \$40,000 (ref)								
\$40,000-\$59,999	0.225***	0.054	-0.134**	0.05	0.16***	0.019	0.114***	0.011
\$60,000-\$79,999	0.015	0.07	-0.1539**	0.061	0.198***	0.020	0.099***	0.012
\$80,000-\$109,999	-0.303***	0.07	-0.306***	0.059	0.035	0.020	0.108***	0.012
\$110,000 and over	-0.08	0.076	-0.5899***	0.07	-0.1***	0.021	0.134***	0.012
<b>Marital Status</b>								
In a Relationship (ref)								
Previously Married	-0.153**	0.062	0.058	0.052	-0.067***	0.018	0.209***	0.010
Single	-0.393***	0.056	-0.63***	0.050	0.018	0.016	-0.275***	0.010
<b>Period of Migration</b>								
2009-2017 (ref)								
Before 1979	-0.246**	0.089	0.035	0.076	-0.23***	0.025	-0.337***	0.015
1979-1988	-0.227**	0.077	-0.47***	0.076	0.138***	0.022	-0.371***	0.014
1989-2008	-0.237***	0.053	0.09	0.048	-0.232***	0.016	-0.256***	0.009
<b>Age Group</b>								
40-69 Years Old (ref)								
18-39 Years Old	-0.054	0.044	0.089**	0.038	-0.134***	0.014	-0.097***	0.008
70+ Years Old	-0.757***	0.091	-0.439***	0.070	-0.303***	0.024	-0.355***	0.014
<b>Gender</b>								
Male (ref)								
Female	0.107**	0.038	-0.138***	0.034	0.113***	0.011	0.072***	0.007
<b>Education Level</b>								
Less than High School (ref)								
High School	-0.552***	0.065	-0.178**	0.056	0.002	0.023	-0.159***	0.012
Post Secondary	-0.363***	0.061	-0.29***	0.055	0.008	0.022	-0.181***	0.012
University Level	-0.671***	0.058	-0.385***	0.052	-0.142***	0.022	-0.629***	0.012
<b>Legal status</b>								
Temporary Resident (ref)								
Citizen by Naturalization	12.139	41.92	0.733***	0.140	0.725***	0.035	0.161***	0.018
Permanent Resident	12.232	41.92	0.886***	0.137	0.3***	0.035	0.074***	0.017
<b>Employment status</b>								
Unemployed (ref)								
Employed	-0.501***	0.052	-0.26***	0.046	-0.363***	0.016	-0.488***	0.009
<b>N</b>	2276				8269			

\*p<0.05; \*\*p<0.01; \*\*\*p<0.001; (ns) not significant at p=.05 level

### Research question 3.

RQ3 asks: *what is the impact of the recipient's location, specifically whether they are in Iran or in other countries, on the amount of remittances sent by Iranian immigrants in Canada?* The descriptive statistics show that the mean remittance amount for Iranian immigrants who remitted only to another country is \$10,720, while those who remitted to Iran have a mean amount of \$3,470.

This substantial difference in average remittance amounts indicates that individuals sending money to another country are remitting significantly higher amounts than those sending funds to their home country.

The findings of the regression conducted to answer RQ3, as exhibited in Table 3.5, indicate that, even when accounting for differences in socio-demographic characteristics, Iranian immigrants send larger sums of money to countries other than Iran, than to Iran. It is also noteworthy that Iranian immigrant households in the highest income bracket (\$110,000 or more) tend to remit higher amount of funds compared to those in the lowest income bracket. However, many of the coefficients in this model are not statistically significant. This is likely due to the relatively small sample size for Iranian respondents who report sending remittances, which limits the statistical power of the model and makes it more difficult to detect significant relationships. Despite this limitation, the direction and consistency of the coefficients still offer meaningful insights into remittance behaviour and suggest patterns worth further exploration.

Table 3.5

Ordinary Least Squares Regression Predicting the Effect of the Recipient's Location on the Amount of Remittances by Iranian Immigrants		
	Coeff	Std. Error
<b>Remittance Behaviour</b>		
Sent Money Elsewhere (ref)		
Sent Money to Iran	-5724.68*	2504.88
<b>Control Variables</b>		
<b>Level of Personal Income</b>		
Less than \$20,000 (ref)		
\$20,000-\$29,999	-3232.15	4025.54
\$30,000-\$39,999	-4845.41	4642.46
\$40,000-\$49,999	-7734.49	5539.12
\$50,000-\$69,999	-10550	5230.31
\$70,000-\$89,999	-8612.3	5500.32
\$90,000 and over	-7964.6	6172.3
<b>Level of Household Income</b>		
Less than \$40,000 (ref)		
\$40,000-\$59,999	7068.83	3761.28
\$60,000-\$79,999	7068.41	4484.43
\$80,000-\$109,999	7516.76	5076.49
\$110,000 and over	12542*	5395.94
<b>Marital Status</b>		
In a Relationship (ref)		
Previously Married	1285.19	4396.93
Single	-1077.75	3379.43
<b>Period of Migration</b>		
2009-2017 (ref)		
Before 1979	-7085.1	8856.08
1979-1988	215.49	4420.8
1989-2008	-1086.13	3181.22
<b>Age Group</b>		
40-69 Years Old (ref)		
18-39 Years Old	-3819.58	2991.06
70+ Years Old	5869.26	6829.79
<b>Gender</b>		
Male (ref)		
Female	3792.16	2360.06
<b>Education Level</b>		
Less than High School (ref)		
High School	4535.96	4876.37
Post Secondary	-1085.58	4461.08
University Level	1506.2	4196.12
<b>Legal status</b>		
Temporary Resident (ref)		
Citizen by Naturalization	9015.27	11806
Permanent Resident	12524	11827
<b>Employment status</b>		
Unemployed (ref)		
Employed	373.49	3274.03
N	106	
R-squared	0.28	
*p<0.05; **p<0.01; ***p<.001; (ns) not significant at p=.05 level		

## Discussion

The present analysis revealed that the remittance behaviours of Iranian immigrants are predominantly influenced by factors such as their personal and household income, period of migration to Canada, age, level of education, and employment situation. These variables exert varied impacts on Iranian immigrants, either resembling or differing from other migrant groups

originating from the same ODA region or falling within the same GNI category. The subsequent discussion will delineate the individual effects of these variables on Iranian immigrants and explore their comparative implications with other migrant groups, shedding light on their significance within the context of Iranian immigration to Canada. Subsequently, I will examine the overarching patterns of remittance behaviour derived from the data analyses.

The determinants identified in H1 were supported, with the exception of gender. The capacity to remit can be assessed by examining individual and household income, as suggested by Carling and Hoelscher (2013). While it seems plausible that a migrant with higher income levels would have greater capacity to remit, the motives for doing so and their priorities are just as significant in this decision. In other words, the impact of income on remittances is determined by underlying motives. Because of this, research on income levels has produced contradictory results (Banerjee 1984; Merkle and Zimmerman 1992; Arun and Ulku 2011; Holst and Schrooten 2012). Like other migrant groups, Iranian immigrants who have lower incomes tend to transfer less money to their place of origin. This phenomenon may be attributed to their limited capacity to remit. It is also plausible that individuals with little financial resources may refrain from remitting money to Iran due to the high costs associated with money transfer services offered by small-scale businesses, which I will discuss in Chapter 5. The dataset does not include information on migrants' savings (wealth/assets, rather than annual incomes), which would have been useful for accurately accounting for a larger part of their remittance capacity.

Following the methods of Carling and Hoelscher (2013), I used household income in order to provide a more comprehensive assessment of overall economic conditions of immigrant individuals and their household members, rather than solely focusing on individual income. The analysis showed that Iranian immigrants are more likely to remit to Iran if they are in low-income



households. Although Iranian immigrants from low-income households earn less money, they seem to maintain a stronger connection to Iran through the practice of remittances. Even with structural constraints in remitting—such as low incomes and the associated difficulties and uncertainties—these immigrants prioritize sending money to Iran over their own living expenses.

Non-Iranian migrant households with lower income are also generally less inclined to remit. This observation, coupled with results from the effect of personal income, suggests a consistent pattern of remitting among low-income migrant households for all migrant groups in this study. Expanding on previous research, particularly the work of Lotfalipour et al. (2022), which delved into the remittance patterns of the Iranian diaspora and identified altruistic motivations, rather than self-interest, as the driving force behind their remittance behaviour, these findings provide substantial support for Becker's (1981) altruistic theory within the framework of the NELM. The implication is that both Iranian and non-Iranian migrant groups' remittance practices may be more adequately explained by altruistic motivations, emphasizing a commitment to supporting family members or communities in the country of origin rather than being primarily driven by self-interest. This insight emphasizes the intricate combination of socio-economic factors and altruistic considerations in shaping the remittance behaviours of diverse migrant groups.

In general, it can be observed that married Iranian immigrants exhibit a higher propensity for engaging in money-remitting activities directed towards Iran. Conversely, single Iranian immigrants tend to remit funds to countries other than Iran. Although it may initially appear that single immigrants have better familial connections and immediate relatives to whom they can send money in Iran, it seems that sending money to Iran is not a feasible choice for single Iranian immigrants. It is worth noting that single immigrants from other countries do not appear to demonstrate a significant inclination towards remitting funds to recipients in any destination. This

observation highlights a more pronounced association between married Iranians and their country of origin, who may have more disposable income. Also, married Iranian immigrants may feel a stronger sense of obligation and responsibility towards their families, including their spouse, children, and extended relatives. This emotional connection and commitment to their marital family can motivate them to send remittances as a means of providing financial support and contributing to the well-being of their transnational family members.

The remittance behaviour of Iranian immigrants who arrived in Canada in the period of the late 1980s through the 2000s deviates from the general pattern observed among earlier and more recent waves of migration. Contrary to the *remittance decay hypothesis*, which posits a decrease in remittance activities as immigrants integrate more deeply into the host country (Lucas and Stark 1985), individuals from this specific migratory cohort display a sustained and notable propensity to remit funds, particularly to Iran, more so than to other countries. This cohort was motivated predominantly by economic reasons and often did so with the expectation that they might eventually return to Iran (Garousi 2005).

In contrast, earlier waves of migration, such as those who fled Iran after the 1979 Revolution and during the Iran-Iraq war, left under severe political repression and economic hardship. Similarly, more recent migrants, who departed after the late-2000s, have experienced worsening economic and political conditions, particularly during the presidency of Mahmoud Ahmadinejad and the intensification of international sanctions. Both earlier and recent waves of migrants often harbor deep resentment toward Iran due to these challenges. However, those who immigrated in the late 1980s and early 2000s experienced a period in Iran characterized by a relatively open cultural climate, improved economic conditions following the end of the Iran-Iraq war, and even some degree of political freedom (Paya et al. 2016). As a result, this group may hold

a more favorable view of Iran, which could potentially contribute to their enduring financial and emotional ties to the country.

The distinctive remittance patterns observed among this cohort challenge the conventional understanding that increased integration into Canadian society diminishes financial ties with the country of origin. The enduring connections seen in this group of Iranian immigrants can be attributed to various factors, including family networks, the financial needs of relatives left behind, cultural affiliations, and the maintenance of strong transnational ties. Despite their extended residence in Canada, these immigrants continue to prioritize remittance activities, suggesting that their ties with Iran remain resilient, counter to the expected decline associated with increased assimilation into Canadian society.

Younger Iranian immigrants, specifically those aged 19-39, exhibit a lower propensity to engage in remittance activities towards other countries, potentially attributable to the presence of their immediate family members residing in Canada. Contrary to the pattern observed among other immigrant groups, wherein individuals aged 70 years and above exhibit a decreased likelihood of remitting funds to their countries of origin, Iranians do not conform to this pattern. It is reasonable to expect that older immigrants may have diminished ties to their countries of origin, resulting in a decreased likelihood of remittance. However, the absence of a significant relationship between older age and remittance among Iranian immigrants is a noteworthy observation. In order to have a comprehensive understanding of the impact of age on remittance behaviour, it is crucial to include the contextual factors related to family migration histories. These factors, which were not readily observable in the available data utilized in this study, must be taken into account in order to provide a more accurate analysis. The forthcoming qualitative chapter of this research will elucidate some of these factors. However, future quantitative studies could provide a more

comprehensive understanding on a larger scale by incorporating these factors in their data collection.

Education, like other socioeconomic factors, exhibits varying effects on remittances in the existing body of literature (Hoddinott 1994; Durand et al. 1996; Agarwal and Horowitz 2002; Soltero 2009; Bollard, McKenzie, Morten, and Rapoport 2011). The relationship between education levels and the chance of engaging in remittances is generally thought to be positive, as greater education levels often correspond to increased capacity to remit. However, it is noteworthy that among Iranian immigrants, a lower education level is actually also associated with a higher likelihood of remitting funds to Iran. Iranian immigrants share this characteristic with other migrant groups analyzed in this study, indicating a consistent pattern of a broad correlation between lower levels of educational achievement and the act of remitting funds to their country of origin among these specific categories of migrants.

There exists a significant relationship between unemployment and remitting among all migrant groups included in the study. While in the context of unemployment, other migrant groups are likely to remit not only to their country of origin, but also to other countries, unemployed Iranian immigrants are more likely to remit to countries other than Iran. This inclination could be ascribed to their cautious approach, refraining from activities that might pose risks to their precarious circumstances.

Consistent with the literature reviewed earlier in this chapter, the legal status of Iranian migrants does not appear to have a significant impact on their remittance behaviour. While a substantial proportion of the surveyed Iranian migrants were temporary residents (71%), this lack of correlation may suggest that legal status, in this case, does not strongly shape remittance motivations or capabilities. One possible explanation is that temporary residents in the sample may

have relatively stable migration trajectories (e.g., study or work permits with clear pathways to permanent residency), which reduces the sense of precarity typically associated with temporary status. Additionally, remittance decisions may be more strongly influenced by other factors, such as transnational family obligations, socio-economic conditions in Iran, or cultural expectations, rather than current legal status in Canada.

Generally, migrant populations studied in this research demonstrate a tendency to send financial remittances to their family members and relatives residing in their country of origin, indicating a deeper connection to their home countries compared to other destinations. Nevertheless, in accordance with H2, the analysis carried out in this section has demonstrated that the experience of Iranian immigrants deviates from this pattern. This supports my hypothesis, which indicated that Iranian immigrants are likely to remit to other countries than Iran, in order to avoid potential negative consequences resulting from engaging in monetary transactions with their home country that is under imposed economic sanctions.

In relation to the amount of the monetary transfers made, the study revealed that in alignment with the H3, Iranian immigrants exhibit a tendency to remit lower amounts of money when sending funds to Iran. Bakker, Engbersen, and Dagevos (2014) presented similar findings, arguing that Iranian refugees come from a region characterized by high levels of human development, as measured by indicators such as GDP per capita, education, and life expectancy. Consequently, it was inferred that Iranian refugees in the Netherlands typically belonged to affluent households, thereby reducing the necessity for financial support. Similarly, Ferguson et al. (2012) find that as opposed to Filipino migrants, who remit for daily necessities, Iranian immigrants primarily allocate their remittances for occasional events such as weddings or to finance a family member's education. However, the findings of this study revealed that Iranian

immigrants, similar to or even more than other groups, send remittances for living expenses, major expenses, and insurance. Therefore, their families' affluence cannot account for the smaller amounts sent to Iran compared to other countries. It could be that the absence of established and standardized procedures that ensure the safety, affordability, and frequency of large-scale monetary transfers to Iran may account for this phenomenon. It is therefore imperative to consider not only the familial contextual factors but also the other constraints faced by this migrant group to gain a more comprehensive understanding of the reasons behind the comparatively lower volume of remittances sent to Iran compared to other countries. These factors will be explored further in the subsequent qualitative chapters.

The fact that a significant portion of the samples analyzed in this study on SIMT data do not remit aligns with findings from previous studies (Houle and Schellenberg 2008; Dimbuene and Turcotte 2019). This underscores the need to examine more carefully which migrant groups are more likely to remit, particularly in terms of the proportion of remitters. For example, Houle and Schellenberg (2008) found that 60% of immigrants from the Philippines and Haiti remitted within 25–48 months of landing, while around 40% to 50% of immigrants from Jamaica, Nigeria, Romania, Guyana, and Ukraine did so. In contrast, fewer than 10% of immigrants from France, the United Kingdom, and South Korea sent remittances during the same period. These findings caution against the assumption that remittance behaviour is widespread or intrinsic to the migrant experience. They highlight the need for a more nuanced understanding of remittances, one that considers the diverse factors influencing migrant behaviour and challenges the idea that remitting is a universal practice within diaspora communities.

## **Conclusion**

This chapter examined a range of factors influencing remittance behaviour among Iranian immigrants in Canada. These determinants are drawn from the NELM literature; however, this chapter applies them in a context where access to formal remittance channels is highly restricted, examining how they operate under more constrained and informal conditions, rather than assuming access to formal financial systems as many other studies do. Among the variables analyzed, personal and household income, marital status, period of migration, age, educational attainment, and employment status were found to have a significant impact. While there are shared characteristics with other migrant groups, unique patterns surface, challenging conventional understanding. Notably, low-income Iranian households exhibit a strong connection to Iran through remittances, likely driven by altruistic motivations. Additionally, married Iranians display a higher likelihood of remitting to Iran, emphasizing familial ties and financial support priorities. Contrary to expectations, immigrants arriving in the late 1980s through the 2000s sustain remittance activities over time, countering the remittance decay hypothesis. Younger immigrants exhibit a lower propensity for remitting, potentially influenced by the proximity of immediate family. Lower education levels among Iranians correlate with a higher likelihood of remittance, diverging from typical expectations. Similar to other migrant groups, unemployed Iranian immigrants are more likely to remit to other countries than their own, reflecting a cautious approach during vulnerable circumstances. Legal status does not significantly impact remittance behaviour.

By focusing on the destinations of remittances, this chapter offers a novel contribution to the remittance literature, which has largely concentrated on whether migrants remit and how much they remit. This perspective reveals how location-specific risks and uncertainties shape remittance

behavior. The analysis shows that Iranians are distinctive in sending remittances to countries other than Iran, reflecting how economic sanctions have redirected financial flows away from the homeland. When remittances are sent to Iran, the amounts tend to be lower—an outcome closely tied to the structural obstacles created by sanctions, which make the transfer of larger sums difficult or risky.

The study underscores the need for nuanced policy considerations to address the diverse factors influencing remittance behaviours among Iranian immigrants. Considering the increased probability of remitting among immigrants with lower income, there is an opportunity for the Canadian government to play a more active role in reducing the financial burden of international remittance for this population. This support is particularly relevant given the growing recognition of remittances as a complementary mechanism to international development aid. To facilitate more affordable and accessible remittance options, the government could implement specific measures such as capping transfer fees, supporting the development of low-cost digital remittance platforms, expanding access to community-based financial services, and negotiating bilateral agreements with key receiving countries to streamline and regulate remittance corridors. These initiatives would not only alleviate financial pressures on immigrant senders but also contribute to the economic stability and well-being of their transnational families.

Furthermore, the identified correlation between unemployment and remittance across diverse migrant groups holds significant policy implications. Policymakers should contemplate tailored measures that acknowledge the nuanced dynamics shaping remittance behaviour, particularly during unemployment periods within the Iranian migrant community. The impact of economic sanctions on their country of origin adds complexity to these dynamics. Additionally, there is a case for implementing policies directed at unemployed immigrants more broadly,



addressing their specific needs, as they continue to engage in remittance activities despite their unemployment status. This dual-focused approach could better cater to the unique circumstances and motivations driving remittances among unemployed individuals, contributing to a more comprehensive and effective policy framework.

The research faces limitations primarily related to its temporal scope and reliance on quantitative datasets. A longitudinal study on remittances would offer a more comprehensive understanding of how remittance practices evolve over time in response to shifting demographic factors and external conditions. In particular, access to data spanning periods before, during, and after the imposition or partial lifting of sanctions would allow for a more precise assessment of their impact on remittance behaviour across different timeframes. Additionally, the study is constrained by the limitations of the quantitative dataset in capturing key contextual factors, such as familial immigration histories and shifts in economic conditions in both sending and receiving countries over time. Moreover, complex social dynamics—such as political instability and cultural norms—are difficult to quantify and thus fall outside the scope of this type of analysis. These limitations underscore the necessity for mixed-methods research approaches, integrating qualitative methodologies to explore the intricate socio-cultural and economic contexts shaping remittance practices. This aligns with the suggestions of scholars like Mazzucato (2008) and Rahman and Fee (2012), advocating for mixed-methods studies that combine quantitative data with qualitative depth. This combined approach would bridge the gap between statistical patterns and qualitative nuances, providing a more comprehensive and robust analysis of immigrant remittance behaviours.

## CHAPTER 4: FAMILY REMITTANCES

Family remittances refer to transfers from migrants to a single-family household in their country of origin, often to support household expenses, education, health, or savings. While typically viewed in economic terms as financial assistance, these remittances carry profound social and emotional weight, differentiating them from other types of remittances. As a form of "currency of care" (Singh, Cabraal, and Robertson 2010), family remittances are deeply embedded in family and household relations, reflecting both economic necessity and emotional connections. These exchanges are often motivated by a sense of duty or obligation, shaped by moral norms and the desire to support family members in times of need (Åkesson 2011; Boccagni 2014). Therefore, family remittances are not only economic transactions but also expressions of care, solidarity, and relational ties, often viewed as a morally positive act (Katigbak 2015).

For Iranian immigrants, economic sanctions on their home country add scrutiny and constraints to the remittance process, making it more challenging. While family remittances are typically sent through formal channels like banks and remittance services or informal networks (Gelb, Kalantaryan, McMahon, and Perez-Fernandez 2021), Iranian immigrants face unique challenges. Formal remittance channels are nonexistent for them, and establishing informal networks is difficult due to the structure of their communities. Despite these obstacles, Iranian immigrants continue to remit money to their family and relatives in Iran.

In this chapter, I draw on the interviews conducted with 16 Iranian immigrants and investigate these remittances in depth to understand how decisions around remittances are shaped from the perspective of the remitter. This analysis closely examines the methods (the “how”) and motivations (the “why”) behind remittances under these peculiar conditions, including the socio-

cultural factors that influence these decisions and cyclical impact of remittances on familial relationships and vice versa. The main objectives of this chapter are to understand why Iranian immigrants continue to provide ongoing financial support to their families, despite facing various structural challenges, such as limited access to formal remittance channels and heightened scrutiny of financial transactions.

The interviews revealed that the emotional dynamics surrounding remittance practices among Iranian immigrants in Canada exhibit unique characteristics. These immigrants often do not come from families financially dependent on them and were typically not the primary financial providers prior to migration, in contrast to patterns observed in other studies (Lam and Yeoh 2019; Poeze 2019; Mahmud 2024). Nevertheless, migration reshapes their familial relationships, giving rise to new emotions and moral considerations that redefine their understanding of familial obligations. They often feel privileged by their upbringing, grateful to be living in Canada, and in a better position to support family members compared to those who remained in Iran. This sense of privilege and gratitude fosters a strong sense of moral obligation and emotional responsibility. This awareness drives their efforts to maintain familial ties and ensure their loved ones do not feel isolated, or unsupported, reinforcing their connection to Iran.

### **The “How”: Method of Remittances**

In the absence of formal and official channels for remittance transfers, Iranian immigrants have developed several methods to remit money to Iran while ensuring their activities remain within legal boundaries and avoid scrutiny. Canadian regulations classify financial transactions involving Iran as high-risk, requiring financial institutions to conduct enhanced due diligence, verify client identities, report all transactions to FINTRAC, and maintain detailed records, regardless of the

amount (FINTRAC 2025). While these measures do not explicitly prohibit remittances, they create significant uncertainty for Iranians, making the process complex and unclear. Community narratives emphasize widespread fears that banking activities and transactions may come under scrutiny, particularly for non-citizens, who often face heightened monitoring and precarious circumstances. Many find the system risky and ambiguous, as the lack of transparency leaves them uncertain about the legal and practical implications of their actions. Ultimately, the issue lies less with the legislation itself and more with its implementation, which disproportionately impacts individuals of Iranian descent (International.gc.ca 2025).

The primary methods employed for sending remittances to family members include peer-to-peer trust-based transnational exchange and delegated remittance management. Each of these methods will be discussed in detail in the following sections.

### Peer-to-peer trust-based transnational exchange.

This method involves the remitter selling Canadian dollars to an individual in Canada who needs them. In return, the remitter receives Iranian Rial in their bank account in Iran as payment for the Canadian dollars they sold in Canada. Essentially, the exchange takes place within Canada, but the remitter ends up with Iranian Rial in their Iranian account, circumventing the need for direct cross-border money transfers. In this process, it is common for the buyer's family member, relative, or friend, to deposit the Iranian Rial equivalent of the amount into the seller's Iranian bank account on behalf of the buyer. This method is predominantly employed for familial remittances, with distinct social media groups tailored for transactions with friends or a broader social circle. Figure 4.1 illustrates this transaction.

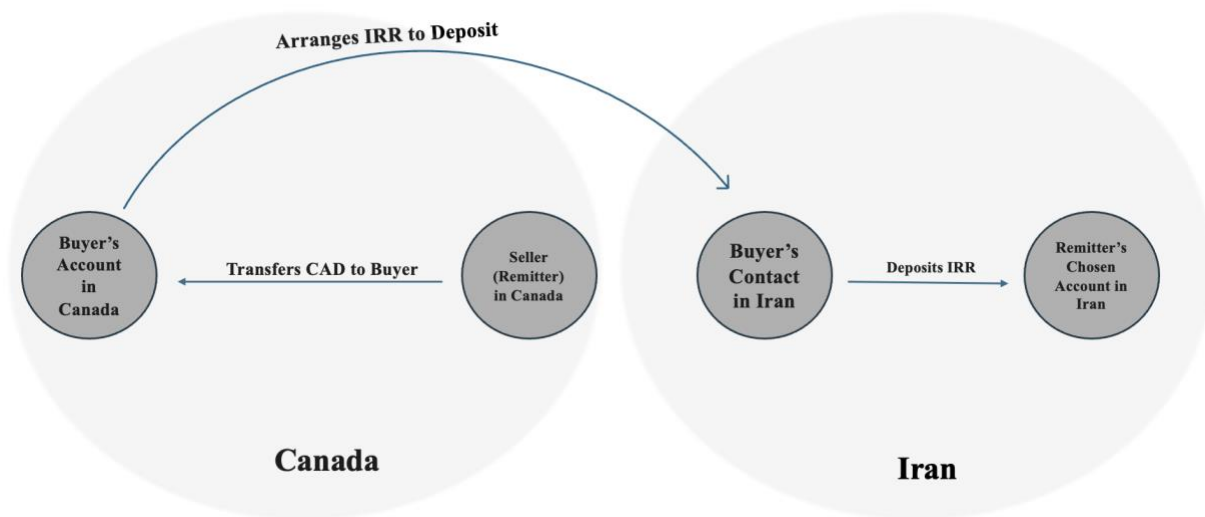


Figure 4.1: Transaction Flow for Currency Exchange: CAD to IRR Remittance Process

The steps generally follow the sequence below, though the order may vary based on the arrangements made by the remitter and the buyer, as well as the availability of their contacts in Iran.

1. Remitter sells Canadian dollars (CAD) to the buyer in Canada, transfers the CAD to the buyer's Canadian bank account.
2. The buyer's family member, relative, or friend arranges the payment in Iran.
3. The family member or friend deposits the Iranian Rial (IRR) equivalent into the remitter's chosen Iranian bank account.
4. The remitter receives the IRR in their account, completing the transaction.

In informal methods used for sending remittances to family members—particularly the peer-to-peer trust-based exchange discussed in this section—social media plays a pivotal role. First, it serves as a platform for individuals to connect with others willing to engage in transactions. These

individuals are often strangers or acquaintances known only on a superficial level, such as attending the same school. Social media also functions as a tool for verifying the identity of those involved in the transactions, a point I will elaborate on later in this section. This method of remittance has emerged alongside new technologies, particularly the use of Telegram Messenger (commonly known as Telegram), a social media and instant messaging app that is popular among Iranians. Telegram offers unique features that make it especially suitable for these transactions.

For instance, users can create detailed profiles, large groups, and customizable settings, allowing flexibility in how they interact with others. The app supports various modes of communication, such as interactive groups where users can exchange messages and channels where only designated admins post information. Telegram also provides adjustable privacy settings, enabling users to control their visibility. While some users choose to display phone numbers and profile pictures, others keep this information hidden from those not on their contact list. These features collectively make Telegram a versatile tool for facilitating informal remittance methods.

The message below is the pinned message in Farsi within a Telegram group, consisting of over 1,000 Iranian immigrants. While this group is one of many created specifically for such transactions, the message highlights common concerns and problems associated with this method.

It also proposes strategies to address and minimize these concerns:

*Friends, please note that someone has created an account using the misappropriation of identification cards of individuals who have obtained cards from the same group and has deceived several people.*

*→Please only deal with familiar individuals.*

*→Note that scammers often offer tempting prices.*

*→Make sure to transfer money to someone who is in Canada, with the name matching the identification card and the account that is supposed to receive the money in Iran. If someone wants to transfer money to another person's account, they can do it themselves.*

→*Reminder: If someone asks for an identification card, make sure to transfer it through an email related to work or university, not to any Telegram ID that is untraceable with internet phones.*

→*This group is for amounts below \$500; please avoid transactions, especially with unknown individuals, for higher amounts.*

As illustrated in this message and evident in the interviews, the primary concern in this process is the establishment of trust in informal transactional exchanges. Individuals employ several strategies to cultivate trust before engaging in these transactions. First, familiarity through mutual friends or acquaintances fosters a sense of reliability. Second, many of these exchanges take place within environments such as online student groups, where personal connections, shared experiences, and mutual understanding further enhance trust. Third, limiting the amount exchanged—whether through group-enforced restrictions, as in the example above, or as a personal risk-mitigation strategy—serves to reduce the potential for fraud. Despite inherent risks, individuals regularly opt for this method.

The interviews indicate that women experience a higher degree of trust in these transactions compared to their male counterparts. A male participant in his 30s shared his perspective:

I feel more at ease when a woman reaches out to me after I post in the Telegram group. I usually trust them more, and the interaction feels casual and friendly. With men, it's different—I feel like I have to treat it strictly as a business transaction. I'll often ask for some kind of documentation, and the whole exchange feels formal and dry.

This heightened trust can be attributed to the culturally significant role women often play in maintaining family connections and managing social networks, a responsibility referred to in sociological literature as “kinkeeping” (Stack 1974; Di Leonardo 1987). In many communities, women assume the position of primary caregivers and coordinators of familial relationships, ensuring that family members remain informed and connected. Acting as central figures in family gatherings, conflict mediation, and communication, they often become the “information centers”

of family networks. This work establishes them as reliable, trusted participants within both formal and informal social systems (Di Leonardo 1987).

Moreover, women's kinkeeping roles frequently extend beyond immediate family, reinforcing their social connections and fostering trust that facilitates transactions within these networks. Because women are often responsible for organizing gatherings and maintaining emotional support within the family, their involvement in these networks builds strong interpersonal bonds and reliability, especially in informal exchanges (Stack 1974; Hondagneu-Sotelo 1994). This position of trust is bolstered by women's consistent presence in family and social networks over extended periods, making them trusted intermediaries who are respected across cultural contexts for their ability to uphold family cohesion and community ties.

This method also presents several challenges. First, negotiating an agreeable exchange rate can be difficult, sometimes resulting in the abandonment of the exchange altogether. A key factor influencing this process is the cultural dimension that shapes participants' attitudes toward price negotiations. In many cultures, including Iranian, negotiating prices is a common practice in business transactions. However, Canadian norms often do not involve such negotiations, creating a dilemma for remitters.

On one hand, remitters may feel compelled to engage in price negotiations due to cultural habits ingrained in their upbringing or home country practices. On the other hand, adapting to Canadian norms, where price negotiations are less common, can create discomfort or reluctance on the part of the remitters, as they may feel out of place or unsure about how to navigate these new social expectations. To address this internal conflict, remitters often emphasize mutual benefit and long-term relationships over precise adherence to exchange rates. They view the transaction



as a communal endeavor rather than a one-time event, prioritizing ongoing trust and future exchanges over exact price points.

By framing the process as part of a broader, cooperative effort that contributes to the community's well-being, remitters are more willing to accept less favorable exchange rates. This perspective helps mitigate the stress of negotiating and fosters continued transactions with trusted individuals, reducing the hassle of finding new exchange partners.

Additionally, fluctuating daily exchange rates introduce further risk and complexity into transactions. For instance, if one party does not send the money on the agreed day, it could lead to financial losses for the other party. This variability makes the process precarious and adds an emotional strain, complicating the overall transaction experience.

Second, the lengthy process of establishing trust, sharing information, and coordinating transactions in Iran makes this method quite time-consuming. It is not suitable for situations where money needs to be transferred quickly. One participant shared their frustration with this issue through an anecdote during the interview:

My sister needed money fast to cover her rent because her freelancing job fell through that month, and she lost a gig last minute. I tried to help her out, but it took me days to find someone who could exchange money with me. By the time it finally got to her, she ended up borrowing from my parents that month. (female, 46)

Third, the reliance on friends or acquaintances willing to engage in currency exchange poses limitations in having regular transactions, as their need for Canadian dollars can vary over time. A participant delineated her experience as follows:

I tried to hook up with someone who could use Canadian dollars regularly and, in return, send Iranian Rials to my family's [bank] account in Iran. I found someone with whom I did this currency exchange for a solid 6 months, always on a set date each month. But, after half a year, they hit me up saying their situation changed, and they had to bail on our deal. So, back to square one. Found another person through an Iranian online group, did the money exchange for a good 2-3 months, but they eventually tapped out too. They offered to keep me in the loop for the

months they could manage, but I said I'd rather find someone else for a consistent exchange. Still on the lookout, though. I gotta lock in someone to keep these transactions rolling smoothly on the regular. (female, 38)

Fourth, negative past experiences, such as scams or failed transactions, can deter remitters from using this method. To address these concerns, participants often exchange photographic identification cards with each other. They also verify each other's identities beyond online profiles by checking social media accounts for any signs of fraud or multiple accounts under the same name. Additionally, they may look for the other person's presence on official platforms, such as university or corporate websites, to ensure their legitimacy.

Despite these challenges, notable advantages exist. The method offers flexibility, allowing transactions to occur at any time and online, without incurring transaction fees. The calculated average of selling and buying rates renders it a cost-effective alternative to traditional services. The process is integral for certain familial dynamics, such as an elderly family member requiring financial assistance in Iran. The method's prevalence within friend circles establishes a trusted framework, with a shift to a broader social circle when friends are unavailable. Social capital accrues from these transactions, fostering long-term mutual benefits. Participants rationalize engagement by emphasizing its humanitarian aspect, viewing risk as a function of how much is exchanged — not of the activity itself. As economic difficulties in Iran increase, this method of remittance becomes more prominent. The growing economic pressures highlight the method's adaptability, reflecting the changing financial needs of the Iranian diaspora.

### Delegated remittance management.

This approach involves remitters either leaving a designated sum of money in Iran during their visits or occasionally sending larger amounts to family members or relatives—via *sarrafi*, which

I will describe in detail in the next chapter, or through the peer-to-peer trust-based transnational exchange described earlier—who then use the funds as specified by the remitter. Essentially, this method entrusts a recipient with the responsibility of spending the money according to the sender’s instructions. This authorization can cover various purposes, such as managing expenses on behalf of the remitter or distributing the funds to secondary recipients.

This approach involves remitters either leaving a designated sum of money in Iran during their visits or sending larger amounts occasionally to family members or friends, who then use the funds according to the remitter's specified purposes. Essentially, this method involves sending money to a recipient who is responsible for spending it according to the sender’s instructions. This authorization can cover various purposes, such as managing expenses on behalf of the remitter or distributing the funds to secondary recipients.

This is similar to the “authorization script” discussed by Carling (2014:234), where remittances are “given” to a recipient who is responsible for spending the money according to the remitter’s directions, rather than keeping it. Carling discusses that the recipient typically does not benefit directly from the funds. Instead, they are tasked with ensuring that the money is used for specific purposes, such as paying for expenses or assisting others. Although the recipient does not gain financial benefit, they may be motivated by long-term reciprocal support, social prestige, or the opportunity to influence decisions in the community, such as choosing which people or projects to support.

A common concern among Iranians with this method is the significant burden it places on the family member in Iran who manages these transactions frequently. Since this method does not provide direct financial benefits to the recipient, remitters often experience a sense of indebtedness toward the person handling the money. To address this concern, some have developed creative

solutions. For instance, one participant set up a personalized gift-giving service, where the family member in Iran is compensated for managing transactions. This arrangement allows the family member to receive payment for handling the remittances and organizing gift exchanges, thus alleviating some of the responsibilities and burdens.

To address this concern, some have developed creative solutions. For instance, one participant set up a personalized gift-giving service in Iran, specifically designed for individuals abroad who wish to send gifts to their family and friends in Iran. Through this service, the migrant sends money to the business in Iran, often through the peer-to-peer trust-based transaction method, which is then used to purchase and deliver gifts to their loved ones. In return for managing the transactions and organizing the gift exchanges, the family member in charge of this business in Iran is compensated with income generated by the business in Iranian Rial. This arrangement allows the family member to receive payment for their role in facilitating the remittances and gift-giving process, helping to ease some of the responsibilities and burdens associated with these transactions.

Another drawback of this method is the compromise of the remitter's financial privacy, as it involves a family member or trusted friend in the monetary transaction process. Trust therefore plays a crucial role in this method as well, as senders entrust the management of funds to individuals located far away. This setup poses significant risks, both in terms of potential mismanagement of the money and the strain on the trust relationship. Since the remitter retains ownership of the funds, any issues with the transaction or trust can have serious repercussions. The following story illustrates how this method may pose risks for migrants and their relationships:

My mom constantly questioned my decision to give money to my younger sister and [girl] cousins. I wanted to be the supportive relative abroad who occasionally helps out, but she was concerned they might misuse the money or develop a sense of entitlement that would be hard to manage. Despite her worries, I chose to proceed

with my plan and didn't want to justify how I spend my own money. One time, after a heated argument over it, we didn't speak for a month. (female, 30)

Another similar reciprocal remittance method involves the remitter assigning a family member or friend in Iran to distribute Iranian Rials on their behalf while the remitter retains Canadian Dollars locally. This arrangement works as follows: the family member or friend in Iran uses their own funds (in Iranian Rials) to meet the remitter's obligations in Iran, such as paying bills or supporting other relatives. Meanwhile, the remitter holds onto an equivalent value in Canadian Dollars.

The remitter justifies this method as a way for the recipient in Iran to indirectly save money, given the consistent devaluation of the Iranian Rial relative to the Canadian Dollar due to sanctions and economic instability. Essentially, it acts as an informal savings mechanism, as the recipient secures the value of their money in CAD rather than in Rials.

Later, the remitter fulfills their end of the arrangement in one of two ways: 1) the remitter personally delivers the equivalent amount in Canadian Dollars when visiting Iran; or, 2) alternatively, the remitter uses the Canadian Dollars to purchase goods or services that the recipient in Iran needs and ensures these items are sent to them. In some cases, the remitter holds onto the Canadian Dollars until the recipient eventually visits Canada, at which point the funds are transferred to them directly.

The main limitation of this approach is that it can only be used in specific circumstances—such as when the recipient has sufficient Rials available to distribute or when they plan to visit Canada—which makes it less practical for regular or frequent remittances.

### **The “Why”: Motivation to Remit**

Building upon Lucas and Stark’s (1985) seminal work, the economics-oriented literature delves into the multifaceted motivations behind remittances to family members in migrants' countries of origin. This spectrum of motivations ranges from pure altruism to pure self-interest, with tempered altruism or enlightened self-interest occupying the middle ground. Pure altruism entails migrants solely focusing on the needs of their family members in their home country and sacrificing their own interests, while pure self-interest motivations aim solely at enhancing the migrant's economic gains through transnational transactions. However, a more nuanced understanding acknowledges the existence of mutually beneficial, implicit contractual agreements between the remitter and the recipient of remittances, transcending the dichotomy of altruism and self-interest (Lucas and Stark 1985).

The economic approach to remittances, while useful, has notable limitations, particularly in its ability to account for the sociocultural aspects of these transactions, as discussed in Chapter 1. To address these shortcomings, the ethnographic approach has emerged as a crucial tool for gaining a deeper understanding of transnational remittances, revealing their complex social dimensions. These studies emphasize that remittances are not just financial transactions (Carling 2014); they are not merely an individual's choice but are deeply embedded in social practices (Page and Mercer 2012). Remittances intersect with social relationships (Carling 2014), moral considerations (Simoni and Voirol 2021), and emotional connections (Katigbak 2015).

Incorporating these additional dimensions into the analysis of remittances provides a more comprehensive and nuanced understanding of their effects. Specifically, in the case of Iranian immigrants in Canada, the ongoing practice of sending remittances, despite various challenges, underscores the enduring strength of transnational social ties. These exchanges are far more than

mere financial transactions; they are driven by a deep-seated desire for transnational emotional connection, repayment for a lifetime of care and support, as well as for the help received during migration, and expressions of appreciation and gratitude. Additionally, remittances help alleviate the guilt associated with both leaving family behind and living a better life financially than their families back home, while also fulfilling social norms. In the following section, I will explore each of these motivations in detail, shedding light on the complex factors that drive the practice of remitting.

### Giving back and gratitude.

Repayment as a motivation for remittances has been the focus of many studies (Hagen-Zanker and Siegel 2007; Carling 2014). Economic literature often highlights repayment in terms of financial assistance for education and migration (Poirine 1997; Cox, Eserb, and Jimenez 1998; Rapoport and Docquier 2006). In contrast, ethnographic literature underscores an obligation to repay parents for life and caregiving, independent of migration experiences (James 1997; Knodel et al. 2001; Lo 2008; Carling 2014). The experiences of Iranian immigrants in Canada reflect a convergence of these perspectives, with an internalized sense of obligation to repay both moral and financial support received prior and during migration.

During interviews, the theme of paying back family frequently emerged. However, this repayment often extends beyond specific loans or expenses. Instead, remittances are perceived as a way to reciprocate for the support provided before and during migration, as noted by Carling (2014). This practice reflects a dynamic that is neither fully altruistic nor entirely self-interested, as it blends elements of both. For Iranian migrants, remittances represent not just a financial obligation but also a fulfillment of broader moral and emotional duties. Iranian immigrants exhibit

a complex, hybrid form of self-interest grounded in familial obligation, where remittances are not solely about financial reciprocity but also about maintaining and strengthening family bonds. These obligations encompass an understanding of the emotional benefits that remittances bring to family members, highlighting a deeper moral and relational significance.

Interviews reveal that this sense of obligation is largely internal, driven by a desire to fulfill emotional and moral responsibilities, rather than external expectations. Unlike other motivations, such as seeking services transnationally (Carling 2014), avoiding negative consequences, or gaining external recognition for moral virtue and social standing (Akesson 2011), the satisfaction for Iranian migrants comes from the act of giving back to their families. One participant expressed this sentiment, noting her gratitude for her family's support in enabling her migration, despite their financial struggles:

I'm really thankful to be here in Canada. Life would've been much tougher if I'd stayed in Iran. But honestly, I wouldn't even have considered moving if my family hadn't supported me. I guess I was one of the lucky ones in the family. My folks couldn't afford to help my sister migrate because they were in debt at the time. But when it came to my turn, they really went all out. [...] I'm not big on expressing my feelings, but I try to send them gifts and money whenever there's a chance, just to let them know I appreciate everything. (female, 34)

Another participant articulated a similar feeling, recognizing his privilege and the support he received from his family, which he felt obligated to repay:

After landing a job post-grad school, I started sending money back to Iran [...] It felt like a way of giving back. They brought me up, never made me pay rent, I never had to pay for education. Seeing how 18-year-olds are shown the door here, I realized the privileges I had growing up. [...] So, I thought I should repay my family for all that. (male, 36)

Contrasting the cultural norm in Iran, where young adults typically live with their parents until marriage or, less commonly, only after securing a high-paying job, with the different sociocultural practices in Canada, the migrant recognizes a sense of financial and moral privilege from their



upbringing. This comparison between societal norms highlights the migrant's realization of their advantages, both in Iran and in their new environment. This awareness fosters a deep sense of obligation, rooted in their socioeconomic background and migratory journey, further reinforced by their assimilation into Canadian norms and values. This obligation is not just financial; it is also moral, reflecting the migrant's internalized duty to repay their family for the support provided throughout their life.

That said, education influences immigrants' sense of obligation and reciprocity regarding remittances in nuanced ways. The surge in the "brain drain" phenomenon from Iran is closely linked to individuals seeking higher education opportunities abroad. Bajoghli et al. (2024) explore how economic challenges and sanctions have driven this trend, highlighting how pursuing education abroad serves as a strategic response to these challenges. While higher education abroad offers a streamlined and accessible path to migration, the associated costs—such as application and tuition fees—often make it more feasible for individuals from affluent backgrounds.

Socioeconomic background and educational attainment significantly shape how migrants perceive and engage with remittances. Highly educated immigrants often demonstrate a nuanced understanding of Iran's socio-political landscape. They are more likely to discuss issues such as accountability and improvement, reflecting a deeper analytical perspective on their homeland. This heightened awareness tends to translate into a stronger moral obligation to maintain ties with Iran. As one interviewee noted, *"It's not just about sending money; it's about staying involved in what happens back home. There's a sense that if I can contribute, even a little, it matters."* This reflects how some educated migrants see remittances as more than financial support—they view them as a subtle way to stay connected to the ongoing developments and challenges in Iran, remaining part of its evolving narrative. (male, 36, holding a doctorate in engineering)

In contrast, individuals with lower levels of education often approach remittances through a social and cultural lens rather than a moral or analytical one. Their discussions about Iran may lack the depth observed among their more educated counterparts, focusing more on fulfilling social expectations. One interviewee reflected on her husband's sense of obligation:

What would the rest of the family say if they saw the oldest son not supporting his own parents and siblings? When his mother passed, he took on most of the expenses. Even when he doesn't want to, he still sends money because you just can't stop people from talking. (female, 54, completed high school)

This captures the powerful perceived social expectations that drive remittance behaviour, grounded not merely in personal choice but in a deep sense of obligation and responsibility to family and community.

When a remitter is highly educated, they may experience a perceived divide from their community of origin, altering existing social hierarchies. This shift can lead to a sense of moral superiority and potential erosion of past relationships while forming new ones. Highly educated migrants often do not seek direct reciprocity but find fulfillment in supporting their family and upholding their self-imposed moral responsibilities. Remittances, for them, lean more toward the altruistic side of the spectrum.

Conversely, less educated migrants might approach remittances with a focus on sociocultural expectations, often expecting reciprocation in various forms. This could include recognition, influence over family matters, or support in future needs, such as assisting with migration or providing services. For them, remittances tend to align more closely with self-interest.

Remittances are often seen as a way to repay expenses incurred by parents and other close family members before migration. While this typically does not involve expectations of reciprocity from the remitter, highly educated migrants approach remittances with a pronounced sense of moral duty and an understanding of socio-political dynamics. Conversely, migrants with lower

educational attainment are more likely to be guided by sociocultural expectations and reciprocity. This dynamic fosters a sense of gratitude, rooted in a perceived sense of privilege. Such sentiment becomes more pronounced as migrants recognize both the advantages they gain in Canada and the benefits they enjoyed prior to migration. The following section explores this sense of gratitude in greater detail.

Gratitude also plays a significant role in the initiation and continuation of remittances (Richman 2005; Akesson 2011; Carling 2014). It mediates the relationship between exchanges and social ties, influencing how remitters perceive their obligations to family members (Carling 2014). As this study focuses on the perspectives of remitters, exploring the role of gratitude in shaping their views on remittances is essential.

Gratitude operates in two distinct ways for Iranian migrants in Canada who send remittances, with the sender's sense of gratitude differing from their perception of the receiver's gratitude. Firstly, remittances serve as a form of paying back, expressing appreciation for the support received from family members before and during the migration journey. As one participant explained:

I can't do a whole lot for my folks while being miles away. But I try to help out by sending some money their way every now and then and suggesting they treat themselves to something special—a fancy dinner, a spa day, or even a trip around Iran. I wish I could be there with them to enjoy all of this firsthand, but since I can't, this is the least I can do to show my appreciation as an adult. They've done so much for both me and my brother, and I want them to know how much I appreciate it. (female, 40)

This quote underscores the guilt many migrants feel for being unable to care for their parents directly, prompting them to use remittances as a means to fulfill their moral obligations and alleviating the guilt from afar. In Canada, these remittances often take forms influenced by Western cultural norms, such as sending gifts or funding leisure activities, rather than traditional caregiving.

This shift demonstrates how migrants adapt their expressions of gratitude and familial responsibility to align with their new cultural environment. Canadian norms significantly shape both the nature of what is remitted and how these practices are rationalized, reflecting an alignment with local ideas of family obligations. These changes can also be understood through the lens of social remittances (Levitt 1998), where new practices emerge under the influence of normative ideas from the host culture, particularly concerning family responsibilities.

Secondly, when remittances are not used as the sender intended, or when the recipient becomes overly reliant on these funds, doubts may arise about the recipient's sense of gratitude. From the sender's perspective, genuine gratitude would be shown by meeting the stated needs in a timely manner or by spending the money according to the sender's expectations. When funds are used for luxuries or items not previously discussed, it can create a perception that the recipient does not fully appreciate the support provided. In this way, the remittance sender's perception of the receiver's gratitude is conditional and contingent upon how the remittances are used. A participant shared his frustration:

[My siblings] never really asked me to send money, I just started doing it on my own. But when I notice they're blowing it on trips and hanging out with buddies instead of using it to better themselves, to improve their life, I feel let down. It's like they don't value the sweat I put into making that cash. (male, 42)

This sense of betrayal is intensified because the remitter took the initiative to offer financial support, without being asked. The proactive nature of the gesture makes the lack of perceived gratitude even more painful. Another participant articulated this frustration:

I hate to admit it, but it ticks me off when sending money home feels like an expectation. Even though they don't really need it and could manage without it. I'm the one who set up this expectation by sending it regularly, even when there wasn't much of a need back home. Now, I've got to find a way to dial down this expectation, but I can't really blame them. I keep telling myself I started it all; they didn't even ask for it. (male, 49)

This quote reveals the complex emotions involved in remittance practices, where the remitter grapples with the consequences of their own actions. The expectation they created leads to feelings of frustration and a desire to change the dynamics, yet they also recognize their own role in creating these expectations.

In response to these mixed emotions, some remitters seek ways to adjust the expectations or communicate more openly about their own financial challenges. One participant explained her approach:

I don't think my family gets how hard I work to earn this money. I mean, I stay awake late at nights, grading papers, prepping lectures for the next day, juggling my own research, and doing RA stuff for my supervisor. They don't really need the cash, but I still try to stash some away each month to send them, just to stay connected. But it seems like they don't realize how much tougher it is to make money in a new country compared to your home country. Lately, I've started talking more about my expenses here with them, so they understand that even though the amount I send isn't huge, it's a big deal for me. It gives them a glimpse into my daily grind here. I want them to know I'm giving it my all, hoping they'll notice and appreciate it more. (female, 30)

In this case, the remitter uses communication as a tool to manage expectations and ensure that their efforts are recognized. By sharing more about her own financial situation, she hopes to foster a greater understanding and appreciation from her family.

Overall, both the remitter's sense of gratitude toward their family and their perception of the family's gratitude influence how remittances are viewed and the emotions that accompany them. For the remitter, gratitude is often intertwined with guilt for leaving the family behind, a guilt that is self-imposed rather than driven by external pressures. Conversely, when the remitter perceives a lack of gratitude from the recipient, it can lead to feelings of betrayal and undervaluation, prompting efforts to alter the dynamics and mitigate these negative emotions.

## Social norms.

The interviews reveal that sociocultural norms and expectations instilled in migrants during their upbringing play a crucial role in fostering a sense of obligation to provide financial support to their families. For instance, fulfilling responsibilities as the eldest son or as a financially stable family member is seen as a duty. One participant explains this sense of obligation:

We pitched in to get my brother-in-law his own shop and kickstart his business. Whenever my sister-in-law was a bit tight on cash, we had her back. Since my husband is the oldest and has got his finances in order, it just felt right to lend a hand to the rest of the family. What does it say about us if we don't? (female, 46)

This quote highlights how financial contributions are driven by a combination of moral and cultural expectations. However, these obligations are not just about fulfilling societal roles; they also carry significant emotional weight. Another participant elaborates on this emotional dimension:

Being the oldest son in my family, I still carry the same responsibility that was expected of me back in Iran, and I've been trying to maintain it here. I've always stuck with my family, and when I moved here, I didn't want them thinking their son just took off and forgot about them. I wanted them to feel the connection was still there through what I do. I stay in touch with them all the time. I believe that helping them out financially fulfills that family responsibility, at least it used to.<sup>9</sup> (male, 42)

Here, the concepts of *responsibility* and *expectation* are complemented by the values of *familial connection* and *staying in touch*. This reflection shows that the responsibility of the eldest son extends beyond financial support—it also involves maintaining emotional connections. Cultural norms in Iran emphasize the son's duty to support his family, and this duty persists even after

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<sup>9</sup> I will discuss this change later in the chapter.

migration. The sense of obligation evolves into transnational remittances, continuing the same motivations that existed before migration (Carling 2014).

The quote also shows that repayments driven by a sense of obligation persist even in the absence of migration. With migration, these obligations evolve into transnational remittances, upholding the same motivation as if the individuals were still residing in the same household (Carling 2014). The migrant seeks to uphold certain responsibilities despite the physical distance between them and their family.

For some migrants, the ability to provide support is enhanced by earning in a stronger currency. As one participant notes:

I kinda want to be like my older sister, you know? She nailed the whole financial independence thing way before me and has always had our backs, us younger sisters. I keep thinking, she's been helping me out for years, and I've only recently started being there for my younger sister. Especially now that I earn in Canadian Dollars, I should be able to support them more. (female, 34)

This quote stresses two important points commonly observed in this study: the emotional pressure to match the support provided by other family members and the economic advantage of earning in Canadian dollars, which stretch further when converted to Iranian Rial. Economic sanctions have widened this gap, making even small amounts of remittances more impactful (Bajoghli et al. 2024). Additionally, access to financial services in Canada, such as credit lines, further supports the remittance process, enabling individuals to borrow money to meet the moral imperative of sending funds home, even if it means incurring personal debt. While this scenario did not exactly occur in the narratives of the participants I interviewed, it was often mentioned as a privilege they have and an option they would consider if it ever became necessary, highlighting the prioritization of familial obligations even under structural constraints hindering smooth fund transfers.

Migration often introduces new roles and responsibilities within the family, especially for men. After migration, many men adopt traditional roles as financial providers, a responsibility they may not have fully embraced before. These roles allow them to maintain connections with their families and alleviate the emotional burden of their obligations. While before migration, emotional support might have sufficed, physical distance now requires more tangible forms of connection, such as remittances.

For women, the nature of support often remains emotionally based, consistent with traditional gender roles. They continue to send remittances in the form of gifts and care packages, focusing on symbolic gestures rather than direct financial assistance. This approach allows them to maintain connections in a way that aligns with their cultural responsibilities.

Gender differences further influence remittance practices. Women often send remittances to a broader range of family members, including both immediate and extended relatives, even those with whom they had strained relationships before migration, emphasizing that "life is too short" to maintain hostile relationships, especially with those who "share their bloodline." This hints at the non-transactional and relational aspect of remittances especially for female remitters. Female remitters frequently view remittances as a way to maintain connections and fulfill emotional and moral responsibilities, reflecting on the importance of family bonds. They feel a profound emotional weight from the inability to offer the same level of support to their family members, particularly in terms of emotional care, as they once did. Consequently, female remitters often extend financial support not only to female relatives but also to male family members, such as their older brothers. Such practices extend beyond their own families and include their in-laws as well.



Also, unlike the decision-making processes shared by male participants, female remitters often involve their husbands in decisions about remittances, such as determining amounts and recipients. Female remitters also frequently involve their husbands in decisions about remittances, including determining amounts and recipients. Moreover, while women are often the decision-makers in family remittances, they may be less aware of their husband's business transactions related to Iran. This dynamic reflects the dual role of women in managing both their own family's needs and their husband's family's expectations.

This dynamic of women's remittance practices as a gendered extension of care work can be situated within the broader care economy, where economic exchanges are deeply intertwined with emotional work and relational maintenance. In the context of female migration, remittances act as a *currency of care* (Singh, Cabraal, and Robertson 2010), compensating for the physical absence of traditional caregiving roles. The act of remitting reflects not just financial support but also the emotional weight and moral obligation women feel to sustain familial networks, fulfilling gendered expectations of caregiving. Scholars argue that this labour—both emotional and financial—reinforces the undervaluation of women's contributions within the care economy, as their efforts are often made invisible within economic metrics like GDP (Parreñas 2001; Folbre 2006). This framing reveals how female remittances perpetuate and are shaped by deeply entrenched gender norms, linking individual practices to systemic dynamics of gender, migration, and care.

In contrast, men typically direct remittances to their mothers and sisters, or to support business ventures involving male relatives. This behaviour aligns with traditional cultural norms that place the responsibility of providing financial support primarily on male family members.

Even when supporting male relatives' business endeavors, the underlying motivation is often to ensure the success of the male breadwinner's business.

This contrast draws attention to the female remitter's proactive role in preserving transnational familial ties, viewing it not merely as a socially or culturally expected obligation, but as a personal, emotional, and moral responsibility. Despite often not being the primary applicant for migration, many female interviewees assumed supportive roles as dependents of their migrant spouses, feeling indebted to them for facilitating their new lives. Consequently, migration is perceived as the husband's initiative towards securing prosperity and a better life for their families, sometimes leading to strained familial connections. In response, female spouses feel both moral and emotional obligations to uphold these ties.

Overall, social expectations and cultural norms impose a significant emotional burden on migrants, particularly regarding their absence from the household. This sense of obligation is intensified by the privileges experienced in Canada, creating a persistent moral imperative to support their families. Additionally, the comparison with family members who provide support without such privileges adds to this dynamic. Both male and female migrants often revert to traditional gender roles in their remittance behaviours, using these familiar practices as a way to express support and fulfill their familial obligations. As a result, remittances play a pivotal role in reshaping and reconfiguring familial relationships, bridging the gap created by physical distance.

### Cultural nuances.

Cultural nuances play a significant role in shaping the social dynamics of remittances sent to family members. The act of sending money is not merely a financial transaction; it carries cultural sensitivity due to the power dynamics and shifts in relationships it can introduce. Remitters and

recipients must navigate these sensitivities by carefully considering how and when money is sent, as well as the visibility of these transactions. When remitters are unaware of certain familial circumstances, their actions can inadvertently complicate family dynamics, leading to negative consequences that affect future interactions.

In traditional patriarchal households, the presence or absence of money profoundly influences the dynamics between male and female family members (Pahl 1983; Burgoyne 1990; Blumstein and Schwartz 1991; Barnett and LaViolette 1993; Pahl 1995; Vogler 1998; Kabeer 1999; Munsch 2015). Financial resources often equate to power, and in many families, men typically control the flow of money and resources. However, remittances from abroad can disrupt these established dynamics, particularly when female family members gain access to independent financial resources. One female remitter shared an experience from before her migration, when her husband, who was already in Canada, sent her money discreetly to avoid her father's disapproval. This act of sending money in secret allowed her to rely on her husband's support rather than her father's, highlighting the tensions that can arise when financial autonomy challenges traditional power structures.

Another example involves a female remitter who sends monthly financial support to her younger sister. To avoid potential conflict and preserve parental authority, she and her parents agreed to present the money as if it came from the parents themselves. This arrangement ensured that the parents' authority remained intact, demonstrating the delicate balance migrants must maintain to navigate cultural expectations and familial relationships.

Migration significantly impacts female migrants' perceptions of domestic power dynamics. As they gain greater social and financial independence, their remittance practices become a manifestation of this newfound autonomy. The act of sending money or gifts from abroad

symbolizes the shift in power dynamics, where female remitters, once constrained by societal norms, now assert a level of independence previously unattainable. This shift can lead to both strengthened and strained family ties, as traditional roles are challenged.

For instance, one female remitter decided to send beauty supplies to her father's side of the family, which led to a conflict with her father, who viewed this as an infringement on his authority. Prior to her migration, the family dynamics adhered to his preferences, but her remittances disrupted this balance, threatening their relationship. Similarly, another participant shared her experience:

My dad was furious when he found out I was sending money to my mom and sister so they could buy things my dad didn't necessarily approve of. Since they are both financially dependent on him for all their expenses, I knew that receiving money from me meant a lot to them. It was hard for me to come to terms with my dad's reaction, though, because he had to adjust to the idea of them having the money and the authority to spend it on what they wanted. He blamed me for all of it and took his frustration with their spending out on me. But I didn't mind. I'm far away, and as long as I'm the one to blame—and not my mom and sister—it works for me. (female, 30)

This quote highlights the emotional toll remitting takes on the sender, showing how the remitter is often caught in the middle of family dynamics. Despite the conflict with her father, the remitter takes on the responsibility of disrupting the balance, knowing her financial support is important to her family. By rationalizing that physical distance provides some emotional detachment from the situation, she finds a way to cope with the emotional strain. While it may seem she's unaffected, it actually reveals the internal struggle she faces in trying to balance support for her family with the potential tensions that arise from it.

These examples illustrate how remittances can alter familial power dynamics, necessitating ongoing negotiations of moral and cultural expectations within the family. As Katigbak (2015:533) posits, navigating these personal changes and transformations within family relationships entails

not only emotional demands but also places individuals in a position requiring ongoing negotiation of the moral intricacies associated with "being and doing family."

These examples show the complexity of remittances in the context of cultural and familial expectations. The act of sending money home is not just about fulfilling financial obligations; it also involves navigating the intricate power dynamics and cultural norms that shape transnational family relationships. Migrants must carefully balance their sense of duty with the potential disruptions their financial support can cause, as they strive to maintain connections and fulfill their roles within evolving family dynamics.

Overall, remittances carry significant emotional and cultural weight, particularly in patriarchal societies where financial control is closely tied to power. Migrants, especially women, often find themselves negotiating between upholding cultural values and asserting their newfound independence. This dual responsibility adds layers of complexity to their obligations, as they navigate the delicate balance between supporting their families and reshaping traditional power structures in the process.

### Shifting remittance expectations and family relationships.

The dynamics of remittances among Iranian immigrants reveal how initial voluntary financial support can transform into a complex web of expectations and emotional challenges. Remittances among Iranian immigrants often start as voluntary gestures, made without explicit or overt expectations from family members. Initially, these funds are sent to alleviate perceived financial difficulties and fulfill moral and emotional obligations. Once the money is sent, the remitter typically steps back from monitoring its use, focusing more on the transfer process itself rather than how the funds are used. As one participant notes:

It's not that I don't care about where my money goes. I usually have some notion of what it's for when I send it out. But let's face it, the whole process of finding someone to handle these transactions eats up a lot of time. It takes a few days for everything to go through on both sides. So once the money's sent out properly, it's honestly not my concern anymore. (male, 36)

This detachment reflects the belief that sending the money fulfills their role in maintaining familial connections. However, complications arise when the funds are not used as intended. Another participant describes this frustration:

Sometimes, the money I send doesn't end up where I thought it would. Like, once I sent cash to my sister for new kitchen stuff for mom, but they used it for a trip instead... Once the money's out of my hands, it's not mine to control anymore. So, I try not to stress about it too much. My job is just to send it, and that's what I focus on. (female, 46)

Here, the migrant is expressing a profound sense of betrayal, yet manages to cope with this sentiment by dissociating from the remittances once they are sent. Even when funds are misallocated, remitters often continue to send money, negotiating with family members to sustain remittance flows despite these challenges. The emotional and moral imperative to support family members frequently outweighs concerns about the specific use of the funds. For instance, a migrant expresses:

I had given my siblings this amount of money for *rooze mabada* [a rainy day], to make sure it will be spent on my mom's dental work, turns out my mom refused to use it on herself and bought with it what she thought was more urgent than her dental work for my younger brother. Then when her teeth got worse and she needed implants, the prices had gone up so much higher..I had to save up more money, but also at the same time spend so much time finding a convenient and secure way to send money to them again. (male, 34)

An exception occurs when remitters allocate funds during visits to Iran. Their physical presence allows them to directly specify how the money should be used, negotiate financial priorities with family members, and maintain greater control over its allocation. This direct involvement helps

reduce misunderstandings or misallocation of funds, ensuring that financial contributions align more closely with the remitter's intentions. In these instances, any deviation from the intended use of funds feels more significant, given the logistical effort, meaningful personal involvement, and clarity provided during such visits. This can heighten feelings of frustration or betrayal when expectations are not met, highlighting the emotional and practical importance of physical presence in the remittance process.

In situations where remittances are sent regularly following a predefined pattern, family relationships and remittance dynamics undergo significant reconfiguration. Recipients may come to rely excessively on these funds, showing less initiative to improve their financial situation. As a participant shares:

I feel like when I send money regularly and they know it's coming at the end of every month, they stop trying as hard to make their own living. Instead of seeing it as extra cash, they rely on it too much. And now with the exchange rate being so high, even a little money goes a long way. But I don't think that's good for my brother in the long run. (female, 54)

Additionally, remitters may scrutinize how funds are used, particularly if they perceive indulgent spending rather than addressing essential needs. One remitter expresses dissatisfaction:

You know, they don't really need it, but it's become a habit for them. They might not need it, but.. for instance, they want to switch out their carpet. Now, that's not my business. Why should I care if they want to change their carpet? I also have a lot of things I'd like to change, but it doesn't mean that I would. (female, 56)

Another participant highlights her surprise at contrasting money management practices:

When folks in Iran are going through a tough time, that's what really matters to us, you know, more than our own fancy stuff. But then, when we go there for a visit, we're kinda surprised. Like, really? That's where they put their money? No wonder they're struggling to afford the basics. (female, 46)

As remittances evolve from voluntary support to expected assistance, remitters face mounting pressure and moral dilemmas. A participant describes this shift:

Sending money for charity doesn't hit the same; it's like you're just treating yourself. But when you send it to family, it's a whole different story, because you feel the pressure, you know? Expectations start piling up. You help one person, and suddenly everyone's looking at you. It's like a domino effect—you help one, then another, and before you know it, you're supporting a bunch of people every month. (male, 26)

This highlights the ongoing external pressures faced by remitters and reveals the nuanced considerations involved in familial financial support, which differ from those in charitable donations. These pressures give rise to interesting dilemmas about where to draw the line—who deserves support and who does not—further complicating decisions around remittance practices. The increasing expectations reflect the complex emotional and moral challenges remitters navigate, as they balance their financial constraints, personal lifestyle choices, and the needs and behaviours of their recipients. A participant summarizes this sentiment:

My husband's not too keen on constantly helping out his fam these days. Thinks they're getting a bit too reliant and spoiled. So, now we're being more careful. Only pitch in when there's a genuine need instead of sending money on the regular and letting them decide how to spend it. (female, 54)

All such instances are characterized by a profound sense of expectation experienced by the remitter. Despite the absence of prior expectations from the recipient and no external obligations compelling the migrant to send remittances, the act of sending money fosters growing anticipation. This anticipation includes expectations about how the remittance will be used, a hope that the recipient will strive for financial self-sufficiency, and a desire for the remittance to serve as supplementary support rather than a primary income source. The remitter ideally expects the recipient to use the



funds for essential needs rather than lifestyle enhancements. When these expectations are unmet, the remitter often feels disappointment, shock, betrayal, and frustration.

This sense of expectation arises in a context where the migrant's primary goal is not necessarily to become the family's financial supporter, and where their lifestyle has shifted away from culturally ingrained practices in Iran. In Canada, for example, indulgence in luxuries is generally discouraged, contrasting with the remitter's moral expectations that remittances should address essential needs rather than discretionary spending.

As a result, cognitive dissonance emerges: the migrant feels a personal obligation to support their family due to the adverse economic conditions, yet struggles with moral judgments about the recipient's choices and efforts. This internal conflict creates an emotional burden, as the migrant navigates these issues largely on their own, without significant support from the family recipients. This moral dilemma often diverges from the initial expectations of the remitter, adding to the complexity of the remittance process.

In response, remitters often reassess their approach, adjusting their support strategies and redefining their relationships with recipients to manage these evolving expectations. A participant articulates this adjustment:

I straight up told my sister, "You gotta stand on your own, be independent, or else I'll always be the go-to support." It's cool when you're in a good place financially and all secure—you naturally want to lend a hand, but I have to see them trying hard enough too. (female, 46)

Similarly, a participant addresses the need for alternative support methods:

Stopping the remittances doesn't paint a good picture. If you haven't kicked it off yet, that's a different story. When you start, it's a boost for the receivers, but when you hit pause, it's not exactly a downer. You just gotta find other ways to keep the support going if you're not sending money like you used to. Even when I don't send money, I try to make sure to leave gifts in different places at my parent's home, so there's always a gift awaiting them for different occasions. (female, 34)

In this context, the act of giving gifts is employed as a strategic approach to maintain transnational connections with family while concurrently asserting autonomy and control over perceived expectations by diminishing or discontinuing monetary remittances.

Many participants reported sending more financial remittances to their families during their early years in Canada, with a noticeable decline over time. This decrease, however, was not due to difficulties managing family expectations or a growing sense of disconnection, as suggested by the widely cited *remittance decay hypothesis*. According to this theory, migrants remit less as they integrate into the host country and feel less emotionally or financially tied to their place of origin (Lucas and Stark 1985; Mahmud 2014; 2017). Another common explanation attributes the decline to family reunification, which reduces the need for support back home (Mahmud 2020).

In contrast, Iranian participants in this study pointed to a different reason: the natural fading of the initial urgency to remit. Early on, sending money served as a meaningful gesture to demonstrate care and maintain closeness with family. Over time, however, participants found other ways to stay connected, making financial remittances feel less necessary. One participant explained:

I used to send money to my family when I'd just immigrated. I felt like I was showing them tangibly that I'm still connected and I haven't forgotten about them, no matter what my life is like here. Especially because I was, for the first time, living separately. But then after a while, I found other ways to stay connected that didn't necessarily involve money. Technology advanced, and I found ways to call them more regularly and send them pictures more often, so I stayed connected that way. (male, 42)

Additionally, over time, both the migrants and their families adapted to the physical distance, and the guilt or emotional pressure that initially drove remittances diminished. Another participant described this process:

I don't know what exactly happened. Cause my family didn't become richer or it wasn't like something in particular happened that made me stop sending money. It happened gradually. I felt like I was taking too much pressure setting aside money to send to family each month, and it wasn't really doing my family any good. It didn't really make a difference. After a while, I sent less and less. I guess I stopped feeling so bad about having left them. I came to the realization that I hadn't done anything bad. (female, 40)

These reflections suggest that for this group, the decrease in remittances is driven more by emotional shifts and the diminishing need to send money as a way of maintaining familial ties, rather than by disconnection from the home country or changes in the family's financial situation. As migrants settle into the host country and establish new, non-monetary ways to stay connected with their families, the emotional and psychological need to remit fades. This gradual adaptation allows both the migrants and their families to adjust to the distance, leading to a natural decline in financial support over time.

The dynamics of family remittances are deeply intertwined with socio-familial relationships and expectations. Initially, remittances may start as voluntary and generous gestures, intended to alleviate financial burdens and maintain emotional ties. However, over time, these acts of support often transform into anticipated obligations, shaped by shifting family roles and cultural expectations. As remitters navigate the emotional and moral complexities of their evolving familial relationships, they must continually reassess their remittance practices. Interestingly, the reduction in remittances over time is not primarily driven by this reassessment, nor by disconnection from the home country, as suggested by the *remittance decay hypothesis*. Instead, as many Iranian migrants in this study noted, the initial need to remit naturally fades due to emotional shifts and the gradual adaptation of both migrants and their families to the new realities of physical distance. Over time, alternative forms of maintaining familial connections—such as frequent communication or sending non-monetary gifts—replace the financial support, reducing the

emotional pressure to remit. This process highlights how, as migrants settle into the host country, the psychological need to send money diminishes, allowing them to redefine their roles within the transnational family framework while maintaining meaningful ties through other means.

## **Conclusion**

This chapter aimed to investigate how remittance decisions among Iranian immigrants are formed, focusing on the remitter's perspectives. The analysis delved into the methods of remitting under constrained conditions, micro-level factors influencing remittance practices, and the socio-cultural factors that impact these decisions. The primary objective was to understand the motivations behind the ongoing financial support provided by this diaspora, despite the structural challenges they face, such as limited access to formal remittance channels and heightened scrutiny on financial transactions.

Due to prevalent structural and political challenges of remitting to Iran, including limited access to formal and conventional means of money transfer and the unstable economic situation in Iran—both of which are exacerbated by economic sanctions—the utilization of remittances from these immigrants to families is not characterized by a regular income stream or earmarked for productive investments. Frequently, these remittances are sent with the intention of saving for unforeseen circumstances (*rooze mabada* or for a rainy day), rather than being allocated for immediate and pressing needs. This finding aligns with previous studies, which suggested that Iranian immigrants in Germany, for example, often remit for purposes other than daily life expenses, such as investments, gifts, charity, or rare goods (Sadeghi et al. 2021). In a similar vein, Ferguson et al. (2012) show that remittances from Iranian migrants in Canada are not culturally driven by an obligation to remit for daily needs, as is the case with Filipino migrants. Instead,

Iranians remitting to Iran often do so out of personal feelings of responsibility, driven by choice rather than cultural or social expectations. Therefore, remittances serve as a mechanism for sustaining familial and homeland connections, fostering a sense of engagement and belonging within the immigrant community. The act of sending gifts and making investments in Iran reflects migrants' desire to maintain a connection to their homeland, stemming from personal emotions and moral obligation, rather than solely aiming to evoke recognition from the recipient or community of origin. This diverges from the conventional practices associated with gift-giving and investment, highlighting the unique and complex motivations behind Iranian migrants' remittance behaviour.

What is particularly interesting from the findings in this chapter is that, aside from discussions on the logistics of sending money and the obstacles faced in that process, participants rarely mention sanctions or other structural constraints in their narratives. Similarly, they only lament the inability to send money through regular channels when discussing the practicalities of remittance logistics, and not in other parts of their discussions. When speaking about the dire financial situation in Iran or the sense of obligation they feel toward their families, considering factors like the currency exchange rates and the economic disparity between Iran and Canada, they do not attribute these challenges to sanctions. Moreover, they do not express frustration over being unable to send money for more productive purposes, such as investments, as they attribute this limitation not to sanctions but to Iran's mismanagement and unstable economic conditions. Although these issues are discussed in relation to the practicalities of remittance transfers, sanctions are rarely framed as central to their overall remittance experience. This suggests that, while sanctions may indeed play a role in shaping the logistics of remitting, participants do not seem to directly acknowledge the impact of these structural conditions when rationalizing their

decisions to send money. One possible explanation for this could be a desire to express gratitude toward Canada, avoiding any acknowledgment of its indirect role in Iran's economic challenges. Alternatively, it may reflect a preference to focus on what they perceive as within their control—namely, their personal decisions to remit. Another possibility is that the participants may not be fully aware of the extent to which sanctions and related regulations affect their remittance experience. As will be explored in the next chapter, their understanding is often shaped more by community narratives than by a precise awareness of the policies and regulations governing their financial interactions.

Iranian immigrants' motivations for remitting differ from those discussed in the existing literature on two main fronts. First, this study challenges the simplified *self-interest* versus *altruism* framework commonly discussed in the NELM literature, proposing instead that Iranian immigrants exhibit a complex, hybrid form of self-interest grounded in familial obligation. Here, remittances are not driven solely by the expectation of reciprocal benefits or pure altruism but by an internalized sense of obligation that maintains emotional and psychological ties to family and community. Through remittances, migrants address feelings of guilt tied to their physical absence while reinforcing family bonds and cultural identity—core elements of continuity in their transnational lives.

Most interviewees expressed reluctance to return to Iran, with only a few uncertain about future plans, suggesting a diminished motivation for return migration. Consequently, incentives like seeking services or recognition tied to returning hold less relevance for them. Instead, their focus centers on maintaining personal connections and fulfilling moral obligations, prioritizing emotional needs over economic motivations. This approach contrasts with traditional economic views, which emphasize social asset investment for future returns (Lucas and Stark 1985). Iranian

immigrants' motivations align more closely with the transnational migration discourse, which highlights the importance of preserving relationships and a positive reputation regardless of intentions to return (Carling 2014). However, they diverge from this discourse by focusing primarily on relieving the emotional burdens of migration and sustaining a sense of belonging, rather than investing in social relations with the expectation of future gains.

Second, rather than primarily responding to the recipient's needs or external pressures to remit, Iranian immigrants are driven by emotional and moral obligations that are deeply internalized. Remittances from Canada to countries like the Philippines and India rank among the highest globally, with households in these regions heavily dependent on these financial transfers for essentials like food, education, and healthcare (Dimbuene and Turcotte 2019). In many developing economies, remittances form a significant part of the national GDP, highlighting the deep economic reliance on these funds. For many migrants in Canada, particularly refugees and low-income individuals, this dependency creates a strong sense of obligation to remit a substantial portion of their earnings, even at the expense of their own financial stability.

In such circumstances, the obligation to remit is often linked to a set of cultural and social expectations that can lead to significant repercussions if unmet. Literature on this topic frequently highlights that failing to send money or altering the amount sent can result in feelings of shame, anguish, or social ostracization (Hernandez 2002; Schmalzbauer 2004; Akuei 2005; Graziano 2013; Carling 2014). These external pressures reinforce the sense of obligation to remit and are closely tied to the recipients' perceived entitlement to these funds.

However, the findings reveal that Iranian immigrants' decisions to remit are largely driven by deep-seated moral and emotional obligations rather than external pressures or the financial dependency of recipients. Remitting is perceived as a moral obligation, influenced by desire to

repay, expectations of gratitude, social norms, cultural nuances, and evolving family dynamics. Although remittances may respond to immediate needs, the motivation extends beyond mere financial necessity, reflecting an intricate blend of personal moral imperatives, internalized cultural norms, and a commitment to maintaining family bonds.

For these migrants, remitting is perceived as a moral obligation rooted in cultural values, shaped by a desire to remain connected and provide for those “left behind in challenging economic circumstances.” This commitment stands out from other migrant groups, where external pressures or expectations of reciprocity often play a larger role. Instead, Iranian remitters prioritize family connections and emotional continuity over purely economic considerations, maintaining support despite facing financial pressures themselves and structural constraints hindering their remittance channels. This process of remitting involves a challenging emotional effort requiring migrants to balance their own emotional needs with the demands of financial support. By engaging in this complex emotional work, Iranian remitters uphold familial bonds and alleviate personal guilt, even as they manage the emotional burdens associated with both their physical absence and ongoing responsibilities to family members.

Additionally, the use of informal remittance methods, such as peer-to-peer trust-based exchanges and delegated remittance management, significantly impacts migrants emotionally and relationally. In peer-to-peer transactions, migrants must navigate the complexities of establishing and maintaining trust within their social networks. This process involves not only managing financial risks but also maintaining interpersonal relationships, which can be emotionally taxing. The pressure to ensure that transactions are conducted reliably while balancing cultural expectations and personal connections adds a layer of stress to the remittance process.



Delegated remittance management further complicates this dynamic by placing an additional emotional burden on the migrant. Entrusting family members or friends with financial responsibilities can strain relationships, as the migrant may experience anxiety over the potential misuse or mismanagement of funds. This trust extends beyond financial concerns, affecting familial bonds and often leading to feelings of guilt or indebtedness. These emotional strains are compounded by the lack of direct oversight and the potential for disagreements about financial management, underscoring how informal remittance methods intertwine with the migrant's personal and familial well-being.

These findings highlight how remittance practices among Iranian immigrants align with Zelizer's concept of *moral economy* (2005; 2010), where financial behaviours are shaped not solely by economic necessity but also by deeply rooted moral imperatives and social ties. For Iranian migrants, remittances act as moral transactions—extensions of familial duty, loyalty, and cultural identity—that are governed by personal and cultural values rather than merely material pressures or external expectations. This approach offers a nuanced view of remittances as expressions of moral economy, emphasizing how internalized norms and emotional bonds shape financial behaviours. Additionally, by examining trust and informal remittance methods, the study demonstrates how the emotional dimensions of remittance complicate traditional economic interpretations, underscoring the significance of moral and relational dynamics in guiding these transactions.

The findings of this chapter suggest that the existing theoretical frameworks on remittances need to account for the internal moral and emotional dimensions in the absence of reciprocity and entitlement by the receiver, which drive remittance behaviours of the Iranian immigrants in Canada. The remittances sent by Iranian immigrants are not merely transactions of financial support but

are imbued with a profound sense of duty, reflecting a moral obligation to repay the care and support received throughout their lives. This adds a new layer to our understanding of remittance behaviour, highlighting the importance of internalized moral values as a central determinant in the decision to remit.

In conclusion, the remittance practices of Iranian immigrants reflect a nuanced blend of moral obligation and cultural loyalty, driven primarily by deeply internalized values rather than external pressures or reciprocity. By centering the remitter's perspective, this study reveals that Iranian immigrants remit not only out of familial loyalty but also as a means of managing emotional continuity and cultural belonging in their transnational lives. This commitment, even amidst structural barriers, highlights the profound role of internalized moral obligations, which challenge conventional economic-centric views by emphasizing emotional and cultural dimensions as essential drivers of remittance behaviour. Additionally, this study challenges the binary framework of self-interest versus altruism, dominant in the remittance literature, by showing that Iranian immigrants exhibit a complex form of self-interest grounded in familial obligation. Remittances are thus not driven by simple expectations of reciprocity or by purely altruistic impulses; instead, they fulfill an internalized moral obligation that maintains emotional ties to family and community, reinforcing bonds of identity and continuity. By managing their own emotional needs while providing support, these remitters sustain both family connections and cultural identity, underscoring that, remittances, for Iranian immigrants, are more than financial transactions—they are expressions of familial loyalty, moral responsibility, and identity preservation.

## CHAPTER 5: MIGRANT PHILANTHROPY

Migrants participate in remittance transactions through charitable or religious donations, gifting, promoting a common good through giving back and volunteering (Schuyt 2013; Drouhot, Deutschmann, Zuccotti, and Zagheni 2022). Although migrant philanthropy has historical roots, in the context of globalization and transnationalism, it is undergoing dynamic shifts and generating new patterns. Currently, the study of migrant philanthropy is evolving, with a predominant focus on employing transnationalism as a lens through which to comprehend the motivations driving individuals and groups to contribute to diverse projects within their countries of origin (Escobar 2015; Santamaria-Alvarez and Sliwa 2016). Characterized by intricate transnational connections between immigrant, expatriate, or diasporic groups or persons and the advancement of their indigenous territories, this form of philanthropy encompasses a diverse spectrum of economic practices, as well as social, ideological, and political initiatives (Bose 2014; Baig 2016). In response to the impacts of globalization, migrant communities have begun to engage in collective philanthropic endeavors alongside the traditional practice of remitting funds to family members (Baig 2016).

This practice allows migrants to forge and maintain transnational identities associated with either their own birthplace or that of their families (Lacroix et al. 2016; Akom-Ankobrey, Mazzucato, and Wagner 2022). It creates a distinctive remittance script marked by the absence of a distinct “sender-recipient dyad” (Carling 2014:242). Diverging from other remittance scripts, these donations might be aggregated and transmitted collectively, for instance, through hometown associations (Goldring 2004), or conveyed individually to institutional recipients (Carling 2014).

Various terms have been employed in academic discourse to denote the practice of sending funds to migrants' countries of origin for charitable donations, including diaspora philanthropy

(Johnson 2007; Baig 2016; Espinosa 2016), and transnational philanthropy (DeSouza, Osei, and Idemudia 2023). While these terms exhibit nuanced distinctions, this study adopts Lethlean's (2003) conceptualization of migrant philanthropy, which is deemed appropriate for elucidating the charitable remittances of Iranian immigrants residing in Canada. Lethlean identifies this kind of philanthropy to “include direct giving for charitable purposes as well as indirect giving to a foundation, public charity or other intermediary which in turn invests in the homeland” (2003:1). Specifically, migrant philanthropy, in the context of this dissertation, encompasses the financial contributions made by Iranian immigrants in Canada who maintain a strong sense of cultural identity and connection to their home country. These financial contributions sometimes manifest as various non-monetary forms of support within the communities of origin. They are directed not towards family members for charitable purposes, as observed in studies such as Young (2004), Yin and Lan (2004), Najam (2005), Levitt (2002), and Copeland-Carson (2007), where individuals often utilize family and close acquaintances as conduits for philanthropic giving, under the assumption that they are the most reliable intermediaries capable of identifying local needs (Johnson 2007). Instead, migrant philanthropy in this study pertains to donations made to causes or organizations in Iran that serve the public interest.

This chapter undertakes an analysis of the decision-making processes employed by Iranian immigrants when remitting for charity purposes. In the first section, I delve into the concepts of *collective remittances* and *philanthropic donations*, each encompassing different aspects of migrant philanthropy. This examination aims to identify their distinctions before delving into the motivations behind Iranian migrants' charitable contributions. Next, the empirical sections of this chapter examine the remittance behaviour of Iranian immigrants in Canada as they participate in migrant philanthropy. I begin by exploring the *how*, focusing on their primary challenges and

concerns, practical decision-making processes that shape their choices, and the methods of remittance. Following this, I turn to the *why*, analyzing the deeper, often covert motivations that drive their engagement in charitable remittances, as well as the underlying factors influencing these decisions.

### **Collective Remittances and Philanthropic Donations<sup>10</sup>**

The research on collective remittances and philanthropic contributions is not as extensive as that on family transfers (Clemens, Ozden, and Rapoport 2014). In the 1990s, the term "collective remittances," as outlined by Goldring (2004), was used to characterize the endeavors of migrant organizations (also known as hometown associations –HTAs– in the US) to collect funds for financing diverse projects in their native communities (Orozco 2004; Orozco and Lapointe 2004; Mazzucato 2008; Escala-Rabadán, Rivera-Salgado, and Rodriguez 2011). These collective remittances transcend mere familial obligations, constituting monetary transfers orchestrated by migrant groups to bolster specific groups or communities in their country of origin, or occasionally in other nations where migrant members and associations share a collective sense of belonging

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<sup>10</sup> I focus on the concept of migrant philanthropy rather than social remittances for several reasons. First, I aim to advance the discussion around collective remittances as informal channels of support. Second, because my primary focus is on funds sent specifically for charitable purposes, social remittances do not distinctly capture this category of transfer. Using migrant philanthropy allows me to frame remittances more precisely in the context of charitable giving. Third, a comprehensive study of social remittances typically requires examining the receiving community's perspective to understand how these transfers are received, perceived, and negotiated, whereas my research centers on the remitter's motivations and behaviour, making a focus on social remittances methodologically limited.

As established in Chapter 1, remittances are inherently social in nature, reflecting human relationships and extending beyond mere economic exchange. Along with monetary transfers, remittances carry a range of non-monetary elements, such as ideas, values, and cultural practices (Levitt 1998). Additionally, remittances are recognized as political (Goldring 2004; Lacroix, Levitt, and Vari-Lavoisier 2016), moral (Simoni and Voirol 2021), and emotional (Katigbak 2015) among other forms. In my analysis, I emphasize the moral and emotional factors that motivate these contributions. Therefore, I adopt migrant philanthropy as a typology best applicable to this practice, as it enables me to examine this specific category of remittances while still highlighting the non-economic dimensions that are essential to them.

(Goldring 2004; Lacroix 2016). Collective remittances represent a prevalent practice among diasporic communities that uphold cultural, emotional, and political ties with their country of origin (Tölölyan 2018).

Collective remittances encompass a range of contributions such as disaster relief aid, scholarships, food programs, and small-scale infrastructure development, as highlighted by Licuanan, Mahmoud, and Steinmayr (2015). These forms of remittances, driven by historical ties, identity politics (Mercer, Page, and Evans 2008), altruism, and reciprocity (Licuanan et al. 2015), are mobilized by migrant associations through membership dues and fundraising initiatives aimed at supporting educational, healthcare, and public infrastructure initiatives in their members' home communities (Lampert 2010). They underscore the significance migrant groups attribute to addressing issues affecting families, ethnic communities, and nations. Therefore, collective remittances distinguish themselves from individual family remittances, constituting funds raised and pooled by migrant collectives to aid a specific group or community in their country of origin, with which they maintain affiliation (Goldring 2004; Lacroix 2015). These remittances often support ongoing community development projects but can also arise in response to traumatic, one-time events, such as floods, earthquakes, or other natural disasters, requiring immediate collective action.

In contrast to collective remittances, philanthropic donations do not necessarily target the migrants' specific home communities. Rather, these contributions serve as significant development initiatives aimed at enhancing the general welfare of humanity in the migrants' countries of origin (Newland, Terrazas, and Munster 2010). They originate from a diverse array of benefactors, ranging from high-profile celebrities to middle-income individuals, and encompass donations of varying sizes motivated by altruistic intentions, supporting a wide spectrum of causes.

These contributions are channeled directly to the designated cause or facilitated through intermediary organizations such as Hometown Associations (HTAs), migrant foundations, professional networks, online philanthropic platforms, and religious associations (Simoni and Voirol 2021; Mutambasere 2022). Apart from monetary transfers, philanthropic donations may also include in-kind contributions such as land or equipment, as well as volunteering time (Newland et al. 2010). In this chapter, I draw on Lethlean's (2003) concept of diaspora philanthropy, incorporating both collective remittances (sent to support specific home communities) and philanthropic donations (sent more broadly to the country of origin) into my analysis.

Research on migrant philanthropy has predominantly examined how state-regulated remittance policies influence remittance practices, focusing on government efforts to encourage migrant contributions (Kuznetsov 2006; Ragazzi 2014). However, recent scholarly endeavors have diversified this field of inquiry by delving into the role of non-public institutions, particularly religious organizations, which serve as alternatives to state-driven mechanisms for collective remittances (Brinkerhoff 2016; Garbin 2019; DeSouza et al. 2023). Despite advancements, there has been limited exploration into dissecting collective remittances that function outside formal organizational frameworks, with the most recent endeavor in this direction being Galstyan and Ambrosini's work (2023). Although several researchers have noted the widespread informality in collective actions (Orozco and Lapointe 2004; Mazzucato and Kabki 2009; Ramakrishnan and Viramontes 2010; Lacroix 2016), a gap remains in the literature that this chapter seeks to address.

Given the absence of diplomatic ties between Iran and Canada, along with the absence of formal channels for remittances directed to Iran, it becomes crucial to acknowledge the significance of these informal collective remittances and philanthropic contributions. In this

chapter, I will explore the interview data in greater depth to understand the motivations and mechanisms behind the sending of this type of migrant remittances.

### **The “How” of Remittances for Migrant Philanthropy**

By the “how” of migrant philanthropy, I am referring to the practical and explicit decision-making processes and rationalizations involved. This encompasses the primary concerns regarding remittance practices; selection of charitable organizations and the underlying motivations for these choices; the causes they support and the rationale behind them; as well as the frequency and amount of remittances they decide to send. These various decisions inform the selection of specific remittance channels through which funds are transferred, which will then be identified and examined.

#### **Primary concerns.**

Several concerns come into play when engaging in the process of collecting and sending donations. Firstly, individuals often worry about potential scrutiny from the Canadian government and particularly the Canada Revenue Agency (CRA) if questioned about the purpose of sending funds. There is a fear of being misconstrued as involved in money laundering activities, leading to a tedious process of explaining the intentions behind the collected money. One participant noted that donating through services like Western Union or banks for other countries is simpler and free of such issues, attributing challenges specifically to diplomatic tensions between Iran and Canada. Community leaders who manage donations aim to build trust with the CRA, hoping this strategy will make it easier to channel funds to Iran in the future. To achieve this, they take proactive



measures such as maintaining detailed records of their activities, including keeping receipts of all transactions, documenting how funds are collected and distributed, and ensuring transparency in their financial practices. By being prepared to respond to any inquiries or audits, they demonstrate compliance and accountability, which they hope will foster a favorable relationship with the CRA. However, this fear of legal complications often deters people from donating, particularly larger sums, as smaller amounts are perceived to pose less risk.

Compounding the issue is the lack of clear understanding regarding relevant laws and regulations. Ambiguity leads remitters to interpret legal boundaries based on their own understanding, creating uncertainty. As one participant expressed:

I wanna make sure I don't get accused of money laundering or anything like that. I mean, it should be obvious I'm not doing anything wrong, but I wanna be super careful about it. It's really important I don't get in trouble for this stuff. I've always been a law-abiding citizen, never even got a single driving ticket so far, not even back in Iran where the rules weren't as strict. But here, things seem stricter, so I wanna make sure I'm not doing anything that looks sketchy. (male, 36)

Another participant shared a story highlighting how financial transactions can come under scrutiny simply due to Iranian nationality:

So, this didn't happen to me, but my buddy had a run-in with his bank, and get this, it wasn't even about sending money to Iran, it was just because he's Iranian. The bank asked him to come in and grilled him, like, "who sent you this money?" It was only a grand, from his sister. They froze his account and dug into every transaction, even the small stuff like five or ten bucks we'd spend when we went out to eat and sent to the person who paid for everyone. They asked about all of it for like an hour, then told him he couldn't deposit anything for a few months. (male, 34)

These narratives reflect a broader concern that financial activities involving Iranians are often subject to heightened scrutiny, leaving many unsure of what is considered acceptable. Many believe that the Canadian government deliberately maintains ambiguous regulations, allowing institutions like banks to question individuals at any time.

However, while they carefully tried to follow Canadian laws, they showed less regard for the regulations within Iran, often attempting to minimize or avoid taxes on donations there. This is due to the restrictive financial environment in Iran, where excessive taxation and mismanagement are concerns. As one participant shared:

When it comes to charity donations, it's tricky. We are kind of familiar with the tax requirements here, but in Iran, we try to avoid taxes as much as possible. The system there doesn't help with transparency, and the last thing we want is to see our donations wasted. (female, 42)

This approach reflects the differing priorities—while Canadian regulations are carefully followed, there is often a greater willingness to sidestep Iranian rules due to concerns over misuse of funds. What's interesting here is that taxes in Iran are seen as a “waste” of remitted funds.

In response to these concerns, participants have adopted various strategies. Some keep meticulous records of donations, including receipts and bank statements. Others, particularly those less involved in organized collective remittances, opt to send smaller amounts, rely on cash transactions rather than online banking transfers, or delegate the task to charities to avoid direct involvement in transfers.

Another major challenge is identifying trustworthy charities to ensure the proper allocation of funds. Concerns about potential mismanagement can deter donors from participating in charitable initiatives. Similarly, finding reliable individuals both in Iran and Canada to manage and transfer the funds poses trust and credibility issues.

A critical concern for contributors is ensuring that donations are used efficiently, with no money wasted on administrative or other side costs. Donors want to ensure that all collected funds directly benefit those in need, maintaining transparency and maximizing the impact of their contributions.

Overall, the main concerns when collecting and sending donations include fear of scrutiny from the CRA, ambiguity around legal regulations, difficulty in finding trustworthy charities, and ensuring that donations are used efficiently and transparently. To complement the “how” of migrant philanthropy, in the next sections I will delve into more practical considerations, including thought processes behind charity and cause selection, determining donation amount and frequency of remittances, and methods used for migrant philanthropy.

### Charity selection.

Iranian remitters employ diverse strategies when selecting charities to support, reflecting a thoughtful and deliberate approach to philanthropy. A key factor underlying these strategies is the establishment and maintenance of trust, which often guides their decisions.

A primary determinant in choosing a charity is the level of familiarity with the organization. Donors are more likely to contribute to charities they know personally or those recommended by their social networks. Social influence plays a crucial role in this process, with many encountering donation opportunities through links shared on social media, especially during personal milestones like birthdays. Word of mouth is a powerful tool in raising awareness about charities, often exerting a greater influence than official advertisements or social media posts from the organizations themselves.

In contrast, younger immigrants may prefer to support newer charities, contributing to their growth and potential impact. As an immigrant explained: *"I'm not sending a huge amount. If they're trustworthy, I'll be glad I helped the new charity grow. And if they're not as trustworthy as they claim, I won't have lost much. It's a risk I'm okay with"* (male, 25). This perspective

highlights a willingness to engage with lesser-known organizations while balancing the potential risks.

The prominence and positive reputation of a charity also significantly impact Iranian remitters' decisions. Charitable organizations are continually scrutinized within the Iranian community, particularly to ensure they are apolitical and align with donors' political and moral values. This scrutiny is expressed in two distinct ways, depending on the donor's perspective. One perspective focuses on ensuring that the charity remains independent of Iranian authorities to maintain credibility. An immigrant who left Iran in the 1980s noted,

All I care about is making sure they don't send the money to registered charities back in Iran. I pay close attention to the charity's stance on daily political events, particularly the ones that become a point of discussion among the community members here. You know, things related to economic corruption or the mandatory hijab issue. If they seem to support the government's stand on the issue, that's a red flag. (female, 63)

Conversely, other donors prioritize maintaining the ability to visit Iran without drawing negative attention from authorities. One immigrant shared:

I want to make sure that I can visit Iran frequently. So I make sure I don't do anything that can be used against me in Iran during my visits. I don't want to draw attention to myself from the authorities. So I choose charities that don't have any particular or overt political affiliations, so I won't be accused of spying or anything like that when I go to Iran. (male, 42)

A persistent concern among Iranian remitters is ensuring that their donations reach those in need, without being lost to organizational overhead or mismanagement. This apprehension often leads many to bypass established organizations in favor of directly assisting individuals through personal and informal networks in Canada or Iran. To identify individuals in need within Iran, remitters employ various strategies. One common approach is to actively engage in the identification process during visits to Iran, gaining firsthand experience of the specific challenges faced by

individuals or families. As a result, the selection of a cause or recipient is often deeply rooted in personal connections and direct knowledge. Whether through personal engagement or through trusted social networks, this approach ensures a more intimate and targeted contribution, enhancing the impact of their philanthropy.

At its core, this issue reflects a deeper concern about trust—both within the Iranian community in Canada and across transnational networks. Given the concerns about mismanagement, political affiliations, and the efficient use of donations, many Iranian remitters lean towards informal methods of giving. This often involves direct assistance to individuals or through personal networks, as it offers a sense of control and confidence that the funds will truly benefit those in need. The reliance on personal relationships and firsthand knowledge becomes a key strategy for ensuring that their contributions are both impactful and aligned with their values.

### Cause selection.

Several factors influence the selection of these causes. First, the motivation behind charitable donations plays a crucial role in determining the causes to which individuals contribute. Many engage in philanthropy to fulfill moral or personal obligations, or to maintain a cultural and emotional connection to their country of origin. In these cases, donations tend to be more generic, lacking a strong personal connection to the cause. The specific charity or cause may not be as significant as the act of giving itself. This sentiment was reflected by an interviewee who stated:

I wanna help, but I don't have the time or energy to be super careful about where it goes. For me, just sending it out matters more than where it ends up. I care more about finding a safe way to send the donations than who's getting them. Knowing that I'm involved in something bigger than me that's benefiting the place I come from is what matters to me the most. (male, 28)

However, when the motivation is to make a meaningful impact in their home country, the reasons for selecting specific causes can vary significantly. Some prioritize larger initiatives, such as cancer prevention or providing medical supplies, while others are driven by personal experiences, like supporting a book club they were part of before migration, which promotes children's literacy in remote areas.

Second, individuals often prioritize causes that they perceive as urgent, practical, and impactful—such as natural disasters, which evoke strong emotions and a sense of urgency. Many immigrants become involved in relief efforts during natural disasters like floods or earthquakes, driven by a sense of unity and the immediate need to help those affected. These types of causes rank highly among donors, as their urgency and the potential for immediate impact resonate with many.

Third, the experiences of close social circles also play a significant role in shaping donation decisions. For example, one participant's friend had a grandmother who passed away from ALS, leading to heightened awareness and support for initiatives related to ALS. Another participant was influenced by a visit to a relative with Epidermolysis Bullosa (E.B.), which prompted a moral obligation to raise awareness and support charities for E.B. patients in Iran.

Moreover, the novelty of a cause can be a deciding factor for some donors. When a cause is perceived as new or previously unsupported, it often gains attention. A participant explained:

Education or health-related causes are important, but I feel an obligation to help causes that are new, that neither I nor anyone around me has donated to. For example, a year ago I came across a group raising money to build a boarding school-like establishment for orphaned kids in Iran. To familiarize kids with hands-on experiences and real-world issues from a young age. I found it novel and inspiring and wanted to be part of it. (female, 40)

For some, the importance lies not necessarily in the cause itself, but rather in the experiences of individuals they personally know. This personal touch manifests in support for figures such as the security person from the building where they grew up or someone who was previously employed by their family. These relationships and personal connections often take precedence over broader cause-driven initiatives.

Interestingly, while remitters may not always engage in explicit discussions about how to allocate their donations, they often adopt structured approaches in doing so. For instance, when significant life events impact the primary breadwinner in a family, financial support is often provided to help them navigate these challenges. Although specific expenses may not always be detailed, the underlying principle of providing assistance remains consistent.

In cases involving more substantial contributions, such as purchasing hospital supplies, donors tend to adopt a more detailed and targeted approach. Expert opinions are often sought to assess the precise needs, ensuring that donations are used effectively, such as purchasing specific medical devices or equipment. This expert-guided approach ensures that contributions lead to a well-defined and impactful outcome.

Religious remittances, a category of donations (Carling 2014) not frequently emphasized even by participants who identify as religious, in the Iranian community predominantly involve contributions in the form of *sadaqah*, *zakat*, or various forms of oblation. Typically, these donations are collected by religious institutions such as mosques or by ordinary citizens involved in student-led organizations. The process of gathering these contributions is occasionally met with challenges, as individuals question the legitimacy of the collectors, often stemming from political and religious distrust. One of the people I interviewed, for instance, described how she, as the leader of a student-led organization at a university faced scrutiny and distrust for not wearing the

hijab while collecting the Fitrah, a religious obligation. Another participant expressed skepticism toward more formalized methods of collecting religious donations, stating, *“I find my own ways of sending my Fitrah, rather than to the mosques here in Toronto. I don’t know where they stand politically and am uncertain about their ties to [the Islamic Republic of] Iran.”* (male, 45)

Overall, the decision-making process regarding charitable donations involves a delicate balance between personal connections, socio-political worldview, social influences, and a commitment to ensuring the direct impact of contributions. This process is complex, as it encompasses various motivations ranging from personal to broader causes. Individuals weigh immediate personal concerns against contributing to larger, impactful causes.

### Determining donation amounts and frequency.

While remitters often claim that their donation amounts and frequency are primarily driven by the needs of recipients in Iran, in reality, other factors appear to have a stronger influence on these decisions. Although understanding the evolving circumstances of those receiving the remittances is important, practical considerations—such as ease of fund transfer, social dynamics, and currency exchange rates—often have a more immediate impact on the amount and frequency of remittances. More critically, these decisions are deeply influenced by the remitters' conceptualization of what it means to be Iranian and their emotional connection to Iran. I will first explore these practical considerations, followed by the conceptual influence of “being Iranian.”

In terms of practical considerations, many remitters opt to allocate a fixed percentage of their income to charitable giving, maintaining a consistent commitment regardless of personal financial fluctuations. While the financial stability and capacity of the sender influence decisions, not having to engage in decision making routinely and making it easy on their minds often take



precedence. In fact, many participants noted that their contributions began shortly after migration, even during times of personal financial hardship. Despite limited means, they felt a strong desire to give, even if the amounts were modest.

In addition, remitters may collect and save funds until someone in their network travels to Iran, maximizing the amount carried safely and ensuring timely delivery. Similarly, some follow specific guidelines from charities, such as a fixed monthly sponsorship amount, like \$35 to support a child. Delegating the transfer to a charity provides structure and ensures consistent support. The charity then decides whether to hand-carry the cash to Iran or use the *sarrafi*s.

Social dynamics can also influence donation patterns. Contributions might fluctuate based on how many people in the remitter's circle are giving that month. One participant explained:

Some months, I have fewer personal expenses, so I can chip in more for our monthly donations [with my friends]. But if my friends are also pitching in extra that month, I decide to keep it low and save the money for another time when they can't help as much. Even though we haven't officially promised anything, we aim to send a similar amount of money each month to the charity [in Iran] so they can plan their expenses, instead of being surprised by different amounts every month. (female, 38)

Even when these transfers adopt a structured and routine nature, they are almost never conducted through official channels, as none are available. Informal community-based organizations typically rely on *sarrafi*s, but to save on costs and avoid *sarrafi* fees, they sometimes resort to peer-to-peer, trust-based transactions discussed in the previous chapter. This approach ensures lower costs and faster transfers compared to the hand-carry method.

Currency exchange rates further complicate decision-making. The fluctuating value of the Iranian Rial against the Canadian Dollar affects the purchasing power of donations. Remitters adjust their contributions to ensure the intended impact—sometimes a smaller dollar amount can go further in Iran.

Moreover, urgent situations, such as natural disasters, may prompt larger, one-time donations, even if regular contributions decrease. This ensures that critical needs are met when they arise.

Interestingly, migrants' philanthropy remittance practices appear to be closely linked to their evolving perceptions of what it means to be Iranian and their connection to Iran. These perceptions are highly subjective and continuously changing, influencing how migrants view their responsibilities toward their country of origin. For some, being Iranian may signify "not forgetting one's roots," while for others it may involve a moral obligation to "repay the country that provided free education throughout their life."

To explore this conceptualization, I asked participants about their feelings toward Iran, their views on its current situation, their intentions regarding return migration, and the nature of their connection to the country. These expressions reveal the fluid and personal nature of each individual's relationship with Iran and how this shapes their remittance behaviour over time. Many migrants identified specific events or periods, such as the 2009 socio-political uprisings or the country's deteriorating economic situation, as pivotal moments that reshaped their perceptions of Iran, and consequently their remittance behaviour.

I found that fluctuations in migrant philanthropy were primarily driven by these evolving notions of Iranian identity and belonging, rather than by external factors like changes in personal financial circumstances. Ultimately, changes in how migrants understand "being Iranian" and their relationship to their home country significantly influenced their remittance practices.

Overall, while the rhetoric emphasizes responding to the needs of recipients, in practice, remittance decisions are shaped by a myriad of practical factors, as well as the idea of being Iranian and the nature of connection migrants have with their home country.

## Method of remittance for migrant philanthropy.

The predominant method for donations, especially for larger amounts, is primarily through *sarrafis* (currency exchange establishments), which involves handling other people's money and demands a more meticulous approach. *Sarrafis* are favored for their quick transfer and enhanced safety compared to hand-carrying funds or exchanging them with random individuals. The urgency of the transactions often makes this method a more time-sensitive and secure option, providing reassurance to both donors and recipients.

Alternatively, some individuals opt for personally hand-carrying funds as an additional means of ensuring the safe and timely delivery of donations. This approach allows for direct oversight and control over the transfer process, minimizing the risk of mishaps or delays. However, it may not always be feasible for larger sums or when time constraints are particularly tight. Therefore, while hand-carrying offers a personal touch and a sense of security, *sarrafis* remain the preferred method for many due to their efficiency and reliability, especially in handling substantial donations. In the following sections, I will explore these two methods in greater detail.

### *Sarrafi*

A predominant method for remittances among Iranian immigrants involves the use of services provided by *sarrafis*—Iranian currency exchange establishments. Recently, these enterprises have integrated Iranian-issued banking cards, facilitating the exchange of Canadian dollars for Iranian Rial. Iranian immigrants can remit funds through their Iranian debit cards, cash payments, or e-transfers to *sarrafis*, who, in turn, deposit the equivalent amount into a specified bank account in Iran.

When navigating remittance through *sarrafi* exchange stores, immigrants encounter a variety of considerations that impact their decision-making. Key factors influencing these decisions include transaction costs, “ethical<sup>11</sup>” concerns regarding the *sarrafi*—such as ensuring compliance with Canadian rules and regulations and avoiding any questionable or potentially illicit practices—the establishment of trust, and the speed of service. A primary challenge noted by remitters is the elevated transaction fees, which are particularly burdensome for individuals sending smaller amounts—a recurring issue highlighted in remitter feedback. Additionally, high exchange rates offered by *sarrafis* exacerbate the financial burden on remitters.

The availability of *sarrafi* services also presents geographical limitations. In smaller municipalities, where *sarrafis* are often absent, immigrants face long and costly commutes, further restricting their options. The lack of an online interface for transactions compounds these limitations, as does the tendency of some *sarrafis* to decline smaller remittances, deeming them operationally insignificant. Remitters also report dissatisfaction with occasional delays and the segmentation of transactions into multiple installments.

Despite these challenges, interviews show that *sarrafi* services present notable advantages for the remitters. Some *sarrafis* waive fees for remittances intended for charitable purposes, reflecting an alignment with philanthropic goals. Additionally, certain *sarrafis* display flexibility by processing transactions below their standard minimum thresholds when funds are earmarked for charitable causes. The reliability of established *sarrafi* businesses, reinforced by the issuance of receipts, contributes to the perceived dependability of transactions. Furthermore, the generally rapid processing times enhance the appeal of *sarrafi* services for remitters prioritizing efficiency.

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<sup>11</sup> The term was used by one of the participants in this study.

The decision-making process among immigrant remitters is influenced by a range of factors. Recommendations from friends and family, often based on prior experiences, are particularly influential. Convenience is also a recurrent theme, as the selection of a *sarrafi* frequently hinges on its accessibility. Additionally, online reviews, especially those on platforms like Google, offer a modern counterpart to traditional word-of-mouth endorsements. In the context of transaction fees, cultural factors also play a role; within Iranian culture, discussing financial matters can be perceived as socially inappropriate, which may lead to an underemphasis on transaction fees in public discourse.

Structurally, *sarrafis* indirectly influence the daily calibration of exchange rates, thereby shaping the financial environment of remittance transactions. This role is complicated by discrepancies between *sarrafi*-set rates and the official rates declared in Iran, adding a layer of complexity for remitters navigating cross-border financial transactions.

Overall, the decision-making process for Iranian immigrants using *sarrafi* exchange services reflects a complex balance of economic, geographic, operational, and cultural factors. While challenges such as high fees, limited access, and occasional delays persist, many *sarrafis* offer distinct advantages that make them appealing. Philanthropic practices, flexibility in handling smaller transactions, reliable service, and quick processing times contribute positively to the overall experience, highlighting the unique role *sarrafis* play in meeting the remittance needs of Iranian immigrants.

### *Hand-Carrying*

Hand-carrying cash is the third most common method for remitting funds to family and community members in Iran, following *sarrafis* and the Peer-to-Peer Trust-Based Transnational Exchange

method discussed in the previous chapter. Charitable funds, often coordinated by community leaders and leaders of both formal and informal organizations, are typically collected through online channels (such as PayPal, online banking, or social media platforms like Facebook) or in cash at community events. These funds are then either personally transported to Iran by community leaders or entrusted to reliable individuals.

This method has several challenges, primarily due to regulatory restrictions on transferring funds from Canada to Iran, including the tracking and taxing of international transactions of \$10,000 or more by the Canadian government to prevent money laundering, terror financing, and other financial crimes (Canada 2002). The substantial volume of cash being transported also raises safety and liability concerns. Additionally, finding a trustworthy individual traveling to Iran at the necessary time adds another layer of complexity to this approach.

### **The “Why” of Remittances for Migrant Philanthropy**

By the “why” of migrant philanthropy, I am referring to the underlying rationalizations and decision-making processes that inform the choices behind this specific type of remittance. In contrast to the more explicit “how,” the “why” is more covert, encompassing both expressed and unexpressed motivations for remitting. It involves the deeper, underlying factors that influence these motivations, which are typically more concealed and profound than the overt practicalities of the “how.”

Various motivations have been identified in the literature regarding migrants' engagement in charitable endeavors within their countries of origin. Economic development emerges as a prominent motive, particularly within the context of development studies. Migrants often perceive

philanthropy as a mechanism to foster the economic advancement of their homeland by investing in projects aimed at sustainable growth and poverty alleviation (Katigbak 2015; Baig 2016; Deutschmann et al. 2022).

Additionally, altruism serves as another significant motivation for individuals to remit funds for charitable causes to their home countries. According to the altruistic model, the act of sending remittances provides a sense of satisfaction to migrants who harbor concerns for the social welfare of their community or country (Becker 1981). The significance of migrant philanthropy and humanitarian efforts has garnered attention, particularly concerning diverse responses to crises in migrants' home countries (Flanigan 2017; Ahmed and Asquith 2020).

Moreover, a desire for positive change is evident among migrant communities. Philanthropic activities can be fueled by a yearning to effectuate community development or address specific societal issues within the homeland, such as improving health and education (Lopez-Cordova 2005).

Furthermore, the strong cultural and social ties that migrants maintain with their country of origin also serve as a motivation for philanthropic contributions. This profound connection motivates migrants to actively participate in charitable causes within their homeland (Levitt 2001). It exhibits an effort by migrants to maintain ties to their or their family's country of origin and fulfilling moral, ethical, or religious obligations (Ang 2001; Drzewiecka and Halualani 2002; Werbner 2002; Baig 2016; DeSouza et al. 2023). This motive aligns with the preservation of multiple identities among migrants. By engaging in transnational philanthropy, migrants uphold and strengthen their cultural identity and heritage, often supporting projects and causes that resonate with their cultural values and traditions (Lacroix 2013). This transnational engagement

fosters a profound sense of belonging and connection to their homeland or place of origin (Drzewiecka and Halualani 2002).

The motivations of Iranian immigrants for engaging in philanthropy differ from the general patterns identified in the broader literature by being more deeply rooted in emotional responses rather than strategic or economic considerations. While the literature highlights altruism, cultural ties, and a desire for community development as key drivers, the Iranian immigrants express a more personal and emotional connection to their charitable acts. Their giving is often motivated by feelings of empathy, guilt, nostalgia, and a profound moral obligation to help those in need in Iran. Unlike the calculated desire to foster economic development or social transformation seen in other migrant groups, the Iranian immigrants' philanthropy is driven by intense emotional experiences, such as witnessing hardship and a personal need for moral fulfillment. This emotional depth leads them to sustain their charitable efforts over time, even when there are no direct financial or social benefits to them, illustrating a more complex and internally motivated approach to migrant philanthropy. Furthermore, analysis indicates that immigrants' reasons for migrating and their perceptions of the impact of their contributions significantly influence their remittance behaviour. In the following sections, I will further explore the emotional drivers behind migrant philanthropy and then discuss how motivations for migration, along with perceptions of the effectiveness of migrant philanthropy, influence why Iranian immigrants choose to engage in charitable activities.

## Emotions.

For the Iranian immigrants interviewed, the motivation expressed for supporting charitable causes appeared genuinely heartfelt and morally driven, with a focus on the positive impact on individuals



and communities in Iran. Frequent mentioning of the concepts such as "*niat-e ghalbi*" (heartfelt intention) and "*ghalayan-e ehsas*" (rush of intense feeling) underscores the empathetic response that seemingly propels individuals to extend a helping hand. Witnessing the experiences of people in need is expressed to trigger a profound emotional response, prompting a commitment to allocating a portion of personal income to charitable causes in Iran. Expressions such as "*javgir shodam vaziate bacheharo ke didam*" (I empathized with the conditions of the children I saw), reflects the depth of emotional connection and personal commitment to sustaining charitable efforts.

Migrant philanthropy persists among Iranians in Canada even in small amounts, regardless of personal economic conditions, and from early stages after migration, demonstrating a strong personal commitment to sustaining charitable efforts. These efforts are guided by emotional motivations rather than strategic calculations, aiming not to gain social recognition or smooth the path for a return migration through involvement in charitable efforts in communities in Iran. A participant, with no intention of returning to Iran and lacking any apparent financially beneficial connections there, illustrates this by mentioning that they began sending money for charities during an emotionally charged event, and then continued their support for years afterward, "*tu ru darvasi*" — meaning, "*I continued my support years after that point, because it felt awkward not to.*" While there is not an exact English equivalent for this phrase, it illustrates the type of obligation that immigrants feel to send money to Iran — not one imposed by external pressures, but one they enforce on themselves. This demonstrates the depth of these emotional connections, which often override economic considerations driven by pragmatically calculated decisions.

Moreover, there exists a widely accepted understanding that extending assistance to those in Iran holds far greater moral weight and personal fulfillment than indulging in lavish

expenditures, such as dining at local restaurants. This act of philanthropy not only enriches the soul but also fosters a profound sense of moral gratification and personal satisfaction. A quote from a participant encapsulates this sentiment:

I don't know how long I will be in this world, but I think if I can help a person who is really in need, particularly if that person is in the place where I grew up, I think I'd be able to sleep better at night knowing I was able to make a difference in their lives, rather than upgrading my car or phone here every year. (male, 45)

Furthermore, participants often experience a profound sense of fulfillment and satisfaction through philanthropic remittances, as these contributions are seen as investments in long-term development rather than mere temporary relief. Beyond addressing immediate needs, many remitters emphasize the importance of sustainable support, focusing on empowerment over time. This not only deepens their emotional connection to the act of giving but also enhances the positive impact on the recipients. One participant illustrated this sentiment by describing an initiative aimed at empowering street children through education and practical skills:

[Our contact in Iran] has this setup with a villa to support street children. When we help a child get in, he puts 100 million tomans<sup>12</sup> into their account. But here's the kicker – they can't touch the money until they kick off their college journey. It's like a motivation bonus for finishing high school. [...] We're all about more than just books, though. We get that practical skills matter too. So, we're pushing these kids to pick up something hands-on, like painting, woodworking, calligraphy, or whatever floats their boat. We want them to snag a diploma in their chosen craft. This way, they've got more than just regular school smarts – they've got some real-world skills. If their academic plans don't pay off right away, these skills could be their ticket to financial independence. (female, 46)

This approach highlights the deep satisfaction remitters derive from knowing that their contributions are making a lasting difference. By fostering self-reliance and providing

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<sup>12</sup> Or 1 billion Rials, equivalent to approximately 3,500 CAD as of January 4, 2025, when this dissertation is being revised.

opportunities for financial independence, remitters not only address immediate needs but also empower individuals and communities to overcome socio-economic challenges in the long run. This sense of purpose and long-term impact is often a key factor in why philanthropic remittances are experienced so positively.

While these observations suggest that altruism is a key driver of migrant philanthropy, a closer examination reveals that the motivations are more complex and additional factors are involved. These contributions, initially perceived as stemming from a positive attitude towards the impact of philanthropic efforts only, in fact derive from deeper motivations related to fulfilling the immigrants' own needs and desires. Recurring expressions of phrases such as "*it makes me feel like I am doing my part to help the people,*" or "*these donations are the only thing that makes me feel like I'm still connected to Iran, not just to my family back home,*" or "*I think it helps me sleep better at night knowing I did what I could for the [natural disaster] that happened in Iran*" indicate how these motivations are expressed and understood, even if they are not initially stated as the primary reasons behind these contributions. They appear to be driven by a sense of connectivity with their homeland, a desire to maintain influence, and a need to address personal feelings of guilt from living a better life than those in Iran. The emotions associated in this context include *nostalgia* for the homeland, a sense of *responsibility* driven by the desire to maintain influence or contribute to their country of origin, *loyalty* as a commitment to their roots, *pride* in believing they are doing the right thing, and *empathy* in understanding or sharing the experiences of those still in Iran. these emotions, intertwine with other factors, including immigrants' reasons for immigrating and their perceptions of the effectiveness of their contributions, creating a blend of motivations that shape their approach to migrant philanthropy.

## Motivations to immigrate.

In the context of Iranian immigrants in Canada, the motivations to remit are closely tied to the very reasons that prompted their migration in the first place. Contrasting with the NELM framework, however, which primarily focuses on economic motivations for migration, such as the desire to diversify income and reduce risks within the household (de Haas 2010), Iranian immigrants, particularly those who have more recently relocated to Canada, often come from more affluent backgrounds and enjoy better financial conditions compared to many other migrant groups. Unlike those who migrate primarily to escape economic hardship or pursue better financial opportunities, many Iranians are driven by more personal and aspirational motives. While NELM views remittances as part of a larger economic strategy, this case study highlights that many Iranian immigrants are driven by non-economic factors—such as political pressures and the pursuit of professional advancement—rather than purely economic needs.

As interviews reveal, Iranian immigrants' migration is often driven by aspirations for greater political freedom and professional development, rather than by economic necessity. Their motivations are not rooted in a lack of resources, but are instead fueled by desires for personal and societal change. Unlike migrants who may leave due to economic hardship or to pursue better financial opportunities, many Iranian immigrants view migration as a way to achieve greater political security and career advancement. This aligns with the broader understanding that migration is frequently driven by a desire for change—an aspiration to improve one's living conditions—which, in the current *culture of migration*, is seen as the most viable means to bring about transformation in both social and individual circumstances (Asayesh and Kazemipour 2024).

This is partly because individuals who are economically disadvantaged often lack the financial resources to immigrate in the first place. The costs associated with relocation—such as

visa applications, travel expenses, and settlement fees—are prohibitively expensive. As a result, many either fail to immigrate or remain, as Asayesh and Kazemipur describe, in a state of “*Homo Emigraturus*”—those who are about to leave—where their status often turns into a permanent temporality, endlessly awaiting their imagined migration (2023:2). Consequently, Iranian immigrants who do succeed in relocating are typically those with considerable financial stability and social capital, which reduces the necessity to remit money back home for family support. In this context, their migration is more aligned with aspirations for greater freedom, political security, and career development—particularly in professions where opportunities in Iran may be limited due to sanctions or political constraints. Therefore, their financial priorities differ significantly from those of other migrant groups in other contexts, who may rely on remittances as a crucial source of support for family members in their home countries.

In this context, unlike economic pilgrims—who primarily compare their current lives with their own past experiences and give out of empathy, as seen, for example, with Ghanaian immigrants in Europe (DeSouza et al. 2023)—Iranian immigrants tend to compare their new lives not with their own past, but with the lives of those who remain in Iran. This mental comparison creates a moral obligation to contribute and make a positive impact in their communities of origin, often driven by a sense of guilt for enjoying a better life than those who stayed behind. As Asayesh and Kazemipur (2024) argue, migration itself becomes a form of *migration capital* in the Iranian context, creating a significant disparity between immigrants and non-migrants. This *migration capital*—rooted in the symbolic prestige of having successfully left the country—produces economic and social outcomes that elevate the status of migrants, while those who remain in Iran may experience a sense of exclusion or stagnation. In such an environment, the value of migration

lies not in financial remittances, which are uncommon compared to other migrant groups, but in the privileged position and opportunities migration affords.

### Perception of impact of migrant philanthropy on communities of origin.

Generally, from the vantage point of remitters, philanthropic contributions made by migrant communities and individuals seem to have a tangible and constructive impact on communities in Iran. However, upon closer examination, several factors, including the period of migration to Canada, the frequency of visits to Iran, the experiences during those visits, and immigrants' sources of information about situation in Iran, appear to shape migrants' perceptions of the impact of their philanthropy and influence their decision-making.

Firstly, the duration of migrants' residence away from Iran is a critical consideration. Lucas and Stark (1985) described the *remittance decay hypothesis*, which suggests that the longer migrants have been away, the more disconnected they may feel from their home country, potentially altering their perspective on the effectiveness of their financial contributions. However, in the case of Iranians, longer stays in Canada show a positive correlation with their positive perception of remittances sent to Iran as charity donations.

Individuals who have experienced prolonged periods of residence outside Iran, particularly those who infrequently visit the country, exhibit a heightened optimism regarding the positive impact of their transnational philanthropy. This optimistic outlook manifests in a behavioural pattern that contradicts the remittance decay hypothesis. In the course of my interviews, individuals with the lengthiest stay in Canada consistently conveyed a strong sense of confidence in the potential of their contributions to bring about positive change in local communities in Iran

by improving living conditions and enhancing overall quality of life. Consequently, such individuals are inclined to assist these communities with greater frequency and regularity.

Conversely, individuals who have recently left from Iran manifest a more pessimistic perspective toward remittances. In an interesting contrast, this group tends to engage in philanthropic activities, such as donations, as a means of alleviating personal sentiments such as guilt, rather than harboring an optimistic outlook on the transformative potential of such remittances.

Secondly, the frequency of visits to Iran plays a significant role in shaping migrants' understanding of effectiveness of remittances sent as donation. While it is plausible that migrants who visit their country of origin more frequently develop a better understanding of the local context and the needs of their communities, potentially leading to a deeper appreciation of the impact of their remittances, the Iranians studied in this research offer a different perspective. More frequent visits result in a more realistic view of Iran's structural and socio-political issues concerning the magnitudes of impact of these donations, leading to a more pessimistic view about their impact.

Moreover, the types of experiences migrants have during their visits to Iran are crucial. Positive experiences, such as witnessing the direct impact of their contributions or participation in community activities, reinforce the importance of their remittances, while negative experiences could lead to doubts about their effectiveness.

Immigrants who have lived outside Iran for extended periods often start with a positive outlook towards their home country. However, this optimism can be significantly diminished if they encounter particularly negative experiences during their visits. Such experiences might lead

them to stop sending remittances and focus solely on providing financial support to their immediate families or personal networks.

Several factors contribute to this shift in perspective. Negative experiences include challenges related to the transmission of funds and poor management by charitable organizations in Iran, as well as instances of financial misplacement or theft. Additionally, traumatic incidents such as experiencing sexual harassment by authorities during visits to the home country for purposes like child adoption further illustrate the discouraging nature of these experiences. These issues, along with poor management by charitable organizations in Iran, can significantly impact their views. These adverse experiences can erode immigrants' sense of belonging and loyalty to their home country, leading to doubts about their ongoing commitment and concern for it (Simoni and Voirol 2021).

Finally, the sources from which migrants receive updates about Iran significantly shape their perceptions of the impact of their remittances, and consequently their remittance practices. Whether they rely on information from family and friends (which is closely related to the duration of their absence and the strength of their social connections), news outlets, or social media can influence their views. When they receive updates from family and friends firsthand, they tend to gain a better understanding of the severity of the economic situation in Iran. This leads to two possible outcomes: first, they may feel demotivated and discouraged about the impact of these remittances; second, they may feel more motivated to remit, believing they are in a position to effect change. The distinguishing factor between these two reactions lies in the immigrant and their family's attitude towards the Iranian government. If they are politically neutral or generally supportive of the Iranian regime, they tend to attribute the bad economic situation primarily to sanctions, leading to a pessimistic view of the impact of remittances. Conversely, if they are



strongly opposed to the Iranian regime, they are motivated to effect change through their contributions by ensuring that the funds reach the appropriate recipients.

Regardless of their outlook on the impact of migrant philanthropy, individuals continue to remit funds. However, their approach varies according to their perspective. Those who strongly oppose the Iranian government and are optimistic about the potential impact of their contributions tend to be more concerned with factors such as the choice of donation organizations, the remittance collection process, the political alignment of these organizations, and the individuals involved in transferring funds to those in need in Iran. Their contributions are driven by the significance they attribute to these donations and are motivated by a strong sense of altruism. This approach seems to give them a heightened feeling of control over how their contributions are managed, even if that control may be limited in practice. An interviewee shared her experience as follows:

This is all we can do to make a difference back in Iran... When I send money, I make sure it goes through people I trust and that it's collected from people who share my values. I try to stick with organizations I know won't let us down or side with the regime supporters we're seeing more of here in Canada. It might not change everything, but at least I know I'm doing it the right way, my way. (female, 54)

Another participant shared similar concerns:

I don't just donate to any charity blindly. I make sure their politics line up with mine, so I don't have to worry about my money ending up in the government's hands or getting eaten up by taxes. I know these donations make a difference—I've seen firsthand how they change things for people who really need it. (female, 63)

In contrast, individuals who are more pessimistic about the effectiveness of their donations, particularly due to the perceived substantial impact of sanctions, tend to be less attentive to these factors. They are less likely to carefully consider the organizations they support, the logistics of remittance collection, and the political and personal affiliations involved in the process. For these

individuals, the act of sending money and contributing becomes the primary focus, serving as a means to address their pessimistic outlook and convert their sense of helplessness into a more productive endeavor. This is illustrated by the following quote from a study participant:

Honestly, I just send what I can. At this point, I don't overthink where it's going or who's handling it. I figure, as long as I send what I can, that's what matters. With everything going on—the politics, the economy—it feels like nothing will ever be enough, but at least this way I'm doing something. (male, 36)

When migrants receive updates from news outlets or social media platforms such as Instagram and Twitter (now X), there is a strong correlation with negative perceptions of the effectiveness of these remittances. Upon closer examination, a very negative portrayal of the situation in Iran emerges, more so than when updates are received through family or friends back home. In these instances, political corruption is understood as a primary reason for Iran's economic struggles, rather than economic sanctions. Consequently, immigrants' perception of the effectiveness of these remittances becomes directly correlated with their motivation to remit. However, since the primary motive behind sending these remittances is to alleviate the weight of moral and emotional obligation, this pessimistic view does not necessarily hinder their decision to remit.

In summary, whether an individual holds a pessimistic or optimistic view on the effects of remittances significantly influences their approach to sending money, driven by distinct motivations. Optimistic individuals, who believe in the positive impact of remittances, tend to scrutinize philanthropic practices carefully. They are motivated by a sense of altruism and a desire to ensure that their financial contributions are used effectively to foster meaningful change. Their optimism drives them to evaluate how their support is allocated, aiming to maximize its beneficial outcomes.

On the other hand, pessimistic individuals, who may doubt the efficacy or outcomes of remittances, approach the act of sending money differently. They are less likely to engage in thorough scrutiny, driven instead by a need to address their own negative outlook. For them, the act of sending money may serve as a way to alleviate their own feelings of helplessness or frustration, rather than a calculated effort to make a positive impact. Figure 5.1 below illustrates these factors.

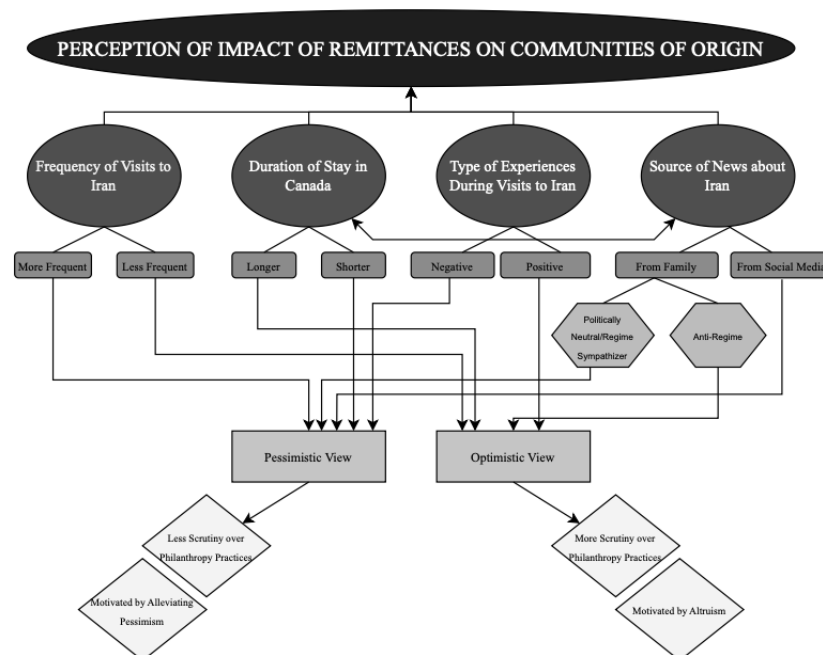


Figure 5.1: A diagram illustrating the perception of the impact of migrant philanthropy on their communities of origin and the factors influencing it.

## Conclusion

This chapter explored the motivations and methods behind Iranian diaspora's engagement in philanthropy amid structural constraints on money transfers. It examined both the decision-making processes behind choosing charitable organizations and causes, and the primary concerns remitters have in their philanthropic activities.

Remittances often begin as family support but gradually evolve into migrant philanthropy over time. While family remittances are initially the primary form of support, migrant philanthropy often begins earlier in the migration journey. The rationalization typically is that philanthropy is simpler to execute, involves less emotional and logistical complexity, and may start with smaller, more manageable contributions. While migrants feel a strong sense of obligation toward family members, contributing to charitable causes is often simpler and may start early, even if these amounts are initially modest. This gradual shift towards philanthropy as migrants settle underscores the complexity of remittance practices and highlights how integration into a new society can reshape personal motivations and deepen connections to one's homeland. Family remittances continue to represent enduring kinship ties, while migrant philanthropy embodies a broader collective vision, allowing immigrants to support their communities in Iran in ways that align with their evolving identities and values. This transition is consistent with a broad trend acknowledged in migration studies, where migrants, as they adapt to new environments, often redefine their responsibilities and expand their impact beyond family to encompass a wider cultural and societal obligations (Levitt 1998; Portes and Fernandez-Kelly 2015).

Migrant philanthropy is typically viewed by long-term migrants as a particularly effective way of ensuring their money is utilized for positive purposes and bringing about community development by those in Iran. However, this optimism diminishes if they visit Iran and encounter negative experiences. Moreover, their primary source of receiving updates about living situations and events in Iran intertwines with their perception of the Iranian political system, leading to two different outcomes in how they perceive the impact of these contributions.

The perception of the effectiveness of these remittances varies among migrants, often depending on whether they are optimistic or pessimistic about their impact. Optimistic remitters

tend to scrutinize the use of their contributions, aiming to maximize positive impact. In contrast, those with a more pessimistic outlook may send money less to effect tangible change and more as a means of alleviating personal feelings of helplessness.

While perceptions of the effectiveness of these remittances vary among immigrants, the primary motivation is emotional—driven by a desire for emotional fulfillment, alleviation of guilt, and a sense of belonging and connection. The practical impact of the remittances is often secondary to the emotional satisfaction derived from the act of giving, especially when it comes to charitable causes. Ultimately, through these philanthropic contributions, immigrants not only maintain a connection to their homeland but also derive emotional fulfillment, reinforcing their sense of self-worth and their role within both their communities of origin and their new societies.

Migrant philanthropy, while seemingly altruistic, is driven by complex motivations that go beyond helping others. These include fulfilling personal needs like staying connected to the homeland, addressing guilt over their better living conditions, and maintaining a sense of responsibility and pride. Emotional factors such as nostalgia, loyalty, and empathy intertwine with practical considerations and migrants' personal circumstances, shaping their philanthropic actions. These emotions, however, play out differently when compared to family remittances, where obligation and anxiety often take center stage—a distinction that will be further explored in the Conclusion chapter.

The emotions driving migrant philanthropy—such as guilt, empathy, pride, and a sense of responsibility—are deeply intertwined with a moral framework that seeks to reconcile the privilege of living a better life with the hardships of those left behind in Iran. This sense of morality often operates independently of the recipient's needs or expectations, prioritizing the sender's own economic circumstances, the broader sociopolitical context, and their evolving worldview and self-

perception. By engaging in acts of giving, migrants reconcile their privilege with the hardships faced by those they have left behind, using philanthropy as a means to address guilt while validating their identity and sense of self-worth.

These practices are not solely about helping others but also about fostering a connection to one's homeland and sustaining a sense of belonging. Contributions are often designed for long-term impact, such as empowering individuals through education or skill development, reflecting a commitment to creating sustainable change. For many, this approach offers moral gratification, reinforcing their values and providing a sense of purpose. Through these acts, migrants find personal validation, balance their emotions of pride and nostalgia, and affirm their role within both their communities of origin and their new societies. This morality is as much about shaping their identity as it is about making a tangible difference in others' lives.

Finally, this chapter contributes to the literature on two main fronts. First, by exploring the motivations, experiences, and nuances of migrant philanthropy within this group, it reveals that migrant philanthropy involves a complex range of emotions rather than being purely positive or straightforwardly rewarding. Structural constraints create a challenging environment for the average Iranian remitter, who must navigate numerous considerations and factors, making the remittance experience deeply complex.

Previous studies suggest that migrant philanthropy serves multiple purposes: addressing the needs of migrants and their countries of origin while fostering recognition and integration in destination countries (Espinosa 2016; Chimienti and Solomos 2020). However, the experience of Iranian immigrants in Canada paints a more complex picture. While some benefits may be achieved, such as alleviating guilt and fostering a sense of connection, their overall experience is not as straightforward or consistently rewarding as past studies suggest. Beyond the emotional

aspects, this process is shaped by the migrants' reasons for remitting and their perceptions of the impact of their contributions.

The patterns of migrant philanthropy among Iranians in Canada are shaped by a combination of structural, geopolitical, social, and emotional factors. One of the primary challenges they face is ensuring that their philanthropic activities comply with the strict legal and regulatory frameworks concerning transactions with their home country, particularly due to the economic sanctions imposed on Iran. These sanctions make it crucial for Iranian immigrants to verify that the charities they support adhere to both Canadian and international regulations. Failure to comply, even unintentionally, could have serious legal consequences, jeopardizing not only their charitable efforts but also their legal standing in Canada.

In addition to the legality of activities of the charities, many Iranian immigrants also struggle with ensuring the legality of their remittance channels. The complexity and lack of clarity in the relevant regulations often leave individuals making educated guesses about whether their actions are within legal bounds. Instead of having a thorough understanding of the policies, many rely on community narratives to determine what is considered legal, illegal, safe, or risky. This ambiguity adds significant emotional and psychological strain when choosing a remittance channel. The pressure to maintain legal compliance complicates their financial transactions, adding an extra layer of stress as they try to uphold their responsibility and trustworthiness as Canadian residents.

Social implications of their financial activities are also a major concern. Iranian immigrants are acutely aware that any perceived association with organizations or remittance channels that violate sanctions could damage their reputation within both the Canadian and Iranian communities. This dual concern for legality and social perception creates a unique challenge for Iranian immigrants, as they must carefully navigate both the legal complexities and the potential social

consequences of their philanthropic and financial activities. The need to balance these factors distinguishes their experience from other migrant groups, adding to the overall complexity of their transnational financial practices and amplifies the negative emotions they experience during the remittance process. Concerns over legal compliance not only heighten stress but also deepen the emotional complexity of their philanthropic efforts, making the act of giving a source of ongoing anxiety.

Interestingly, participants in this study primarily focused on the legal challenges associated with financial transfers and organizational activities, rather than critically engaging with the broader structural factors at play. They expressed little concern or criticism regarding issues such as the charity infrastructure or the policies governing remittances within Iran. Even those who held negative views about the sociopolitical and economic conditions in Iran were more concerned with ensuring that their remittance methods adhered to Canadian laws, particularly to avoid accusations of illegal activities such as money laundering or violating sanctions. However, while they carefully followed Canadian laws, they showed less regard for the regulations within Iran itself, often aiming to minimize or avoid taxes on donations there. Notably, participants did not blame the sanctions themselves; instead, they appeared to have accepted these restrictions as an unavoidable reality. This acceptance seemed to stem from a sense of gratitude toward Canada, where they felt they were enjoying a privileged life. As a result, they avoided expressing dissatisfaction or entitlement, focusing instead on maintaining their legal standing and good citizenship.

Second, this chapter advances the emerging literature on informal collective remittances, shifting the focus away from state-level factors and emphasizing the roles of informal actors and mechanisms in shaping remittance practices. Research on migrant philanthropy has primarily examined the role of state-regulated remittance policies and their impact on remittance practices,



often emphasizing government efforts to encourage contributions from migrants (Kuznetsov 2006; Ragazzi 2014). However, recent studies have expanded this inquiry by highlighting the role of non-public institutions, particularly religious organizations, which, while remaining relatively uncommon within the Iranian community, offers alternatives to state-driven frameworks for collective remittances (Brinkerhoff 2016; Garbin 2019; DeSouza et al. 2023). While such scholarship has expanded the lens on remittance practices, limited attention has been given to collective remittances that operate independently of formal organizations, a gap partially addressed by Galstyan (2022). Scholars have noted the prevalence of informality in collective remittance actions (Orozco and Lapointe 2004; Mazzucato and Kabki 2009; Ramakrishnan and Viramontes 2010; Lacroix 2016), but the specific motivations and constraints that lead some migrant communities to rely heavily on informal networks remain underexplored.

The Iranian diaspora in Canada illustrates this phenomenon, as internal divisions and structural constraints shape unique remittance practices within the community. Unlike more cohesive migrant groups, which more readily engage in formal collective remittances through organized channels, Iranians tend to rely on informal networks. The divided nature of this community—rooted in distinct migration waves has led to varied religious and political beliefs (Cohen and Yefet 2019; Khaleghi 2011). Consequently, different segments of the Iranian Canadian diaspora experience divergent perspectives on Iran's socio-political context, leading to internal distinctions based on factors such as ethnicity, language, religion, and politics.

This division has hindered the development of cohesive collective remittance practices, resulting in fewer formal philanthropic activities and an increased reliance on informal, personalized remittances. The relative lack of unity within the Iranian diaspora, compounded by the sanctions and political constraints that influence remittance flows, fosters distrust among

community members. This distrust is amplified by concerns over the legality and reliability of charity organizations operating in Iran. Consequently, individuals tend to donate within smaller, informal networks comprising people they know personally or through community connections, often bypassing registered, formal organizations that may face scrutiny or regulatory obstacles.

All in all, the Iranian diaspora's philanthropic remittance practices offer insight into how social divisions, political pressures, and integration experiences intersect to shape remittance behaviours. By engaging in informal philanthropic remittances, Iranian immigrants navigate complex issues of trust, legality, and communal responsibility. This unique trajectory of Iranian migrants in Canada contrasts with more unified diaspora groups (e.g. Lacroix 2013), who may more easily leverage formalized remittance channels and collective contributions. In the case of Iranian immigrants, remittance practices are distinctly shaped by a nuanced set of social, political, and economic factors that foster informal, network-driven philanthropy as a means of maintaining connection to their homeland while adapting to life abroad.

## CHAPTER 6: CONCLUSION

This dissertation represents the first comprehensive investigation into the remittance practices of Iranian immigrants in Canada, an understudied group both within Canadian and global migration research. Using a mixed-methods approach, it uncovers the nuanced dimensions of remittance behaviour in this community, exploring the interplay of emotional motivations, transnational ties, and structural constraints, particularly in the absence of formal remitting channels. These findings bridge theoretical gaps and provide a valuable perspective on the complexities of migrant remittance behaviours, informing future research and policy development.

In this study, I examined Iranian immigrants' remittance practices from a dual lens, integrating both social and cultural perspectives and structural constraints that uniquely affect this population. Unlike much of the existing literature, which tends to focus on dynamics like changing personal relationships or financial struggles (Carling, 2014), this study highlights the distinct challenges Iranian immigrants face, including the safest methods to send money, legal ramifications, and potential risks when donating to charities. These issues require careful navigation of the sociopolitical climates in both Iran and Canada and the complex relationship between the two.

This research explored how Iranian immigrants continually navigate a landscape shaped by practical, emotional, and structural concerns. They balance anxieties around trust, compliance, and security in the remittance process, addressing each situation with caution and deliberation to make informed decisions. These considerations are essential to understanding the unique remittance practices of this group, influenced by both the structural constraints and emotional weights they face. I distinguished between family remittances and migrant philanthropy, as these represent two key ways Iranian migrants remit. This distinction highlights important nuances not

only in the logistics of these practices (the how) but also in their emotional, moral, and sociocultural motivations (the why).

In the sections that follow, I will first summarize the main findings and contributions of each chapter. I will then conduct a comparative analysis of the two types of remittances—family remittances and migrant philanthropy—that Iranian immigrants engage in. Next, I will analyze how the findings of this study help explain both "the why" and "the how" of Iranian immigrants' remittance practices in the face of structural constraints. Finally, I will conclude with a discussion of the study's limitations and offer some final reflections.

### **Summary of Key Findings**

In Chapter 3, the study begins with a statistical analysis of the sociodemographic characteristics and remittance patterns of Iranian immigrants, situating these findings within the broader context of similar migrant groups. This macro-level perspective informs an understanding of the micro-level determinants of remittances, setting the stage for the subsequent qualitative analyses in the next chapters. Key individual factors influencing remittances include income, marital status, education, migration period, and employment. For example, low-income Iranian households prioritize family support despite financial constraints, while married immigrants tend to remit more frequently due to higher disposable income and familial obligations. Younger immigrants, however, remit less, possibly due to the proximity of family in Canada. Interestingly, those who migrated in the late 1980s through the 2000s are more likely to remit, challenging the remittance decay hypothesis. Additionally, lower education levels correlate with higher remittance likelihood, deviating from typical patterns in previous research, and unemployment increases the likelihood of remitting to non-Iranian destinations, suggesting cautious financial strategies. Notably, Iranian

remittance practices often diverge from those of other groups, with remittances to Iran being smaller and less frequent due to sanctions. These findings point to the need for nuanced policy measures, such as reducing remittance costs and addressing structural barriers, to support immigrants and their families. By adopting a mixed-methods approach, the limitations of quantitative data are addressed by incorporating a qualitative approach in the next two chapters, allowing for a deeper understanding of the socio-cultural and economic contexts influencing remittance behaviours.

To complement the quantitative analysis in Chapter 3, in Chapters 4 and 5, in-depth interviews with 16 Iranian immigrants provide qualitative insights into the legal, emotional, and social dimensions of remittance decisions. The interviews also explore participants' socioeconomic backgrounds prior to migration, their migration experiences, and their perspectives on the socio-economic situations in both Iran and Canada, offering critical context for understanding the complex factors influencing remittance practices.

Chapter 4 explores family remittances, moving beyond the traditional dichotomy of altruism versus self-interest. It emphasizes that Iranian immigrants remit not just as financial support, but as expressions of familial loyalty, emotional continuity, and cultural identity. This "hybrid" form of self-interest is rooted in internalized moral obligations and emotional ties, with emotional work playing a significant role in alleviating guilt and maintaining family bonds. These findings help explain the findings in Chapter 3, showing a correlation between unemployment and a higher likelihood of remittances, as well as the increased likelihood of remitting in low-income households, suggest that motivations behind remitting may extend beyond financial considerations. If financial factors were the sole drivers, we would have expected to see the opposite effect, where individuals with higher incomes and employment status would be more likely to remit, rather than

the observed pattern. While sociocultural norms and moral and emotional considerations shape these practices, structural challenges—such as reliance on informal, trust-based methods—add complexity and risk, including fraud and unfavorable exchange rates. This chapter challenges economic-centric frameworks like the NELM by highlighting the importance of emotional, moral, and cultural contexts in remittance behaviour. It also provided insight into evolving familial dynamics, such as the role of expectations and gratitude in remittance practices, as well as gender dynamics—an area that remained largely unclear in the quantitative analysis of Chapter 3.

Chapter 5 examines migrant philanthropy, where Iranian immigrants extend their remittance practices to collective, philanthropic contributions. Motivated by emotional, cultural, and structural factors, Iranian migrants use philanthropy to maintain ties to Iran, alleviate guilt, and fulfill a broader sense of cultural duty. However, legal restrictions, sanctions, and community fragmentation complicate this process, forcing migrants to rely on informal networks rather than formal organizations. The chapter also highlights the divided nature of the Iranian Canadian diaspora, with varying religious, political, and cultural backgrounds influencing remittance practices. This reliance on informal, trust-based methods contrasts with the practices of more cohesive diaspora groups.

Through its analysis, this chapter advances the literature on migrant philanthropy by shifting the focus from state-regulated frameworks to informal mechanisms. It also reveals that the emotional aspects of philanthropy, such as connection and guilt alleviation, are often tempered by structural and logistical constraints, challenging the assumption that migrant philanthropy is always straightforwardly positive.

Together, building on Chapter 3, Chapters 4 and 5 offer a comprehensive understanding of Iranian immigrants' remittance practices. Chapter 4 emphasizes the role of internalized moral

obligations and emotional ties in family remittances, while Chapter 5 expands the discussion to migrant philanthropy, illustrating how evolving identities and structural constraints influence collective remittance behaviours. This research broadens the scope of remittance studies by integrating emotions, morality, and cultural context with economic and policy considerations, particularly when remittances are sent via informal channels. It offers valuable insights into the unique experiences of divided diaspora communities like the Iranian Canadian population that not only have to rely on informal and unconventional channels of remittances—inherently insecure-, but also navigate concerns of trust and safety within their own community, while making sure their activities fall within the legal frameworks.

Moreover, by making the distinction between family remittances and migrant philanthropy, this research goes beyond treating remittances as homogenous and finds nuances in the two kinds of remittances that would otherwise go unnoticed. Next section provides a comparative analysis of the two kinds of remittances studied in this research.

### **A Comparison of the Two Types of Remittances**

This section synthesizes the findings from chapter 4 (family remittances) and chapter 5 (migrant philanthropy), providing a comparative analysis of the two remittance practices. It begins by discussing the evolving nature of remittance types and transitions into an exploration of the emotional and moral factors shaping remittance behaviours. These factors serve as a foundation for practical decision-making, influencing migrants' choices and approaches to remitting. Following this, the section examines practical elements—such as methods, rationales, and patterns of giving—highlighting how emotional and moral considerations guide these practices.

Similar sets of questions were asked in both chapters. Each chapter examines the motivations behind these remittances despite the structural constraints faced by Iranian immigrants (the why). The chapters also address the practical strategies migrants employ to navigate these challenges (the how), alongside the emotional responses these strategies evoke. Differences and similarities between the two types of remittances emerge, particularly in the emotions and moral frameworks that underpin them.

Through this comparative perspective, the analysis underscores the critical roles of emotions and morality in the study of remittances. It provides deeper insight into the diverse motivations and behaviours that define each form of financial support, offering a more comprehensive understanding of remittance practices within the Iranian immigrant community.

### Evolving remittance practices: from family to philanthropy.

The study revealed that, contrary to the *remittance decay* hypothesis (Lucas and Stark 1985), Iranian migrants do not remit less over time due to a sense of disconnect from their home country or because of family reunification in the host country. Instead, the initial high frequency of remittances gradually fades as both migrants and their families adjust to the reality of physical separation. This adaptation involves finding alternative ways to maintain family connections, such as regular communication and the sending of non-monetary gifts. This shift reflects an emotional transition: while remittances initially serve to alleviate guilt, reinforce familial ties, and provide support, migrants eventually find less need to tangibly demonstrate commitment, as other means of maintaining ties become sufficient. While this emotional shift is critical, the study also explores how remittance behaviours evolve in terms of their form, not just frequency.



Building on this emotional shift, remittances also evolve in terms of their form. Rather than ceasing altogether, migrants begin directing their remittances towards charitable causes. This transformation suggests that, while the emotional and psychological need to remit may lessen as migrants spend more time in Canada, their moral and personal connection to Iran remains intact. Thus, rather than a simple decline, remittance behaviours evolve, with recipients shifting from family and friends to philanthropic efforts within the Iranian community. Notably, the analysis in Chapter 3 found that the period of migration does not exert a statistically significant influence on remittance behaviours overall, reinforcing the idea that remittances do not necessarily decline over time. However, Iranian immigrants who arrived in Canada during the late 1980s through the 2000s are notably more likely to remit funds, both to Iran and other countries. This pattern further challenges the remittance decay hypothesis, suggesting that other factors, such as socio-political context and personal assimilation, shape remittance behaviours. Together, these findings underscore how complex socio-political, emotional, and psychological factors influence the evolving patterns of remittance practices among Iranian migrants as they navigate the shifting dynamics of transnational family support and community connection.

While charitable remittances suggest an emotional and psychological shift, the motivations behind these changes are complex and are influenced not only by Canadian norms but also by migrants' evolving self-perception and understanding of their capacity to contribute. While only a few interviewees reported engaging in philanthropic activities before their migration, it is difficult to attribute their increased interest in philanthropy solely to an "acculturation" to Canadian or North American norms emphasizing donation and volunteering. Many immigrants start their philanthropic efforts almost immediately after arriving in Canada, often even before securing permanent employment or while earning modest incomes. Although these activities often evolve

into more serious commitments over time, they do so not because of cultural assimilation but due to the migrants' recognition of their growing capacity to contribute. Initially, in Iran, many immigrants may not view themselves as privileged, despite leading relatively privileged lives. However, after migration, they become more aware of their privileges and feel more capable of donating to charitable causes. Their philanthropic activities begin modestly but start nonetheless, well before they fully adopt Canadian cultural norms. The increase in their contributions tends to correlate with a decrease in remittances to family, rather than a conscious adoption of new cultural practices.

### Emotional experience.

The emotional experiences tied to remittance practices among Iranian migrants in Canada reveal significant contrasts between family remittances and migrant philanthropy. Family remittances, while initially voluntary, become deeply intertwined with moral obligation and personal responsibility, often evoking negative emotions. Migrants commonly feel guilt for leaving loved ones behind, coupled with a sense of indebtedness stemming from familial sacrifices during their upbringing. This guilt is frequently associated with shame or a sense of personal failure, while anxiety arises from concerns about whether the funds are being used effectively or perceived as sufficient by recipients. Cultural and familial expectations exacerbate these feelings, creating an emotional burden. Disappointment or even betrayal may occur if contributions are underappreciated, reinforcing the notion that family remittances are more about fulfilling internalized obligations than personal choice. Ultimately, the act of remitting provides only partial relief from these emotions, underscoring the significant emotional toll of family remittances as more than financial transactions but fraught emotional engagements.

In contrast, migrant philanthropy is linked to more positive emotions such as pride, nostalgia, and altruism. While guilt can also play a role, it stems from an awareness of the migrant's relatively privileged life rather than specific personal obligations. Philanthropic giving becomes a constructive outlet for this guilt, enabling migrants to contribute to broader community well-being in their home country. Unlike family remittances, which are weighed down by interpersonal complexities, philanthropy provides a sense of agency and purpose, making it a more uplifting endeavor.

The expression of emotions also varies significantly between the two forms of remittance. Migrant philanthropy fosters feelings of pride, nostalgia, and loyalty, which promote a sense of social connection and shared purpose. These emotions are easier to communicate in social settings and are often seen as morally rewarding, enhancing the migrant's sense of transnational identity. In contrast, family remittances evoke negative emotions like anxiety and guilt, which are more difficult to express openly due to their vulnerability and discomfort. To manage this, migrants may rationalize their support or frame it in practical terms, avoiding direct acknowledgment of the emotional burdens or unmet familial expectations. As a result, family remittances are often associated with obligation, and their emotional weight remains largely hidden.

Through in-depth interviews, I explored these emotions in greater depth. By creating a safe, non-judgmental environment and using open-ended questions about conflicts or stress related to remitting, participants revealed subtle feelings of guilt and anxiety. Observing non-verbal cues such as tone of voice and body language provided additional insights into the emotional discomfort that might not have been expressed verbally. This stood in stark contrast to how they discussed migrant philanthropy, which they framed in more positive, empowered, and

altruistic terms. These interviews illuminated the emotional complexities that migrants navigate in their family relationships and remittance practices.

Overall, the emotional dimensions of remittances are shaped by personal motives, cultural expectations, and familial dynamics. Family remittances are imbued with a sense of moral obligation, intertwined with anxiety, guilt, and a desire to repay. Conversely, philanthropic donations are characterized by a more straightforward emotional experience, driven by altruism, pride, and fulfillment, making them less emotionally fraught and more socially rewarding.

### Moral frameworks.

The moral frameworks guiding family remittances and migrant philanthropy diverge significantly. Family remittances are primarily shaped by the needs and relationships of the recipients, while migrant philanthropy is driven by the remitter's personal desires and motivations. Though both practices may appear altruistic, migrant philanthropy often highlights personal and self-oriented needs for connection and emotional relief, rather than being driven by purely selfless acts of generosity. Unlike motivations rooted in strategic calculations for return benefits, such as social recognition (Thai 2012), social status (Carling 2014), or long-term investment (Lucas and Stark 1985), Iranian migrant philanthropy often arises from emotional and cultural imperatives and a desire for self-worth and connection. While both forms of remittances are essential to migrants' lives, their underlying motivations reflect different aspects of migrant experience.

Building on Simoni and Voirol's (2021) framework to explore transnational morality, here I focus on how moral frameworks shape remittance behaviour and the *moral breakdowns* migrants face (Zigon 2007; 2008). These frameworks are shaped by a mix of internal factors—such as guilt,

gratitude, or cultural pride—and external influences, including pre-migration circumstances, migrants’ reasons for migration and for remitting, ties to both family and their communities in Iran, and socio-cultural expectations.

I conceptualize remittance practices through two distinct moral frameworks: detached and relational morality, which represent two distinct approaches to remittance practices. *Detached morality* emphasizes the sender’s personal circumstances and sociopolitical context, prioritizing emotional and financial autonomy. *Relational morality*, on the other hand, focuses on the recipient’s expectations and broader societal norms. It reflects an emotionally entangled process where family needs take precedence over other priorities. These frameworks challenge conventional distinctions between voluntary and obligatory remittances by showing how motivations span a spectrum of internal and external drivers.

*Detached morality* aligns with the faster initiation, consistent giving, and smaller amounts often seen in charitable remittances. These donations are typically motivated by cultural identity and emotional fulfillment, as migrants seek to reaffirm ties to their homeland. Migrant philanthropy follows a structured and predictable pattern, guided by charity guidelines and community expectations, and while it is less tied to daily life, it may respond to major events like natural disasters.

In contrast, family remittances tied to *relational morality* carry deeper emotional weight and mental burden. This process is marked by delayed initiation and fluctuating patterns, as migrants continually reassess and rationalize their actions in response to evolving family needs and circumstances. These remittances typically start later in the migration journey, driven by a sense of moral obligation and guilt for leaving loved ones behind. Often larger and less frequent, family remittances prioritize familial obligations over other considerations and are shaped by

cultural and familial norms. This ongoing cycle of emotional reassessment, coupled with the high stakes of meeting familial expectations, can expose migrants to significant emotional work and the risk of moral breakdowns.

By examining the distinct emotional experiences and moral frameworks underpinning each type of remittance among Iranian immigrants, underlying narratives emerge, illuminating the multifaceted motivations behind Iranian migrants' remittance behaviours in Canada. This comparative approach underscores the crucial roles of emotions and morality in shaping remittance practices, offering a deeper understanding of migrant financial support and the broader contextual factors influencing it.

### **The “Why” and “How” of Remittances: Drivers and Navigating Structural Challenges**

One of the central questions driving this research was why Iranians continue to remit despite significant structural constraints. This study identifies the key factors that explain why they persist in sending substantial amounts despite the challenges they face.

Socio-demographically, Iranian immigrants tend to have higher educational attainment and a larger proportion in the highest income bracket, which may contribute to their greater capacity to remit. Additionally, the majority of Iranians are recent immigrants, which could indicate a closer connection to their families in Iran, further motivating their remittance behaviour.

More significantly, the study reveals that for Iranian immigrants, remittances are driven less by financial dependency of the recipients and more by the remitter's desire to maintain symbolic ties with their homeland. Beyond fulfilling economic needs, remittances nurture emotional and social connections, fulfill moral obligations, and alleviate the guilt associated with

emigration. These practices serve as expressions of cultural identity and familial obligation, highlighting how migrants often prioritize emotional well-being and familial ties over economic returns. This shift from practical support mechanisms to symbolic acts of connection distinguishes the remittance practices of Iranian immigrants from those of many other migrant communities, offering insight into why they continue to remit despite the structural hardships they face.

The second key research question guiding this study was how Iranian immigrants continue to remit despite the structural constraints they face. These constraints, alongside migrant's emotional needs, cultural expectations and moral obligations, shape the ways in which they send remittances. The findings emphasized how emotional motivations, such as guilt, pride, and a desire for belonging, play a critical role in influencing the overall decision-making. Thus, this research situates practical aspects of remitting within a broader socio-cultural context, illustrating how transnational ties and emotional experiences intersect to inform the financial support that migrants provide to their families and communities back home. While emotional ties and moral obligations significantly impact their remittance decisions, migrants must also navigate a complex web of legal constraints, including Canadian regulations and the economic sanctions.

Interestingly, the participants in this study exhibited minimal engagement with broader structural issues such as charity infrastructure or Iran's remittance policies, instead focusing on ensuring compliance with Canadian laws to avoid legal repercussions, like accusations of money laundering or violating sanctions. Even those who held critical views of Iran's sociopolitical and economic conditions prioritized compliance with Canadian laws to avoid accusations of money laundering or sanctions violations. While they adhered closely to Canadian regulations, they often bypassed Iranian rules, particularly aiming to minimize taxes on donations.

In the context of family remittances, structural constraints appear less significant in migrants' experiences. Emotional and relational aspects, such as the fulfillment of supporting loved ones and maintaining familial ties, take precedence, often diminishing the perceived impact of logistical challenges like sanctions. By contrast, in the case of migrant philanthropy, where the experience is less personal, structural constraints are more keenly felt and frequently discussed. Migrants tend to emphasize the frustrations of sanctions and logistical hurdles more in this context, as the absence of a strong emotional connection shifts attention toward these barriers.

Surprisingly, however, participants accepted sanctions as an unavoidable reality. Rather than challenging structural constraints, they seemed to focus on working within them to maintain good citizenship in Canada while remaining meaningfully connected to family back home. Their emphasis, then, was on making the system—over which they felt they had little control—work for their needs, enabling them to balance loyalty to both Canada and Iran.

The findings identified two reasons for this behaviour: First, participants' decisions were shaped by their awareness of power dynamics and the risks associated with non-compliance in Canada. Accusations of money laundering or violations of sanctions could lead to severe legal and social repercussions, including financial penalties or jeopardizing their immigration status. In contrast, bypassing Iranian regulations likely felt less risky and more manageable, given the participants' distance from Iranian enforcement mechanisms. This focus on risk management underscores how participants adapt to their host society's power structures, prioritizing compliance with systems that carry the most significant potential consequences for their lives.

Second, the participants' actions also reflect a sense of gratitude and indebtedness toward Canada as their host country for the quality of life they experienced there. With Iran's economic and political instability worsening, immigration often represents a haven for those seeking better



opportunities. This sense of relief and gratitude fosters a desire to prove one's worthiness as a "good" citizen, which often translates into prioritizing adherence to Canadian norms and laws. Such gratitude can also create a sense of precariousness, as participants may feel the need to avoid challenging the host country's systems or questioning its restrictions to maintain their status and access to its benefits.

Beyond these two interpretations, another plausible understanding is that sanctions operate as a normalized and internalized backdrop, subtly shaping remittance behaviour. As an Iranian researcher, I may have been perceived as already aware of the weight and omnipresence of sanctions in everyday life, making it feel redundant for participants to explicitly identify them as a primary factor. Nevertheless, the very absence of overt references to sanctions speaks to their internalization: they are not questioned, but rather taken for granted and worked around. The aim of this research, therefore, is not simply to identify sanctions as a constraint, but to examine how they are normalized, internalized, and navigated in the everyday practices of Iranian immigrants.

Logistically, Iranian immigrants in Canada navigate structural challenges associated with sending remittances to Iran through a variety of informal methods that reflect their unique social and cultural contexts. This research reveals that remittance practices among this population are not solely economic transactions but are deeply embedded within a framework of trust, familial loyalty, and cultural identity. These findings contribute significantly to the literature on moral economy by illustrating how the remittance process is shaped by emotional imperatives, moralities, and socio-cultural dynamics, challenging traditional economic models that often overlook these dimensions.

The study highlights that Iranian immigrants primarily utilize peer-to-peer trust-based exchanges and delegated remittance management, relying on established social networks to facilitate transactions. The emphasis on trust in these methods aligns with broader discussions in

the moral economy literature, which argue that economic actions cannot be fully understood without considering the social contexts in which they occur.

This research finds that trust is particularly pronounced among women, who play crucial roles in managing familial relationships and facilitating remittance flows. This finding expands existing literature by showcasing how gender dynamics influence economic behaviours, as women's social networks often foster greater reliability in informal exchanges.

Moreover, the reliance on informal remittance methods underscores the inadequacies of formal channels, which are inaccessible or fraught with legal complexities. By utilizing *sarrafis* and hand-carrying cash, Iranian immigrants navigate these barriers while ensuring that their financial contributions reach their intended recipients.

## **Conclusion**

In this chapter, I have outlined, identified, and summarized the key theoretical and empirical contributions of this dissertation. This research sheds light on structural constraints, particularly economic sanctions, that directly impact remittance behaviours yet remain underexamined in sociological and qualitative work. By addressing this gap, the study challenges conventional economic models that view remittances as purely transactional, advocating for a more comprehensive approach that integrates moral, emotional, and structural dimensions.

Focusing on the experiences of Iranian immigrants, the research explores why and how migrants navigate these constraints while maintaining connections to their family and homeland. It distinguishes between family and non-family remittances, demonstrating how moral and emotional factors shape each practice differently. This nuanced perspective reveals the interplay

between personal motivations and external pressures, enriching academic debates on migration and remittance behaviours. By emphasizing the often-overlooked impact of structural factors like sanctions, the study not only contributes to the literature on remittances but also provides actionable insights for policymakers seeking to support migrant communities in their cross-border financial interactions.

### **Limitations and Recommendations for Future Research**

This study provides insights into the motivations and moral frameworks shaping remittance practices among Iranian migrants, yet several limitations should be acknowledged. Firstly, data collection presented its own challenges. Due to the sensitive nature of financial topics, particularly in light of legal concerns around remittances, some participants expressed reluctance to participate in interviews, fearing scrutiny or possible legal implications. Additionally, as a visibly Muslim Iranian researcher, my identity may have unintentionally influenced participants' perceptions, potentially creating a barrier among some potential participants who may have perceived a connection between me and the Iranian government. This issue, discussed in further detail in Chapter 2 (methodology), highlights a limitation in gaining candid and more inclusive responses across the participant pool.

Moreover, the study faced limitations in the depth of exploration into the socio-psychological motivations of migrants. Future research could employ more comprehensive qualitative methodologies—such as life history interviews, ethnographic fieldwork, longitudinal case studies, or narrative analysis—to more fully capture the complex moral reasoning, emotional dimensions, and evolving relationships that inform remittance practices. Complementing these methods with longitudinal analysis could further illuminate how migrants' internal moral

obligations shift over time and across different stages of the migration experience within structural frameworks. Additionally, comparative research across generational or cultural backgrounds could offer valuable insights into how these moral obligations are shaped by, and negotiated within, broader cultural, familial, and societal expectations. Together, these approaches would enable a more nuanced and dynamic understanding of the diverse moral frameworks migrants navigate in transnational contexts.

In addition, while this study focused on the remitter's perspectives to examine how structural constraints influence remittance practices, behaviours, and decision-making processes, incorporating the perspectives of remittance-receivers would have provided additional valuable insights. Such an approach could have shed light on how remittances are perceived by receivers and, in turn, how those perceptions shape the decision-making of remitters. This perspective would have more effectively captured how the expectations or lack thereof from receivers are translated and interpreted by remitters. Additionally, the impact of external factors could have been explored more comprehensively. Including the receiver's viewpoints would also have allowed for a deeper examination of the psychological and emotional experiences associated with remittances, offering a richer understanding of the dynamics involved.

Also, while this research focused primarily on Iranian participants residing in major urban centers, perspectives from those living in smaller or rural Canadian communities were underrepresented. Iranian migrants in these areas may face distinct challenges due to limited access to established Iranian communities, financial institutions, and charity organizations, all of which support remittance practices. This lack of local resources could result in different remittance experiences compared to those in larger cities, where such support structures are more accessible. Expanding future studies to include these smaller communities could provide a fuller

understanding of how remittance practices are influenced by access to community networks and financial sectors.

Another limitation of this study lies in the limited integration between its quantitative and qualitative components. Due to constraints in time and resources, the study relied on pre-existing survey data, which, while useful, was not specifically designed to align with the themes that emerged during the qualitative interviews. As a result, the two methods operated more in parallel than in dialogue, limiting the potential for a more cohesive mixed-methods analysis. For instance, while the survey data highlighted remittances sent to third countries as a key pattern, this did not feature prominently in participants' accounts during interviews. Conversely, participants in interviews discussed sending remittances for charitable or philanthropic purposes—an aspect not captured by the survey. The lack of overlap on these dimensions constrained the ability to draw direct connections between the two datasets. With more time and resources, I would have developed a survey instrument tailored to the qualitative findings, allowing for greater methodological coherence. Future research would benefit from designing both components in tandem to facilitate stronger triangulation and a deeper insight into the patterns and meanings behind Iranian migrants' remittance practices.

Despite these limitations, this study provides a solid foundation for further exploration into the motivations and moral complexities shaping remittance practices, offering pathways for future research to build upon these findings across broader contexts and migrant communities.

### **Final Thoughts**

Through this work, I aimed to illuminate the experiences of this migrant group—individuals who endure significant hardships, not only due to the political and economic challenges in Iran but also

as a result of the systemic effects of sanctions. These sanctions, often presented as tools for political leverage, have instead wreaked havoc on the lives of ordinary citizens, exacerbating the struggles they already face. As demonstrated by the emerging literature on the limited or counterproductive impact of sanctions in achieving their intended goals (Hufbauer, Schott, Elliott, and Oegg 2010; Mulder 2022; Bajoghli et al. 2024), the true cost is borne by those who have done nothing wrong yet find themselves caught in the crossfire.

With this dissertation, I hope to contribute to this evolving narrative, urging a deeper reflection not only on the policy implications that often prioritize political and economic agendas within neoliberal systems—such as Canada’s—but also on the human toll of these policies. It is crucial to hear the stories of ordinary people who endure immense suffering, often for reasons entirely beyond their control. Through this research, I reveal that migrant groups, often treated as a monolithic or "black box" category, are in fact dynamic, diverse, and unique in their experiences. It is my hope that this work will encourage a more nuanced and empathetic understanding of these individuals, whose stories are too often overlooked.

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## APPENDIX A

### Interview Guide

#### *Remittance Practices of Iranian Immigrants in Canada*

**Leili Yousefi, (Ph.D candidate) (Department of Sociology – McMaster University)**

**Information about these interview questions:** This gives you an idea what I would like to learn about your background and remittance practices. Interviews will be one-to-one and will be open-ended (not just “yes or no” answers). Because of this, the exact wording may change a little. Sometimes I will use other short questions to make sure I understand what you told me or if I need more information when we are talking such as: “*So, you are saying that ...?*”), to get more information (“*Please tell me more?*”), or to learn what you think or feel about something (“*Why do you think that is...?*”).

- 1) Information about you,** such as age, education, gender, marital status, occupation
- 2) Migration-related questions,** such as when and how you immigrated
- 3) Social networks related questions,** such as kind of the communities you belong to, types of jobs you’ve had, people you socialize with the most
- 4) Sociopolitical perceptions related questions,** such as how you see Iran’s sociopolitical situation, whether you think Iran’s economic situation is getting better or worse, whether you plan to return
- 5) Remittance related questions,** such as how often you remit and what percentage of your earnings you remit, what methods you usually use to remit and whether you have faced any issues when remitting
- 6) Gender related questions,** such as changes in family/relationship structure you’ve experienced as a result of immigration, socioeconomic expectations from you as an immigrant in the home country

**END**

## APPENDIX B



### LETTER OF INFORMATION / CONSENT

#### ***A Study about Remittance Practices of Iranian Immigrants in Canada***

**Principal Investigator:** Leili Yousefi  
Department of Sociology  
McMaster University  
Hamilton, Ontario, Canada  
Email: Yousefi@mcmaster.ca

**Faculty Supervisor:** Dr. Melanie Heath  
Department of Sociology Associate Professor  
McMaster University  
Hamilton, Ontario, Canada  
Email: mheath@mcmaster.ca

#### ***What am I trying to discover?***

For my Ph.D dissertation, I am exploring various aspects of remittance practices of Iranians who have immigrated to Canada. I would like to see how different socioeconomic characteristics and cultural peculiarities, such as level of education, income, age, gender, marital status, political perspectives, familial relationships affect remittance practices of Iranian immigrants. I would also like to examine how sociopolitical structures such as state policies affect Iranian immigrants' remittance behaviours.

#### ***What kinds of participants am I looking for?***

I am looking for first-generation Iranian immigrants, who have remitted money back to Iran more than once. Such transactions can be done to support family members, friends, relatives, or even charity organizations; however, if you have sent money for personal reasons such as buying personal property, or paying off debt, I would still like to interview you about your experience.

#### ***What will happen during the study?***

During this study, you will be asked interview questions over Zoom for about 1-2 hours. I will be asking you questions about your remitting money back home experiences. • I will also ask you for some demographic/background information like your age, education, your immigration experience, your relationships with family members back home and those that you have developed here in Canada. I have attached a summary of the list of questions I will ask to this letter for your reference.

The interviews will be audio recorded with your permission, so I will be able to transcribe and analyze them later, and I will also take handwritten notes throughout the interview.

Depending on your preference, we can conduct the interview in English or Farsi. If we use Farsi, I will translate the interview before transcribing it.

#### ***Are there any risks to doing this study?***

The risks involved in participating in this study are minimal. During the interview, you may find some of the questions personal and feel uncomfortable to answer. You may also find it stressful to discuss your feelings about the economic or political situation here or at home. If that is the case, you can let me know and we will move on to the next questions. You do not need to answer questions that you do not want to answer or that make you feel uncomfortable. I describe below the steps I am taking to protect your privacy.

#### **Are there any benefits to doing this study?**

You may not directly benefit from participating in this study. However, you will help me learn about remittance practices of Iranian immigrants, and with that I will be able to advance what us, as social scientists, know about remittances. Also, this study can be helpful in developing policies that would benefit the Iranian community to live more comfortably here in Canada.

#### **Who will know what I said in the study?**

You are participating in this study confidentially. The Zoom meeting will be password protected, and there will not be an overlap between interviews. To further ensure that the meeting is being held privately I will use the waiting room option, to minimize the risk of anyone else entering the meeting without my admission. You also have the option to participate with your video turned off or turn it off at any point in the interview. I will not use your name or any information that would allow you to be identified. I will use pseudonyms instead of your real names. No one but me will know whether you were in the study unless you choose to tell them. Every effort will be made to protect your confidentiality and privacy. However, we are often identifiable through the stories we tell. Since our community is not very large, others may be able to identify you on the basis of references you make. Please keep this in mind in deciding what to tell.

The information you provide will be kept in an encrypted personal external hard drive, that is password-protected where only I will have access to it. The data will be destroyed permanently after 4 years from completion of interviews, once I am done using it for my dissertation and other publication purposes. The data retained for 4 years will not contain any names or identifying information of you. After transcription, the audio recordings will be destroyed.

I will protect your privacy as outlined above.

#### **What if I change my mind about being in the study?**

You can withdraw from the study at any time during the interview, and **up to one month** from completion of the interview. There will not be any consequences if you decide to do so. After a month, I will remove any identifying information from audio recording, to protect your privacy and confidentiality. Then, even I will not be able to attach any set of interview answers to you or any given participant, so it will be impossible to remove your data. That is why you can withdraw from the interview up to a month from completion of the interview. If you decide to do so, any data from you will be permanently deleted from my records. You can request your data be removed from this study by contacting me via email or phone provided below.

#### **How do I find out what was learned in this study?**

I expect to have this study completed approximately by fall 2022. If you would like a summary of the results, please let me know how you would like it sent to you.

#### **Questions about the Study:**

If you have questions or need more information about the study itself, please contact me at:

Phone: (\*\*\*) \*\*\* – \*\*\*\*

E-mail: Yousefil@mcmaster.ca

This study has been reviewed by the McMaster University Research Ethics Board and received ethics clearance. If you have concerns or questions about your rights as a participant or about the way the study is conducted, please contact:

McMaster Research Ethics Secretariat

Telephone: (905) 525-9140 ext. 23142

C/o Research Office for Administrative Development and Support

E-mail: [ethicsoffice@mcmaster.ca](mailto:ethicsoffice@mcmaster.ca)

## **CONSENT**

At the beginning of the interview, I will ask for your verbal consent for the following:

- I have read the information presented in the information letter about a study being conducted by Leili Yousefi of McMaster University.
- I have had the opportunity to ask questions about my involvement in this study and to receive additional details I requested.
- I understand that if I agree to participate in this study, I may withdraw from the study at any time or up until one month after completion of the interview.
  - I have been given a copy of this form.
  - I agree to participate in the study.
  - 1. I agree that the interview can be audio recorded.
  - 2. I would like to receive a summary of the study's results.

Please send them to me at this email

Address: \_\_\_\_\_

Or to this mailing address: \_\_\_\_\_

## APPENDIX C

### Email Correspondence with MaxQDA Support



MAXQDA Customer Service  
To You

Yesterday  
...

Dear Leili,

Thank you for your message.

As we have transferred our daily business regarding the purchase of licenses to our e-sales partner Cleverbridge who hosts our [online shop](#), we kindly ask you to note that no purchase can be conducted in Iran due to an embargo.

We, therefore, ask you to purchase your aspired licenses when you are back on Canadian soil.

Thank you for your understanding.

In case of any remaining questions regarding our products, licenses or the processing of your order, please do not hesitate to contact us again.

Best regards,

Christoph