

THE UNIVERSITY OF CHICAGO

**Pressure, Pushing Down on Me: Sanctions-Led Disruptions of Remittance Flows and the Social Consequences for Transnational Arab Families**

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## **Abstract**

Remittances—cross-border financial transfers sent by migrants to their home countries—serve as critical economic lifelines and social connectors. However, economic sanctions disrupt these flows through ambiguous legal prohibitions and heightened security measures, exacerbating financial and social precarity. Despite their significance, the mechanisms and consequences of such disruptions remain understudied in South West Asia (SWA), particularly in Lebanon, Syria, Palestine, and Jordan. This study combined legal analysis, firsthand remittance experience, and interviews with financial bureaucrats (n=12), university administrators (n=3), and SWA diaspora members (n=11) in the U.S. Findings revealed that hyper-securitization caused systemic delays, cancellations, and account closures, with inadequate alternative pathways. Sanctions also imposed emotional burdens, including feelings of separation and guilt, while reshaping migrants' community ties. The study underscored the collateral harms of targeted sanctions, and demonstrated how U.S. foreign policy reverberates domestically. Policy recommendations included a sanctions oversight body, blanket remittance exemptions, and federal support for resilient transfer mechanisms.

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## Introduction

Economic sanctions are the prevailing foreign policy measure mediating flows of money between countries, known as remittances. United States sanctions, typically issued through the Department of Commerce or Department of the Treasury's Office of Foreign Assets Control, often involve asset freezes, export controls, arms embargoes, and opposition to relief aid, and are levied on specially designated individuals and entities, as well as entire countries through the State Sponsors of Terrorism designation.<sup>1</sup> The stated purpose of United States sanctions is to incentivize compliance with U.S. legal standards through the application of economic pressure to the national elite of non-compliant countries.<sup>2</sup> However, critics of sanctions, such as scholars Stuart Davis and Immanuel Ness, have denounced these measures as collective punishment, siege warfare, and laying conditions for popular uprising and consequent destabilization of sanctioned governments.<sup>3</sup>

In the South West Asia (SWA) region, economic sanctions often lead to uncertainty surrounding remittances, resulting in households no longer being able to depend on this steady source of income, and requiring alternate methods of earning in order to assure their survival.<sup>4</sup> Sanctions directly affect the flow of funds between nations, including through local banks.<sup>5</sup> Sanctioning bodies may require money transfer providers (Western Union and MoneyGram, for example) to vet senders and receivers extensively to ensure that parties are not on the Specially

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<sup>1</sup> Jamal Ibrahim Haidar, "Sanctions and Export Deflection: Evidence from Iran," *Economic Policy* 32, no. 90 (2017): 319–55.

<sup>2</sup> Haidar, "Sanctions and Export Deflection."

<sup>3</sup> Stuart Davis and Immanuel Ness, *Sanctions as War: Anti-Imperialist Perspectives on American Geo-Economic Strategy* (Chicago, IL: Haymarket Books, 2023).

<sup>4</sup> Dursun Peksen and Byunghwan Son, "Economic Coercion and Currency Crises in Target Countries," *Journal of Peace Research* 52, no. 4 (July 1, 2015): 448–62, <https://doi.org/10.1177/0022343314563636>.

<sup>5</sup> Cipriani, Marco, Linda S. Goldberg, and Gabriele La Spada. 2023. "Financial Sanctions, SWIFT, and the Architecture of the International Payments System." SSRN Electronic Journal. <https://doi.org/10.2139/ssrn.4336483>.

Designated Nationals (SDN) list, resulting in higher costs of operations, which may be passed down to households in the form of exorbitant fees levied on sent and/or received funds.<sup>6</sup>

Stringent vetting may also increase transfer time, resulting in long wait periods for receivers, and may result in funds being seized and accounts being frozen or banned from remittance, with no legal recourse. For senders, these factors may result in reduced frequencies of remittance and smaller amounts being remitted due to increases in fees. These factors contribute to insecurity within remittance flows and make remittance a precarious activity for the transnational household.

Remittances are necessary for immigrants to remain connected with their families, despite physical distance. Immigrants in the United States inhabit multiple sociocultural contexts throughout their lives. A large body of research exists around the American context, examining the cultural negotiations of immigrants in the United States, and focused on the processes of assimilation that define belonging within American society. But immigrants, even upon immigrating, continue to exist within their families and communities in the context of their countries of origin. The process of remittance, where immigrants send money back to their families, is an economic process—it serves to create a steady flow of income for households that insulates them from financial hardship and mitigates part of the risk of being dependent on personally earned income. Remittances also connect immigrants to their families, cementing the immigrant’s social position and household identity as contributors even in their physical absence, and creating transnational linkages that enable immigrants to exist simultaneously in contexts that may be miles apart. Remittances hence occur for economic *and* social reasons—in the

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<sup>6</sup> Office of Foreign Assets Control, “Settlement Agreements between the U.S. Department of the Treasury’s Office of Foreign Assets Control and MoneyGram Payment Systems, Inc., and SAP SE,” 2021, <https://ofac.treasury.gov/recent-actions/20210429>.

absence of certainty surrounding remittances, what changes in interpersonal roles and dynamics take place within transnational families?

My research questions, “How do sanctions in the SWA region contribute to uncertain transnational remittance flows? What are the societal and interfamilial impacts of this uncertainty at the household level?” sought to fill this gap within the literature. To answer my question, I employed a mixed-methods approach. I first employed legal analysis to understand issues with SDN designation, and how this designation informs bottlenecks in the remittance process by using non-unique identifiers for sanctioned individuals and not requiring due process or diligence, resulting in false positives. Next, I utilized twelve interviews with bureaucrats and experts at money transfer organizations and banks, as well as three with university administrators in the region, to obtain a holistic on-the-ground picture of remittance possibilities within the private sector, and barriers under sanctions as described by entities receiving donations from overseas. I then personally sent remittances to a university administrator in the West Bank to obtain a current lived understanding of remittance disruptions. Finally, I conducted eleven interviews with families in the United States who immigrated from Palestine, Jordan, Lebanon, and Syria, and who have remitted funds to their households in countries of origin, to understand the nature of individual-level disruptions throughout the community, and the social and intrafamilial consequences of remittance disruptions.

My analysis of these primary data presented a crisis of possibility, where transfer organizations and banks noted that remittances were entirely possible, and yet both entities and individuals described several sources of precarity in remittance flows, including delays, cancelled transactions, and account freezes when attempting to remit. Participants also illuminated the psychological and social toll generated by these inefficiencies, describing

feelings of guilt, shame, worry, and alternate bids for connection with family and community. These forms of evidence provided support for the conclusion that economic sanctions generate economic and social uncertainty in remittance flows to the Levant, caused by securitization bottlenecks that are based on nebulous SDN listing and OFAC-led risk mitigation initiatives. I completed this examination with implications for foreign policy based on two policymaker assumptions: first, that targeted sanctions limit collateral damage and collective punishment, and second, that foreign policy has entirely foreign consequences and does not impact lives in the country where policy originates. Specific policy solutions included blanket exemptions for personal remittances, the establishment of an accountability office at OFAC, and government investment in mobile money platforms to prioritize remittance stability, given precarity when sending funds through traditional financial infrastructures.

## **Background and Literature Review**

### *A. Overview*

In the contemporary era, sanctions in the SWA region function as tools of state warfare against the public, with effects emerging through both economic and humanitarian channels. For example, sanctions in Lebanon after the 2020 Beirut port explosion resulted in broad economic collapse and underpin the hyperinflation event that has persisted since.<sup>7</sup> Similarly, sanctions in Palestine target influential individuals including bank officials and key corporate figures, weakening the national economy.<sup>8</sup> In both these examples, consequences of sanctions-led

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<sup>7</sup> Leila Uwaydah and Ali Kassir, “Perceptions of Stakeholders on the Financial and Economic Crisis in Lebanon: An In-Depth Analysis,” *Review of Middle East Economics & Finance* 20, no. 2 (2024): 153–202, <https://doi.org/10.1515/rmef-2023-0014>.

<sup>8</sup> Mohsen Rowhani, “Rights-Based Boundaries of Unilateral Sanctions,” *Washington International Law Journal* 32, no. 2 (Winter 2023): 127–68.

economic crisis have largely been felt by the working class.<sup>9</sup> Sanctions also present direct threats to human life—in Syria, they severely restricted natural disaster relief aid during the 2023 earthquake.<sup>10</sup> Throughout the 20th century, however, sanctions have served a broader variety of national goals, ranging from the centralization of Allied economic power during World War II to performances of international allyship with Britain as global pressure to sanction South Africa under apartheid mounted.<sup>11</sup> Understanding the historical transformation of global United States sanctioning behavior is critical to understanding the modern role U.S. sanctions play as a pseudo-military tool.

### *B. Origin and History of Economic Sanctions*

According to historian Benjamin Coates, the origins of U.S. economic sanctions lie in the promulgation of the Trading with the Enemy Act (TWEA) during World War I—the Act prevented trade with Germany, and served to authorize the seizure of German-held property in the United States.<sup>12</sup> After the end of the War, one provision of the Act, Article 5(b), remained on the books. Article 5(b) authorized the president to ‘investigate, regulate, and prohibit’ all financial transactions involving foreign nations.<sup>13</sup> Franklin D. Roosevelt made use of this provision to declare bank holidays, and Congress consequently expanded this provision to the President and Executive departments, allowing operation during times of war or national emergency.<sup>14</sup> Indeed, Article 5(b) came into operation soon thereafter, with the Department of

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<sup>9</sup> Rowhani, “Rights-Based Boundaries of Unilateral Sanctions.”

<sup>10</sup> Ali Madouni and Hichem Derradji, “The Caesar Law for The Protection of Civilians in Syria: Objectives and Ramifications,” *Prizren Social Science Journal* 4, no. 3 (December 2020): 61–68, <https://doi.org/10.32936/pssj.v4i3.194>.

<sup>11</sup> Benjamin Coates, “A Century of Sanctions,” *Origins* | Ohio State University, December 13, 2019, <https://origins.osu.edu/article/economic-sanctions-history-trump-global>.

<sup>12</sup> Coates, “A Century of Sanctions.”

<sup>13</sup> Coates, “A Century of Sanctions.”

<sup>14</sup> Coates, “A Century of Sanctions.”

the Treasury invoking this Article during World War II to freeze funds across Europe as Nazi invasions crept across the continent.<sup>15</sup> The newly created Office of Foreign Funds Control within the Treasury department soon authorized the president to freeze foreign funds without Congressional approval, even during times of peace.<sup>16</sup> At this time, sanctions were aimed primarily at building centralized economic power between the Allied forces.<sup>17</sup> These early sanctions were characterized by their reactive nature, employed as direct responses to immediate threats or conflicts with little emphasis on long-term economic strategy.

The next wave of U.S. sanctions emerged during the Cold War period and included significant additions to sanctions measures—export controls became a hallmark tool within sanctions policy. Members of the Executive branch attempted to exercise this sanctioning power at the level of the Western bloc, encouraging cooperation in placing aggressive limitations on the export of defense-related goods to the USSR, North Korea, and China.<sup>18</sup> Sanctions on the USSR often proved futile as the USSR was able to acquire goods within inland Europe, and hence only served to create symbolic power for the United States.<sup>19</sup> With President Truman declaring a national emergency during the Korean War, the Office of Foreign Funds Control (now the Office of Foreign Assets Control) expanded sanctions against Vietnam, Cambodia, and Cuba.<sup>20</sup> This era of sanctions (1950-1989) was marked by a new focus on exports and national defense, with economic sanctions now straddling the line between economic and military action. During this period, the United Nations also worked to impose multilateral sanctions, the most well-known

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<sup>15</sup> Coates, “A Century of Sanctions.”

<sup>16</sup> Coates, “A Century of Sanctions.”

<sup>17</sup> Coates, “A Century of Sanctions.”

<sup>18</sup> Coates, “A Century of Sanctions.”

<sup>19</sup> Coates, “A Century of Sanctions.”

<sup>20</sup> Coates, “A Century of Sanctions.”

attempt being to sanction South Africa's apartheid regime in 1963.<sup>21</sup> The United States allied with the United Kingdom, who benefited economically from the regime, and both exercised their vetoes in the Security Council to prevent these sanctions.<sup>22</sup> Both voted together in favor of the sanctions against Rhodesia a few years later, in 1965, operationalizing largely symbolic sanctions that served to prevent any further action on the U.K.'s behalf, eventually devastating the Rhodesian economy.<sup>23</sup> Sanctions started to become a powerful tool for Western allyship on the global stage.

The 1940 authorization permitting sanctions during peacetime was struck down with the 1977 International Economic Emergency Powers Act (IEEPA).<sup>24</sup> However, the Supreme Court produced decisions undermining most provisions of IEEPA, and the president became free to wield the power of economic sanctions at will.<sup>25</sup> The period just beyond the Cold War era involved sporadic applications of sanctions against perceived political danger. For example, the United States perceived Iran post-Islamic Revolution as a threat, and issued asset freezes on Iranian assets in American banks in 1979, yet these sanctions served little purpose and were short-lived.<sup>26</sup> Sanctions regained their prominence in the 1990s, and the UN Security Council put forth multilateral sanctions against Yugoslavia, Angola, and Rwanda, for example, while the U.S. placed unilateral sanctions on Iraq during the 1st Gulf War.<sup>27</sup> At this time, the murky position of sanctions was even further muddied: export controls ranged far beyond defense

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<sup>21</sup> Ryan M. Irwin, *Gordian Knot: Apartheid and the Unmaking of the Liberal World Order*, Oxford Studies in International History (Oxford, New York: Oxford University Press, 2012).

<sup>22</sup> Irwin, *Gordian Knot*.

<sup>23</sup> Irwin, *Gordian Knot*.

<sup>24</sup> Irwin, *Gordian Knot*.

<sup>25</sup> Coates, "A Century of Sanctions."

<sup>26</sup> Coates, "A Century of Sanctions."

<sup>27</sup> Joy Gordon, *Invisible War: The United States and the Iraq Sanctions* (Harvard University Press, 2010), <https://doi.org/10.2307/j.ctv1mvw86c>.

related goods, often curtailing the export of critical medical goods, grain, and goods supporting infrastructure<sup>28</sup>.

The sanctions placed on Iraq during the 1st Gulf War in 1990 were similarly motivated to those of the Cold War, with the U.S. attempting to gain access to oil in the region and weaponizing its power to put down those who threatened its economic interests.<sup>29</sup> The most recent era of sanctions was informed by the idea of sanctions as warfare emergent during the 1st Gulf War, and began in 2003, marked by the U.S. developing complex financial sanction tools to be used in the 2nd Gulf War against countries in the SWA region it deemed dangerous given suspicion of holding weapons of mass destruction (WMDs), what President George W. Bush dubbed the “Axis of Evil”.<sup>30</sup> The United States released sanction lists of Specially Designated Nationals (SDNs) and non-state institutions “of primary money laundering concern”, with sanctions here functioning exclusively militarily, per CIA director Michael Hayden, like “a twenty-first-century precision guided munition.”<sup>31</sup> These lists are cited as being highly targeted, with sanctions on SDNs perceived as not impacting the general public.<sup>32</sup> However, these individuals and entities tend to be critical to the functioning of the economy and society, and hence these sanctions may introduce macro-level instability.<sup>33</sup> The SDN list additionally served the purpose of crippling rebel groups, limiting sources of funding and ensuring the success of U.S.-backed leaders.<sup>34</sup> Beyond SDNs, sanctions were described as necessary to motivate

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<sup>28</sup> Gordon, *Invisible War*.

<sup>29</sup> Gordon, *Invisible War*.

<sup>30</sup> Gordon, *Invisible War*.

<sup>31</sup> Mark Leonard, “The New Tyranny of the Dollar,” ECFR, October 31, 2018, [https://ecfr.eu/article/commentary\\_the\\_new\\_tyranny\\_of\\_the\\_dollar/](https://ecfr.eu/article/commentary_the_new_tyranny_of_the_dollar/).

<sup>32</sup> Leonard, “The New Tyranny of the Dollar.”

<sup>33</sup> Bryan R Early and Marcus Schulzke, “Still Unjust, Just in Different Ways: How Targeted Sanctions Fall Short of Just War Theory’s Principles,” *International Studies Review* 21, no. 1 (March 1, 2019): 57–80, <https://doi.org/10.1093/isr/viy012>; Ann Koppuzha, “Secrets and Security: Overclassification and Civil Liberty in Administrative National Security Decisions,” *Albany Law Review* 80 (2017 2016): 501.

<sup>34</sup> Koppuzha, “Secrets and Security.”

uprisings and destabilize nations from within, as a paramilitary tool, given the rising costs and declining utility of military action.<sup>35</sup> These sanction tools became the de facto approach towards foreign policy within U.S. government, across presidential eras—the U.S. made regular use of its three-pronged ability to sanction funds, sanction exports, and sanction individuals and private sector entities.<sup>36</sup>

Today, within the perspective of the United States government, sanctions continue to be a low-cost paramilitary tool, and have solidly become a hammer-like negotiating weapon, serving to both indicate the power of the United States on the global stage as a unilateral sanctioning body whose actions have significant ramifications, and to precisely reduce the bargaining power of states, who must now subsist with fewer resources and may hence be compelled to capitulate to demands.<sup>37</sup> This is exemplified in the SWA region: the trading of crude oil in U.S. dollars (petrodollars) causes sanctions to deal a particularly hard blow to oil-producing nations, since petrodollar income significantly reduces under sanctions.<sup>38</sup> Alternate terms used to describe sanctions make clearer these motivations: David Baldwin’s *Economic Statecraft* uses the terms “economic coercion” and “economic statecraft” to describe variations of sanctions-driven foreign policy, and defends American sanctioning action as protecting the interests of the West and punishing countries who fail to conform to Western standards of morality.<sup>39</sup> Baldwin writes:

Thus, Knorr may be right in counting among the costs of the U.S. embargo against Cuba “a considerable loss of respect and goodwill in western Europe and the underdeveloped world, including much Latin American public opinion.” But one might well ask how much of this “loss of respect and goodwill” would have occurred anyway. To allow the Soviet Union to establish what Secretary of State Dean Rusk called a “communist outpost in the Western hemisphere” or to ignore

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<sup>35</sup> David A. Baldwin, *Economic Statecraft: New Edition* (Princeton University Press, 2020).

<sup>36</sup> Gordon, *Invisible War*.

<sup>37</sup> Baldwin, *Economic Statecraft*.

<sup>38</sup> Carla Norrlöf, “The Decline and Fall of the Petrodollar?” Project Syndicate, July 5, 2024, <https://www.project-syndicate.org/onpoint/saudi-petrodollars-do-they-matter-for-us-currency-hegemony-by-carla-norrlöf-2024-07>.

<sup>39</sup> Baldwin, *Economic Statecraft*.

the anti-American posture of Castro without responding in any way might well have meant an even greater loss of respect.<sup>40</sup>

Many argue against this viewpoint. Scholars Stuart Davis and Immanuel Ness state:

States daring to violate American neoliberal policies would be subject to severe penalties from US-dominated multilateral agencies that would destabilize national currencies and drive economies into economic depression. Financial tools applied by the US and leading capitalist powers have been instrumental in pushing “rogue” nations into submission to neoliberal rule.<sup>41</sup>

Davis and Ness write, in opposition to American ideals on sanctions use, that sanctions function as a paternalistic tool of United States imperialism, an expression of the power the United States holds over nations with competing aims, and that acquiescence is a demand of submission to the power of U.S. empire.

The United States imposes three times as many sanctions as compared to other countries or international bodies and has imposed sanctions on 60% of low-income countries.<sup>42</sup> Sanctions are typically undertaken by the Department of the Treasury (Office of Foreign Assets Control) or Department of Commerce and often occur in conjunction with the Departments of State, Defense, and/or Energy.<sup>43</sup>

Types of sanctions that the United States employs include asset freezes, visa restrictions, and export controls on specially designated individuals and entities, banning arms-related exports, restricting economic aid, preventing sanctioned countries from taking loans from the World Bank, and preventing U.S. citizens from engaging in financial activity with commercial

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<sup>40</sup> Baldwin, *Economic Statecraft*, 132.

<sup>41</sup> Stuart Davis and Immanuel Ness, *Sanctions as War: Anti-Imperialist Perspectives on American Geo-Economic Strategy* (Haymarket Books, 2023), 2.

<sup>42</sup> Jeff Stein and Frederica Cocco, “How Four U.S. Presidents Unleashed Economic Warfare across the Globe,” *Washington Post*, 2024, <https://www.washingtonpost.com/business/interactive/2024/us-sanction-countries-work/>.

<sup>43</sup> Stein and Cocco, “How Four U.S. Presidents Unleashed Economic Warfare across the Globe.”

entities within sanctioned countries.<sup>44</sup> Additionally, the United States may designate sanctioned nations “State Sponsors of Terrorism,” which is a nebulous category encompassing bans on defense-related exports, but also includes bans on U.S. visas for civilians, freezing of civilian funds in domestic and international banks, withdrawal of support for academics, artists, and journalists from American universities, and restrictions on money transfers from the United States to sanctioned countries, sometimes including those between family and friends.<sup>45</sup> Most importantly, the “State Sponsors of Terrorism” designation heavily restricts humanitarian aid while simultaneously curtailing imports into designated countries.<sup>46</sup>

### *C. Measurement of Sanction Success and Impacts of Sanctions*

Measuring the success of sanctions is a primarily data-driven enterprise, with most examinations using the TIES (Threat and Imposition of Economic Sanctions) dataset. Hufbauer et al. (2007) identified a 34% success rate for economic sanctions using TIES data, and further examination revealed an even higher rate.<sup>47</sup> Investigations into the factors that lead to sanctions success highlight multilateral cooperation,<sup>48</sup> prior alliances between sender and target,<sup>49</sup> democratic governance,<sup>50</sup> and the credible power of the sanctioning body to lift sanctions if the target acquiesces.<sup>51</sup> The most recent investigations into sanctions have also taken into account the power of threatening sanctions, especially those relating to weapons of mass destruction

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<sup>44</sup> Haidar, “Sanctions and Export Deflection.”

<sup>45</sup> Haidar, “Sanctions and Export Deflection.”

<sup>46</sup> Davis and Ness, *Sanctions as War*.

<sup>47</sup> Gary Clyde Hufbauer et al., *Economic Sanctions Reconsidered* (Columbia University Press, 2008).

<sup>48</sup> Daniel W. Drezner, *The Sanctions Paradox: Economic Statecraft and International Relations* (Cambridge University Press, 1999).

<sup>49</sup> Drezner, *The Sanctions Paradox*.

<sup>50</sup> Daniel W. Drezner, “Bargaining, Enforcement, and Multilateral Sanctions: When Is Cooperation Counterproductive?,” *International Organization* 54, no. 1 (January 2000): 73–102, <https://doi.org/10.1162/002081800551127>.

<sup>51</sup> Euclid A. Rose, “From a Punitive to a Bargaining Model of Sanctions: Lessons from Iraq,” *International Studies Quarterly* 49, no. 3 (2005): 459–79.

(WMDs), since the United States threatening sanctions was sufficient to deter WMD production in target states, such as Japan and Belgium.<sup>52</sup>

Immediate impacts of sanctions create economic volatility, as states see an increase in probabilities of currency crisis (by 40% to 135%), including falling value in the foreign exchange market and hyperinflation events,<sup>53</sup> and banking crisis (by 50%), including central bank collapse leading to bank runs en masse.<sup>54</sup> United Nations sanctions cause aggregate GDP declines of more than 25% per capita, which have persisted even one decade later.<sup>55</sup> United States sanctions have triggered a poverty gap effect of 3% between sanctioned economies and non-sanctioned peers, especially significant given the relative poverty of most U.S.-sanctioned nations.<sup>56</sup> These macroeconomic effects are palpable for households, who face income instability and inaccessible systems of funds storage as a result.<sup>57</sup> Additionally, the reality of sanctions is that they function as a siege weapon, increasing child mortality, decreasing life expectancy, and increasing the spread of communicable diseases including cholera, typhoid, and retroviral illnesses.<sup>58</sup> The effect is also gendered, with the life expectancy of women decreasing far more than that of men.<sup>59</sup> Women additionally bear the brunt of the burden placed on the citizenry by

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<sup>52</sup> Nicholas L. Miller, “The Secret Success of Nonproliferation Sanctions,” *International Organization* 68, no. 4 (October 2014): 913–44, <https://doi.org/10.1017/S0020818314000216>.

<sup>53</sup> Dursun Peksen and Byunghwan Son, “Economic Coercion and Currency Crises in Target Countries,” *Journal of Peace Research* 52, no. 4 (July 1, 2015): 448–62, <https://doi.org/10.1177/0022343314563636>.

<sup>54</sup> Emre Hatipoglu and Dursun Peksen, “Economic Sanctions and Banking Crises in Target Economies,” *Defence and Peace Economics* 29, no. 2 (February 23, 2018): 171–89, <https://doi.org/10.1080/10242694.2016.1245811>.

<sup>55</sup> Matthias Neuenkirch and Florian Neumeier, “The Impact of UN and US Economic Sanctions on GDP Growth,” *European Journal of Political Economy* 40 (December 1, 2015): 110–25, <https://doi.org/10.1016/j.ejpoleco.2015.09.001>.

<sup>56</sup> Neuenkirch and Neumeier, “The Impact of UN and US Economic Sanctions on GDP Growth.”

<sup>57</sup> Neuenkirch and Neumeier, “The Impact of UN and US Economic Sanctions on GDP Growth.”

<sup>58</sup> Imti Choonara, Maurizio Bonati, and Paul Jonas, “Economic Sanctions on Countries Are Indiscriminate Weapons and Should Be Banned,” *BMJ Paediatrics Open* 5, no. 1 (December 14, 2021): e001350, <https://doi.org/10.1136/bmjpo-2021-001350>.

<sup>59</sup> Lori Buck, Nicole Gallant, and Kim Richard Nossal, “Sanctions as a Gendered Instrument of Statecraft: The Case of Iraq,” *Review of International Studies* 24, no. 1 (January 1998): 69–84, <https://doi.org/10.1017/S0260210598000692>.

sanctions, and are responsible in many cases for finding resources to ensure household survival.<sup>60</sup> As previously stated, the United States has moved to a “smart sanctions” approach, which prioritizes precise targeted sanctions on financial entities and private sector corporations, yet these sanctions impose similarly negative measured effects to standard economic sanctions.<sup>61</sup> Human costs imposed by sanctions are often only included as an afterthought in the sanctions literature, excluded from perspectives of political economy that form the bulk of the prevailing wisdom in the field. The human cost of economic sanctions is often obfuscated using the economic term “policy externality,” meaning unaccounted-for consequences as a result of economic action.

#### *D. Sanctions in the SWA Region*

The breadth of sanctions in the SWA region varies by country. Beginning in 1979, sanctions were deployed en masse in the region using the State Sponsors of Terrorism list in order to deter support for Lebanese paramilitary group Hezbollah (alternately spelled Hizballah).<sup>62</sup> In 2004, sanctions were renewed as a state measure against the “Axis of Evil”, or states perceived to be storing WMDs.<sup>63</sup> Of the countries included in this analysis, the most severe recent sanctions have been imposed on Syria by the United States in conjunction with the European Union, Canada, Australia, and Switzerland for the stated purpose of deterring civilian repression during the Syrian Civil War.<sup>64</sup> These sanctions initially intended to heavily limit

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<sup>60</sup> Buck, Gallant, and Nossal, “Sanctions as a Gendered Instrument of Statecraft.”

<sup>61</sup> Early and Schulzke, “Still Unjust, Just in Different Ways.”

<sup>62</sup> Halis Mermertaş, “The Extraterritorial and Secondary Sanctions of the United States Against Iran, Their Effects and Iran’s Reactions” (M.A., Turkey, Middle East Technical University (Turkey), 2024), <https://www.proquest.com/docview/3122677309/abstract/88716B526C0344E9PQ/6>.

<sup>63</sup> Mermertaş, “The Extraterritorial and Secondary Sanctions of the United States Against Iran, Their Effects and Iran’s Reactions.”

<sup>64</sup> Madouni and Derradji, “The Caesar Law for The Protection of Civilians in Syria.”

foreign economic activity with Syrian entities when employed in 2011, but upon the passing of the Caesar Act in 2020, were extended to sanctioning domestic industry, the public sector, and specifically sanctioning president Bashar Al-Assad.<sup>65</sup> While humanitarian aid efforts were excluded from sanctions mechanisms, sanctions on Syria still prevent humanitarian activity to some degree in practice.<sup>66</sup> During the 2023 earthquakes in Turkey and Syria, some sanctions were temporarily lifted for charities to accept donations and provide relief, but the United States took this action eight days after the catastrophe, with sanctions severely limiting access to resources during the interim period.<sup>67</sup> In response to the humanitarian crisis caused by the earthquake, Syria was readmitted to the Arab League, creating safer paths of return for refugees in other parts of the region.<sup>68</sup> This regional normalization effort improved Syrian bargaining power and may serve to improve access to critical resources and survival infrastructure despite U.S. sanctions.<sup>69</sup> There is limited data on remittances to Syria given the sanctions on banks.

Sanctions on Lebanon were primarily issued against Hezbollah, and curtailed arms-related economic activity.<sup>70</sup> Lebanon serves as an example for the discretionary enforcement of sanctions as banks have not been sanctioned in particular, but individuals have reported freezes to their accounts and bans on money transfers.<sup>71</sup> Additionally, Lebanon has been in the midst of a series of currency crises since the 2020 economic crisis and 2021 Beirut port explosion, with

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<sup>65</sup> Mermertaş, “The Extraterritorial and Secondary Sanctions of the United States Against Iran, Their Effects and Iran’s Reactions.”

<sup>66</sup> Mermertaş, “The Extraterritorial and Secondary Sanctions of the United States Against Iran, Their Effects and Iran’s Reactions.”

<sup>67</sup> Mermertaş, “The Extraterritorial and Secondary Sanctions of the United States Against Iran, Their Effects and Iran’s Reactions.”

<sup>68</sup> Gustavo Oliveira Teles de Menezes and Reginaldo Mattar Nasser, “The United States, Russia, and the Gulf Cooperation Council Countries: A New Regional Order in the Middle East?” *Brazilian Political Science Review* 18, no. 2 (2024): 1–28, <https://doi.org/10.1590/1981-3821202400020003>.

<sup>69</sup> de Menezes and Nasser, “The United States, Russia, and the Gulf Cooperation Council Countries.”

<sup>70</sup> Uwaydah and Kassir, “Perceptions of Stakeholders on the Financial and Economic Crisis in Lebanon.”

<sup>71</sup> Uwaydah and Kassir, “Perceptions of Stakeholders on the Financial and Economic Crisis in Lebanon.”

volatility and devaluing of the Lebanese lira as a result of hyperinflation.<sup>72</sup> Lebanon received \$6.7B in formal remittances in 2023, 16% of which came from North America, but it is purported that the remittance flow sent from the United States to Jordan and then to Lebanon is much larger, totaling \$15-17B.<sup>73</sup> The primary formal remittance agent in Lebanon is OMT, an agent of Western Union, and remittance fees in Lebanon are high, totaling 11%.<sup>74</sup>

Sanctions on Palestine are complex. In the West Bank, activities that cause threats to peace, stability, and security are sanctioned, including violence against civilians, property crimes, dispossession, and intention to commit or engaging in acts of terrorism.<sup>75</sup> This presents a system of sanctions encompassing both Palestinians and Israeli settlers, however, enforcement is discretionary once again, and may include additional “hidden” stipulations, similar to the case of Lebanon.<sup>76</sup> For example, attempts to send money from the U.S. to the West Bank have resulted in the freezing and/or closing of American bank accounts, and Palestinians are often restricted from opening bank accounts due to the tenuous reliance of Palestinian banks on the Israeli banking system, and the mass labeling of Palestinians as terrorists and financial threats.<sup>77</sup> General licenses for Palestine issued in 2006 by the Department of the Treasury allowed U.S. persons to engage with certain entities under the Palestinian Authority as a means of survival (travel, residence, and employment transactions, for example), but these licenses may be discretionarily revoked and are often issued with expiry dates.<sup>78</sup>

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<sup>72</sup> Uwaydah and Kassir, “Perceptions of Stakeholders on the Financial and Economic Crisis in Lebanon.”

<sup>73</sup> Maria Sawaya, “The Lebanese Remittances Landscape Is More Interesting Than You Think,” Blog, Purpl, accessed November 29, 2024, <https://purplme.com/blog/the-lebanese-remittances-landscape-is-more-interesting-than-you-think/>.

<sup>74</sup> Sawaya, “The Lebanese Remittances Landscape Is More Interesting Than You Think.”

<sup>75</sup> Rowhani, “Rights-Based Boundaries of Unilateral Sanctions.”

<sup>76</sup> Rowhani, “Rights-Based Boundaries of Unilateral Sanctions.”

<sup>77</sup> Rowhani, “Rights-Based Boundaries of Unilateral Sanctions.”

<sup>78</sup> “Counter Terrorism Sanctions | Office of Foreign Assets Control,” accessed November 29, 2024, <https://ofac.treasury.gov/sanctions-programs-and-country-information/counter-terrorism-sanctions>.

In Gaza, activity related in any capacity to paramilitary group and de facto governing body Hamas is sanctioned, and comprehensive sanctions have existed since 2006.<sup>79</sup> This includes almost all commercial activity, including all imports excluding those dedicated to humanitarian aid, all financial activity, and all defense and military activity.<sup>80</sup> Sending money to Gaza proves exceptionally difficult, especially given that remittance agents and banks have stopped operating.<sup>81</sup> Estimates of remittance flows to the West Bank and Gaza are limited, especially given the prevalence of informal transfers. Total flows are thought to be around 20% of Palestine’s total GDP, totaling around \$3.5B.<sup>82</sup>

U.S. sanctions on Jordan are currently limited and only impact specific nationals of other countries residing within Jordan.<sup>83</sup> Interviews with immigrants from these countries may not yield information about sanctions-led barriers to remittances but provides a comparative “control” and yields information about alternate barriers that further complicate the effects of sanctions in sanctioned countries. Given that the focus of this examination is uncertainty, broadly, sanctions are eventualities that create uncertainty and do so through complex effects on economies and interactions with the private banking and money transfer sectors. Disentangling every macroeconomic impact of sanctions regimes is out of scope for this thesis, and I focus solely on accounts of money transfer and banking inefficiencies caused by sanctions and the salience of these disruptions at the individual level.

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<sup>79</sup> Zahi Zalloua, “Against Exceptionalism,” *Humanities* 13, no. 2 (2024): 50, <https://doi.org/10.3390/h13020050>.

<sup>80</sup> “Counter Terrorism Sanctions | Office of Foreign Assets Control.”

<sup>81</sup> Naima Lassoued, Imen Kanchel, and Imen Fakhfakh, “Bank Efficiency in Middle East and North African Countries: Does Political Connection Type Matter?,” *Financial Innovation* 9, no. 1 (December 2023): 115, <https://doi.org/10.1186/s40854-023-00521-2>.

<sup>82</sup> “The Global Findex Database 2021,” Text/HTML, World Bank, accessed March 27, 2025, <https://www.worldbank.org/en/publication/globalfindex>.

<sup>83</sup> “Counter Terrorism Sanctions | Office of Foreign Assets Control.”

### *E. Remittances*

Dean Yang (2011) defines remittances as “household income received from abroad, resulting mainly from the international migration of workers.”<sup>84</sup> Remittances may be put towards a variety of purposes, including childcare, household consumption, investment in local capital, and payment for services received by the immigrant.<sup>85</sup> While each instance of remittance—each transaction between two households—is typically small, totaling roughly \$300, the total flow of remittances globally in 2023 (\$656B) exceeded international flows of intergovernmental aid (\$224B),<sup>86</sup> indicating the high frequency and ubiquity of remittance payments. During the 2008 financial crisis in particular, remittances displayed remarkable stability, dropping only by 5.2% while foreign direct investments, or investments in domestic business by foreign investors, dropped by 39.7%.<sup>87</sup> In fact, remittances often increase during times of global economic downturn.<sup>88</sup> This is also true for countries in the SWA region, with Lebanon, for example, seeing a gradual increase in remittances after the Beirut port explosion and consequent economic crisis.<sup>89</sup>

The most common formal process of remittance is through an agent, typically Western Union, MoneyGram, RemitMoney, Xe, or similar corporations.<sup>90</sup> Immigrants pay the sending agent using money order, check, or using their bank account, and the sending agent instructs a paying agent in the country of origin to pay the beneficiary, who is typically a family member.<sup>91</sup>

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<sup>84</sup> Dean Yang, “Migrant Remittances,” *Journal of Economic Perspectives* 25, no. 3 (September 2011): 129–52, <https://doi.org/10.1257/jep.25.3.129>.

<sup>85</sup> Yang, “Migrant Remittances.”

<sup>86</sup> Yang, “Migrant Remittances.”

<sup>87</sup> Dilip Ratha, Sanket Mohapatra, and Ani Silwal, “Migration and Remittances Factbook 2011: Second Edition,” World Bank Publications - Books (The World Bank Group, 2011), <https://econpapers.repec.org/bookchap/wbkwbpubs/2522.htm>.

<sup>88</sup> Yang, “Migrant Remittances.”

<sup>89</sup> “The Global Findex Database 2021.”

<sup>90</sup> Ratha, Mohapatra, and Silwal, “Migration and Remittances Factbook 2011.”

<sup>91</sup> Ratha, Mohapatra, and Silwal, “Migration and Remittances Factbook 2011.”

Importantly, funds are not being transferred in real time, and are instead settled within the remittance corporation internally over scheduled periods.<sup>92</sup> Fees charged include a currency-conversion fee, and some agencies require a fee, on average 6%, to be paid at the time of collection as insurance against exchange rate volatility.<sup>93</sup> Some remittance agencies invest remittances before delivering them to the beneficiary, and interest earned is known as “float,” which is a lucrative source of income for money transfer providers in countries with volatile interest rates.<sup>94</sup> Recently, blockchain-based remittance providers have become popular in countries facing economic volatility due to faster transfers and cheaper fees.<sup>95</sup>

### Motivators of remittances

Academic studies of remittance flows often attempt to answer questions about the motivators of remittances, typically associated with either an economic or a sociological perspective. Economic motivations of remittances are viewed through the lens of the New Economics of Labor Migration (NELM).<sup>96</sup> NELM approaches immigration as a cost-benefit calculus of the household based on the assumption of higher wages in the country of destination.<sup>97</sup> The benefit to the immigrant is the surplus wage they will earn upon immigration, and the benefit to the household is the receipt of part of this surplus wage as remittance, allowing them to diversify their financial risk with additional assured household income.<sup>98</sup> Early forays

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<sup>92</sup> Ratha, Mohapatra, and Silwal, “Migration and Remittances Factbook 2011.”

<sup>93</sup> Ratha, Mohapatra, and Silwal, “Migration and Remittances Factbook 2011.”

<sup>94</sup> Ratha, Mohapatra, and Silwal, “Migration and Remittances Factbook 2011.”

<sup>95</sup> Sash Thapa, “Beyond Borders And Bureaucracy: How Blockchain Is Transforming The Global Remittance Landscape,” *Forbes*, May 10, 2024, <https://www.forbes.com/councils/forbesbusinesscouncil/2024/05/10/beyond-borders-and-bureaucracy-how-blockchain-is-transforming-the-global-remittance-landscape/>.

<sup>96</sup> Robert E. B. Lucas and Oded Stark, “Motivations to Remit: Evidence from Botswana,” *Journal of Political Economy* 93, no. 5 (1985): 901–18.

<sup>97</sup> Hillel Rapoport and Frédéric Docquier, “The Economics of Migrants’ Remittances,” *Handbook on the Economics of Giving, Reciprocity and Altruism* (Elsevier, 2006), <https://econpapers.repec.org/bookchap/eeegivchp/2-17.htm>.

<sup>98</sup> Rapoport and Docquier, “The Economics of Migrants’ Remittances.”

into this perspective attempt to empirically describe remittances as either economically altruistic (motivated by mutual benefit to immigrant and household) or self-interested (unilaterally benefiting the immigrant).<sup>99</sup> These investigations identify that remittances increase as household income increases, indicating a dominance of self-interest since immigrants may see opportunity within their household and remit for capital generation and inheritance motives.<sup>100</sup> Given the long-term persistence of remittance flows, however, Lucas & Stark identify that the social contract to remit is *altruistically* created, since the terms are mutually beneficial to both the immigrant and the household.<sup>101</sup> Economic motivations to remit are altruistic insofar as the setting up of remittance flows and the assurance of benefit to both parties, but are predominantly self-interested, since self-interest incentivizes remittance behavior and hence *enforces* the social contract of remittance. Within the economic perspective, this is specifically referred to as tempered altruism.<sup>102</sup>

Despite establishing the economic study of remittance behavior, Lucas & Stark do not account for certain additional motivators of remittance.<sup>103</sup> Repayment is a significant motivator of remittances as households often bear significant costs to relocate one of their own, whose future reciprocity is expected with generous financial returns.<sup>104</sup> Additionally, remittances may serve as insurance for households experiencing financial instability as a result of macroeconomic volatility—in these cases, remittances maintain a crucial level of basic income pegged to a foreign currency that stabilizes the household even when domestic market conditions are adverse.<sup>105</sup>

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<sup>99</sup> Lucas and Stark, “Motivations to Remit.”

<sup>100</sup> Lucas and Stark, “Motivations to Remit.”

<sup>101</sup> Lucas and Stark, “Motivations to Remit.”

<sup>102</sup> Lucas and Stark, “Motivations to Remit.”

<sup>103</sup> Rapoport and Docquier, “The Economics of Migrants’ Remittances.”

<sup>104</sup> Rapoport and Docquier, “The Economics of Migrants’ Remittances.”

<sup>105</sup> Rapoport and Docquier, “The Economics of Migrants’ Remittances.”

Economic perspectives define remittances as an economic benefit for both the immigrant and their originating household. Sociological perspectives alternately identify remittances as carrying cultural and social meaning. In *The Social Meaning of Money*, Viviana Zelizer coins the term “social earmarking,” described as the attribution of specific meaning or value to money that exists outside of its listed pecuniary value.<sup>106</sup> She goes on to argue that “money remittances were a way of ‘remembering’ and ‘upholding family ties.’”<sup>107</sup> Remittances earmark belonging to a family even when physically apart. This understanding that remittances hold non-material meaning underpins sociological perspectives on remittance behavior, adding further dimensions of understanding to motivators of remittances.

Agency is a central point of contention between the economic and sociological perspectives. In economic frameworks, the immigrant and their household act as individual agents. These agents act in dialogue, but have set their terms independently, and are isolated—there are no factors external to the decision making of both agents. Yet households exist in their communities and engage with their surrounding societies, and remittance behaviors may be socially or culturally embedded and irrelevant to economic cost and benefit, problematizing the rigidly individualized agency present in the economic approach. Jørgen Carling (2014) describes culturally normative ways of remitting as “remittance scripts.”<sup>108</sup> Carling draws from theories of structure and agency (S/A theories), which present routinized social practices as the nexus of social behavior, and define structures as the outcomes of collective social behavior.<sup>109</sup> S/A theories are reflexive, in which both the agent and structure influence each other dynamically

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<sup>106</sup> Viviana A. Zelizer, *The Social Meaning of Money: Pin Money, Paychecks, Poor Relief, and Other Currencies* (Princeton University Press, 1994), <http://www.jstor.org/stable/2780903>.

<sup>107</sup> Zelizer, *The Social Meaning of Money: Pin Money, Paychecks, Poor Relief, and Other Currencies*, 137.

<sup>108</sup> Jørgen Carling, “Scripting Remittances: Making Sense of Money Transfers in Transnational Relationships,” *International Migration Review* 48, no. 1\_suppl (September 1, 2014): 218–62, <https://doi.org/10.1111/imre.12143>.

<sup>109</sup> Pierre Bourdieu, *Outline of a Theory of Practice*, Cambridge Studies in Social Anthropology (Cambridge, U.K.: Cambridge University Press, 1977), <https://doi.org/10.1017/CBO9780511812507>.

over time.<sup>110</sup> For example, Carling’s cultural scripts of remittance are objective structures that produce routinized social behavior, which in turn may cause scripts to shift over time as certain stipulated behaviors are reproduced more often than others.<sup>111</sup> Scripts are differentiated from the NELM approach’s contractual agreements by the fact that scripts are flexible. An immigrant may engage with parts of the script and deviate from others, potentially doing so dynamically over time, yet expected to participate to a certain degree throughout.<sup>112</sup> Additionally, adherence to scripts may be perceived differently for the remitter and the receiver.<sup>113</sup> An immigrant may remit voluntarily, but their receiving household members may view the remittances as an obligation.<sup>114</sup> Importantly, the immigrant and household may choose to what extent they buy into these scripts, and are still in control of the remittance dialogue. However, the immigrant and household are no longer independent of their social milieu, who define cultural obligations that the immigrant and household must buy into during remittance decision making. Scripts add complexity to conceptions of economic agency and resolve assumptions of societal isolation present in economic models.

The influence of the social collective on remittance indicates the presence of non-material motivators of remittance, coherent with Zelizer’s social earmarking—money sent may be socially earmarked as an indicator of cultural buy-in and adherence to norms set by the community, beyond its pecuniary value. However, analysis so far has omitted the fact that the immigrant occupies *two* communities, their community of origin and their community of destination. Beyond scripts of remittance in their country of origin, immigrants must simultaneously engage

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<sup>110</sup> Anthony Giddens, *The Constitution of Society: Outline of the Theory of Structuration* (University of California Press, 1984).

<sup>111</sup> Carling, “Scripting Remittances.”

<sup>112</sup> Carling, “Scripting Remittances.”

<sup>113</sup> Carling, “Scripting Remittances.”

<sup>114</sup> Carling, “Scripting Remittances.”

with cultural scripts of behavior in their country of destination which may prescribe social roles and obligations entirely distinct from those in the country of origin. How do immigrants reconcile these differing prescriptions? The answer lies at the nexus of theories of transnationalism and communicative action.

First, transnationalism refers to flows and exchanges across borders—transnationalism entails the ability of immigrants to act within society in a country from which they are physically distant.<sup>115</sup> The agentive power of an immigrant in their society of origin is significant, and the act of sending a remittance may result in critical investment that enables the entire community’s survival. Transnational activity frequently results in social, economic, and political change, given that the immigrant is the locus at which two distinct societies interact and exert influence upon one another.<sup>116</sup> Second, theories of communicative action identify that an agent may reconcile disparate structures by taking action that serves to communicate between them.<sup>117</sup> The communicative action serves to resolve tensions that exist between the two structures, especially if the social power of the agent is defined differently between structures.

The combination of these theories creates a foundation for a theory of remittance on which this thesis relies. Thomas Lacroix notes that immigrants experience multiple roles and are differently structurally embedded in origin and destination countries.<sup>118</sup> Immigrants must reconcile contradictions in their social positions and social routines between countries, and to do

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<sup>115</sup> Evangeline O. Katigbak, “Transnationalism,” in *International Encyclopedia of Human Geography (Second Edition)*, ed. Audrey Kobayashi (Oxford: Elsevier, 2020), 395–400, <https://doi.org/10.1016/B978-0-08-102295-5.10320-8>.

<sup>116</sup> Hasan Mahmud, “From Individual Motivations to Social Determinants: Towards a Sociology of Migrants’ Remittances,” *International Social Science Journal* 70, no. 237–238 (2020): 175–88, <https://doi.org/10.1111/issj.12247>.

<sup>117</sup> Jürgen Habermas, *The Theory of Communicative Action: Reason and the Rationalization of Society* (Polity, 1991).

<sup>118</sup> Thomas Lacroix, “Conceptualizing Transnational Engagements: A Structure and Agency Perspective on (Hometown) Transnationalism,” *International Migration Review* 48, no. 3 (September 1, 2014): 643–79, <https://doi.org/10.1111/imre.12105>.

so, they become agents within the gap, using remittances as a communicative action between their divergent social contexts, cyclically reinforcing their social position in their country of origin while experiencing a new structural belonging in their country of destination.<sup>119</sup> Thus, alongside economic motivators and social normativity, remittances are motivated by the desire to reconcile pluralistic structural contexts—to retain agency and belonging in the face of positional contradiction by communicating between these contexts.

Transnational models of remittance as communicative action present remittances as social formation beyond borders, but it remains unclear whether the opposite is true, i.e., whether precarious remittances cause tensions in social connection. I go on to address this gap in the literature by extending the idea of social and interfamilial dynamism as a result of remittances to immigrants whose transnational households have experienced long-term barriers to remittances. These immigrants must remit in order to communicate across the gap and reconcile the distinct societies they live in, and when this communication flow halts, what positional shift occurs for the immigrant?<sup>120</sup> What new positions and roles do they occupy in their households, societies of origin, and societies of destination? What expectations have their households and societies had of them, and how do these expectations change? The following examination serves to answer these questions and better integrate understandings of the transnational household into American foreign policy.

## **Data and Methods**

First, I engaged in legal analysis to understand possibilities for remittances as legally defined. The No-Fly List was selected as a legal analog to the Specially Designated Nationals list, to

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<sup>119</sup> Lacroix, “Conceptualizing Transnational Engagements.”

<sup>120</sup> Lacroix, “Conceptualizing Transnational Engagements.”

determine what issues with the No-Fly List can be identified within the SDN list. Additionally, analysis of OFAC brochures and settlements was used to develop a more thorough understanding of specific risk mitigation measures required by OFAC during remittance transactions. My goal was to use guidance provided directly to organizations from OFAC to identify the standards for risk mitigation and the labor, capital and time expense associated with vetting under sanctions.

Next, to better understand on-the-ground processes of remittance, as well as bottlenecks and the intricacies of risk mitigation, I interviewed twelve bureaucrats within money transfer providers (Western Union, MoneyGram, Xe) and three at regional banks (Arab Bank, Bank of Jordan, Bank of Palestine). I also interviewed four bureaucrats within American/global banks (Bank of America, Chase, Citibank, and Capital One). Note that I use the term ‘bureaucrat’ here in alignment with Michael Lipsky’s definition of the street-level bureaucrat, meaning an on-the-ground agent enjoying a great level of discretion in decision-making.<sup>121</sup> These agents are capable of deciding whether funds go through based on their examination of sender profiles, which endows them with gatekeeping power. However, I also draw on Max Weber’s definition, in that these agents are constrained by formalized directives that emerge from upper echelons of the bureaucratic hierarchy, for example, internal risk management and compliance teams, as well as from OFAC.<sup>122</sup>

My primary goal for these interviews was to generate detailed information about sender-side and receiver-side requirements to remit, as well as to find information about specific risk management measures and the process of transfer that takes place between initiation and receipt

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<sup>121</sup> Michael Lipsky, *Street-Level Bureaucracy: Dilemmas of the Individual in Public Service, 30th Anniversary Expanded Edition*, 30th Anniversary, Expanded ed. edition (New York: Russell Sage Foundation, 2010).

<sup>122</sup> Tony Waters and Dagmar Waters, “Bureaucracy,” in *Weber’s Rationalism and Modern Society: New Translations on Politics, Bureaucracy, and Social Stratification*, (New York: Palgrave Macmillan US, 2015), 73–127, [https://doi.org/10.1057/9781137365866\\_6](https://doi.org/10.1057/9781137365866_6).

of funds. Beyond financial entities, I interviewed three administrators at Birzeit University in Palestine, Lebanese University in Lebanon, and Damascus University in Syria to understand difficulties with remittances as entities, and to understand whether these academic institutions were able to run their international programs and receive U.S. payments, as well as what donations have looked like over time and whether there have been significant changes due to sanctions regimes or alternate economic factors.

Finally, to understand individual-level uncertainty and the impact of uncertain remittance flows on social and intrafamilial relationships between immigrants and their households in their countries of origin, I first aimed to send funds to the university administrators I had interviewed, so as to develop a personal account of remittance. Of the three administrators, the administrator from Birzeit University was the only one open to this research method, and I sent funds to her using MoneyGram online on the 10<sup>th</sup> of February, 2025.

Second, eleven semi-structured interviews were conducted. Participants from the four selected countries— Palestine, Lebanon, Jordan, and Syria—were interviewed, with three interviews allocated for each country with the exception of Jordan, to which I allocated two. The goal of these interviews was to understand 1) personal histories of remittances and the nature of motivations to remit for each participant, 2) what the specific barriers to remittances within each country were, and 3) the effects of uncertainty created by these barriers on the social and intrafamilial positions of participants. At the time of writing, the countries chosen had all received economic sanctions from the United States, which functioned as institutional barriers to remittances and create the uncertainty foundational to my analysis. The varying levels to which the chosen countries had received economic sanctions served to provide a broader range of experiences regarding how financial uncertainty impacts social dynamics.

Interviewees were recruited if they had family members living in one (or more) of the chosen countries and had a history of remittance behavior to these family members. Recruitment efforts took place in the cities of Chicago and Dearborn—Chicago is home to the largest Palestinian population in the United States,<sup>123</sup> and 55% of Dearborn’s population is of SWA origin.<sup>124</sup> The sites chosen also offered convenience, since this thesis is being authored at the University of Chicago, and Dearborn is feasibly close to the University. Recruitment occurred through a number of community organizations, including the Arab-American Action Network (AAAN) and Arab Community Center for Economic and Social Services (ACCESS)’s Center for Arab Narratives (CAN). Flyers were sent via email to these organizations and then disseminated within organizations to members. Participants responded via email or text message to the author and further correspondence was undertaken to set up interview logistics. Recruitment efforts included awareness of the interview allocations based on country of origin and included more specific outreach to country-based organizations including Syrian Forum USA and Chicago Lebanese Club in Chicago if certain countries were underrepresented. Additionally, given gendered differences in social dynamics around remittance, specifically, greater expectations for women to send funds home, efforts were taken to ensure that the sample was equitably representative of gender.<sup>125</sup>

These eleven interviews were conducted in February and March 2025. All interviews utilized the same interview guide but included slight variation in probes and follow-up questions.

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<sup>123</sup> Robin Amer, “Forget Poles: Palestinians Find a Home in Suburban Chicago,” WBEZ, February 7, 2013, <https://www.wbez.org/culture/2013/02/07/forget-poles-palestinians-find-a-home-in-suburban-chicago>.

<sup>124</sup> Dorothy Hernandez, “Dearborn, Michigan: A Visit to the First Arab-Majority City in the US,” *BBC*, April 29, 2013, <https://www.bbc.com/travel/article/20240429-dearborn-michigan-a-visit-to-the-first-arab-majority-city-in-the-us>.

<sup>125</sup> Mariano Sana and Douglas S. Massey, “Household Composition, Family Migration, and Community Context: Migrant Remittances in Four Countries,” *Social Science Quarterly* 86, no. 2 (2005): 509–28, <https://doi.org/10.1111/j.0038-4941.2005.00315.x>.

A focus was maintained on personal experiences of barriers and changes in social dynamics during these interviews to maintain consistency. Interviews were conducted on Zoom, and recordings were created using Zoom’s record function. Recordings were uploaded to Otter.ai, transcribed using artificial intelligence, and then cross-referenced with the recording for accuracy. Recordings were then destroyed, and transcripts were stored in an encrypted folder on Chicago Box. Thematic analysis was employed, and all transcripts were then hand-coded by the author according to a set of themes that emerged upon initial close readings of transcripts. Names were changed to protect participant privacy, with one participant preferring not to be named at all, and another noting that they would not like to be quoted.

The sample breakdown is below:

<b>Interviewee</b>	<b>Country of Origin</b>	<b>Gender</b>	<b>Age Range</b>
Maysoon	Lebanon	Woman	40-50
Hatem	Syria	Man	30-40
Khaled	Palestine	Man	40-50
Nader	Lebanon	Man	50-60
Maha	Jordan	Woman	30-40
Wassim	Syria	Man	30-40
Talal	Lebanon	Man	30-40
Riad	Lebanon	Man	30-40
Khalid	Syria	Man	40-50
Arwa	Syria	Woman	30-40
Interviewee	Palestine	Not identified	30-40

The interview sample diverged from my goals in two ways. First, the breakdown by country was skewed towards Lebanon and Syria, with Palestine only receiving two interviews, and Jordan only receiving one. Second, the sample was not gender-balanced, with three women to seven men. Given the fixed time period allotted for the data collection portion of this thesis, I was unable to continue to add to my sample and better meet my goals. I did not see this

limitation as overwhelmingly significant, given the small sample size overall, but I hope that further research will be able to generate larger, more representative samples and engage questions of disruptions to remittances.

## Findings

### *A. The Legality of Remitting Under Sanctions and Mechanisms of Disruption*

#### What do the pertinent sanctions codes look like for Lebanon, Syria, and Palestine?

Sanctions regulations impacting Lebanon, Syria, and Palestine emerge from six parts of Title 31, Subtitle B, Chapter V of the Code of Federal Regulations. These parts, with target countries in parentheses, are:

1. 31 C.F.R. § pt. 526 - Hostages and Wrongful Detention Sanctions Regulations (Palestine)<sup>126</sup>
2. 31 C.F.R. § pt. 542 - Syrian Sanctions Regulations (Syria)<sup>127</sup>
3. 31 C.F.R. § pt. 566 - Hizballah Financial Sanctions Regulations (Lebanon)<sup>128</sup>
4. 31 C.F.R. § pt. 594 - Global Terrorism Sanctions Regulations (Palestine, Syria, Lebanon)<sup>129</sup>
5. 31 C.F.R. § pt. 596 - Terrorism List Governments Sanctions Regulations (Syria)<sup>130</sup>

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<sup>126</sup> Hostages And Wrongful Detention Sanctions Regulations, Office of Foreign Assets Control, Department of the Treasury, 31 C.F.R. § pt. 526 (2023). <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-V/part-526>

<sup>127</sup> Syrian Sanctions Regulations, Office of Foreign Assets Control, Department of the Treasury, 31 C.F.R. § pt. 542 (2014). <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-V/part-542>

<sup>128</sup> Hizballah Financial Sanctions Regulations, Office of Foreign Assets Control, Department of the Treasury, 31 C.F.R. § pt. 566 (2016). <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-V/part-566>

<sup>129</sup> Global Terrorism Sanctions Regulations, Office of Foreign Assets Control, Department of the Treasury, 31 C.F.R. § pt. 594 (2003). <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-V/part-594>

<sup>130</sup> Terrorism List Governments Sanctions Regulations, Office of Foreign Assets Control, Department of the Treasury, 31 C.F.R. § pt. 596 (1996). <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-V/part-596>

6. 31 C.F.R. § pt. 597 - Foreign Terrorist Organizations Sanctions Regulations (Palestine, Lebanon)<sup>131</sup>

31 C.F.R. § pt. 542 and 31 C.F.R. § pt. 596 pertain to country-level designations, rather than individual (person) or entity (corporation) level designations (as in 31 C.F.R. § pt. 526, 31 C.F.R. § pt. 566, 31 C.F.R. § pt. 594, and 31 C.F.R. § pt. 597).

31 C.F.R. § pt. 526, 31 C.F.R. § pt. 566, 31 C.F.R. § pt. 594, 31 C.F.R. § pt. 596, and 31 C.F.R. § pt. 597 do not provide any exemption for personal remittances, presenting a clear-cut mode by which remittances are disrupted in Lebanon and Palestine (although both almost always have temporary exemptions). While Syria is designated a State Sponsor of Terrorism, lacking an exemption under 31 C.F.R. § pt. 594, 31 C.F.R. § pt. 542 provides an exemption, explicitly stating in 31 C.F.R. § 542.512 that:

U.S. persons are authorized to send and receive, and U.S. depository institutions, U.S. registered brokers or dealers in securities, and U.S. registered money transmitters are authorized to process transfers of, funds to or from Syria or for or on behalf of an individual ordinarily resident in Syria in cases in which the transfer involves a noncommercial, personal remittance, provided the transfer is not by, to, or through the Government of Syria or any other person whose property and interests in property are blocked pursuant to § 542.201.

Since this exemption is explicit, I am assuming that it is applicable regardless of the 31 C.F.R. § pt. 594 designation. However, it is apparent that this legal license is insufficient to allow for remittances, as there have not been consistent money transfer operations in Syria due to the conflict, and as above, no remittance databases contain any data for Syria, indicating small, inconsistent remittance flows. Importantly, the exemption in 31 C.F.R. § pt. 542 is not unconditional, and includes a clause stating that remittance transfers cannot be made by, to, or

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<sup>131</sup> Foreign Terrorist Organizations Sanctions Regulations, Office of Foreign Assets Control, Department of the Treasury, 31 C.F.R. § pt. 597 (1997). <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-V/part-597>

through the Government of Syria or any blocked person. Blocked persons here refers to those who are named on the Specially Designated Nationals list. In Syria, 469 individuals are currently on the SDN list, which is an insufficient number of individuals to explain such large-scale disruption.<sup>132</sup> Regarding transactions through the Government of Syria, however, the largest bank in Syria is the Commercial Bank of Syria, a government-owned bank, and most transactions through the bank system would hence not satisfy this clause.<sup>133</sup> Nevertheless, transactions made through the money transfer system and through private banks and Arab banks with branches in Syria would be legally operable. Banking hence presents a cause for disruption, but widely available alternatives indicate that this may not be the only cause.

The nature of the disruptions taking place may hence not be entirely independent of the SDN list. The following analysis presents the No-Fly List, which prevents select individuals from flying into the United States, as a legal analog to the SDN list, and suggests that the due process and information issues with the No-Fly list might be replicated in the SDN list, amplifying the effect of the SDN list and causing far-reaching consequences for the Syrian public.

#### Issues of process

The process of being placed on the No-Fly list is not enshrined within any written protocol and is nebulous and extrajudicial. Matthew Howell notes that “there is no framework legislation providing the relevant agencies with congressionally approved criteria to shape the

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<sup>132</sup> Office of Foreign Assets Control, “Sanctions List Search,” April 10, 2025, <https://sanctionssearch.ofac.treas.gov/>.

<sup>133</sup> Department of the Treasury, “Treasury Targets Syrian Regime Officials and the Central Bank of Syria,” U.S. Department of the Treasury, December 22, 2020, <https://home.treasury.gov/news/press-releases/sm1220>.

watch list effort.”<sup>134</sup> Howell additionally identifies that Transportation Security Authority staff automatically accept any nominations to the list unless an error occurs upon upload to the database.<sup>135</sup> Finally, Howell notes that there is no written protocol for how often to scrub the list for misidentified persons, nor is there a protocol for when misidentification is identified.<sup>136</sup>

These procedural issues with the No-Fly List can be similarly identified in the SDN list. There is no clear process by which nominations are made and accepted to the SDN list, and while the No-Fly list offers opportunities for legal redress, the SDN list offers none. As such, not presenting clear legal criteria for inclusion on the SDN list presents a circumstance in which individuals might be listed without warning, severing them from international financial systems, and additionally, may be listed in error without any legal recourse. Issues of process may hence explain circumstances by which specific individual instances of remittance are disrupted, yet do not explain the complete, large-scale disruption of remittances (alongside sanctions on government banks). Issues of information may perhaps better explain this fact.

### Issues of information

The No-Fly List only captures names, which is a non-secure category of information that presumes to refer to one single individual but may refer to multiple individuals and hence places them at risk of effective inclusion. Several legal challenges to the No-Fly List have been brought against the Transportation Security Authority by individuals who were erroneously prohibited from boarding their flights because their name matched someone on the No-Fly List.<sup>137</sup> One

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<sup>134</sup> Matthew Howell, “Alleviating the Power of Secret Evidence: An Analysis of No Fly and Selectee List Determinations and Redress Proceedings,” *Temple Law Review*, December 4, 2018, <https://www.templelawreview.org/comment/alleviating-the-power-of-secret-evidence-an-analysis-of-no-fly-and-selectee-list-determinations-and-redress-proceedings/>.

<sup>135</sup> Howell, “Alleviating the Power of Secret Evidence.”

<sup>136</sup> Howell, “Alleviating the Power of Secret Evidence.”

<sup>137</sup> Jared P Cole, “Terrorist Databases and the No Fly List: Procedural Due Process and Other Legal Issues,” CRS Report, Congressional Research Service (Washington D.C.: United States Congress, July 27, 2016).

particularly significant example of this is that of a family who was not allowed to board their flight because the name of their ten-month-old infant child matched a name on the No-Fly List.<sup>138</sup> Names are insufficient as identifiers of specific persons and hence implicate a much larger group of people than are included on the list.

The SDN list also only includes names, which are, in theory, similarly insufficient. The issue of information indicates that false positives or flagging of individuals with the same name as listed persons, is a possible occurrence, and is likely a contributor to disruptions in flows as a result. For example, the first individual on Syria’s SDN list is Muhammad Abbas, and both these names are exceptionally common—Muhammad being the 3<sup>rd</sup> most popular first name, and Abbas being the 10<sup>th</sup> most popular last name.<sup>139</sup> Alongside practical difficulties in remittance and specific cases of disruption due to issues of process, the effective addition of individuals with similar names to the SDN list is a possible legal explanation for large scale disruption and necessitates policy reform.

#### How do specially designated nationals become salient in the remittance process?

Money transfer providers and banks must vet every sender and check that they are not included on the SDN list. This vetting process is required by OFAC, and in a brochure sent to organizations, OFAC details five key components of compliance: “(1) management commitment; (2) risk assessment; (3) internal controls; (4) testing and auditing; and (5) training.”<sup>140</sup> Organizations are additionally required to build capital infrastructure and hire staff to ensure risk mitigation. This infrastructure may include compliance technology, and OFAC

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<sup>138</sup> Cole, “Terrorist Databases and the No Fly List: Procedural Due Process and Other Legal Issues.”

<sup>139</sup> “Syrian Name Database,” accessed April 8, 2025, <https://census.name/syrian-name-database/>.

<sup>140</sup> Office of Foreign Assets Control, “Sanctions Compliance Guidance for Instant Payment Systems,” 2022.

specifically cites artificial intelligence tools as useful for risk mitigation.<sup>141</sup> This extensive vetting process, especially to countries with multiple sanctions designations, theoretically entails time delays in the process of sending funds to sanctioned countries. The bottlenecks created by this securitization may produce large-scale inefficiencies in the remittance process and may create backlogs that prevent receivers from being able to access funds for extended periods of time. In an interview with a Dearborn community member, Maysoon, who was attempting to send money to her father in Lebanon, Maysoon reported her father being unable to access funds for over five weeks.<sup>142</sup> Another interviewee noted that their Western Union transfer to Ramallah (West Bank) was voided twice, and then went through after a three-week wait.<sup>143</sup>

The above legal issues with the SDN list also apply—during the vetting process is precisely where remittances may be voided because the receiver was suddenly added to the SDN list without prior notice, or where false flags may occur because individuals share similar names. Specially Designated Nationals hence become salient in the remittance process due to the increased vetting required of organizations operating in countries with large numbers of designated individuals, and this hyper-securitization not only operationalizes legal issues with SDN designation but also creates inefficiencies that contribute to provider bottlenecks and disruptions of remittance flows.

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<sup>141</sup> Office of Foreign Assets Control, “Sanctions Compliance Guidance for Instant Payment Systems.”

<sup>142</sup> Maysoon (local community member), in virtual discussion with the author, Chicago, Illinois, February 2025.

<sup>143</sup> Interviewee (local community member), in virtual discussion with the author, Chicago, Illinois, March 2025.

*B. Financial Organization Risk Mitigation and Remittance Possibilities<sup>144</sup>*

What are the sender-side requirements when sending money?

With money transfer providers, sending funds to sanctioned countries often entailed a higher transfer fee, often around 12% (compared to Jordan, with a 7% fee) paid by the sender. There was no transaction minimum, but bureaucrats noted a maximum of \$999.99 if sending over the phone and \$5,000 if sending at a physical location or through the app. Similar maximums applied when sending funds to Jordan. Sending to Palestine and Lebanon via Western Union or MoneyGram required sending funds in US dollars, while sending using Xe offered senders the option to send funds to Palestine in New Israeli Shekels. Given the hyperinflation crisis in Lebanon, no service offered the option to send funds in Lebanese pounds.

Notably, the option to send funds to Syria was not offered by any money transfer provider or bank, indicating significant disruption. Also note that agents were willing to provide me information on sending to Lebanon and Jordan but were hesitant to provide me any information on sending to Palestine until I requested to speak to a manager or a risk compliance officer. Obtaining information on Syria was also difficult—on the phone, I was told that remittances were possible, but agents refused to give me any information on maximums or fees. I was also directed to the webpage that included Syrian rates by agents, but at the time of writing, attempts to access this webpage gave me an error.

Banks offered a flat fee, usually \$25-30, to send to the West Bank and Lebanon (but no bank would send funds to Gaza). This flat fee was the same for Jordan. Banks reported no standard maximum but noted that they may flag unusually large transactions. Banks exclusively

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<sup>144</sup> All data from this section onwards (unless otherwise specified) were collected by me in conversation with bureaucrats over the phone, university administrators over the phone, and local community members over Zoom. Conversations took place between January and March 2025 in Chicago, Illinois.

offered the option to send funds in US dollars. Overall, banks provided a more streamlined set of sender-side requirements, presumably because they have more comprehensive sets of information on senders than do money transfer providers, allowing for a relatively lower risk burden to be placed on banks.

### What are the receiver-side requirements?

Money transfer providers had minimal requirements for receivers, the most significant requirement being that receivers present some form of ID upon cash pickup. Additionally, to retrieve funds, receivers had to have a mobile wallet or the provider app, or could pick up cash in person.

Requirements for wire transfers through banks were slightly more complex, with a higher barrier to entry. For those who are in the system, however, receiving wire transfers is much easier than having to pick up remittances. First, receivers had to have bank accounts where they would be able to receive funds. Next, receivers had to have an IBAN, or International Bank Account Number. Creating an IBAN is fairly easy, and most banks offer online IBAN generators or in-person services. After these conditions were satisfied, any individual could receive a wire transfer to their account if their sender knew their IBAN. This process makes repeated transfers easier—one only has to incur the costs of creating an account and IBAN once, and then is set up to receive remittances, in theory, for the foreseeable future. There are repeated travel costs involved in getting to cash pickup points that are not involved with wire transfers, and potential complications caused by needing to produce ID in a time of local crisis. Notably, however, the Levant is home to large unbanked populations, with only a small number of individuals holding bank accounts in Lebanon, Syria, and Palestine due to bank fragility given economic crisis, war, and complications in day-to-day bank operations. This problem of unbanking indicates that using

wire transfer may be an infeasible prospect for many in the region, and as such, money transfer remains the most practicable option.<sup>145</sup>

### Local risk mitigation strategies

Interviews with money transfer bureaucrats were not necessarily revelatory of bottlenecks in the money transfer process. I was not able to obtain information about what takes place between the initiation of the transfer and cash pickup. However, the notion that sanctions create bottlenecks in this part of this process is substantiated by a document released by OFAC on April 29, 2021, describing a settlement paid by MoneyGram to OFAC—OFAC sued MoneyGram for failing to screen incarcerated senders remitting to Syria, the Democratic Republic of the Congo, and the Central African Republic.<sup>146</sup> This indicates that MoneyGram is required to diligently screen remittances to sanctioned nations, echoing earlier findings on bottlenecks caused by risk mitigation.

Interviews did not provide information about the risk mitigation strategies mandated by OFAC, but instead revealed sophisticated partnership strategies that were specifically pertinent to the selected countries, and seemingly emerged as a way to protect private infrastructure and insure against capital loss rather than national security breaches. I identified two strategies that emerged repeatedly. These strategies were not universal to every country in the scope of this project, but seemed to reflect the depth and severity of sanctions by region.

First, global money transfer providers engaged in partnerships with local money transfer providers, presumably to pass on part of the risk burden. This is especially true of Western Union. In Lebanon, Western Union operates alongside OMT, an organization that processes

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<sup>145</sup> Ana Maria Luca, “Unbanked!,” *Nowlebanon* (blog), October 11, 2022, <https://nowlebanon.com/unbanked/>.

<sup>146</sup> Office of Foreign Assets Control, “Settlement Agreements between the U.S. Department of the Treasury’s Office of Foreign Assets Control and MoneyGram Payment Systems, Inc., and SAP SE.”

money transfers into and within Lebanon. And in Jordan, Western Union operates alongside Abu Sheikha Exchange, a currency exchange, e-wallet, and money transfer provider. This is surprising, because Jordan does not have an economic sanctions history. It is hence possible that local partnerships are simply cost-effective for global money transfer providers, and are not the result of risk mitigation strategy. However, Western Union operates solely under its own banner in other non-sanctioned countries in the region—for example, Kuwait and Bahrain—suggesting that risk mitigation strategy is employed in Jordan due to its proximity to Syria, Palestine, and Lebanon.<sup>147</sup>

Second, money transfer providers operated solely through third-party cash pickup points in certain regions. This is distinct from local corporation partnerships, since there is no single corporate entity in these regions that operates alongside global providers. Many global transfer providers operate under a franchisee model, with third parties owning and operating cash pickup points for some percentage of earned income on each transaction. These franchisee pickup points continue to use the branding of the global franchise, but use their own shop name in addition. This mitigates risk by offering global providers the opportunity to quickly halt and resume services depending on the nature of sanctions at that moment. Reliance on smaller third-party shops provides these organizations flexibility to modify services at will and as needed. This strategy is visible in Palestine and Syria, especially in the West Bank and Damascus. Figure 1 below is an image of a third-party pickup point in Damascus, Syria.

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<sup>147</sup> I asked bureaucrats at Western Union to assist me in finding pickup points in Syria, Palestine, Lebanon, Jordan, Kuwait, and Bahrain, and this argument is based on the specific pickup points named by agents.



*Figure 1: Alfouad Exchange in the Saroujah neighborhood of Damascus, Syria<sup>148</sup>*

In countries with lighter sanctions, local partnerships seemed to be preferred over third-party pickup points, and the opposite is true for countries with stricter sanctions. Beyond risk mitigation, money transfer providers also engaged in near complete withdrawal from regions. For example, MoneyGram, Western Union and Xe all shut down the majority of their operations in Syria, with transfers available in theory but very few pickup points—only fifteen in the entire country, and all located in Damascus. Similarly, Western Union and MoneyGram only operate one registered pickup point each in the West Bank. Wire transfers are hence a more operable strategy in the region—bank branches are generally more numerous than cash pickup points, with far more bank branches in Ramallah, Palestine than cash pickup points, for example.

Both money transfer providers and banks provided positive pictures of remittance possibilities—while money transfer organizations engage in large-scale risk mitigation strategies,

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<sup>148</sup> Sultan Haddad, *Al Fouad Foreign Exchange*, photograph, Google Maps, March 2023, [https://www.google.com/maps/place/ALFOUAD+FOR+EXCHANGE/@33.5203782,36.297389,3a,75y,90t/data=!3m8!1e2!3m6!1sAF1QipNqFdAsmN6reoozs4f9Emlk6RRu7daX6S5cCNaO!2e10!3e12!6shttps:%2F%2Flh3.googleusercontent.com%2Fp%2FAF1QipNqFdAsmN6reoozs4f9Emlk6RRu7daX6S5cCNaO%3Dw86-h114-k-no!7i3024!8i4032!4m1!1m2!2m1!1smoney+transfer+damascus!3m7!1s0x1518e7251bbf255b:0x321506ef3c799f0f!8m2!3d33.5205673!4d36.2974278!10e5!15sChdtb25leSB0cmFuc2ZlciBkYW1hc2N1c5IBFm1vbmV5X3RyYW5zZmVyX3NlcnZpY2XgAQA!16s%2Fg%2F11gd20yb6k?entry=ttu&g\\_ep=EgoyMDI1MDQwMi4xIKXMDSoASAFAQw%3D%3D#](https://www.google.com/maps/place/ALFOUAD+FOR+EXCHANGE/@33.5203782,36.297389,3a,75y,90t/data=!3m8!1e2!3m6!1sAF1QipNqFdAsmN6reoozs4f9Emlk6RRu7daX6S5cCNaO!2e10!3e12!6shttps:%2F%2Flh3.googleusercontent.com%2Fp%2FAF1QipNqFdAsmN6reoozs4f9Emlk6RRu7daX6S5cCNaO%3Dw86-h114-k-no!7i3024!8i4032!4m1!1m2!2m1!1smoney+transfer+damascus!3m7!1s0x1518e7251bbf255b:0x321506ef3c799f0f!8m2!3d33.5205673!4d36.2974278!10e5!15sChdtb25leSB0cmFuc2ZlciBkYW1hc2N1c5IBFm1vbmV5X3RyYW5zZmVyX3NlcnZpY2XgAQA!16s%2Fg%2F11gd20yb6k?entry=ttu&g_ep=EgoyMDI1MDQwMi4xIKXMDSoASAFAQw%3D%3D#).

they still ensure the possibility for remittances in the region through these mechanisms. In fact, these risk mitigation strategies appear to be for the express purpose of continuing to maintain a presence in sanctioned regions, even if this presence is minimal. Similarly, banking bureaucrats suggested in interviews that remittances are easy and highly secure, with minimal requirements and near-instant credit of funds to the receiver's account. All institutional signs pointed to the possibility for remittances as entirely assured and operable, at least within Lebanon, Palestine, and Jordan.

### *C. Remittance Disruptions for Entities*

In direct contrast, receiving entities emphasized the precarity of remittances, both through money transfer providers and wire transfers. In conversations with an administrator at Birzeit University near Ramallah, the prevailing sentiment was that money transfers through any method were a precarious endeavor, despite the credibility of Birzeit as an academic institution and the purpose of funds transfer as donations to support the university's programs and infrastructure. The administrator described "need[ing] to be lucky" to successfully receive funds, noting that senders would call the Annual Fund Unit confused as to why the funds had not left their accounts several weeks later. This happened especially often when Birzeit introduced their virtual Palestine and Arab Studies summer program in June 2024, preventing students living in the United States from paying for their classes. She also reported that some senders informed them about account freezes and/or bans, but this was not as common as voided transactions, and that it was surprisingly more common when sending funds to friends and family rather than large entities. While U.S. transfers are not the most significant source of income for Birzeit, they are often a lifeline during times of heightened restrictions and have become increasingly necessary for the university in recent years.

In addition to Birzeit, I conducted interviews with administrators at Lebanese University, the only public university in Lebanon, and Damascus University in Syria. The administrator at Damascus University corroborated the precarity of funds transfer described by the administrator at Birzeit University and noted additionally that the volume of overseas alumni senders had been declining significantly since 2011, coming almost to a complete stop during the COVID-19 pandemic. The Lebanese University administrator did not present the same level of precarity, but let me know that given hyperinflation, sending money in dollars was only available through money transfer providers, and having to pay fees in dollars resulted in sending becoming an expensive activity. Sending through banks is also expensive, since despite the flat fee, banks change this fee regularly, and the total cost of remittances is unpredictable and often high. Both administrators told me that transfers were few and far between as a result, but were more possible for the smaller amounts remitted within families.

While this information was helpful, it did not adequately provide a picture of remittances between individuals, rather, it provided a picture of transfers to entities with only passing mention of individual-level issues. I hence employed my observations while personally remitting to the administrator at Birzeit, as well as interviews with community members in the Dearborn and Chicago areas to understand this crisis at the individual level.

#### *D. Remittance Disruptions for Individuals*

Using observations from my own remittance and community interviews, I gathered three significant pathways of remittance disruption—delays, sent funds bouncing back, and account freezes and bans. I also examined pathways outside the international banking and financial system, including cryptocurrency and transfers through an intermediary. Precarity emerged as a consistent theme during discussions on sending, with participants noting that they have begun to

send smaller amounts in less frequent transactions given the risk of transfers not going through—an observable chilling effect of these disruptions.

### Remittance delays

On the 10<sup>th</sup> of February, I sent fifty dollars from my checking account with Citibank to the university administrator at Birzeit through MoneyGram. I made an account through the website, and then was taken to a check out screen, where I selected Occupied West Bank as the region, and Al-Mizerawi Money Exchange as the pickup point—this is a third-party pickup point, as described in findings Section B. I was charged a 10% fee, paying fifty-five dollars to transfer fifty dollars. I put in my receiver’s information, used my debit card to complete the transaction, and was then taken to a confirmation screen.

I followed up with my receiver once, on the 17<sup>th</sup> of February, and she told me that she would message me as soon as she was able to pick up the funds, and that she was attempting to pick up every Thursday afternoon. I only heard from her next on the 10<sup>th</sup> of April, exactly two months since the day of my transfer, through a WhatsApp message stating, “Hi this is [name], I received the fifty dollars”. It took a little over eight weeks for the funds transfer to go through, indicating a significant delay since the process is assumed to be instant. Interestingly, I do not believe that these delays were caused by drawn-out attempts to match me to the SDN list. I am an Indian national, and this is likely the first information that would be available to compliance agents. There are only fifteen individuals on India’s SDN list, the vast majority of whom are household names in India, having been wanted by the state for over a decade. More information than just names is hence available for these individuals, including past residences, dates of birth, and photographs, meaning that there would have been no confusion about whether I was indeed one of these people. The same cannot be said for the Levantine states I am examining, where there

are far more sanctioned individuals, and so the publicity of each individual is far more limited. I hence turn to receiver-side vetting as a potential cause of this delay. There may have been factors pertinent to my receiver that necessitated greater oversight within the compliance portion of the process. However, there are only four individuals on the SDN list for the entire West Bank, none of their names matching or even close to hers. As a result, there was no informational basis for progression to extensive checks in this case either, suggesting that the cause of the delay might have been broader.

I concluded that the cause of this delay was likely broad-brush hyper-securitization applied to all remittance transactions where funds enter the West Bank, given that neither myself as sender nor my receiver were explicitly listed, similar to the examination of the vetting bottleneck in Section A. I qualified this conclusion by noting that my approach only considers the SDN list and does not include other sources that are potentially relevant. This transaction did not cause precarity for myself or my receiver, given that it was not part of a regular flow of funds, and additionally, that it was supplemental to her income, but not a source of her income. Nevertheless, it presented a case for delays due to hyper-securitization, and additionally revealed the excess cost borne by receivers in needing to repeatedly check if their cash had arrived at the pickup point. Both these themes surfaced repeatedly in community interviews, as described below.

Most interviewees reported sent funds taking a long time to be available for pickup. For example, Maysoon described the multiple weeks of delay she faced when attempting to remit to her father in Lebanon (mentioned above in Section A). She noted, “It was just taking forever. A two-week delay is fine, I expect it to some extent, but five weeks is unbelievable.” Maysoon did not expect remittances to be received instantly, and she had factored in a two-week buffer period.

The process was assumed to be inefficient but still contained some level of perceived stability. Her surprise at the five-week delay indicated the appearance of precarity within the remittance process, shifting her expectations around when to send, how to send, and how often to send. To this point, she stated:

I used to go to the Western Union in CVS every two weeks on Friday, put in my details, hit send, finished. I don't think about it for two weeks. Since the last few years, I call my father all the time and ask him if he got the money because it could come tomorrow or in two weeks, I have no idea.

Funds delays due to the securitization of remittance flows under sanctions resulted in the emergence of precarity within Maysoon's life, and presented evidence of the mismatch between the possibility for remittances as stated by institutions and the on-the-ground reality of remittances for both individuals and entities.

Other interviewees described the costs that emerged upon attempting to pick up funds sent via money transfer providers. Khalid, a Syrian immigrant, stated:

My mother spends a lot of time at the Western Union now [laughs]. But it's true, she goes at least three times a week to check, because there is not much [cellular] service, they cannot call her and tell her. She is old, and she has to travel by herself.

Khalid's mother could not be notified when funds arrived, and had to travel repeatedly to ensure that she could access his remittances. If the remittance flow was stable, Khalid's mother would have been able to pinpoint, at least broadly, when her funds would arrive, and could plan such that she does not have to incur time costs and transportation costs multiple times a week. In reality, the precarity of the flow meant that she had to check regularly and account for these costs, as well as plan her consumption without the reliability of her income arriving on a specific day. Additional precarity occurred as a result of the aftermath of the Syrian Civil War, specifically, the lack of cellular service available to Khalid's mother. These issues emerged in

addition to the delays described above—the remittance income received by Khalid’s mother was not only reduced by added costs, but these added costs may have mounted as remittances were delayed and weeks pass where she still had to incur these costs but could not receive any funds.

Finally, remittances sent as wire transfers also experienced delays. Wassim, a second-generation Syrian immigrant in the Chicago suburbs, described his experience of sending funds via wire transfer as “even worse than with Western Union”, stating, “The bank transfer can take weeks, and the money is nowhere to be seen. It is not in my account, not in my parents’ account, and the bank cannot tell me why. At least with Western Union I can call and they’ll tell me something.” Wassim pointed to the opaque nature of bank wire transfers, highlighting the lack of transparency and accountability compared to services like Western Union, despite the latter's own issues. He emphasized the frustration of funds being in a limbo state, inaccessible to both sender and receiver, and the bank's inability to provide clear explanations, further exacerbating the uncertainty associated with disruptions to international remittances.

Wassim may have appeared to suggest that there was no limbo state when sending funds via money transfer providers, but this could be interpreted as more complex: from the analysis above, remittances through money transfer providers were perceived as a black box process, where both senders and receivers were unsure when money would arrive for pickup. The level of opacity with regard to the process of transferring funds was perceived similarly for both money transfer providers and wire transfers through banks. Where the two methods of remittance differ was in the level of organizational accountability they entailed—Wassim suggested that Western Union and other money transfer providers were perhaps able to be reached and accountable to senders and receivers in some capacity, whereas banks were entirely opaque in this respect. Wassim here argued that sending remittances through wire transfers heightens the precarity of

sending, or at least the perceived precarity of sending. This qualification of precarity does not inherently suggest that flows through banks are subject to greater securitization, but does suggest that pathways to avoid precarity are limited, and presents precarity as a persistent phenomenon when sending remittances to the Levant.

### Remittances bouncing back

Beyond delays, participants also mentioned remittances bouncing back: where they would complete a remittance transaction, receive confirmation that the transaction had been completed, and would see a debit from their bank account. Within a few days, however, funds would return as a credit to their account, and their transaction would seemingly be cancelled. Arwa, a Syrian immigrant in Dearborn, described this process, stating, “I don’t know why it even goes through in the first place, then. I even have receipts from the Western Union ATM, and two days later I see the money in my account again.” She additionally described the process of remittance cancellation as creating precarity in two ways: she noted similar delays to those described above, noting, “My mom and I have waited weeks for her to get the money,” and she noted the precarity of not knowing whether the transfer will go through at all, which she alludes to in “It is all so uncertain. It feels like the process has become impossible, and I don’t know if I am doing something wrong.” The precarious circumstances of remittance rendered the process seemingly impossible for Arwa, where the dual risks of delays and cancellation intersect and generate complex, layered disruption.

However, Arwa also pointed to the potential of human error in remittance transactions, in “I don’t know if I am doing something wrong.” It was possible that remittances were cancelled because of senders incorrectly filling out personal or bank information, or technical errors in the banking or money transfer system that are unrelated to risk compliance or securitization. In fact,

it would be naïve to suggest that the securitization of remittance flows was the sole reason behind delays or cancellations of transactions. I could not test this counterfactual, and must assume that errors in the process, whether human or computer, are not the primary pathway through which disruptions take place. This is a limitation of this thesis, and further research specifically into the back end of the transaction process through money transfer providers and banks is required to test this assumption.

Other participants also pointed to transaction cancellations as a recurring phenomenon.

Nader, a Lebanese immigrant in Chicago, noted:

Sometimes I don't know that the remittance did not go through, I mean, the bank is not going to tell me. I have to check my statement and then I realize, and I call my parents and ask them if they received the money. They are not angry that it is not working, but they expect now [that it might not work], and when I call they ask, "Is it cancelled?" Then I call Chase bank, and even they cannot answer me. Last week, I sent my daughter to talk to the bank. They cannot tell her anything also.

Nader faced complete opacity in attempting to engage the bank in dialogue, echoing Wassim's case above, and did not receive a substantive response whether on the phone or in-person. This quote presented a circumstance where disruption became a normative aspect of the remittance process, where, for Nader's parents, cancelled transactions came to be expected, with precarity existing in the background of every remittance transaction he undertook. Nader had no choice but to continue remitting to take care of his parents, which resulted in an uncertain cycle of frustrated effort that demonstrated the logistical toll of financial marginalization under sanctions.

Riad, a Lebanese immigrant in Chicago, noted that cancellations were becoming so frequent that he began to preemptively warn his family in Beirut that money transfers might not go through. He stated, "I would give them a heads up, like hey, this might not work. Just so that

they knew what was going on over here and could stay on top of pickup.” The unpredictability of cancelled transactions forced him to develop workarounds—sending smaller amounts or asking friends to assist—neither of which offered consistent reliability, and in his words, “made interacting with my Jordanian friends [who would send money for me] feel like I was always asking for a favor, and so I couldn’t really count on them since I started to feel like a burden.” As a result of the repeated failures of official channels and the negotiations required to access alternate systems of transfer, remittances became an increasingly sporadic endeavor for Riad, as seen in:

I just couldn’t send as often. If I was staying on my original schedule, I would have spent way too much time just trying to find a way to send. That’s not even including the time it takes for them to get the money, which is also something I have to think about.

For Riad, the threat of disruptions grew beyond a threat to sent funds and began to threaten transactions even before sender-side initiation. Precarity became an aspect of remittance that existed beyond individual transactions, and that came to transform the nature of the financial flow in of itself.

#### Account freezes and bans

Hatem, a Syrian immigrant in Chicago, noted that his bank account was frozen and banned from activity with Western Union when he attempted to send money to his family in Damascus.

He stated:

I sent money at night, and in the morning, the bank called me and asked if I made an unlawful transaction. I said no, I said that I am sending money to my family in Syria, and they did not ask me any other questions. I realized the account was frozen when I tried to use the card later, and called the bank right there, and they told me I had made an unauthorized transaction or something like that. And then I was able to use the account again a few days later, after I called the bank again, but I tried to use the same account to send, and it didn’t work. I tried three times. Since

then I have been sending to my brother in Jordan with another account, and it has been going through.

Hatem echoed the notion of banks as opaque and unaccountable, given that he was only able to access his account multiple days after it was frozen, despite the fact that being unable to access funds should have afforded him emergency assistance. Additionally, both the bank freeze and the Western Union ban are indications of risk compliance structures at work, given Hatem's use of the words "unlawful" and "unauthorized", suggesting that this transaction was flagged and accounts consequently frozen and banned as a result of non-compliance with federal regulations. However, Hatem was engaging in lawful activity, given that 31 C.F.R. § 542.512 includes an explicit exemption for personal remittances to Syria. Hatem's remittances to his family definitively fell under the personal remittances category, and this case indicated either a mischaracterization of the transaction by Hatem's bank and Western Union, or the risk compliance process misidentifying Hatem or one of his family members as an SDN.

Despite the unclear causes of this disruption, it had a significant impact on Hatem's sending behavior, requiring him to wholly modify his process of remittance, and ultimately redirect funds through alternative channels that were less direct, more costly, and emotionally taxing. Sending to his brother in Jordan introduced not only logistical complications but also additional layers of familial coordination and trust, underscoring how financial restrictions reverberate through social relationships, similar to Riad's example above. This workaround strategy—relying on a third party outside of Syria—demonstrated the requirement for remitters to adapt to precarity, but it also highlighted structural barriers that force senders to navigate an increasingly fragmented and surveilled financial landscape. In this way, sanctions completely restructure financial flows, rerouting transnational ties through new, often precarious, intermediaries and transforming intimate acts of caring for one's family into trial-and-error exercises in regulatory circumvention.

Hatem was the only interviewee in my sample who had faced account freezes and bans, which reintroduced concerns of this case possibly being due to human or computer error, and placed limits on the validity of claims in this section. However, Hatem noted that he was “trying to find out if I was not compliant in some way,” indicating that he had taken steps to minimize human error. The likelihood of computer error was also minimal given that both his bank and his transfer provider took action, unless these entities acted in tandem, potentially sharing compliance information with each other. To better understand the possibilities for error, further research should attempt to unravel the possible existence of a legal compliance-based relationship between funding and transferring entities.

#### Alternate pathways of remittances

In light of the precarity created by economic sanctions and transmitted through money transfer providers and banking systems, many participants pursued alternate pathways of remittance. Hatem’s case was one such example, where he was able to circumvent the restrictions placed on his bank account by sending funds to his brother in Jordan who would pass these funds along to his parents. Regarding this arrangement, Hatem stated, “It’s working for now. But for me, my priority is being able to send the money myself, I don’t want to keep hassling my brother.” He also noted, “Many of my friends send through friends and cousins in Jordan, and people start to fight and get angry when my friend wants to send money more regularly, or when my friend asks too many questions about their contact sending the money to Syria.” As stated above in Section (c), relationships between remitters and intermediaries are often tenuous, and are perhaps made more tenuous by the stakes involved—intermediaries outside the remitter’s family must take on some responsibility for the financial care of the family, exacerbating stresses within the relationship. Additionally, per Hatem, intermediaries who

perceived the demands made of them as excessive may result in a breakdown of the relationship, and consequently, a slow-down or stoppage of remittances through this pathway. It is possible that the nature of intermediary pathways as entirely based on social connections caused this pathway to be shaky, dependent on intermediary-remitter negotiations of emotion, identity, and acceptable levels of responsibility. This shakiness created uncertainty in the flow of funds, and was an indirect result of economic sanctions, given that this pathway would not have to be employed if standard methods of transfer were not extensively and rigidly securitized in the wake of economic sanctions.

Maha, a Jordanian immigrant living on Chicago's West Side, reported that while she does not face significant difficulties sending money back home, she often sent money for her Syrian and Palestinian friends to a family member in Jordan, who would then send it to her friends' family members such that the remittances would have a better chance of succeeding. She stated, "It just happened one day when my friend was asking me if I could do it. And I knew it was a problem that people were talking about, but I didn't realize I could help, so I started asking friends, and they said it would be a big help, so I started doing it." Maha's experience illustrated how informal remittance networks may emerge organically within diasporic communities as a response to formal financial barriers, presenting a more localized version of Hatem's intermediary pathway. Her role as an intermediary was not initially intentional or planned but rather developed out of a sense of communal responsibility and solidarity. The familial responsibility undertaken by Maha was perhaps more diffuse than the obligation undertaken by intermediaries bound to a single remitter—not tethered to a particular family tie or recurring sender-receiver pair, but instead distributed across a shifting network of friends, acquaintances, and community members in need. This diffuseness reflected the flexibility of informal

arrangements in community-based settings; Maha was not beholden to any one individual, and the open-endedness of her role left her continually available to absorb the financial disruptions experienced by others. In this way, Maha's intermediary labor was both voluntary and structurally produced—emerging because formal financial infrastructures systematically exclude certain senders, leaving community networks to fill the gaps. More broadly, these local networks were perhaps more effective than tethered relations, but might not have been accessible to every remitter, and also did not completely resolve uncertainty in the flow given that Maha was one intermediary with limited capacity who may not have been able to respond to every need.

Beyond intermediary pathways, a few participants brought up cryptocurrency as a mode of transfer. Wassim described his experience with cryptocurrency, noting, “Crypto was very helpful for some time. My dad used to work in finance, and so he was open to it, and I started to send more regularly as a result.” Cryptocurrency offered Wassim the opportunity to mitigate the precarity that sanctions had generated within his remittance flow, and the lack of regulation surrounding cryptocurrency made it possible to entirely bypass the securitization of traditional financial infrastructures. Despite the benefits posed by crypto, however, other participants described several drawbacks. For example, Khaled, a Palestinian immigrant from Jenin, attempted sending funds using cryptocurrency in 2019, stating that blockchain-based currencies were becoming popular around this time, and he saw remittances as a unique application of this technology. Khaled sent funds to his parents and thirteen-year-old sister four times, with no issues taking place during the sending process, but his parents found it difficult to use online and app-based cryptocurrency wallets. After a series of attempts made by Khaled and his sister to manage wallets at either end, his parents eventually pushed for a return to traditional money transfer providers, citing the success they had had with Western Union in years prior. Khaled

noted that this transition was accompanied by uncertainty as to whether transfers would go through, similar to other participants, but that his parents were still more comfortable with the uncertainty of remittance disruptions versus the uncertainty of not knowing how their money was stored or how they could access these funds.

The easy acceptance of cryptocurrency as a remittance pathway for Wassim was hence perhaps aided by his father's familiarity with the technology, but cryptocurrency remittances in Wassim's family were also accompanied by drawbacks. Wassim pointed to the fluctuating exchange rates of cryptocurrency to non-digital currency, especially given the Bitcoin crash in 2019, and noted, "It was even worse because the Syrian pound was also not stable, and so it was like converting one unstable currency to another." Wassim later stated that he had been sending \$500 in Bitcoin every two weeks, and the amount that his parents ended up receiving was much smaller given fluctuations in currency value. In this case, the instability of bitcoin was a core problem, and was further compounded by the additional instability of the Syrian pound, making cryptocurrency remittances even more challenging in the Syrian context. The uncertainty that was produced by financial instability was in itself attributable to the economic sanctions placed on Syria, and suggests that the effect of sanctions as generating uncertainty was palpable in both standard and non-standard infrastructures of funds transfer; within standard modes, the effects were felt through rigid securitization, and within non-standard modes, the effect was felt through macroeconomic disruption that required remitters to weather volatile currency values.

#### *E. Social and Intrafamilial Consequences of Remittance Disruption*

Given the above results, I sought to understand the social effects of these disruptions on the lives of transnational families through the perspectives of immigrants living in the United States who have recently sent money back home. In general, immigrants described feeling a

greater separation between themselves and their families/local communities, feeling helpless in the face of familial obligations, and feeling selfish for being able to maintain their quality of life in the United States (sometimes at the expense of their family's lives).

### Intensified feelings of physical separation

Participants often first reported feeling further separated from their families, despite no change in physical distance, as the main social consequence of remittance disruptions. For example, Hatem described the feeling in “My parents are very close to my heart. Their lives are very difficult in Syria, and I want to send them money but it is not possible [without sending through] my brother in Jordan. I feel so far [from them].” Similarly, an interviewee with grandparents in Ramallah stated “I know they are fine, I call them as much as possible. But it hurts me so much, it feels like I am at the other end of the Earth.” This interviewee, despite being able to stay in contact with their grandparents, was still feeling loss and distance due to disruptions in remittances—being able to send money back home was seen as a social exercise similar to talking on the phone, and the difficulty in remittance here resulted in a deep feeling of separation. Note that both interviewees were able to send money back home to some capacity, but the precarity to which their remittances were subject was enough to evoke these feelings of separation.

This theme also emerged for some participants when they answered questions about feelings of belonging within their local Arab-American communities. Talal, a second-generation Lebanese immigrant living in Chicago, noted:

I feel so far away from my grandparents in Lebanon that I've kind of begun to interact more with Arabs in Chicago, especially after the recent attacks on Lebanon. Like it sort of made me feel more Lebanese, in a way? I guess I just want to be connected in some way with Lebanon, and I used to send money back home and

talk to my grandparents, but that's kind of hard right now. So I guess my way of feeling less distant is interacting more with Lebanese culture here.

Several other interviewees echoed this statement, although not going into this level of detail. Khalid described the feelings of distance as motivating him to talk to his immediate family in the United States more, while Maysoon described trying to get her children to chat regularly with her father so that “the family can be closer, that is all I can do right now.” For these interviewees, especially those who had been raised in the United States, the intensified feelings of distance between them and their families back home resulted in reactive interactions with their local cultural communities, as a mechanism to lessen the palpable social impact of disruptions to remittance.

Maha, the Jordanian immigrant in Chicago quoted in the section prior, stated “I know this is very difficult for them. This is so easy for me to do, it is something small that makes some of their stress go away...[sending remittances] brings the family close together.” In being able to send funds on behalf of her friends, Maha was able to, on a social level, lessen the distance felt between her friends and their families, and did so specifically to reduce their distress from not being able to contribute to the family income, as described above.

#### Inability to successfully meet family's expectations

Participants additionally reported feeling helpless in the face of their family's expectations. Nader noted:

My father was the one who told me to open a business. My [business] is very successful, but it is difficult to send money to my mother and father. My father is asking always how the business is doing, and I always say it is good. But he asks then if I can send some gifts for family, or something like that [...] And it is not right to say no. But it is not possible at all to send! If I could send today I would send everything. But [it is] very difficult.

Nader was not alone in his sentiment about the difficulty of meeting family expectations in the face of remittance disruptions. Maysoon also described similar feelings, noting that “My father is a heart patient, and I want to pay for his treatment. I know he understand the situation. But I feel like I am not a good daughter if I do not send money.” While Maysoon’s father may not have expected her to contribute to his treatment, she perceived the situation as containing some level of obligation, and felt inadequate given precarity in sending funds.

Interviewees also noted broader expectations around sending money as immigrants to the United States, required to send money home by virtue of this status. For example, Wassim described the obligation as such: “My parents spent a lot of money for my postgrad, and I worked hard to get a job and pay it back. They have sacrificed so much for me, how could I not repay them?” Wassim, simply by virtue of his parents assisting in his immigration to the United States, felt obligated to send money back. Later, when describing difficulties in remittances, Wassim stated “I have tried a lot of ways to send back money. My friends actually come to me to find out how to send money, because I have tried everything! [laughs] I have landed on crypto, because it goes through 99% of the time. It is very important that the money goes through.” To Wassim, navigating and overcoming the precarity of disruptions was of utmost priority—there was no way forward without sending money and meeting the obligation that had been set.

### Feelings of selfishness and guilt

Many participants reported feeling guilty for being unable to send money, and that they were selfish for not being able to contribute to the family income. Talal noted “My parents always sent money to my grandparents. Before the explosion, it was a lot easier, I think? So I felt like I should as well, and I started when I started working. But now it’s a lot more complicated, and it doesn’t go through a lot, and I feel bad spending that money on myself.” Disruptions

created guilt for Talal—while he never mentioned feeling obligated to his grandparents, there were still feelings of guilt and selfishness that arose when he spent the socially earmarked money on himself. Talal was uncomfortable spending money set aside for remittances because those funds had been designated for a completely different purpose, one dedicated to assisting others rather than himself.

Somewhat similarly, Khalid reported feeling guilty about not calling home more when sending money back becomes precarious. He stated:

Sometimes it goes through, and it feels so good when my friend in Jordan sends me a message like ‘They received the funds’! But in those times when it doesn’t go through, I feel like maybe I should be calling home more. And I don’t have the time, and then I feel worse, and it’s like a cycle.

Khalid specifically brought up precarity as causing feelings of guilt, and additionally implied the social power of remittances, wanting to replace the lost social capacity with phone calls in order to maintain connections to family members back home.

Maha reported having to reassure her friends when they felt guilty for not being able to send funds. Similarly, another interviewee reported having to manage their own expectations of themselves: “I tell myself a lot that I shouldn’t feel bad. There is no use in feeling guilty, my family doesn’t get anything from me feeling guilty. My focus is on trying to solve the issue.” This interviewee acknowledged repeated feelings of guilt, but also acknowledged that managing these feelings was important, and that the main priority was moving towards some form of resolution for herself and her family.

## **Discussion**

The findings of this study shed light on the multifaceted disruptions caused by U.S. economic sanctions on remittance flows to the SWA region and the profound social and

interfamilial consequences for transnational families. The legal and institutional barriers identified—ranging from stringent vetting processes to the opaque and often arbitrary enforcement of sanctions—created a climate of financial precarity that reverberated through households and communities. The analysis of sanctions regulations and the Specially Designated Nationals (SDN) list revealed systemic inefficiencies and injustices. The lack of transparency in SDN designations, coupled with the absence of recourse for misidentified individuals, exacerbated disruptions in remittance flows. The legal bottlenecks created by nebulous SDN designations, and the hyper-securitization of the remittance backend by money transfer providers and banks as a result, not only caused delays or voided transactions but also instilled a pervasive sense of uncertainty among senders and recipients, resulting in a chilling effect.

Interviews with bureaucrats, university administrators, and community members highlighted the mismatch between institutional assurances of remittance feasibility and the on-the-ground reality of delays, cancellations, and account freezes. My own experience of sending funds was fraught with delay, despite the near impossibility of vetting taking eight weeks, reinforcing the notion that precarity may be caused by broad-brush hyper-securitization. Participants ended up employing a variety of adaptive strategies, such as intermediary pathways and cryptocurrency, to circumvent these barriers. However, these alternatives often introduced new challenges, including reliance on fragile social networks and the volatility of digital currencies.

Finally, the disruptions to remittance flows had profound emotional and social repercussions. Participants reported intensified feelings of separation, guilt, and helplessness, as their ability to fulfill familial obligations was compromised. These emotions were compounded by the personal significance of remittances, which serve as both economic lifelines and symbols

of belonging. Money sent home carries non-material meaning, reinforcing familial bonds and social roles. When these flows were disrupted, the resulting uncertainty destabilized not only household economies but also the relational dynamics within transnational families.

While this study provided critical insights into the disruptions caused by sanctions on remittance flows and their social consequences, several limitations must be acknowledged. First, the qualitative nature of the research, though rich in depth, limited the generalizability of the findings. The sample consisted of eleven interviews with immigrants from Palestine, Jordan, Lebanon, and Syria, primarily concentrated in Chicago and Dearborn. While these cities host significant SWA diaspora populations, the experiences of immigrants in other regions of the U.S. or those from different socioeconomic backgrounds may have diverged. For instance, individuals in rural areas or those with lower incomes may have faced additional barriers in accessing formal remittance channels or alternative methods like cryptocurrency, which were highlighted as workarounds by some participants. A broader, more geographically diverse sample could reveal variations in how sanctions impact different segments of the diaspora.

Second, the study primarily centered the perspectives of remittance senders in the U.S., leaving the lived experiences of recipients in sanctioned countries underexplored. Recipients may interpret disruptions differently—perhaps experiencing them not just as financial instability but as a breakdown in trust or familial solidarity. Future research should incorporate recipient narratives to provide a more holistic understanding of how sanctions reshape transnational relationships. Additionally, while the study touched on gendered dimensions of remittance behavior, it did not deeply interrogate how sanctions disproportionately affect women, who often bear the burden of managing household finances in contexts of economic crisis. A more focused

analysis on gender dynamics could uncover how sanctions exacerbate existing inequalities within families and communities.

Third, the study's reliance on self-reported experiences, though valuable, introduced potential biases. Participants may have underreported certain challenges due to fear of surveillance or stigma, particularly when discussing informal remittance methods like intermediary transfers or cryptocurrency. The sensitive nature of financial transactions under sanctions may also have led to gaps in data, as some individuals might have avoided disclosing full details of their strategies to circumvent restrictions. Triangulating interview data with transactional records or ethnographic observations could strengthen the validity of findings.

Finally, while the legal analysis of sanctions regimes provided crucial context, this method did not fully account for the evolving nature of U.S. foreign policy. Sanctions are dynamic instruments, frequently amended or expanded in response to geopolitical shifts. The study's snapshot of regulatory barriers may not have reflected recent changes, such as temporary humanitarian exemptions or new enforcement measures. Longitudinal research tracking policy adjustments alongside migrant experiences would offer a more nuanced understanding of how sanctions regimes adapt—and how families, in turn, adapt to them.

These limitations do not diminish the study's contributions but instead highlight avenues for future research. Expanding the scope to include recipient perspectives, incorporating mixed-method approaches, and examining the gendered and geopolitical dimensions of sanctions would further illuminate the complex interplay between policy, finance, and transnational kinship.

### **Policy Implications and Recommendations**

The following examines two assumptions of United States foreign policy—first, that targeted sanctions do not produce collateral harm, and that foreign policy does not impact those

who reside in the United States. These assumptions are demonstrably flawed, as evidenced by the cascading disruptions to remittance flows and the profound social and economic consequences for both senders and recipients. This examination is followed by recommendations to mitigate the harms caused by these assumptions, and I additionally offer recommendations to ensure universal access to remittances that operate outside the sanctions paradigm.

*A. The Collateral Harms of United States Economic Sanctions*

The U.S. government frequently justifies sanctions as precise instruments aimed at coercing political elites while sparing civilian populations. However, this study reveals that sanctions inevitably produce widespread collateral harm, particularly through their impact on remittance systems. The legal analysis demonstrates how the SDN list—ostensibly a tool for targeting individuals—creates systemic inefficiencies in financial transactions due to overzealous vetting, opaque inclusion criteria, and a lack of recourse for misidentified persons. For example, interviewees described remittances being delayed for weeks or voided without explanation, while others faced sudden account freezes despite engaging in lawful transactions. These disruptions are not isolated incidents, but rather symptoms of a sanctions regime that prioritizes security over humanitarian considerations.

Moreover, sanctions disproportionately affect vulnerable populations by destabilizing local economies. In Lebanon, for instance, hyperinflation and banking crises—exacerbated by sanctions—have made it nearly impossible for families to rely on formal remittance channels. Similarly, in Syria, even though personal remittances are technically exempt, the de facto collapse of financial infrastructure leaves families with few reliable options. These outcomes contradict the narrative of "smart sanctions," revealing instead how broad financial restrictions

function as collective punishment, undermining household stability and deepening poverty in targeted regions.

*B. The Reflexive Effect of Foreign Policy on Immigrants in the United States*

Foreign policy is often framed as an external tool with no domestic repercussions, yet this study underscored how sanctions reverberate within the United States, particularly for immigrant communities. Participants described feelings of guilt, helplessness, and alienation when unable to fulfill familial obligations due to remittance disruptions. For the remitters I interviewed, sending money home was not merely an economic act but a social imperative—a way to maintain kinship ties and uphold their roles as providers. When sanctions obstructed these flows, they fractured transnational connections, leaving immigrants stranded between their adopted country and their homelands.

The psychological toll was compounded by the financial strain of navigating unreliable remittance systems. Interviewees reported spending excessive time and money troubleshooting failed transactions, seeking alternative channels, or relying on intermediaries—a precarious arrangement that often strains social relationships. These burdens reveal a stark contradiction: while the U.S. positions itself as a land of opportunity for immigrants, its foreign policies actively undermine their ability to support families abroad. This reflexive effect demands recognition in policymaking, as sanctions are not confined to their intended targets but also harm U.S. residents with transnational ties.

The following presents a comprehensive set of recommendations that address both immediate harms and systemic flaws in the sanctions framework. First, the collateral harms of sanctions, demonstrated in this thesis by the overly broad vetting process and the chilling effect produced by banks and money transfer providers, necessitate the establishment of an

independent oversight body within the Treasury Department to assess the humanitarian impact of sanctions before implementation. This body would require periodic reviews of sanctions programs to evaluate unintended consequences and would additionally create sunseting guidelines for sanctions programs that are measurably ineffective or generate humanitarian crises.

Second, this thesis demonstrates how sanctions policies reverberate domestically, affecting immigrant communities in the United States through remittance delays, cancellations, and account freezes, which result in psychological distress and the erosion of transnational family connections. Intrafamilial financial support is a lifeline that should not be impacted by sanctions architecture. I hence recommend that OFAC clarifies federal regulations and makes the blanket exemption for personal remittances legally explicit and permanent, since, except for Syria, current country-level provisions for personal remittances are through fickle temporary licenses. Additional recommendations include the establishment of an accountable office for cases of remittance delay, cancellation, or account disruption. This office would require financial institutions to provide a clarifying rationale in the event of remittance irregularities and would assist in ensuring the success of disrupted transactions. This office would also spearhead the provision of multilingual resources to help immigrants navigate sanctions-related financial restrictions, mitigating potential issues of human error when sending remittances.

Evidence from the legal analysis within this thesis suggests that the current SDN system suffers from fundamental flaws, including a lack of transparency in listing criteria, no meaningful due process for challenges, and over-reliance on name matching leading to false positives. Recommendations to improve this system include requiring an evidence base to

substantiate listing an individual as an SDN and establishing an appeals process with clear timelines and procedures for delisting petitions.

Beyond improvements to OFAC's sanctions architecture and the SDN system, however, recognizing the harms caused by economic sanctions requires recognizing the long-term impact of sanctions as a weapon that forces nations to submit to United States hegemony and fall in line with neoliberal economic values for fear of the economic depression and humanitarian crisis that sanctions will bring. As such, mitigating the impact of sanctions on financial flows requires the development of and investment in alternative solutions that go against the grain of United States foreign policy, but that ensure that remittance flows remain a stable lifeline for immigrants and their families. These recommendations include expanding general licenses through OFAC for all money transfer providers, which would eliminate OFAC's need for sophisticated risk mitigation strategies that overly securitize remittance flows. Additionally, Treasury Department investment in private sector mobile money programs, where parties do not require bank accounts to send and receive funds and may do so through a local account on their smartphone, would assist families, if only on a short-term, emergency basis, by providing a more immediate, accessible means of financial support in moments of acute crisis, particularly for those excluded from traditional banking infrastructure due to securitization. This program could also be integrated into the appeals process, enabling the continuation of the remittance flow while a family awaits the conclusion of their appeal.

Economic sanctions, often framed as surgical instruments of foreign policy, in practice function as blunt tools that inflict widespread harm. By disrupting remittance flows, they sever the lifelines connecting transnational families, destabilize household economies, and erode social cohesion. This thesis underscores the urgent need for policy reforms that prioritize humanitarian

considerations and recognize the interconnectedness of global financial systems. Beyond legal and institutional changes, it calls for a reimagining of sanctions as tools of diplomacy—one that weighs their human costs against their geopolitical utility.

Ultimately, the resilience of transnational families in the face of these challenges speaks to the enduring power of remittances as more than mere financial transactions. They are acts of care, solidarity, and identity—threads that bind communities across borders, even under the weight of sanctions.

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