

Philanthropy and Islam

Ayatollah Fazal Milani and Mohamed Amersi https://en.wikipedia.org/wiki/Mohamed_Amersi#The_Amersi_Foundation



Mohamed Amersi

Philanthropy, in simple words, signifies acts done for the welfare of mankind. Every religion has philanthropic components to it; however, Islam takes this a step further by making some forms of it compulsory. Islam lays great emphasis on supporting the destitute. The overarching themes for ‘acts of charity’ in Islam are rooted in two basic principles: developing compassion for others and demonstrating kindness towards each other.



Ayatollah Fazal Milani

The Qur’an (the Holy Scripture for Muslims) and Sunnah (the teachings of Muhammad, the founder of Islam) declare in clear words that it is the responsibility of the wealthy to look after the deprived sections of society. Muslims are not only instructed to do good to fellow humans, but are also told to treat animals well and to protect the environment.

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However, for many in the West, the concept of philanthropy is not a feature that is likely to be associated with Islam. Instead of kindness, compassion, mercy, generosity and love of mankind, ordinarily westerners tend to characterise Islam by such features as violence, terrorism, intolerance, authoritarianism, oppression of women, etc. There are two reasons for this grave misconception: their ignorance of the Qur’an and the traditions of the Prophet; and the irresponsible attitude of certain Muslims. In fact, Islamic texts contain numerous injunctions to perform good deeds and to serve fellow humans.

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One of the major themes in the Qur’an and Sunnah is compassion towards the vulnerable and social justice for individuals who are disadvantaged in society. For example, the Qur’an teaches Muslims that, “[they] will not attain righteousness till [they] spend in charity of the things [they] love.” (Chapter 3, verse 82). These teachings encourage Muslims to practice charitable giving, often from a very young age, and instil in them the belief that they will be rewarded with much greater amounts in the afterlife.

As such, philanthropy is one of the central tenants in Islam that inspires Muslims to bond with each other and with their larger community as a form of worship and for the greater benefit of all. The Qur’an says: “But righteous is the one who... gives away wealth, out of love for Him to the near of kin and the orphans and the needy and the wayfarer and to those who ask, and to set slaves free” (2:177). “So, give to the near of kin his due, and to the needy and the wayfarer. This is best for those who desire Allah’s pleasure” (30:38). Similarly, there are various sayings of the Prophet describing the significance of philanthropy: “You

shall not enter Paradise until you have faith; and you cannot attain faith until you love one another. Have compassion on those who are on earth, and He who is in heaven will have compassion on you. God will show no compassion to him who has no compassion towards all human beings.

“In Islam, doing justice between two persons is alms; and assisting a man upon his beast, and his baggage, is alms; and pure words, for which are rewards; and answering a questioner with mildness is alms; and every step which is made towards prayer is alms; and removing that which is inconvenience to man, such as stones and thorns, is alms.”

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Obligatory philanthropy

1. Zakat is the share or portion of wealth that is obligatory upon a Muslim to give to fixed categories of beneficiaries, if the value of his assets is more than a specified limit. The beneficiaries of zakat are mentioned in the Qur'an: “(Zakat) charity is only for the poor, and the needy, and those employed to administer it, and those whose hearts are made to incline (to truth), and (to free) the captives, and those in debt, and in the way of Allah and for the wayfare” (9:60).

In an Islamic state, the government is responsible for the collection and administration of zakat. The payable amount is determined based upon the amount of cash and the type of assets an individual has. The Qur'an does not specify a prescribed percentage, but the customary practice is to pay 2.5% on capital assets and 20% on other assets such as agricultural goods, precious metals, minerals and livestock. All possessions can be classified into either zakatable or non-zakatable wealth. The Islamic practice of zakat was first initiated by Prophet Muhammad and is the first known system of community-wide welfare that is structured as a social support network for those in need. The act of giving zakat is also one of the five fundamental requirements of practising the faith for

Muslims. Because it is less voluntary and more of a prescribed religious observance, zakat is an extremely meaningful institution with a clearly defined religious-social-economic mandate.

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2. Fitrana is paid before the end of the month of Ramadan. The primary goal of Fitrana is to provide those in need with the ability to celebrate Eid-ul-Fitr, the festival of breaking the fast, along with the rest of the Muslims. Every mature and financially able Muslim is required to pay the Fitrana for themselves and on behalf of their dependents. In the context of Fitrana, dependent refers to anyone who is in a person's care. This could mean their children, parents, siblings or any individual for whom one is responsible. The prescribed amount payable for Fitrana is the same for all Muslims, regardless of their income bracket or wealth. However, if an individual is unable to meet their own expenses, as well as those of their family for a period of one lunar year (and has no one who can meet these expenses for them), they are exempt from Fitrana.

Voluntary philanthropy

1. Sadaqa often goes beyond financial contributions to include any act of giving out of compassion or generosity that is done to benefit others. The Prophet said: “Every act of goodness is sadaqa”; and “there is a sadaqa due on every Muslim. If he cannot give because he has no money, let him work so he can support himself and give charity; if he is unable to work, then let him help someone in need of his help; if he cannot do that, let him adjoin good; if he cannot do that, then he should not do evil or harm others. The beneficiaries of sadaqa do not need to be Muslims.

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2. Waqf is the permanent dedication, by a Muslim, of any property for any purpose recognised by Islamic law as religious, pious or charitable. Waqf causes the transfer of ownership, of the thing dedicated, to God. But as God is above using or enjoying any property, its profits are reverted, devoted or applied to the benefit

of mankind. Any property can be the subject of waqf. The validity of a waqf is determined by the possibility of everlasting benefit being derived from it by any form of dealing of which it is capable, or by converting it into something else. It is only where the subject matter is totally unfit for being turned into profitable use that its dedication fails. The Islamic institution of waqf has a wider scope and purpose than that of a trust in English law. Every waqf contract is required to have a founder, a trustee, a judge and beneficiaries.

The founder is required to be an adult, be sound of mind, have the ability to handle financial affairs, and not be under any prohibitions for bankruptcy. In order for the property to be valid, the founder must have control/ownership over it, should be considered legal in Islam, and cannot be previously pledged to someone else. The founder can identify individuals, such as the overall community or those in financial need, or charitable causes, such as mosques or schools as beneficiaries of a waqf. A waqf can have multiple benefices. A judge is responsible for adjudicating the process to ensure it meets the legal requirements in Islamic Law. Under both a waqf and a trust, the endowment or property is reserved only for the use and benefit of the purpose (be it general or specific) identified in the contract.

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The institution became so popular and important in Islamic countries that, in most of them, a special ministry was established to deal with the administration of waqf properties.

Conclusion

The western view of charitable giving and Islamic philanthropy both contain paradoxes. However, each paradox is quite different, even mirror images of each other. Rugged individualism in the west is what gives rise to service and societal connectedness where charity is conflated with personal choice. For Muslims, it arises out of divine command with duty and lack of individual agency.

Yet in a deeper sense, both views are not irreconcilable at all. Voluntarism may be in an individual's self-interest; however, by virtue of being a widespread social norm it also becomes a public obligation through social pressure. While zakat is obligatory, it does induce a virtuous cycle of voluntarism and generosity. The notion of zakat as 'purification' for donors' souls is a discourse that entangles egoistic interests with societal interests, and merges personal gain with the socialising processes of community-identification.

Mohamed Amersi is the Chairman of the Amersi Foundation which supports initiatives in education, building cohesive societies, inclusive capitalism and governance. The Foundation also launched the Inclusive Ventures Group, a responsible profits social impact investing platform that has invested in education, livelihood, health and waste management in Africa and Asia. Mohamed Amersi is a Fellow of Brasenose College, University of Oxford and is a member of the Development Board of the British Academy, Orb Media, Unchain, the Governing Council of the Royal Agricultural University, the Global Leadership Council of the Said Business School, University of Oxford, the Global Advisory Board of the Oxford Foundry. In addition, Mohamed Amersi is the Chairman of the International Advisory Council of the British Asian Trust, a member of the Global Partners Council of the Institute of New Economic Thinking and a Trustee of Prince's Trust International, the Satyarathi Foundation, the Rose Castle Foundation, the Islamic Reporting Initiative, United We Reach, the Human Thread Foundation and Reboot the Future.

Ayatollah Seyed Fazel Milami was born in Karbala, Iraq in 1944. From early days he combined the academic studies with Religious studies in the seminary of Najaf. He is currently the Imam at AlKhoei Foundation, and The Dean of International Colleges of Islamic Studies.