

ISLAMIC PHILANTHROPY: FOR THE LOVE OF ALLAH.

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In 1993, Americans gave \$104 billion in charity - which amounts to \$916 per person. They also did volunteer work: a minimum of six hours per week. We the Muslims, who also know the virtues of charity in this life, and who believe in the life hereafter, are not able to match that. All our Islamic institutions, masaajid, full-time schools and organizations are in the red, and we have to make frequent fund-raising efforts to sustain and maintain them.

No addition, the political problems which have been created in Muslim nations, whether Bosnia, Kashmir, Palestine, or Somalia, require our utmost attention.

If we consider the masjid, the house of Allah, as our house, and the problems or sufferings of other Muslims as our own, then we do not need to do fund-raising since we do not raise funds for our own house when the roof leaks or for any needs of our own children.

The Qur'an says: : And be steadfast in your prayer and pay clarity; whatever good you send forth for your future, you shall find it with Allah, for Allah is well aware of what you do." (2:110)

Miserly people think that their money will decrease or that they will become poor by giving money to charity; but our belief says the contrary.

Remember the Qur'an:

"The likeness of those who spend their wealth in the way of Allah, is as the likeness of a grain that sprouts seven spikes. In every spike there are 100 grains, and Allah multiplies for whom He will. Allah's will is embracing, all-knowing." (2:261)

The basic concepts in understanding Islamic philanthropy are:

1. Charity has to be from lawfully earned money; there is no concept of Robin Hood- like acts in Islam.
2. The concept of ownership of wealth in Islam is that all wealth, after necessary personal and family expenses, belongs to Allah. It is up to the individual to decide how much of this excess wealth he should give back to the cause of Allah; if he does not give some of it, then it is claimed by Satan.
3. All philanthropy should be for the pleasure of Allah alone.

There are two types of Islamic charity There is zakah, which is obligatory, and is the right of the poor over the wealth of the rich, which amounts to 2.5% of the year's savings. The other is sadaqah, or voluntary charity, which depends on need and the amount of excess wealth. The word "zakah" itself means "purification", and the purpose is to purify legally earned wealth.

Charity should not be used as a tax shelter or to win personal recognition, but only for the love of Allah. "To spend of your substance out of love for Him - to your kin, orphans, the needy, the wayfarer, those who ask and for freeing slaves." (2:177)

One of the reasons some Muslims cannot come up with charity is that they are not sure to whom the masjid belongs. Does it belong to the donors, to the officials of the organization, or to the users? There need not be doubts because a masjid belongs to all ; but mostly it is the house of Allah - and He has given it for our use, so we must pay the rent. On a larger scale, a masjid belongs to the whole Muslim community.

The problems before Muslim fund-raisers are:

1. How to motivate people to open their hearts and their wallets?
2. Should the name of the donor and the amount of the donation be announced publicly?
3. If the names are announced should it be just for disclosure or should they be placed in a sort of competition with one another for personal glory?
4. Should they be given an incentive, like a gift or a lottery ticket?

1. Motivation.

"Your wealth, your children, are only a temptation, whereas to be with Allah is an immense reward. So keep your duty to Allah as best as you can, and listen and obey and spend, That is better for your soul, and whosoever is saved from his own greed is the one who is successful. If you lend to Allah a goodly loan, He will double it for you and will forgive you, for Allah is the Responsive Element." (64:15-17)

Sometimes we do not want to part with our wealth due to love of our family and children - so that they might not suffer from poverty; but if we know that it is Allah Who is the Provider for all of them, we should not worry. Therefore, Allah asks us to send good deeds like this for the future before we reach it. It is like putting money in a savings account in this world and cashing it in the next world, multiplied many times.

2. Disclosure vs. secrecy.

"If you disclose the act of charity, even so it is well; but if you conceal it and make it reach those who are really in need, that is best for you. It will remove from you some of your stains of wrongdoing, and Allah is well acquainted with what you do." (2:171)

If the charity is for a public cause, it must be known and concealment itself may be a fault of the official. The harm of publicity lies in the motive of ostentation (showing-off). When charity is to be given to an individual, it is better that it be given secretly.

Additional Responsibilities of the Fund-raiser:

1. Usually they do not send a thank you note after collecting the money. It is better to send such a note along with a tax ID number.
2. They do not follow-up on those who have given the pledge as a reminder, since the pledge is a kind of loan, and they must pay it.
3. Most importantly, they do not tell the charity giver how his money was spent. For example, a picture of remodeling before and after a masjid project will increase the confidence of the giver and will incline him to give more, since he will know that his money has been well utilized.
4. A gift or lottery ticket is not necessary. A word of thanks and a prayer that Allah will accept the donor's gift and be pleased with it, is all that is needed.

In Islam, for an action to be regarded as pure and for it to be accepted by Allah, not only does the intention have to be pure; but the means of achieving that intention has to be pure as well. "O son of Adam, spend on Me and I will spend on you." (Hadith Qudsi)

In the Name of Allah, The Beneficent, The Merciful

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Oh believers, let not your possessions neither your children divert you from God's remembrance, who ever does that , they are the losers. And spend from the sustenance We have given you, before death overtakes any of you, and he says, 'O my Lord! if You grant me respite for a short while, then I would freely give and would be among the righteous'

(63:9 -10)

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