



الإغاثة الإسلامية
Secours Islamique

June 2009

Translating Faith into Development

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Islamic Relief is dedicated to alleviating the poverty and suffering of the world's poorest people.

Published by Islamic Relief Worldwide
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1. The growth of Muslim faith-based charities

Inspired by Islamic teachings, the number of Muslim faith-based¹ relief and development organisations in the United Kingdom has grown rapidly since the 1980s. There are now 11 Muslim charities each with an annual income of more than £1 million whose focus is specifically on providing humanitarian relief and promoting long-term development in poor countries². According to the latest accounts presented to the UK Charity Commission the estimated turnover of these 11 organisations is more than £100 million per annum³. It is likely, however, that this is an under-estimate since it only considers funding received within the UK whereas field and fundraising offices frequently receive institutional donor funding locally in the countries in which they operate. There are also many other smaller Muslim faith based relief and development charities in the UK with an annual income of less than £1 million⁴. Furthermore British Muslims have always traditionally sent money overseas to assist their extended families in meeting their basic needs - indeed since they tend to go directly to households it is argued that such transfers can have a more immediate and greater impact on poverty (Maimbo and Ratha, 2005). The fact that Muslim FBOs have tended to receive the majority of their funding from private individual donors has also allowed them a degree of financial stability and independence. Their focus has remained almost exclusively on providing humanitarian assistance to other Muslims.

The growth of Muslim charities in recent years has been outstanding and is receiving increasing analysis (see for example, Benthall and Bellion-Jourdan 2003 and De Cordier 2009). This has been accompanied by growing interest from institutional donors on the role of faith in development in general. However, there has been relatively little analysis on how and to what extent Islamic theological principles are translated into the operational philosophy of Muslim charities. Does Islam actually advocate on *how* the poor and needy should be helped? If so, what are implications for Muslim faith based humanitarian aid organisations in terms of the types of development activities they pursue? Is faith actually incorporated into programmes and is it possible to speak of an 'Islamic approach to development'? This analysis attempts to explore these issues. However, before doing so, this paper will briefly outline the importance of charitable giving and indeed social justice in Islam.

¹ Faith-based is generally used to describe organisations that have an affiliation with a religious body; a mission statement with explicit reference to religious values; financial support from religious sources; and a structure where staff selection or decision making is based on religious beliefs and values (Ferris, 2005:312). Following De Cordier (2009) Muslim faith based aid organisations are described as non-governmental organisations that were founded by Muslims, receive most of their financial support from Muslims and whose actions to varying degrees are inspired and legitimated by Islam.

²UK Charity Commission

<http://www.charitycommission.gov.uk/showcharity/registerofcharities/registerhomepage.aspx?&=&> The charities are Islamic Aid, Islamic Help, Islamic Relief, Aga Khan Foundation (although established under the leadership of a religious figure it does not see itself as a faith-based organisation), Human Appeal International, Human Relief Foundation, Muslim Aid, Muslim Hands, Interpal, Doctors Worldwide, and Ummah Welfare Trust. There are other aid oriented charities but they are relatively small with budgets of less than £3000 per annum and they are not, therefore, included in this analysis.

³ UK Charity Commission

<http://www.charitycommission.gov.uk/showcharity/registerofcharities/registerhomepage.aspx?&=&> Total budgets of the aforementioned 11 charities in footnote 2 for 2007 although estimated to increase for 2008.

⁴ These include Muslim Global Relief, Muslim Care, Feed the Poor, and Muslim Charity Helping the Needy.

2. Charitable giving and social justice

The principles of charitable giving and compassion enshrined in Islamic teaching through the Qur'an and traditions of the Prophet Muhammad (pbuh) are clear and well established. Muslims are obliged to provide for the poor and marginalised through *zakat* (almsgivings). The importance of *zakat* is such that, after the declaration of faith and the five daily prayers, it is the third pillar of Islam – indeed it is often linked with the second pillar *salat* or prayer in many verses in the Qur'an. For example:

“Your friend is only Allah and His Messenger and the believers who observe prayer and pay zakat and worship Allah alone” (5:55)

The purpose of *zakat* is to promote equality by redistributing wealth from the rich to the poor as well as keeping wealth clear of greed and selfishness. Beneficiaries of *zakat* are detailed in the Qur'an:

“Alms are only for the poor and the needy, and for those employed to collect (the funds) and for bringing hearts together and for freeing captives and those in debt and in the way of Allah and for the traveller – an obligation imposed by Allah and Allah is Knowing and Wise” (9:60)

In addition to this compulsory payment, Muslims are also encouraged to make voluntary contributions, or *sadaqah*, to help the poor and needy, and for other social welfare purposes and establish *waqf*⁵, or charitable endowments. Muslims consider undertaking charitable acts as a way of receiving Allah's assistance, atoning for sins, escaping punishment, thanking Allah for his mercies and bringing a donor closer to paradise on the Day of Judgement. Krafess (2005: 329) observes that whenever faith is evoked in the Qur'an, an injunction to react immediately follows and charitable acts are especially encouraged. Thus,

“For those who believe and do righteous works is every blessedness and a beautiful place of final return” (13:29)

It is clear that both *zakat* and *sadaqah* play a key role in the religious beliefs of Muslims. Indeed, as Singer has observed, “without them faith is incomplete” (2008:218).

The concept of social justice is paramount in Islam. It includes three aspects, namely a fair and equitable distribution of wealth; provision of basic necessities of life to the poor and the needy; and protection of the weak against economic exploitation by the strong. The Qur'an commands Muslims to stand firm for justice at all costs:

“O you who believe! Stand out firmly for justice, as witnesses to Allah, even as against yourselves, or your parents, or your kin, and whether it be (against) rich or poor: for Allah can best protect both.” (4:135)

The importance of justice as a human value is emphasised in the following verse:

⁵ *Waqf* is an endowment (usually a building or plot of land) or a trust set up for charitable purposes, typically for education, mosques, or for the poor and it involves tying up a property in perpetuity so that it cannot be sold, inherited, or donated to anyone.

"Be just, that is closest to Godliness". (5:8)

Striving for social justice involves the struggle against poverty and inequality. It is through good deeds and praiseworthy initiatives that Muslims can earn the good favour of Allah. The Qur'an says:

"Let there arise from among you a band of people who invite to righteousness, and enjoin good and forbid evil." (3:104)

Justice means, therefore, acting in an equitable and honest manner; being fair, ethical, and merciful with everyone regardless of race, colour and creed. Indeed, it is the moral duty of Muslims to continuously and fervently work for a more just and humane society. Undoubtedly the centrality of charitable giving, and to a much lesser extent promoting social justice, in Islam has been the driving force behind the creation and development of Muslim FBOs.

3. The traditional focus of Muslim FBOs

Although quite diverse in the ways in which their faith identity is reflected in their activities, the traditional focus of Muslim charities has been largely on satisfying the basic needs of poor and vulnerable people⁶. Typically, they have favoured providing food parcels during Ramadan and meat during *Qurbani*⁷, sponsoring orphans⁸, and providing access to clean water through digging wells and drilling boreholes. There are theological reasons for this as each of these activities is clearly encouraged in the Qur'an and ahadith. For example, during the festival of *Eid-al-Adha* when each Muslim family that is able sacrifices an animal, most commonly sheep, Prophetic tradition recommends that the family eat one-third themselves, offer another one-third to friends and neighbours, and donate one-third to the poor. As Singer has observed not only does charity accompany many Islamic festivals but it is also "a canonically acceptable substitute to replace a variety of ritual obligations" (2008:73). Thus, if a Muslim is unable to fast during the month of Ramadan, for example due to illness, he or she must feed a needy person every day and thus, under certain circumstances; the obligation of fasting can be replaced by an act of charity. Indeed, those who refuse to share their food are considered outside of Islam. The Prophet Muhammad (pbuh) said, "He who sleeps on a full stomach whilst his neighbour goes hungry is not one of us" (reported by Bukhari and Muslim).

There are a number of verses in the Qur'an that demand kindness towards orphans, promising rewards for those who care for them and warning of punishment for those who mistreat them. Indeed the Qur'an even compares the person who mistreats an orphan with a non-believer:

"See the one who denies the religion, then such is the man who repulses the orphan with harshness and does not help feed the poor" (107:1-3)

⁶ This can be gleaned from reviewing the latest annual reports submitted to the Charity Commission as well as examining the websites of the larger charities such as Islamic Relief (www.islamic-relief.com), Muslim Aid (www.muslimaid.org), Muslim Hands (www.muslimhands.org), Interpal (www.interpal.org.uk), Human Appeal International (www.humanappeal.org.uk), Human Relief Foundation (www.hrf.co.uk), and the Ummah Welfare Trust (www.uwt.org)

⁷ *'Qurbani'* means 'sacrifice' and refers to the ritual slaughter of animals, which can occur at any time of the year, but is a requirement amongst Muslims during the religious festival, *Eid ul-Adha*, commemorating the willingness of Abraham to sacrifice his son, Ismail, in the name of Allah.

⁸ In Islam orphan is generally defined as a child who has lost his or her father that is the family breadwinner.

This message is reinforced by various ahadith. Raising his middle finger and forefinger the Prophet Muhammad (pbuh) said “I and the guardians of orphans are like this” to illustrate their closeness (Bukhari and Muslim). Also, “The best house among the believers is the one in which an orphan is treated well and the worst house among the believers is the one in which an orphan is mistreated” (Ibn Maja) and of course the Prophet Muhammad (pbuh) was himself an orphan.

There are numerous references to water and cleanliness in Islamic teachings. Water is also a necessary element of regular Muslim purification rituals, most commonly those performed before prayer. It is unsurprising, therefore, that programmes that provide safe and clean water to poor communities have a particular resonance among Muslims. The digging of a well is regarded as an act of particular merit and promoted by many Muslim charities. When the Prophet Muhammad (pbuh) came to Medina, he found only one well to be used from which Muslims bought drinking water. His companions purchased the well and made it *waqf*. Indeed when asked “What sort of sadaqah is best?” the Prophet (pbuh) replied “Water” (Abu Dawud).

Muslim charities have also responded to natural disasters such as earthquakes, typhoons, and drought and flooding as well as providing humanitarian assistance during times of war and civil conflict; indeed many Muslim charities were founded based on a desire to respond to a particular natural disaster or conflict. Providing aid to refugees is a widely recognised priority, especially since the issue of forced migration has a particular resonance in Islam as the Prophet Muhammad (pbuh) was himself a refugee who fled Mecca with his followers in order to escape persecution in 622. This event, known as the *Hijra*, actually marks the beginning of the Islamic calendar. The Qur’an speaks explicitly about the issue of asylum seekers and refugees:

“And if anyone of the disbelievers seeks your protection, then grant him protection so that he may hear the word of Allah, and then escort him to where he will be secure” (9:6)

However, the focus of Muslim charities’ activities has generally been quite paternalistic and centred in particular on providing relief and basic services - there has been only limited involvement in longer-term development projects that focus on empowering the poor. Involvement in advocacy campaigns that address the root causes of poverty has been almost entirely absent. This contrasts with the activities of western secular and non-Muslim faith based organisations.

There are several factors that may explain this general tendency. Firstly, there is a perception among many Muslim charities that their many thousands of private donors will not fund such activities – particularly if they are considered ‘controversial’ in areas such as reproductive health and HIV/AIDS. This is because the perception, at least in the past, that traditional Muslim donors hold very conservative beliefs, and they also want to see a large part or preferably all of their donations being used directly in projects and not on overheads or on something as amorphous as ‘advocacy’ even if this produces tangible results in the long-run. Secondly, although very committed the staff of Muslim charities have generally, in the past at least, lacked specialist development experience and technical expertise certainly when compared with their secular or non-Muslim counterparts (Benthall and Bellion-Jourdan, 2003). This in turn, has probably reflected on the type of activities generally undertaken. Lastly, there is a lack of understanding about how Islamic teachings relate to a range of development issues and how faith can actually structure and guide work. This is somewhat surprising because

although charitable giving and compassion are central in Islam it is also apparent that Islamic teachings can provide guidance on more long-term development projects; particularly those that seek to promote self-reliance among poor people.

4. Empowerment through self-reliance

Although Islam has made it incumbent on Muslims to provide for the poor and encourages charity, at the same time it discourages a culture of dependency as this is viewed as undermining one's dignity. Rather, the Qur'an stresses the importance of work for earning one's own livelihood. The Qur'an states:

"That man can have nothing but what he strives for. That (the fruit of) his striving will soon come in sight. Then will he be rewarded with a reward complete." (53:39-41)

Islam teachings make clear that individuals are bestowed with different interests, talents and abilities and they have different social positions, economic status and levels of wealth. Such differentiation creates the conditions for mutual interdependence and relations. Indeed differentiation and variety are intrinsic features of human society. Allah says:

"It is We who distribute among (the people) their livelihood and life, and We exalt some of them above others in rank, so that they may serve each other mutually". (43:32)

Although Islam considers that an individual's abilities and interests or natural capacity for certain work achievements are pre-ordained, this does not mean a person's social and economic position is pre-determined. Rather, the criteria for receiving worldly rewards, one's livelihood, depend upon one's efforts. Indeed, Allah does not change peoples' conditions unless they, themselves, take charge of changing their own condition. The Qur'an states:

"Verily never will Allah change the condition of a people until they change what is in themselves". (13:11)

"And say, 'Work and Allah will surely see your work and also His Messenger and the believers" (9:105)

Islam considers it an obligation to *earn* a livelihood through one's own labour and strongly encourages helping people to become financially independent and self-sufficient. Indeed the Prophet Muhammed (pbuh) was himself a merchant and several of his companions worked as manual and craft labourers. It is argued that working for a livelihood provides dignity and promotes self-reliance whereas begging and relying upon other people's assistance is considered as humiliating. There are numerous *ahadith* that stress the importance of work, self-reliance, self-sufficiency and pride in one's own work even if the work is menial, yields little or involves hardship. In contrast, begging, passivity and idleness are considered humiliating and strongly discouraged. The following *ahadith* illustrates this perspective.

A man from among the Muslims of Medina came to the Prophet (pbuh) and asked for some nourishment. Although the Prophet (pbuh) was not inclined to reject a request for assistance, at the same time he did not favour encouraging begging or dependence. He therefore asked the man, "Don't you have anything in your house?" "Yes," replied the man. "A piece of cloth, a part

of which we wear and a part of which we spread on the floor sometimes, and a wooden bowl from which we drink water." "Bring them to me," said the Prophet (pbuh). He then took the items and asked some of his companions, "Who will buy these two articles?" "I will," said one man, "for one dirham." Another said, "I will take them for two dirhams." The Prophet (pbuh) sold the articles for two dirhams which he handed over to the man and said, "With one dirham, buy food for your family and with the other buy an axe and bring it to me." The man returned with the axe. The Prophet (pbuh) fixed a handle on it with his own hands and then instructed the man: "Go and gather firewood and I do not want to see you for a fortnight." The man went away gathered firewood and sold it and made a profit of ten dirhams. With some of the money he bought food and with some he bought clothes. The Prophet (pbuh) then said "This is better for you than allowing begging to become a spot on your face on the Day of Judgment" (reported by Abu Dawud).

In a similar vein, there is another hadith which states, "It is better for one of you to take a rope and cut the wood (from the forest) and carry it on his back and sell it (as a means of earning your living) rather than to ask a person for something which that person may give to you or not" (reported by Bukhari and Muslim). There is clear onus on self-reliance: "No one has ever eaten better food than what he eats from the work done by his hands" (reported by Bukhari) and "He who refrains from begging, Allah safeguards him against want, and he who seeks sufficiency, Allah would keep him in a state of sufficiency" (Muslim).

It is clear that Islam advocates that one should not depend on charity when he or she is able to earn sufficient subsistence for his or her family through their own efforts. The Prophet (pbuh) said: "Charity is *halal* (lawful) neither for the rich nor for the able bodied" (reported by Tirmidhi); "Whoever has food for a day and a night, it is prohibited for him to beg" (reported by Abu Dawud) and "He who wishes to abstain from begging will be protected by Allah; and he who seeks self-sufficiency will be made self-sufficient by Allah" (reported by Bukhari). Islam disapproves of begging in order that people can safeguard their dignity and develop self-reliance, although if poor people are in dire need and forced to seek financial assistance then they are considered blameless. In fact, all able-bodied persons are exhorted to work in order to earn their living. No one who is physically and mentally able should become a liability on his or her family or the state through indolence. Although the work that everyone is required to perform must be 'beneficial' and conform to *Sharia*, no work is considered as inconsequential in terms of its rewards or punishments in this world and in the next⁹.

The Muslim scholar Al-Ghazzali¹⁰ mentioned that Jesus (pbuh) once saw a man who had completely devoted himself to worship. When he asked him how he got his daily bread, the man replied that his brother, who worked, provided him with food. Jesus (pbuh) then told him, "That brother of yours is more religious than you are". Al-Ghazzali also mentioned the Prophet Muhammad's (pbuh) companion, and future Caliph, Umar who used to stress this point further by telling people, "Never should anyone of you think that dua (supplication) for sustenance without work will avail him, for heaven never rains gold or silver".

⁹ Adapted from the article *Work and Wealth* available at <http://www.islamreligion.com/articles/295/> and accessed on 9 May 2009.

¹⁰ *Revival of Religious Sciences* - English Translation by Fazlul Karim, Karachi, Pakistan: Darul Ishaat. Available at <http://www.ghazali.org/ihya/english/index.html> accessed 6 January 2009.

In fact, Islam encourages acts which result in lasting changes in people's lives. The Prophet (pbuh) said "The good work which Allah likes best is the one that lasts, even if it is small" (reported by Muslim) and "When a man dies his works stop bringing him a reward with the exception of three actions: ongoing charity, knowledge (by which people) benefit, or a pious son who prays for him" (Muslim).

Promoting economic self-reliance through the provision of microfinance is particularly relevant. Muslims are encouraged to provide *qard hasan* or benevolent loans to 'those in need'. This is generally understood to mean the weaker or needy sections of society, or it can be extended to include small producers, farmers or entrepreneurs who are unable to receive finance from formal commercial institutions. The following verses from the Qur'an indicate that *qard hasan* loans are considered as if they were made to Allah, rather than the beneficiaries, to ease the pain for lenders of parting with their wealth:

Who is he that will give Allah qard hasan? For Allah will increase it manifold to his credit. (57:11)

If you give Allah qard hasan ... he will grant you forgiveness. (64:17)

Establish regular prayer and give regular charity and give Allah qard hasan. (73:20)

Qard hasan is a voluntary loan entered into by the lender without expectation of any return on the principal. While the borrower is obliged to return the principal the lender is urged not to press the debtor if he or she is unable to repay the debt on time¹¹. Underlining its importance, the Prophet Muhammad (pbuh) stated that the rewards provided by Allah for *qard hasan* are in fact greater than for sadaqah, despite the fact that the loan should be repaid (Ibn Hisham & Ibn Majah).

5. Advocacy on behalf of the poor

The strategies used by Muslim faith based organisations can best be described as 'implementation-oriented rather than advocacy-oriented' (Sparre and Petersen, 2007: 32) that do not attempt to change the often unjust and unequal underlying structures in society. Furthermore, Clarke (2007: 79) has noted that faith based development organisations in general are "ready to advocate the charitable obligations of the faithful but less willing to press for political and social change". It is apparent though, as we have already seen in section 2, that Islam obliges Muslims to continuously and fervently work for a more just and humane society. Furthermore, there are several verses in the Qur'an that encourage believers to also be the *voice* for the poor and marginalised:

"This was he that would not believe in Allah most high, and would not encourage the feeding of the indigent" (69:33-34)

"But you honour not the orphans! Nor do you encourage one another to feed the poor" (89:17-18)

¹¹ The Qur'an states "If the debtor is in difficulty, grant him time till it is easy for him to repay" (2:280)

“Have you seen him who rejects religion? That is the one who drives away the orphan, and urges not the feeding of the poor”. (107:1-3)

The Prophet Muhammad (pbuh) said: “Whoever relieves his brother of a trial or a difficulty in this life; Allah will relieve him of a trial in the next life” (reported by Bukhari and Muslim) and along similar lines “When any one of you sees anything that is disapproved (of by Allah), let him change it with his hand. If he is not able to do so, then let him change it with his tongue. And if he is not able to do so, then let him change it with his heart, though that is the least of faith” (reported by Muslim).

Such commands go beyond asking believers to feed the poor and provide charity and clearly exhort the true believer to encourage each other to help the poor. Islam compels Muslims to speak out on matters of social justice for the sake of the community. This can be understood as advocacy on behalf of the poor, speaking for those who have no voice and working for the greater good of communities. There is clear support, therefore, for advocating for justice and on behalf of the poor and marginalised on a range of issues such as, for example, good governance, international debt, the regulations governing international trade and climate change.

6. Implications for Muslim charities’ approach to development

It is clear from the preceding paragraphs that Islamic teachings encourage self-reliance through hard work and reproach begging and, for those able to work, dependence on charity. Theology clearly has practical implications. In terms of development this illustrates an important distinction between simply providing relief as opposed to assisting people to work and making them self-sufficient. Providing relief is extremely important but it is generally only a short-term solution to a long-term problem. Self-sufficiency through economic and social change, by contrast, is a long-term solution. Although there is some evidence to indicate that Muslim charities are beginning to design development projects with the perspective of promoting sustainable livelihoods, these efforts still remain limited and do not form the main focus of their development activities.

Yet there is strong support in Islam for implementing projects that promote self-employment and encourage self-reliance among the poor. This should be an important consideration for Muslim charities in formulating their strategies and approaches to providing relief and promoting long term development since their work is inspired by faith and often funded by *zakat*, or *sadaqah* and *waqf* donations. Thus, for example, relatively short-term relief projects might favour ‘food for work’ or ‘cash for work’ programmes when possible, while longer term projects should focus on developing enterprises and building capacity through the provision of vocational training, technical assistance, marketing advice, business development services and microfinance. It is also clear that Islam encourages Muslims to be the ‘voice of the poor’. In terms of development this can be translated into advocacy on behalf of the poor on social and economic issues that most clearly impact on their lives such as climate change, corruption and international debt. Faith can and should be utilised to affect the development strategies of Muslim FBOs. Indeed, once Muslim charities begin to more closely examine, interpret and incorporate Islamic teachings into the way in which development projects are actually structured and implemented, it might even be possible to begin discussing a ‘Muslim approach to development’.

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