

Reflections on Session IV  
Muslim Philanthropy in Practice  
Cathie Carrigan  
Indiana University - Indianapolis

It is an honor and a privilege to be invited to comment on the papers in this section, “Muslim Philanthropy in Practice.” The authors in this closing panel demonstrated a variety of perspectives that deal with global and local responses to problems, as well as some cross-cultural problems with the scholarship on Muslim Philanthropy. Identifying these complications and their possible solutions, both in the field and the academy, can serve to extend our understanding of Muslim philanthropy at the intersection of theory and practice and even get us to think about the role of our own work—as a community of scholars and practitioners—in academic diplomacy.

The first major theme in this panel was maintaining the dignity of the person. This was eloquently expressed by Uzma Mirza in her paper, “A Sustainable Human,” by aligning ideas of “green” and “sustainability” with the idea of a sustainable human. A sustainable human being is achieved not through inaction, but instead through a lifestyle that allows for sustainable behavior that rejects Western models of development and consumerism. Uzma called for balance: between body/mind, the material/spiritual, and a unified understanding of philanthropy from both Eastern and Western perspectives. This is a rich narrative. It is also a call to stewardship that recognizes the central place of education. As Uzma warned us, “Those who deprive women and girls of an education are harboring the making of an unsustainable human and unsustainable society where philanthropic stewardship is obsolete.”<sup>1</sup>

As a student in anthropology, I learned that we all experience the tension between the ideal and the norm given the contingencies of our local experience. This was illustrated well by Dr. Danielle Abraham’s interviews with the Hyderabad Zakat and Charitable Trust in her paper

---

<sup>1</sup> Quotations cited in this reflection piece are from working papers presented at the Symposium that we hope to publish in a future issue of *JMPCS*.

“Zakat as Practical Theodicy: Precarity and the Critique of Gender in Muslim India.” As she noted at the outset, “in theological terms, giving zakat is pious action, an unambiguous gesture of doing what is right and has been commanded by God.” The moral obligation to end the suffering of poverty, however, led the Hyderabad Zakat and Charitable Trust practitioners to give to beneficiaries outside the traditional categories of recipients identified in the *Qur’an*. Thus, they faced the risk that their zakat may not be legitimate in the eyes of God. However, the tradeoff, they hoped, was that their philanthropy would result in human beings who are whole and able to practice their faith with hope. Dr. Abraham introduced us to donors who push zakat “beyond the redistribution of wealth in hopes of changing the structural determinants of poverty itself.” It is worth repeating the words of one donor: “Everything we were doing, it was all first aid, just stop-gap measures. We gave zakat, and still poor people were poor. We had to think about the long-term. Education is the key....” This philanthropy represents moral action because in this local context, the poverty resulting from the practice of dowry was endangering the ability of the people to be productive members of their society and faith community. As one donor said, “I know this could make our zakat impure... but we have to do it. The stakes are too high.”

We also heard that the recipient of *zakat* is as important as the donor; both are needed for the sacred exchange. This idea of reciprocity is a recurrent theme in philanthropy and is a reminder to all of us, academics and practitioners alike, to be mindful of the issues surrounding exchange, the politics of helping, and what it means to be a recipient. What could that ethos mean for a world in which inequality continues to grow?

Dr. Tariq Cheema explored this idea in his paper covering global humanitarian crises and the urgent need to find more funding to save the lives of the estimated 125 million people impacted by wars and natural disasters worldwide. Although the available funding has increased

in recent decades, the concurrent increase in need has resulted in a US\$15 billion funding gap. Given the extreme wealth in the world today, Dr. Cheema challenged us to see that closing this gap is an attainable goal. He cited the first UN Humanitarian Summit in 2016, which concluded that we must find ways to reduce the need, create new ways to mobilize traditional funds, and to provide more efficient humanitarian responses. The root causes of humanitarian crises should be addressed through emergency funds and disaster preparedness in vulnerable areas, as well as through conflict prevention and resolution in fragile states. Muslim philanthropy has recently been put forth as a possible source of funding to address the global gap in humanitarian assistance; estimates of charitable giving generally range from \$200 billion to \$1 trillion each year across the Muslim world. It is, however, difficult to know how much zakat is actually given worldwide. Data collected from Indonesia, Malaysia, Qatar, Saudi Arabia, and Yemen indicate that \$5.7 billion is collected in zakat each year. If some of this already goes to humanitarian causes and we hope to increase it to meet the funding gap, Dr. Cheema asked, “Who should collect it? To what extent should this be formalized? What mechanisms should channel it for humanitarian response? How can conflicting interpretations on who is eligible to receive zakat be reconciled with each other and with humanitarian principles?” He closed with a call for more engagement between humanitarian and Islamic leaders to establish shared understanding and guidance, and for academic and research institutions to be engaged to collect data on and coordinate zakat funding with the broader humanitarian response system in order to ensure complementarity with the broader development community.

This discussion of humanitarian work and the role of academic centers was a good segue to Jasim Al Najmawi’s paper, “Islamic Philanthropy: Challenging Perceptions.” A leader in humanitarian work with decades of experience in UK and Qatar NGOs, Mr. Al Najmawi began

the process of drafting a paper on that work for submission to this Symposium. However, in exploring the Western academic literature on Muslim philanthropy, he found significant problems. As it stands there is a dearth of scholarship in Western literature on philanthropy from non-Western perspectives—and what little has been published has focused on *waqf* rather than the theological influences on Islamic philanthropy. This has important implications for both scholars and international practitioners. Mr. Al Najmawi held that philanthropy in Muslim societies should instead be studied from the perspective of the individual, who is philanthropic in all aspects of life, and charitable organizations, who depend on contributions from individuals. The problem intensified after 9/11 when Muslim giving came under increased scrutiny. Moving forward, we need to study the motives and practice of Islamic philanthropy.

This critique reminded me of something a close colleague in China once told me about U.S. researchers on Chinese philanthropy. With some notable and important exceptions, Chinese academics find American research on China to be superficial. To remedy this superficiality, Mr. Al Najmawi called for “more culturally nuanced research which explores philanthropy in different cultures and faiths.” How do we overcome this challenge of superficiality? One of IUPUI’s international learning outcomes calls for our students to be “humble in the face of difference, tolerant of ambiguity and unfamiliarity, and willing to be in the position of a learner when encountering others.”<sup>2</sup> This strikes me as good lifelong advice as we strive to be aware of our biases.

On a practical level, how do we move all of these conversations forward, together? Our panelists outlined a potential research agenda. In addition to those who presented papers at this Symposium, which other scholars are publishing good work? For those of us committed to

---

<sup>2</sup> IUPUI is Indiana University’s core campus in Indianapolis.

improving the understanding and practice of philanthropy, who should we seek out in order to learn more? What foundations and organizations are examples of ideal Muslim philanthropy in practice – and could case studies be created to inform practitioners and academics alike? How might we continue to engage with each other to answer these questions in our own work? By raising these issues, the panelists engaged in an important step toward shared understanding of Muslim philanthropy in our interconnected world.