

LAKE INSTITUTE ON FAITH AND GIVING

ZAKAT IN AMERICA

THE EVOLVING ROLE OF ISLAMIC
CHARITY IN COMMUNITY COHESION



INGRID MATTSON, PH.D.

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Ingrid Mattson, Ph.D.

The Center on Philanthropy at Indiana University
Indiana University-Purdue University Indianapolis

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Publications Department
The Center on Philanthropy at Indiana University
550 W. North St., Suite 301
Indianapolis, IN 46202-3272

Telephone: 317-274-4200
Web site: www.philanthropy.iupui.edu

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FOREWORD

On March 25th, 2010, the Lake Institute on Faith & Giving, an important part of the Center on Philanthropy at Indiana University, hosted the seventh Thomas H. Lake Lecture. For this annual lecture, the Lake Institute invites renowned scholars with experience in normative and descriptive studies of religion to deliver a lecture on the many relationships between faith and giving.

This year, we were honored to host Dr. Ingrid Mattson, our first Muslim lecturer. Dr. Mattson, an esteemed scholar on Islam, serves as Director and Professor at the Macdonald Center for the Study of Islam and Christian-Muslim Relations at Hartford Seminary, as well as President of the Islamic Society of North America. The subject of her lecture is an exploration of the ways in which zakat, a wealth tax often perceived as an equivalent to the Western notion of charity, has influenced American Muslim society. Beginning with traditional conceptions and practices of zakat, Dr. Mattson explains how varied interpretations of ancient decrees have affected the cohesion of modern communities in both constructive and destructive ways.

Although she focuses exclusively on Islam, Dr. Mattson touches on a number of issues relevant to all three Abrahamic faiths in the contemporary western world. Questions about interpretation, the relativity of poverty, the emergence of the middle class, and other effects of capitalism and globalization, are critical to nearly any discussion of today's faith-based philanthropy and important topics of research at the Center on Philanthropy. Much can be learned from Dr. Mattson's study on zakat.

The success of the Thomas H. Lake Lecture would not be possible without a vibrant community interested in thoughtful discussion on philanthropy and religion, and we are grateful to scholars like Dr. Ingrid Mattson who make contributions to our collective understanding of the complex relationships between these two subjects. We would like to express our continued gratitude to Tom and Marjorie Lake whose faith and generous philanthropic legacy inspired the creation of the Lake Institute on Faith & Giving, and to their daughter, Karen, her husband, Don Buttrey, and the Lilly Endowment, who made the founding of the Institute possible.

Patrick Rooney
Executive Director
The Center on Philanthropy
May 2010

Zakat in America: The Evolving Role of Islamic Charity in Community Cohesion

When the Prophet Muhammad, may God's peace and blessings be upon him, sent Mu'adh ibn Jabal (as governor) to Yemen he said, "Take (zakat) from their rich and return it to their poor." ¹

...

"Only 28 miles separate Imam Talib's mosque in Harlem from the Islamic Center of Long Island. The congregations they each serve — African-Americans at the city mosque and immigrants of South Asian and Arab descent in the suburbs — represent the largest Muslim populations in the United States. Yet a vast gulf divides them, one marked by race and class, culture and history... Like Dr. Khan, many Muslim immigrants came to the United States with advanced degrees and quickly prospered, settling in the suburbs. For decades, African-Americans watched with frustration as immigrants sent donations to causes overseas, largely ignoring the problems of poor Muslims in the United States." ²

The Prophet Muhammad told leaders of Muslim communities to "take (zakat) from their rich and return it to their poor." Islamic law fleshes out the implications of Qur'anic and prophetic teachings on charitable distribution, including what comprises the boundaries of any particular community within which *zakat* should be distributed. Zakat, often characterized as "charity," is in fact, a wealth tax whose observance is one of the five "pillars" of Islam. The centrality of zakat to Muslim religious identity imbues it with an emotive dimension that has spiritual and social ramifications. In many cases, zakat assumes a symbolic role as an indicator of

¹ Hadith reported by al-Bukhari and Muslim.

² Andrea Elliott, "Between Black and Immigrant Muslims, an Uneasy Alliance," *The New York Times*, March 11, 2007.

community cohesion and the sincerity of one's commitment to religious brotherhood. This is especially true in a diverse community, like the American Muslims, who display significant income and opportunity gaps that sometimes correlate to ethnic or racial divisions. In this paper, we will explore traditional teachings on zakat distribution and discuss the ways in which trends in contemporary American society facilitate or inhibit the ability of zakat distribution to serve as an instrument of community cohesion.

Who Pays Zakat?

The obligation for Muslims to give zakat is mentioned dozens of times in the Qur'an, and is usually paired with the command to "establish prayer," that is, to pray at the appointed times and in the manner demonstrated by the Prophet Muhammad. The prominence in the Qur'an of the obligation to give zakat, and its pairing with prayer, has left no doubt in the minds of Muslim scholars that fulfilling this duty should be a priority for each believer. Reports about the Prophet Muhammad's life and normative practice (the *Sunnah*), show him to have given careful attention to zakat collection and distribution. Under instructions from the Prophet, zakat was collected in the city-state of Medina, and, as is demonstrated by his instructions to his envoy to Yemen, zakat was collected by representatives of the state and redistributed in various regions and provinces.

Zakat is payable on wealth that meets two conditions: 1) this wealth exceeds the *nisab*—a minimum amount equivalent to approximately 3 oz. of gold that is in excess of what is necessary to meet one's basic needs and the needs of those whom one is legally obliged to support; 2) this wealth has been in one's ownership for at least a year.³

Wealth includes all items of value, including cash, precious metals, jewelry, agricultural crops, livestock, commercial and vacation property, collectibles, savings and retirement funds, among other items. The zakat rate on cash is 2.5%. A person with modest savings of \$3000 in 2009, for example, would be required to pay \$75.00 in zakat.

Thus, while it is the "rich" who are obliged to pay zakat to the "poor,"

³ Since the Islamic ritual calendar is lunar, zakat must be calculated and paid every lunar year, which is approximately 354 days long.

according to the prophetic teaching, this designation is misleading in today's parlance, for this group includes many who would be considered "middle class" or even "lower middle-class" in contemporary American life.

We might find spiritual and ethical wisdom in designating such individuals as "rich," in that it might inculcate a feeling of gratitude for one's blessings among those of even modest means. The Prophet Muhammad said, "When you see one who has more, look to those who have less."⁴ Contributing zakat, even if it is a small amount, is a tangible sign of this feeling of abundance and thankfulness. Although most people will be able to identify numerous individuals whose wealth far exceeds their own, they will also be able to identify—and indeed, in order to distribute their zakat, will have to identify—individuals who have even less than they do.

Who Receives Zakat?

The Qur'an (9:60) lists eight categories of potential recipients of alms:

Alms are for the poor and the needy, for those who work to administer them, for those whose hearts are to be won over, for those in bondage, for debtors, in the path of God, and for wayfarers.

Some categories are unambiguous and easily identified, like zakat administrators (meaning that a reasonable overhead can be taken from zakat collections to pay staff administering the program); others are more obscure and require an understanding of the context of the verse, as well as supplementary explanatory texts. Thus, "those whose hearts are to be won over" designates individuals who are inclined to become Muslim but hesitate to do so because of social and economic sanctions that might ensue as a result of their conversion. In this case, zakat is both a form of tangible support from the Muslim community to meet immediate needs, as well as a symbol of the responsibility the community would have towards the convert if he or she joined the faith.

Because both "the poor" and "the needy" are identified in this verse, most Qur'an interpreters believe that these must represent two different kinds of poor people. Perhaps one category, they say, refers to those who are without even the

⁴ Hadith reported by al-Bukhari and Muslim; cited in al-Imam Abu Zakariya Yahya bin Sharaf an-Nawawi Ad-Dimashqi, *Riyad-us-Saliheen*, translated in 2 vols. by Muhammad Amin Abu Usamah al-Arabi bin Razduq (Riyadh, SA: Darussalam, 1998), v. 1, 467.

most basic needs, including shelter, while another category refers to those who have a more stable situation, but whose daily nutrition needs, for example, are unmet. In most cases, definitions of need and poverty include a combination of relative and absolute factors. Relative factors include, for example, the subjective feeling of need experienced by an individual; absolute factors include, among other things, the minimum amount of food needed by an average person to support life.

As is true of many other legal issues, Muslim scholars offer a variety of diverse and sometimes contradictory positions about the limits of poverty and need. This acceptance of different legal schools and methodologies emerged among the scholars themselves early in Islamic civilization, and remains the mainstream position today. Only when cases enter the jurisdiction of state, or form the basis of public policy, might one opinion become enforceable to the exclusion of others. While zakat was an obligation enforced by the state during the time of the Prophet Muhammad and his immediate successors in the first century of Islam, historians believe that it quickly fell out of the control of the state. One consequence of this is that a tremendous diversity of opinions about all aspects of zakat collection and distribution were put into practice across Muslim lands over the centuries.

Discussions about the distinction between these two categories of poverty demonstrate important attitudes about need. The two most important factors in determining whether one has an obligation to pay zakat or is permitted to receive it are “need” and “excess wealth.” Some scholars, who take what might be called a logical-linguistic approach to the relevant texts, have a dichotomous view of wealth and poverty. For these scholars, a “poor” person is one who does not possess the nisab; this can be called an “absolute” definition of poverty. Other scholars, who form the majority, define poverty relatively. For these scholars, needs are relative and depend upon many factors, including family size, social status, employment potential. Although the primary religious texts do not explicitly name a middle category between rich and poor, many would argue that it is implied by the requirement that only those who possess the nisab must pay zakat. Scholars designate those who meet their basic needs but do not possess the nisab to be in a position of “sufficiency.” Although such individuals do not have to pay zakat, nor would they receive zakat from the share designated for the poor, they are encouraged to perform voluntary acts of charity and might benefit from other charitable activities, such as educational or religious endowments.

Another of the eight categories of needs or causes to which zakat can be paid is described as “in the path of God.” Early scholars restricted this to soldiers who needed to be equipped and supported as they volunteered to defend the interests of the Muslim community. Later scholars expanded those who were included in this category to students, scholars, and others who, through their words and their activities, “defended” or “supported” the causes of the religious community. American Muslims have sought legal opinions (*fatwas*) permitting the extension of this category to support institutions that provide religious education and solidarity, like mosques and schools (and even civil rights protection for Muslims). In Muslim majority countries, this is unnecessary because mosques and schools are either state-funded, have long-standing endowments, or provide relatively limited services, so they do not need the substantial operating budgets of American mosques.⁵

Although the extension of the category “in the path of God” to support vital religious institutions in America seems reasonable, many scholars have expressed concern that the poor could be neglected if zakat may be applied to these causes. Muzammil Siddiqi, chair of the Fiqh Council of North America, acknowledges the permissibility of directing zakat towards such causes, but is not enthusiastic about taking this option; he says: “Zakat is basically for the poor and needy and most of it should be used to take care of their needs. I believe that for the mosque constructions Muslims should make extra charity and should give from funds other than Zakat. However, it is not forbidden for Muslims to give their Zakat money for the building of mosques and schools, especially in non-Muslim countries.”⁵

Siddiqi’s statement raises two important issues which we will explore further as we consider the role of zakat in community cohesion: the first is the place of zakat within Muslim charitable giving generally; the second is the extent to which the needs of poor Muslims in America may or may not be served by the building of mosques and Islamic schools.

Place of Zakat in the Economy of Muslim Societies

The payment of zakat from the rich to the poor is characterized by the Prophet Muhammad in his instructions to his governor as a “return” of wealth.

⁵ Muzammil Siddiqi, “Zakat for Da’wah and Public Welfare Programs,” published by Islamicity on www.islam.org, September 25, 2007. I have changed the spelling of some terms to provide consistency in this paper.

The historian Michael Bonner has highlighted the importance of the concept of the return of wealth in early Islam and the way in which it is an extension of, to some extent, a pre-Islamic Arabian “economy of gift.”⁶ As is the case with other pre-Islamic Arabian practices, such as pilgrimage, Islam kept some positive aspects of the earlier system—leaving other aspects behind—and interpreted the practices through its own theological lens.

Islamic law regulates all major aspects of the economy, prohibiting certain practices such as usury, hoarding, and the use of valuable metals, like gold and silver, in consumer goods (other than women’s jewelry, where it serves as a form of secure savings for the wearer). All of these rules encourage the circulation of wealth and goods, and the development of productive activities. Since idle money cannot earn interest, savings will diminish over time even in the absence of inflation, because of the requirement to pay *zakat*. In the words of modernist author Isma’il al-Faruqi, “Islam is against the hoarding of wealth and has instituted *zakat* to discourage such hoarding....such wealth ought to be in production, invested in productive enterprises which increase the general wealth of humankind and provide jobs for more people. To ply wealth back into production is one of the beneficial effects of *zakat*.”⁷

The positive stance of the Qur’an and the Sunnah towards trade and productive activity demonstrates that Islam does not have an essentially derogatory attitude towards wealth and its acquisition. This changes, however, if one does not fulfill one’s responsibility to God, by acquiring wealth through means prohibited by the sacred law, or by failing to “purify” (the literal meaning of *zakat*), one’s wealth by paying *zakat* annually. *Zakat* is primarily, then, an obligation to God before it is an obligation to the poor. The contemporary Egyptian spiritual teacher Ali Rafae says:

Zakat considers that rich people’s properties are not absolutely theirs. Unless they pay the rights of the poor, they are considered transgressors. *Zakat* is also a yearly reminder of the fact that what we earn and what we have are not really ours, but are a gift from God. With this gift come certain responsibilities. Because what we have is ours legally and socially, we are prone to become attached to what we have and thus to forget that we are merely passing through this temporal life. *Zakat* emphasizes that fact indirectly. Awareness of that dimension protects an individual from feeling superior, and raises his feelings of responsibility toward others.

⁶ Michael Bonner, “Poverty and Charity in the Rise of Islam,” in *Poverty and Charity in Middle Eastern Contexts*, eds. Michael Bonner, Mine Ener and Amy Singer (Albany: State University of New York Press, 2003), 13-30.

⁷ Isma’il R. Al Faruqi, *Islam* (Brentwood, MD: International Graphics, 1984), 57-58.

Furthermore, it makes him acutely conscious of how he uses, in the interest of all, what is seemingly his own property.”⁸

Of course, another way to diminish one’s savings and consequently reduce one’s zakat payment is to spend one’s wealth on consumable and luxury goods. The Qur’an (7:31) prohibits excessive consumption saying, “O children of Adam: wear beautiful apparel at every place of worship; eat and drink, but do not be profligate; verily God does not like those who are profligate.” At a time when there were few consumer goods available in the Arabian Peninsula other than apparel, he forbade men from wearing gold or silver jewelry, silk clothes and garments that hung regally below the ankles. The principle that can be inferred from these and other similar specific prohibitions—in my opinion—is that the Prophet Muhammad discouraged conspicuous consumption. In contemporary America, there is an enormous increase in the amount of consumer and luxury goods and other items which could draw attention to the wealth and status of those who use them.

However, it can be challenging to convince the majority of believers to limit their consumption of such goods if they can afford them. Perceptions of what is excessive in spending are highly contextual and relative. One cannot discount, for example, the rational (if not necessarily conscious) decision of the socially stigmatized American Muslim community from leveraging the status-power of such goods to gain greater acceptance from the majority.

It is also true, however, that perceptions of need are relative, and if an individual comes infrequently in contact with those who have less, he or she will probably not consider his or her spending excessive. For this reason, the economic segregation evident in so many American cities makes it difficult for many people to view their spending realistically, or perhaps, makes it easier to ignore the issue. The differences, nevertheless, are noticed by those who have less, as well as by outside observers. *New York Times* writer Andrea Elliott, writing about the efforts of wealthy Long Island mostly Asian-American Muslims to reach out to African-American Muslims in Harlem, observed that the Islamic Center of Long Island “is a place where BMWs and Mercedes-Benzes fill the parking lot, and Coach purses are perched along prayer lines [whereas in] Harlem, many of Imam Talib’s congregants

⁸ Ali Rafea, *The Book of Essential Islam: the spiritual training system of Islam* (Bristol, UK and Watsonville, CA: The Book Foundation, 2005), 111.

get to the mosque by bus or subway, and warm themselves with space heaters in a drafty, brick building.”

Some Muslim scholars have suggested that the proliferation of consumer goods in contemporary society necessitates a new way to calculate surplus wealth. Since an individual could squander much of his or her income on nondurable goods beyond what is truly necessary, zakat determinations could be recalculated to include factors such as earned income above the poverty line. Implementing such a method of zakat calculation might be effective in assessing wealth and poverty more realistically, and this is important. At the same time, such calculations are impersonal, and might limit the social and spiritual transformation of the believer with respect to his or her wealth. Further, since a primary goal of the religious law is to create not only awareness of what is required, but a desire to do what is good, it is only by engaging in a deliberate act of *looking toward* those who have less that a well-off person might be convinced of his or her relative affluence and, as a consequence, feel a sense of gratitude, abundance, and responsibility towards those who have less.⁹

Emphasis on Local Distribution of Zakat

The Prophet Muhammad’s instructions to take from “their” rich and return to “their” poor indicate that zakat is primarily intended to be redistributed *within* a community. The local nature of zakat distribution is emphasized repeatedly by early Muslim scholars, who discuss extensively the purpose and benefits of local distribution, although exceptions to that principle can be made, as we will discuss later.

According to the 9th century legal scholar al-Shafi‘i, the first benefit of local zakat distribution is that it is the most effective and compassionate way to take care of the poor. A rich person should give first to those who live closest to him and to relatives in the area because no one else is in a better position to know that these people are needy.¹⁰

Another benefit of local distribution derives from the fact that locals will know who of their relatives and neighbors are in need, and this will save the poor

⁹ See my lecture, “Look to those who have less,” delivered to the Joint Religious Legislative Coalition of Minnesota’s “Day on the Hill,” on February 3, 2009: <http://macdonald.hartsem.edu/mattsonart9.html>.

¹⁰ Al-Shafi‘i, v. 2, 118, 120. It is impermissible to give zakat to relatives for whom support is legally required, such as one’s children or parents, however, zakat can be given to relatives who lack a legal right to maintenance.

from having to beg or otherwise ask for support. This is especially true in the case of what Amy Singer calls the “incidental” or “fallen” poor—those who have “fallen” into poverty because of illness, natural disaster or sudden death of the family provider, among other things.¹¹ The incidental poor might hide their need, for example, by continuing to live in the same dwelling, yet are unable to afford sufficient food or medicine. The “structurally poor,” in contrast, cannot hide their poverty, for they are born into deprivation and their need is evident from almost any aspect from which they might be observed. Both classes of needy persons are deserving of zakat, but the incidental poor, because their need is publicly hidden, might not get the help they need because of their shame at having to ask for it. Proximal zakat distribution, instigated by local knowledge and personal relationships, can therefore pre-empt the needy from having to ask for support.

A third benefit of local distribution identified by Muslim scholars is based on their assumption that a significant wealth gap in a community would stimulate resentment among those who have less. In pre-modern times, envy was believed to be a powerful force that could cause real harm to an individual’s health and security. In modern times, we see Muslim writers more concerned about revolutionary ideologies which might disrupt social and political stability. A popular primer on Islamic duties published in the 1970s states: “Zakat does not only purify the property of the contributor but also purifies his heart from selfishness and greed for wealth. In return, it purifies the heart of the recipient from envy and jealousy, from hatred and uneasiness; and it fosters in his heart, instead, good will and warm wishes from the contributor. As a result, the society at large will purify and free itself from class warfare and suspicion, from ill feelings and distrust, from corruption and disintegration, and from all such evils.”¹²

“Closeness” and Other Forms of Giving

I suggest that the author of the above text has an unreasonable expectation of what zakat can accomplish in a society. The Qur’an and the Sunnah are clear that unjust economic systems need to be corrected—zakat cannot “fix” a society that has

¹¹ Amy Singer, *Charity in Islamic Societies* (Cambridge and New York: Cambridge University Press, 2008), 126-127.

¹² Hammudah Abdalati, *Islam in Focus* (Indianapolis, American Trust Publications, 1975), 95-96.

been broken by usury, corruption, exploitation and unjust enrichment. Zakat can only help close the gap between those who have more and those who have less in a particular community, and help strengthen those relationships and engender a feeling of brotherhood. This is the critical aspect of zakat that we will explore more deeply as we go forward.

The emphasis on the local distribution of zakat accords with a broader principle in the Qur'an that one is obliged to assist those who are "close" (*qarib*) in a familial or geographic sense:

Worship God and do not join partners with Him; do good to your parents, to relatives (dhi'l-qurba), to orphans and the needy, to the neighbor who is close (qarib) and the neighbor who is a stranger, to your companion at your side, to the wayfarer and to your slaves; verily God does not love the arrogant and the vain. (4:36)

In this verse, "doing good" is not exclusively directed towards those who are close, rather, the individuals listed seem to represent a non-exclusive set of the kinds of people in need whom one might encounter. Naturally, one interacts more frequently with relatives, neighbors and friends (or colleagues – a plausible translation for "your companion at your side"), and thus, responsibilities towards them are particularly emphasized. At the same time, others in need, such as wayfarers and strangers, should not be neglected.

Islamic texts which identify the rights of neighbors and relatives give the impression of an almost palpable connection among those who live in proximity to each other. "Closeness" creates expectations, vulnerability and responsibilities that are felt deeply, emotionally, and socially. People in relationship have rights towards each other that supersede even individual property rights. Classical jurists commonly stated, for example, that if a person does not have sufficient food to survive, he has the right to take from any surplus his neighbor possesses. The Prophet Muhammad gave many moral teachings on the rights of the neighbor, saying, "He is not one of us who goes to sleep while his neighbor is hungry," and, when asked by his wife to whom of her neighbors she should give the extra food she had, he said, "To the one whose door is closest to yours."¹³

Islamic teachings do not conceive of giving to be limited to zakat. Zakat is

¹³ Hadith reported by al-Bukhari; Riyad-us-Saliheen, v.1, 310.

one mechanism for distributing what is considered “surplus” wealth from those who have it to those who need it. Sharing with neighbors and friends, making voluntary bequests, offering gifts and “goodly” loans (interest-free loans that will be converted into a gift if the borrower is unable to repay) are all forms of giving that are encouraged by religious norms and are expected in certain situations. It is important to recognize, however, that when one’s surplus wealth is given away throughout the year as a form of sharing, gift-giving or voluntary charity, it will reduce the surplus that is subject to zakat at the end of the year.

There is not enough research to evaluate the proportion of voluntary charity to zakat payments historically or in contemporary Muslim societies. Since zakat collection and distribution was often done locally, even individually in many pre-modern Muslim societies, historians have little documentation to assess its volume. In contrast, charitable endowments had to be registered in Islamic courts and, as a result, are easier to track.

The popularity of endowments in pre-modern Muslim societies as a vehicle for charity is relevant to our study of zakat, not only because of their impact on the amount of wealth available for zakat assessment, but because of the local impact of such projects. Some endowments were established for highly targeted, localized causes, such as bird-feeders, or to replace dishes broken by servants in a particular neighborhood.¹⁴ Other endowments were on a grand scale, such as the Sultan Mehmoood II complex in late medieval Istanbul:

By the mid-sixteenth century, after operating for one hundred years, the imaret [soup-kitchen] in the complex of Sultan Mehmoood II in Istanbul fed approximately 1,500 dignitaries, travelers, scholars and students from the prestigious colleges attached to the mosque, the doorkeepers and guards of these colleges, the students of three other nearby colleges, the residents of four dervish lodges, 600 student candidates and their 8 proctors, 56 members of the imaret staff, 47 hospital staff members, and 51 other functionaries, including those working at the Fatih mosque and the tombs in the complex. After all these people finished eating, what was left over was distributed to the indigent poor. The Suleymaniye complex in the same city stipulated a similar roster of clients.¹⁵

The Ottoman term “imaret” is often translated as “soup-kitchen,” but here we see a more complex institution that brings together faculty, students, doctors

¹⁴ Singer, 103.

¹⁵ Singer, 148-149.

and hospital workers, religious functionaries, teachers and administrators of shrines to share meals. A charitable endowment is a powerful instrument, therefore, for creating intentional communities, whose resources can be directed without qualm (unlike with zakat) towards those who are not poor.

Singer observes that “As much as waqfs could include, they could also exclude,” and indeed, we see that although Sultan Mehmood II did feed the poor of the neighborhood, they ate after the others had finished their meals. Here we see that an opportunity for greater community cohesion was perhaps lost in the separation of the classes of individuals fed by the endowment. Further, if the endowment had not been founded, perhaps the resources spent on it would have been subject to zakat, and thus, the poor would have had the right to this wealth, while many of those who were fed at the imaret would not have been qualified to receive zakat.

At the same time, charitable endowments often brought together different classes of individuals to be served in the same institution in a way that certainly promoted community cohesion. In pre-modern times, the poor and the rich often lived in close proximity and hence, they attended the same religious institutions and festivals, sent their children to the same religious schools, and utilized the same wells and bridges that were often built and maintained as endowments or community projects. No doubt many of the students who dined at the Sultan Mehmood II imaret, for example, were poor, because education in the Ottoman Empire demonstrated great openness to all classes.¹⁶ Singer remarks:

Different kinds of institutions—zawiyas, mosques, caravansarays—offered a place to sleep and shelter to travelers (and their animals) for the night. Many of the working poor, especially doorkeepers and custodians, may have found a sheltered spot at their place of work.... it was not necessarily the case that poor people regularly lived in quarters isolated from the rich. Some evidence shows that while there existed richer and poorer quarters in some places, neighborhoods often had an economic mix of residents. Such mixing existed because people did not cluster according to economic class alone, but by family, origin, sect, religion or profession. The organization of urban communities along these lines helps to explain the creation of endowments by better-off residents for the benefit of individual urban neighborhoods where the beneficiaries might be poor, but they were not strangers.¹⁷

¹⁶ Singer, 150.

¹⁷ Singer, 72.

Here, then, is the key to true community cohesion: to ensure that the poor are not “strangers.”

Economic Segregation and the Challenge of American Muslim Diversity

Of course, for many contemporary Americans, the poor are indeed strangers. Economic segregation has increased nationally over the past few decades.¹⁸ This means that upper and middle class families, especially in metropolitan areas, are much less likely to have poor families as neighbors, and their children are unlikely to attend school or religious services with poor children. The poor perform services for the middle class and wealthy: cleaning homes, gardening, and other forms manual and skilled labor. The nature of this work does not require anything other than minimal contact between employer and employee, since the latter appear only to perform contracted tasks and leave when these tasks are completed. Middle class and wealthy families seldom encounter their poor employees in social or public settings, even at houses of worship.

Wealthy families who have “live-in” servants, nannies, and others, engage these employees on the implicit or explicit understanding that they appear for work stripped of their own family and community ties. In other words, a domestic servant rarely encounters his or her employer in the fullness of his or her humanity, but only as a means to fulfill a particular need of the employer. Certainly some employers are kind and solicitous; this still falls far short of the kind of robust relationship that characterizes the care, connection and responsibility that neighbors, friends, and members of religious communities (should) have for each other.

The American problem of economic and educational disparities coinciding, in some measures, with ethnic and racial differences intensifies the sense of injustice which comes with economic segregation. For American religious groups which display a large degree of racial and ethnic homogeneity, these gaps, while presenting an ethical challenge, are to some extent less “internal” problems than they are among the Muslim American community which is by far the most ethnically diverse religious community in the United States. According to a 2009 study by the Gallup organization, 35% of American Muslims are African-American, 28% are White

¹⁸ Paul A. Jargowsky, “Take the Money and Run: Economic Segregation in U.S. Metropolitan Areas,” *American Sociological Review*, 1996, Vol. 61 (December: 984-998).

(includes most Middle-Eastern Muslims), 18% are Asian and 19% are listed as “other.”¹⁹

African-Americans, as a group, have less education and less wealth than Asian-Americans. This difference is reflected among American Muslims where 57% of Asian-American Muslims have a college degree or higher, while only 23% of African-American Muslims do. Similarly, the household incomes of American Muslims reflect U.S. racial income disparities. 44% of Asian-Americans Muslims have an income of \$5000 or more a month, while only 17% of African-American Muslims have this income. 35% of African-American Muslims have a monthly income of \$1999 or less, while only 15% of Asian-American Muslims have this household income. In fact, African-American Muslims are less affluent as a group than African-Americans who are not Muslim.

One would expect that it would be natural for wealthier Muslim Americans to think first of their poorer brothers and sisters in faith in the same city when they are seeking to distribute their zakat. However, in most North American cities, Muslims follow the housing trends of the general population. Thus, we find many wealthy Muslims living in neighborhoods with high-priced homes and “good schools,” separated from poor Muslims on the other side of town who are struggling to provide for the daily needs of their families and to keep their children safe from the dangers of the street. The poor people who many wealthy immigrant Muslims know best, therefore, are the ones they have left behind in the countries from which they immigrated where they still have needy family members and neighbors.

At the same time, it is important to recognize, of course, that racial and economic segregation do not fully overlap. For example, most affluent and middle-class African-Americans, for example, do not live in neighborhoods where poor African-Americans predominate.²⁰ One would expect, however, that the risk of affluent African-Americans ignoring the plight of poor African-Americans is less, due to familial, cultural and historical ties across the community.

Similarly, we should not underestimate the strong sense of obligation that many immigrants have to the poor and needy “back home.” Many immigrants received their advanced education in their home countries before establishing

¹⁹ Gallup Organization, “Muslim Americans: a National Portrait,” 2009.

²⁰ Richard D. Alba, John R. Logan and Brian J. Stults, “How Segregated are Middle-Class African-Americans,” *Social Problems*, Vol. 47, No. 4 (Nov., 2000), pp. 543-558.

themselves as professionals in the United States. It is the poor farmers of Pakistan, Sudan, and other countries, who toiled to provide the food which nurtured the bodies of these immigrants. It is the extended family of cousins, aunts, uncles and various neighbors who helped raise the immigrant, to the point that he or she could arrive in the United States as a competent, skilled professional. The immigrant's sense of obligation to the poor and needy back home is visceral, deeply emotional, and ethical.

At the same time, we understand the frustration of African-American Muslims like Imam Talib who look to the affluence of their immigrant brothers and sisters in faith across town and simply cannot understand how the relative deprivation of their communities is overlooked. In response, many immigrant Muslims compare the extreme deprivation of those in their countries of origin with that experienced by the poor in America, and feel that the former are, in an absolute sense, in greater need.

What American Muslims need to consider is that poverty is not simply deprivation; rather, it is relative deprivation. The poor, C.A. Valentine says, "are deprived in comparison with the comfortable, the affluent, the opulent."²¹ What this means, anthropologist Unni Wikan says, is that "stone-age people" could not be considered "poor" because "there were no better-off people with whom they could compare themselves."²² Consequently, "the essence of poverty . . . is inequality." It is this sense of inequality that early jurists wanted to alleviate by redistributing zakat in a local area.

American Muslims, therefore, must be reminded that zakat prioritizes meeting the needs of the relatively deprived locally, while some zakat—but even more, other forms of charity, support and remittances—should be directed towards the needs of the absolutely deprived abroad, as well as the needs of those in one's community of origin who have not advanced economically but who have contributed to the success of the immigrant.

The impact of economic segregation on Muslim American communities is also relevant to the issue we raised earlier of whether it is permissible to direct zakat towards the building and operation of mosques and Islamic centers. Ihsan Bagby,

²¹ C.A. Valentine, *Culture and Poverty: Critique and Counter-Proposals* (Chicago: University of Chicago Press, 1968), 12-13.

²² Unni Wikan, *Life among the Poor in Cairo*, trans. Ann Henning (New York: Tavistock Publications, 1980), 26.

who has studied Muslim communities in the Detroit area,²³ has found that there is a significant difference among Muslim Americans in the way they view the primary purpose of the mosque. The most significant divide among mosque participants is between those who hold a graduate degree and/or whose income is over \$80,000 and those participants who have less income or education. Mosque participants with higher incomes and education are more desirous of mosques to serve as a center for social and educational activities. Those with lower levels of income and education view the mosque primarily as a worship or spiritual center whose main purpose is to conduct the five daily prayers.

The kinds of services that relatively wealthy and educated Muslims expect to be provided at their mosques require expensive building or renovation projects, maintenance and upkeep. Elaborate Islamic centers, consequently, could absorb a large portion of the zakat paid by the Muslims of a particular community. Poorer American Muslims are not the primary beneficiaries of these mosques; rather, it is the affluent families who live near-by who benefit. Of course, every mosque is open to any Muslim, but the reality of economic segregation means that most poor Muslims will never or only rarely benefit from the services provided at mosques in affluent communities. A principle of zakat is that the affluent are prohibited from receiving zakat. Of course, affluent Muslims do not individually receive the zakat they contribute to their local mosque, yet they benefit from the social, cultural and religious services provided there. Meanwhile, little zakat is left to support poor and needy Muslims in other neighborhoods. Clearly, this violates, at a minimum, the spirit of the zakat system.

Leveraging Zakat to Promote Community Cohesion

Most American Muslims are proud of their diversity and consider it a strength; at the same time, they recognize that their linguistic, ethnic, racial and cultural differences can present barriers to understanding that need to be overcome. Islam is a religion that recognizes the importance of communities in promoting and supporting individuals so they can fulfill their divinely-commanded responsibilities. The Qur'an and the teachings of the Prophet Muhammad stress that the twin values

²³ Ihsan Bagby, "Strengths, Challenges and Ideology of Detroit Mosques: Reflections on the Detroit Mosque Study (2003)," *Journal of Islamic Law and Culture*, May 2005.

of unity and justice are the characteristics of a righteous community. The Muslim Alliance of North America, an organization which prioritizes addressing the ongoing injustices suffered by inner-city communities, and the need for American Muslims to unite to redress them, highlights the Prophetic teaching about unity in this regard:

The Prophet Muhammad gave a wonderful image of our unity: “The Muslims in their mutual compassion, love and sympathy for one another are like a body. If part of the body is hurting the rest of the body responds with fever and wakefulness.” A body is composed of various parts that are extremely different—they have different purposes, they look and feel different—but they function together to ensure the health of the total body...The Muslim community in America needs to be that one body. However, there are many historical and cultural differences that have prevented us from living up to the command of Allah...”²⁴

Lack of understanding, however, is easier to overcome and address than the economic and political systems—locally, nationally and globally—which inevitably separate communities. This is why justice is such an important value in Islam. Justice means that we seek to implement what God has commanded, even if it is not in our interests or in the interests of those close to us. The Qur’an (4:135) says: “O you who believe: be steadfast in upholding justice, bearing witness to the truth for the sake of God, even if it is against your own selves or your parents or your relatives. Whether a person is rich or poor, God’s claim takes precedence over them. Do not follow your own desires lest you swerve from justice, for if you do, then know that God is aware of all you do.” At the same time, the Qur’an (16:90) stresses the importance of caring for family: “God commands justice and kindness, and giving to relatives, and He prohibits shameful deeds, injustice and rebellion.”

Balancing individual responsibilities to relatives, whether they live near or far, with the collective responsibility to overcome all forms of structural injustice—including economic injustice—is not easy, to say the least. Muslims are a small part of the American polity: we cannot make a dramatic impact on the economic and political structure of the nation. Most Muslims are trying to do what they believe is best for their immediate and extended families and to contribute something to the community. We must first, then, extend compassion and understanding to

²⁴ From the website of the Muslim Alliance of North America, an organization composed primarily of African-American Muslims with a strong social justice and equality mission (www.mana-net.org).

each person in our community and not rush to assume that distain, prejudice, or indifference are the reason these issues remain unresolved.

At the same time, we must have a sense of urgency in addressing the gaps between rich and poor in our communities. Many of our brothers and sisters in America are not only suffering, but they feel that their suffering is invisible to many in the wider community. We must see their need, feel their pain, and act to relieve it.

If the reality for many of us in America is economic segregation, this means that those Muslims who are required to pay zakat must *look for* those in their local communities (metropolitan or regional) who are poor or in need. While we have seen that, traditionally, zakat-payers had meaningful relationships with those who deserved zakat because they lived in the same neighborhoods, this is not the case for many in America today. Thus while, traditionally, zakat payment in a community followed naturally from an established relationship, perhaps in the United States it is the need to find local zakat recipients which will force us to establish more meaningful relationships with those who have less.

In this way, zakat can be “leveraged” to create a sense of unity and an urgency to seek justice for those in our community who are suffering from structural injustice. The affluent might then be more motivated to advocate for social and economic policies that support dignified work, equal educational opportunities, and fair policies for those whose need and poverty is rooted, to a lesser or greater extent, in unjust systems and policies.

As important as it is to establish personal contact between zakat payers and zakat recipients, meaningful relationships cannot be established if the only time of contact involves zakat distribution. We need to find ways to be closer to each other in a tangible, physical sense. One way is to be mindful of where we build our mosques and schools, to try to avoid the sense that these institutions belong to one particular neighborhood or another. If this is difficult to avoid, we should have “brotherhood” agreements between mosques and schools across different parts of the city. Just as the Prophet Muhammad ordered the wealthy of Medina to treat as brothers (sharing equally food, shelter, even business opportunities) the refugees from Mecca, our rich and poor communities should be partnered to share resources. No affluent community should have a building or fundraising project that does not also benefit a partner institution in a less affluent area of the city. Partnered communities should share programming and find other ways to intermingle their leadership and congregations.

Finally, we also need to remember that zakat is not the only form of Islamic charity and that the Prophet Muhammad taught that each Muslim must perform an act of charity every day.²⁵ All of us: rich, poor and middle-class in a community should work together on beneficial projects. In pre-modern and traditional Muslim societies, the whole community worked together to build mosques, repair bridges, or clean wells. Whether it is community gardens or nature conservation, there are many worthwhile projects in contemporary America to which we can all contribute together for the benefit of all. Working side-by-side, we will come to know each other better and appreciate the unique qualities and skills God has given each person.

²⁵ Hadith by Muslim; *Riyad-us-Saliheen*, v. 2, 1140.

Ingrid Mattson

Director, Macdonald Center
for the Study of Islam and Christian-Muslim Relations
Hartford Seminary



Dr. Ingrid Mattson is Director and Professor of the Macdonald Center for the Study of Islam and Christian-Muslim Relations, as well as Director of Islamic Chaplaincy, at Hartford Seminary in Hartford, CT.

Born in Canada where she studied Philosophy at the University of Waterloo, Ontario (B.A. '87), Mattson lived in Pakistan from 1987-1988 where she worked with Afghan refugee women. Earning her Ph.D. in Islamic Studies from the University of Chicago in 1999, she later became Vice President of the Islamic Society of North America (ISNA) and was elected President in 2006. Mattson is the first female and the first convert to Islam to lead the international organization.

Her research and academic interests are focused on Islamic law and society, and she has written on topics such as slavery, poverty, and Islamic legal theory. In 2007, she published a book entitled *The Story of the Qur'an: Its History and Place in Muslim Life*.

The Center on Philanthropy's Lake Institute on Faith & Giving is dedicated to helping people of faith, regardless of their religious persuasion, think creatively and reflectively on the relationship between their faith and their giving. The Institute engages in research, provides resources that will educate and help people better understand giving as a reflection of their faith, and creates venues for civic conversation on this subject.

The Lake Institute on Faith & Giving honors the legacy of Thomas and Marjorie Lake. Thomas H. Lake served as president and chairman of the Lilly Endowment Inc. for more than 20 years, accepting that leadership role after 30 years at Eli Lilly & Company, following his retirement as president of the company. The Lake Institute honors Mr. and Mrs. Lake and their many contributions through leadership in philanthropy.

