**Regional Issues**

**The Qu'ran's Call to Alms: Zakat, the Muslim Tradition of Alms-Giving**

It is a mass-produced plastic model of the octagonal Dome of the Rock shrine in Jerusalem. Two circular strips of paper glued round it depict the ceramic-faced roof, and the dome slides off so that coins can be taken out. Mudar, the organiser of the Islamic Zakat Support Committee for the Palestinian People, gave me this collecting mosque in Amman, Jordan. I was there conducting a research project to study Islamic philanthropy and obligatory alms (zakat). Well, souvenir models of Christian churches are two a penny all over the world, and it would be incredible if some with slots for coins had not been made somewhere; but I do not remember seeing one. Could it be that my gift from Mudar is something to say about a difference between the two religions?

It is a mistake to react against the Islamophobia common in the West by accepting a rosewatered version of Islam as a social panacea. However, mainstream Islam does not get nearly enough credit for the imperative to give alms, which is deeply entrenched in the Qu'ran and traditional authority. Zakat is one of the Five pillars of Islam. Unlike other great sacred books, the Qu'ran sets out the basic headings of the budget and expenses of the state, and historically anticipated by some 12 centuries the principle of what we call social security.

More people should know of the existence today of Islamic relief agencies such as the International Islamic Relief Organisation, whose headquarters is in Jeddah and which operates in countries including Bosnia and Somalia. Some of the Red Crescent national societies are highly thought of within the Red Cross international movement; for instance, the Iran Red Crescent, which has special expertise in earthquake relief. Though the international movement is strictly secular, the ethos of the Red Crescent national societies is underpinned by Islamic tradition.

Mudar’s committee in Amman is more of a grass-roots operation, a kind of which has relevance to the future of the Middle East. Zakat was originally a form of wealth tax, and some Islamic states such as Pakistan have tried to reintegrate it with the official taxation system, which predictably results in layers of bureaucracy. In Jordan, giving zakat is optional but is encouraged by the government through tax concessions. Mudar’s committee is licensed to raise funds in return for a 10 percent contribution to the government’s own central zakat fund. The committee has eight employees and collects primarily during the month of Ramadan, when giving alms is specially meritorious, but also throughout the whole year by means of telephones, fax, videotapes, mail shots, and other techniques. Its main activities are food relief to the West Bank and Gaza, ‘caravans of charity’ (mobile health services to isolated villages), scholarships, income-generating projects and — above all — sponsoring orphans. Orphans, defined for this purpose as children without fathers, are specially favoured by Islamic charities because of many Qu’ranic injunctions, and because the Prophet Muhammad was an orphan himself.

Mudar is in his early thirties, an educated moderate Islamist living in Jordan. His committee is affiliated to the Muslim Brothers, who are particularly active in charitable affairs and who also form in politics the equivalent of a loyal opposition to the Hashemite monarchy.

Mudar was insistent on the importance of trust in matters of charity, with the implication that the people at large do not trust government departments. This is no surprise, for the concept of trust is fundamental to the English law of charities. But the commitment to door-to-door charitable giving has strengthened Islamic movements in the urban areas of the Middle East where governmental provision falls short of often pressing needs. In Jordan, as in neighbouring countries, when a breadwinner dies it is common for the widow and orphans to be visited by one of the Islamist groups and financially supported — which is remembered in the neighbourhood when the time comes for a political choice. Studies in both Egypt and Israel Arab villages confirm that local welfare services provided by Islamic groups are on the whole more effective than state-sponsored alternatives.

This fusion of politics and religion tempers some western commentators to infer that Islamists are like Leninists, politically motivated tribunes who ruthlessly manipulate popular sentiment. But this is a misreading of politics. In Muslim societies, alms movements tend to get taken over, to some degree, by demagogues. But the Qu’ranic imperative to help the poor was vital to the beginnings of the Muslim Brotherhood in 1920s Egypt and remains an important constituent in most present-day Islamist movements, even when some of their factions have turned to political violence. By contrast, the Bolsheviks had no time for private charity and immediately dissolved all the philanthropic institutions of pre-revolutionary Russia.

I have no reason to believe that Mudar’s committee is not strictly humanitarian in its disbursal of its funds. He told me that a West Bank orphan will be treated the same way whether his father was a martyr or an informer — though I could not check up on this claim. However, the committee’s appeal literature is politically emotive, depicting helpless women and children in confrontation with Israeli soldiers. The committee’s logo shows the entire territory of Palestine (including Israel) superimposed on the Dome of the Rock, and this represents implicitly a rejection of the Oslo accords. Their collecting mosque thus embodies the view that the conflict is like any other of colonial liberation.

Islamic philanthropy seems to have been concentrated until recently on helping first, compatriots and second, fellow Muslims. Many traditional readings of the Qu’ran taught that only Muslims should be given zakat. The main thrust of the large Islamic relief organisations funded by the Gulf states is to help persecuted and oppressed Muslims — far enough, considering the huge numbers of Muslim refugees and the poverty of many Muslim states. This work also includes building mosques and sponsoring religious education. More recently, liberal interpretations of the Qu’ran, such as Shibli Al-Khayrati’s, have argued that zakat must be paid to the ‘poor’, that is, all the poor. At the same time, some of the international Arab charities are gaining a new reputation in the corridors of Geneva by making a point of extending part of their relief work towards non-Muslim communities in need.

Zakat is a major support in the Islamist case against both capitalism and communism. Some ideologues such as Sayyid Qutb claim that zakat is a specifically Islamic concept superior to Christian charity because, being in principle mandatory, it neither exalts the giver nor demeans the recipient. In English, much confusion has been caused by the conflation of two entirely different senses of the English word ‘charity’: charity as spiritual love, or the New Testament agape, and charity as alms. This ambiguity has allowed Christians, when they put their alms in a collection plate, the luxury of assuming that they are engaged in an act of spiritual love. Modern churches, by using terms such as Christian Stewardship, try to bring the practice of alms-giving back to its historical origins, where there is hardly more than differences of emphasis between Jewish, Christian, and Muslim teaching: all say that wealth belongs to God rather than to us. Many New Testament texts praise material poverty and attack the love of money. Yet in practice it was within Christianity that capitalism emerged, and very few Christians today give away all they have to the poor. The Islamic prescription of zakat — payment of one fortieth of one’s assets per year, with many refinements of detail — has much in common with the references to tithing found in the Pentateuch. In general, Islam is more concerned with practical and abstract matters, with the references to tithing found in the Pentateuch. In general, Islam is more concerned with practical and abstract matters, with the references to tithing found in the Pentateuch.