

Religious Charity and Role of Charity Organizations in Social Development

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Abstract:

Religious charity has an important share in rousing charity funds and motivating people to contribute generously. The charity based organizations are making use of wide-ranging approaches and policies founded on notions of each religion. The present research aims to emphasize the humanitarian values and concept of charity depicted in two major religions i.e. Christianity and Islam. Humanitarian values are a fundamental feature of religious practice for the Muslim. The commended religious mechanisms have an exceptional effect on the lives of the populace. In Islam, ransoming of slaves, a considerable support for the most vulnerable and the expansion of the educational and health-care system have a religious focus as well as contribute majorly in social development. The New Testament in the Christian Bible also provides the basis for Christian charity. In the Gospels (writings) of Jesus Christ, there are a number of citations made about the importance of caring for one another. Although charitable giving is not as clearly delineated in the Christian belief as it is in Islam, it is evident through scripture that it is also considered an obligation. Faith based NGOs adhere to the religious texts for initiating wide-ranging humanitarian plans in diverse spheres. The surfacing of faith-based organizations expand charitable work afar the boundary of each traditional community. These organizations have found new ways to administer charitable work which is more challenging by letting wider participation and tracking towards encouraging social enterprises. This paper will focus on fund-raising organizations and compare their distinctive approaches in their fundraising efforts. The research will also highlight the effectual fundraising strategies employed by charity organizations and evaluate their fund-raising attempts, skills and achievements. The challenges and apprehensions as a result of success or failure of such efforts will be discussed in conclusion.

1. Introduction

Charity based philanthropic acts are prevalent in all societies and people with better resources used to do charity as an act of benevolence to the

people who are less fortunate in the form of money, goods or support otherwise. Charity giving is present as an obligation or recommendation in almost all religions referred to as an act of virtue. Religious beliefs in Christianity, Islam, and Judaism direct people to help and support each other individually or by means of any trust, organization or group founded for charity purpose. In view of the fact that religious beliefs are very significant in motivating people to contribute for charity funds openhandedly, the role of charity based organizations, especially the ones operating on the basis of religious affiliations; their approaches, policies and fund raising strategies are specifically important to examine and evaluate their objectives, religious notions on which they base their campaigns and their involvement in social development projects.

2. Religious Principles on Charitable Giving

Conceding to the fact that considerable diversity in religious principles of each religion, the present research will focus on emphasizing the uniformly accepted notions of charity and humanitarian values that are common in the sacred scriptures of the Semitic religions, i.e. Judaism, Christianity and Islam.

2.1 Judaism Principles on Charitable Giving

In Judaism, charity is denoted by "Tzedakah" (Hebrew word) which means helping the needy, assisting or giving aid to the poor; or it may also be used for giving money for a welfare cause. However, the Hebrew root Tzadei-Dalet-Qof, means morality, justice, compassion, which concede that tzedakah aka charity is a generous deed and an obligatory duty. It is highly regarded as a strict obligation with the highest rank to the extent that the one who denies is it referred as equivalent to an idol worshipper.ⁱ Different categories of tzedakah are listed as Eight Levels of Giving, as written in the Mishneh Torah, *Hilkhot matanot aniyim* ("Laws about Giving to Poor People"), Chapter 10:7–14. Their ranking from lowest to highest is given as follows:

1. Doing a charity hesitantly
2. Doing charity of a smaller amount than ought to but giving it with pleasure.
3. Doing a charity subsequent to request

4. Doing a charity earlier than requested
5. Doing charity un-knowingly to the beneficiary, but the receiver familiar with yourself
6. Doing a charity knowing the beneficiary, but the receiver not familiar with yourself
7. Doing a charity when both parties are unaware of each other's self
8. Assisting the beneficiary to be self-sufficient ⁱⁱ

2.2 Christian Principles on Charitable Giving

There are number of citations available in Bible, the New Testament that provides the basis for importance and obligation of charity in Christianity.ⁱⁱⁱ The Gospels cite a number of passages that emphasize the enormity of act of assisting the poor and needy.

"Show me thy faith by thy deeds." – (James 2:18)

"Do to others as you would have them do to you." – (Luke 6:31 NIV)

The Gospel of Matthew reads the text about significance of charity as:

You shall love the Lord your God with all your heart, and with all your soul, and with all your mind. This is the great and first commandment. And a second is like it, You shall love your neighbor as yourself. On these two commandments depends all the law and the prophets. (Matthew 22:38-40)

This passage is called as 'The Golden Principle' for act of benevolence. Similarly, the implication of assisting the needy is given in the incidence of 'the Good Samaritan' (Luke 10:30-37). The ethical principles of moral virtues focusing on help and assistance of those in need are depicted in 'Sermon on the Mount' (Matthew 5-7). As Jesus addressed his followers, **"so when you give to the needy..."**, and not **'if'** you give to the needy **(Matthew 6:2)**. A certain amount is expected to be taken out from one's wealth as given in scripture; Deuteronomy. At least ten percent of the wealth to be taken out as charity shows compliance to the injunctions of God. It represents submission to God's will and generous giving denotes dedication and loyalty to Divine laws.^{iv}

2.3 Islamic Principles on Charitable Giving

Islam means, submission to the will of Allah Almighty. This basic philosophy is preserving in all the Basic Code, the Holy Quran and the Sunnah of the Holy Prophet (S.A.W) and fundamental creeds, Articles of Faith; Pillars of Islam. Among the five pillars, the institution of Zakat is the compulsory charity that is meant for purification of one's wealth and helping the poor and needy. Eight categories are mentioned in the Holy Quran (9:60) that categorize the heads of expenditure of Zakat. Zakat provides an organized mechanism for collection from the rich and distribution to the deserving members of community. A fixed ratio of 2.5% for the wealth equal to the amount of *Nisab* over which a *hawl* (whole year) has passed is taken out from the wealth of rich and given to the poor. *Zakat al Fitr* is another form of charity in Islam which is given after the end of month of Ramadan and given to the poor section of community. This is also an obligatory form of charity in Islam.

Else than the obligatory charities, a voluntary form of charity called, Sadaqah is also prevalent. This charity has no pre-requisites like nisab and hawl, nor does it have any fixed ratio. Yet it is highly encouraged and can be given anytime. Sadaqah is taken as one's offering for showing the deep love and devotion to the Divine Laws and expression of loyalty to faith to seek pleasure of Allah Almighty.

3. Role of Charity Organizations and Religious Charity

Charity organizations exist in all parts of the world aiming to benefit the public and providing solutions to various community problems. These charitable organizations or trusts take on projects that are non profit for serving the cause of welfare of people.^v There are several types of nonprofit organizations. The nonprofit associations are classified into 10 major groups based on their managerial reason. The categories range widely from arts, culture and humanities, education, public, societal benefit and religion etc.^{vi} This categorization is analogous to the classification given by International Classification of Nonprofit Organizations (ICNPO). It classifies 12 groups of nonprofit organizations with faith based organizations in one main group.^{vii} Majority of Faith-based nonprofit organizations are commonly found in developing countries for charity purposes. Such Faith based organizations (FBOs) are generally locally originated with an international affiliation of any charity organization or linkage of any local activist on international forum.

Even though a FBO cannot be described in tangible terms it is used for nonprofit organizations with a group of religiously motivated persons and an agenda of welfare of people on the basis of religious principles stated in the religious scriptures. Thus a particular ideology is the foundation of such FBOs.^{viii}

The FBOs are dealing with the societal problems and issues more adequately due to comprehension of their problems at grass root level. Their function and responsibilities increase manifold when the concerned agencies are unable to resolve issues due to lack of financial resources, tools and apt mechanisms to address their needs. Such FBOs are not only motivated by religious principles but also due to their humanitarian concerns in broader perspectives. That is one of the manifestations that not only illustrate their religious principles but also a powerful articulation of humanitarian apprehensions. This makes FBOs more acceptable to other religions' followers due to their humanitarian agenda on board.^{ix}

The FBOs with Muslim identity are not only rapidly increasing but their activities are also enhanced on wider scale due to emergent issues as a result of globalization and the wave of modernization that is a counterpart of it; thus initiating many social movements for rectifying communal problems. Such small scale groups progressed into organized social movements with specified objectives, mission and strategies. This transformation with a blend of technology helped them to expand their mission with improved fund-raising, better functioning and performance as well as communiqué.

With increased need of funds for meeting the increased budgetary expenses and execution of social relief projects, many FBOs shifted their focus to more business oriented entrepreneurship than being purely charity based. This change in focus is another important aspect of the present research that how this change in the charity organizations have affected the mission, outcomes and public response.^x

4. Charity Organizations' Fundraising: Methods and Techniques

As discussed earlier, fundraising is an important constituent for carrying out social relief activities in charity organizations. Effectual utilization of funds with most effective modus operandi is significant in employing apt strategies. Religious beliefs serve as main instigator to catch the attention of donors in FBOs and an effective organizational strategy is a counterpart requisite. In order to create a center of attention for donors FBOs employ a

strategy that will cater the 'secular' sector as well on the basis of their humanitarian work and projects, thus mobilizing support for poor and vulnerable. For this purpose, projects undertaken vary from poverty alleviation, famine and disaster management to social and traditional customary practices. As faith is the principle motivator to draw regulations and chalking out guidelines for organizations' construction, this religious discourse needs to be expanded for wider scope and influence for increased donor appeal. Thus all social faith based organizations espouse on two-fold identity, religious and humanitarian (on an international level) to gain trust and funding from local as well as international community. Both identities are well expressed through their approaches, strategies and execution of plans in explicit and implicit manner.^{xi}

5. Islamic Charity Organizations and Approaches for Social Development

The primary and most important motive of Islamic charity is welfare of the poor by eradicating poverty and helping the vulnerable. Charity in Islamic is an important part of faith system that illustrate the Muslims' efforts to address the community needs in case of hardship, economic or social disparities. This collective system of charity is based on the concept of *falah* which is obligating the believers to spend on the poor to get *falah* in this world and the Hereafter. Various religiously inspired philanthropic activities are done by the Muslims for welfare of community in the form of Zakat, Sadaqah, and Waqf with a proper organized mechanism on government level as well as on individual level. Islamic concept of charity is expressed through these activities, which in turn leads to many projects of social development addressing many relief issues.

6. Humanitarian Goals of Social Development by Charity Organizations

The rapid growth of technology and communication makes charity and welfare activities not lemmatized to any specific area or region, rather growth of charity organizations and individual efforts led to humanitarian aid on global scale. Collection of religious funds like Zakat, fitrah, sadaqat are no longer being mechanized by government but many FBOs are raising funds and donations in developing countries to assist social problems with better performance.^{xii} Some areas in focus are as follows

6.1 Food aid and the fight against famine

There are many traditions by the Holy Prophet (S.A.W) emphasizing the importance of feeding the hungry and poor. The Holy Prophet (S.A.W) said, **“the best of alms is to feed the hungry...”**^{xiii} In Surah Saad Verses 5 to 9, Allah Almighty describes the delight in Heaven awaiting those who help the poor, feed hungry and support orphans.

6.2 Sponsorship of Orphans

Treating orphans with kindness and love has been reiterated in number of verses in the Holy Quran with a warning to those who mistreat them with a painful punishment. Those who oppress orphans are resembled to as non-believers and idolaters as mentioned in many verses of the Holy Quran: Surah 107, verse 3; Surah 4, verse 10 announces torment for those who mistreat orphans.

On the other hand a great reward is promised to those who treat them kindly and justly.

6.3 Assistance to refugees

In the prophetic era, the term ‘refugee’ was not used in the meaning taken as today though ‘migrants’ were faced in early Islamic era when Muslims migrated to Abyssinia, or to Madinah. Thus number of traditions renders to protect their rights and help them in their difficult situations. In the Holy Quran, Sura 17, Verse 26, Allah Almighty asked believers to help those who are in need and the travelers and the ones in distress.

6.4 Long-term Development Projects

Islam encourages humanitarian acts that bring enduring betterment in the lives of those who are in need. For this purpose, the traditions of the Holy Prophet (S.A.W) emphasize on charitable acts which have enduring effects like establishment of any school or hospital whose virtues keep on multiplying else than benefitting people. A number of traditions have been reported from the Holy Prophet (S.A.W) stating that Allah Almighty like the continuity in good work however small it may be.^{xiv} It is also reported from him that after death, a person’s continuous charity brings him good rewards^{xv} and it lasts till the act of charity remains.^{xvi} Thus long term charitable projects are encouraged by the religion.

6.5 Micro-credit^{xvii}

The efficacy of micro-credits for social development and alleviating poverty is established fact. Provision of equipment/ tool or small finances helps indigents to get paid. This formula helps tackling the problem at its source and a means to eradicate needs of the deprived with a never ending assistance. Such activities are encouraged by religious texts with strong provocation. In a tradition by the Holy Prophet (S.A.W) it is stated that giving loans is equivalent to freeing the slave.^{xviii} The believers are encouraged to erase the debts of others in difficulty by promising high rewards.^{xix} It is emphasized that waiving off loans from the needy or making it easier for them to pay it off will earn the believer ease on the Day of Judgment.^{xx}

7. Islamic Charity Approaches to Social Development

The whole idea of Islamic charity institution is to help the poor and eradicate poverty. For this purpose, different means of charity are defined in the Holy Quran. Social development projects on the basis of Islamic charity are very important in welfare of community on the whole.

7.1 Zakat and Socio-Economic Infrastructure

The eight categories of *Zakat* beneficiaries are clearly defined in the Quran, Surah 9, verse 60. The above mentioned verse not only provide substantial freedom to spend Zakat money on humanitarian projects in case of emergency situations like disaster refugees, rehabilitation works but also to be spent on needy in long-term projects. Following Social Development projects are proposed to be undertaken by Social Organizations for welfare purpose.

- Channel of payments for the poor and the needy i.e. establishment of schools' infrastructure, children fee and teachers' remuneration etc
- Professional training and rehabilitation for Zakat recipients by training them various skill and techniques to be self-sufficient
- Establishment of simple cottage industries to help the poor with low cost projects.
- Establishment of simple agricultural and cottage industries
- Provision of simple fixed assets in small utility and trade projects

- Provision of some production facilities
- Low-cost housing
- Medical treatment and health care
- Interest-free loans under certain social conditions, or situations such as catastrophe, emergency, illness and costly surgery.^{xxi}

7.2 Waqf

Waqf (endowment) is an important category of Islamic charity that means rendering one's property for public welfare, and the management of endowed property, and maintenance becomes the waqf responsibility while its income becomes the right of poor. There are two three kinds of waqf in Islam; religious waqf, Philanthropic waqf and the Family waqf. The property being endowed must be real and yield a continuous profit. There are number of incidents since the prophetic era when endowments were made by the companions of the Holy Prophet (S.A.W). In one of the tradition by the Holy Prophet, it is stated that a person's charity brings him rewards even after his death.

The property endowed as waqf cannot be sold or its status cannot be changed. It's a continued charity on part of the owner who has endowed it. Hadrat Umar (R.A) endowed one of his fruit gardens after consultation with the Holy Prophet (S.A.W).

It has been reported that around 80 companions made bequests which makes it a customary practice among the Muslims as well as specific regulations were formulated for organizational purposes. Waqf projects are varied from social to cultural and humanitarian domains. It includes, establishment of schools, hospitals, construction of homes for needy, payment of debts, financing small business loans, construction of cemeteries and so on.^{xxii}

8. Conclusion

Social development projects need effective funding for smooth functioning of chalked out plans. An effective strategy is needed for attracting donors for which religious based organizations and humanitarian approaches serve the purpose. FBOs have a greater responsibility to reach out to the poor and indigent by starting new plans and projects with innovative techniques under

the umbrella of religious principles and humanitarian aid. This way they will contribute towards development of agriculture, rural programs, education, health, utilities, infrastructure and such charity services cannot be denied. Such development would definitely reduce the incidence of poverty which is rampant among Muslim countries.

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