

COMMENTARY

2018 SYMPOSIUM ON MUSLIM PHILANTHROPY AND CIVIL SOCIETY

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On October 2 and 3, 2018, the Muslim Philanthropy Initiative (MPI) at the Indiana University Lilly Family School of Philanthropy, in partnership with Lake Institute on Faith & Giving, International Institute of Islamic Thought, and the Center on Muslim Philanthropy, hosted its second Symposium on Muslim Philanthropy and Civil Society. Over 35 scholars from across disciplines and the globe—including Canada, the United Kingdom, Nigeria, Egypt, Ghana, South Africa, India, Indonesia, and Australia—presented their research at the two-day multidisciplinary symposium held in Indianapolis.

When we launched our first issue of the *Journal of Muslim Philanthropy & Civil Society* (JMPCS) back in November 2017, we were intentional in outlining the necessity of a multidisciplinary approach to Muslim philanthropy, in order to fully examine and understand what is so “Muslim” and “philanthropic” about it. While we hope to publish several if not most of the papers presented at the symposium in future issues of JMPCS (Khalidoun AbouAssi and Nadeen Makhoulf’s paper is published in this issue), as Managing Editor, I would like to share some insights from the research presented that day as we at the journal look forward to facilitate further conversations and scholarship in this emerging field. Simply due to time and space, I will limit my discussion to a few papers that resonated with me most in articulating the challenges and opportunities that lay ahead in the field of Muslim Philanthropy and Civil Society.

First I will take a look at the United States. Edward Curtis opened up the symposium by making the claim that the future of American democracy will depend on how successfully Muslim Americans are integrated into policy-making decisions, not simply as informants in

anti-terrorism schemes, but as full members of the US polity. The well-known and often-maligned Palestinian-American activist Linda Sarsour can be seen as a test example. Sarsour has been criticized by both conservatives and liberals alike. And key to understanding this criticism, according to Curtis, are the implicitly racist and empire-building schema that undergird much of US policy both at home and abroad. Political dissent by Muslim Americans, and the extent to which it is accepted as patriotic, can only help to make America the country it has long purported to be: a land of liberty and opportunity for all. Apart from the importance of Muslim-American voices in determining the fate of civil society, I would argue that even critical political activism is philanthropic. While not philanthropic in the usual sense the word is employed, the activism of Muslim Americans such as Sarsour seek to dismantle structural racism and war-profiteering that affect the lives of many.

I am referring here to the “public good” aspect of philanthropy. It may not be dollars and cents, which we have already established is not the only way to be philanthropic, but it gets to the root cause. Philanthropy should not pat itself on the back for being a mere bandage to the ills that plague society. If we can change the fundamental structure of suffering, I would argue these are more worthy of our efforts. But I am immediately taken to the following question: who is considered a part of this public and who determines what is good? How far are we as a society willing to go to construe our notions of “public?” Does “public” include the millions of Black Americans at home who are subject to police brutality or the millions of Muslim lives destroyed by the “war on terror” both at home and abroad? What might be seen as philanthropic by some may be considered as illiberal and threatening by others, the latter of which is used to label Sarsour by her critics. This may be an attempt to extend the purview of philanthropic studies, but Curtis’s paper underscores the importance of definitions when studying philanthropy. Just as we have previously established that Muslim Philanthropy goes beyond “voluntary action” and “public good,” Muslim actors force us also to reconsider what we mean when we say “public good.”

Having just come back home from performing Hajj a month earlier, I took a special interest in the papers looking at giving in the Gulf States. I will limit my discussion to just one such paper for the moment. In “Charity as Politics ‘Writ Small’ in GCC (Gulf Cooperation Council) States,” Miriam Lowi looks at the charitable giving in four Gulf monarchies—Kuwait, Oman, Qatar, and Saudi Arabia. Her key findings can be summarized as such: 1) the most powerful charitable foundations are controlled by ruling families or the societal elite, 2) despite the

abundant wealth and encouragement of giving in Islam, poverty still remains rampant, and 3) private giving prioritizes family, tribe, and one's ethnic community. To the first point, the elite dictate where giving goes, and organizations that are considered private are not actually so. These loyalist charities, as Lowi calls them, not only endorse state policies, but also provide an additional avenue for the state to infiltrate society, as she claims. The royals take what are public resources and invest them into what are supposed to be private foundations. Doing this, they create an image of themselves as benevolent philanthropists, all the while ensuring their political hegemony. Though I am loathe to refute this claim, what is missing is a look into how effective this royal attempt to infiltrate society is. While I am not arguing against this intentional obfuscation of the public and private as an attempt to exert social control, what is missing are the voices of the intended targets.

My own experience traveling to Saudi Arabia earlier this year forced me to reevaluate whether the everyday Saudi citizen feels he or she is being faithfully represented by the elite. While there may be ostensible control of the lives of everyday citizens, I am more interested in the private acts of resistance, which of course may be impossible to quantify. Lowi's research and arguments start and end with the ruling elites. Furthermore, as Lowi writes, in all four countries very little aid goes to poor migrants and foreign laborers who do not hold local citizenship. This has much to do with the definition of community. The oft-quoted "charity begins at home" is justified as the reason, and, according to Lowi, home is also where charity ends. This negotiation of how to define "home" is something Muslim Americans also struggle with, as my research into the giving patterns of Muslim-Americans testifies. I am interested to know how other Muslims might define home. In the case of the Gulf monarchies, how then to explain the support that is given abroad? It is a question of privilege and perhaps image. Giving to Syrian refugees or victims of tsunamis in Southeast Asia are closely watched by the global community. But the "untouchables" living inside these countries are essentially invisible, so ignoring them can be done with impunity. I wonder to what extent this fact is uniquely situated in the Gulf. My guess is that this phenomenon will be found in virtually every community, whether Muslim or not.

Considering my recent collaboration with the Women's Philanthropy Institute, also housed within the Lilly Family School of Philanthropy, I am particularly interested in the giving patterns of women. Informal philanthropy is thus something I have begun to look into more deeply. Two papers that stood out to me on the importance of

highlighting informal philanthropy were David Campbell's paper on Informal Giving in Turkey and Abbas Barzegar's on Hawala.

Campbell argued that even though scholarly research about philanthropy deemphasizes informal giving to friends, neighbors, and others in need, informal giving is a critical element of philanthropy, particularly in settings with less well-developed civil society institutions. As the case in Turkey shows, informal giving is dominant, even though it is lower than other countries. Even religious giving such as zakat is done informally. It would be my guess that this would be the case for many Muslim-majority developing nations. In Turkey, an overwhelming majority of survey respondents indicated that they preferred giving directly to individuals (88%) as opposed to organizations (10%). An earlier study in Pakistan showed a similar preference. In comparing the Turkish example with others globally (e.g., Denmark, Israel, Mexico, Puerto Rico, Pakistan, Sri Lanka, and South Africa), there seems to be some commonality with the one Muslim-majority country studied. Why is that people in Turkey and Pakistan are less reluctant to make formal donations than those in other countries? Does this have something to do with religion or its institutionalization, as Campbell poses? This is a question that is left unanswered. A closer look into how religion shapes donor behavior in Turkey, Pakistan, and other Muslim communities might be a next step. I was however surprised to learn that gender plays a minimal role in terms of informal giving in Turkey. I wonder if we would find similar results in other comparable Muslim-majority countries or if this is a phenomenon that is unique to Turkey. Framing informal giving entirely under a gendered lens, as the case in Turkey shows, overlooks many different reasons why and how people give. What is true in one country (i.e., the US) cannot be taken as a given. Context matters.

In "An Islamic Bitcoin or Terrorist Financier? Hawala on Muslim Humanitarian Frontier" Abbas Barzegar explained the concept of hawala, an informal money transfer system that is used across the Middle East, North Africa, and South Asia to finance aid in remote places and in conflict zones. While all of Muslim giving, and hawala in particular, have come under scrutiny after 9/11, Counter-Terrorism Finance (CTF) regulations have had a far-reaching, adverse effect on the entire global financial system, thus underscoring the importance of these informal networks. CTF regulations in the aggregate have made it difficult for even institutionalized organizations to deliver aid in these areas. Hawala serves people that would otherwise not have access to aid, people that Barzegar refers to as "unbanked," as hawala is known for its speed in delivery, trustworthiness, anonymity, and ability to circumvent

traditional banking systems. For Muslims, where interest is considered forbidden and anonymous giving is encouraged, it is not difficult to see why or how these informal networks have become so popular. Barzegar also hits on a point made by Campbell, the importance of trust. From what I have read and researched on the topic, many individuals from Muslim-majority nations do not trust NGOs. Hawala is one way by which these individuals are able to give in a manner they are comfortable with. This also goes to show how important social networks are in giving. Barzegar ends by saying that hawala can provide a mechanism by which short-term aid is turned into long-term development and recovery. How this will happen, given the scrutiny and crackdowns, remains to be seen.

In the last session of the symposium, Hilman Latief talked about the different approaches to fatwa production, as he called it, pertaining to zakat in Indonesia. He focused on three civil society organizations in particular: Muhammadiyah, Persatuan Islam, and Nahdlatul Ulama. Taken together, these organizations have produced thousands of fatwas, not limited to zakat only. But, and for our purposes more importantly, their conclusions have been vastly different. How could this be? As any new student of Islamic Studies will soon discover, Islamic law is more than just derivations based on the Qur'an and Sunnah. According to Latief, what results in the different approaches as to what is considered zakatable depends on the use of *ijtihad*, *qiyas* (analogical reasoning) in particular. The more "modernist" Muhammadiyah and Persatuan Islam have relied more heavily on the direct text of the Qur'an and hadith in their answers, whereas the more "traditionalist" NU rarely cited the same sources and were more deferential to the ulema and *fiqh*. But what is interesting to note is that the use of *qiyas* was not always so predictable between these different groups. As Hilman showed, the use of *qiyas* in a number of different examples has produced a plurality of fatwas—whether the item in question is diamonds, income, agricultural products, or fish—which allows for different communities in Indonesia to select those fatwas that seem to them the most desirable. While the particularities are unique to Indonesia, the concerns undergirding these types of questions are applicable to all zakat-paying Muslims wanting to make sure they are paying what they actually owe. It is difficult to rely purely on the Qur'an and hadith in the 21st century, and as Latief's paper demonstrates, even our learned scholars do not agree with one another. What then is the average Muslim to do? Hilman's presentation represented the modern struggle of zakat quite well, namely, what in fact is zakatable depends on context. Again, we see that context matters.

What these papers and many others presented at the symposium either directly referred or alluded to is that we cannot study philanthropy without taking into consideration both the political and cultural milieu in which these activities occur. As I have mentioned before, context matters. I would be inclined to say that rather than just referring to this enterprise as Muslim philanthropy, it might be more apt to refer to it as Muslim *philanthropies*. I am not suggesting as others have that there are different Islams, but rather how Islam is interpreted by self-identifying Muslims will change not only in time, but also across different locales. This, I believe, can no doubt inform the broader field of religious philanthropy and philanthropy itself. While not a subject of any particular paper, what came out during the discussions and Q&A is how much we may be unintentionally reifying a certain type of Muslim when we discuss Muslim philanthropic acts within the US Muslim context at least. Race is oftentimes the elephant in the room. While we at JMPCS feel we lay bare some of the cultural blind spots that often remain unexamined and taken for granted in the larger field of Philanthropic Studies, we have to make sure that we do not gloss over our own internal blind spots within “Muslim philanthropy.”

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