

# The influence of the Muslim religion in humanitarian aid

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## **Abstract**

*Acts of humanitarianism are an essential element of religious practice for the Muslim. The Quranic and prophetic texts calling for humanitarian action, defining and ordering it are numerous. They are either of an obligatory or an inciting nature and do not exclude the non-Muslims from humanitarian aid. For the Muslim to undertake a humanitarian act is a way of receiving help from heaven, of erasing sins, and of meriting Paradise. The mechanisms established by the religion (e.g. zakat, waqf, kaffara) had an unprecedented impact on the lives of the population: the freeing of slaves, a significant support for the most vulnerable, and the expansion of the educational and health-care system. Nowadays faith based Muslim NGOs follow these texts to launch varied humanitarian programmes in different domains.*

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Humanitarianism is one of the fundamental principles of the Muslim religion. The act of giving money or helping someone in distress is not left to the free choice of the believer, but is instead an obligation in the same way as is prayer, fasting during the month of Ramadan and the pilgrimage to Mecca. Acts of humanitarianism, whether limited to a donation in money or in kind, or of a more practical nature, such as distributing aid, are an essential element of religious practice for the Muslim. This religious dimension motivates, channels and intensifies the emotional and obligatory aspects of charity. The Quranic texts and the Prophet's sayings calling for humanitarian action, defining and regulating it are numerous. They are either of an obligatory nature or a call for such work. To undertake a humanitarian act is a way of receiving help from

heaven, of erasing sins, escaping punishment, thanking God for his mercies and meriting Paradise.

In the following article<sup>1</sup> we will see how the Muslim religion, by legal (Quran verses, hadiths)<sup>2</sup> and practical means, favours, stimulates and reinforces humanitarian action to make it popular, general and able to be exercised on a daily basis.

## Obligatory character

The Muslim religion considers both humanitarian actions and the duty to help as religious obligations by which all Muslims, rich and poor, are bound. Quranic texts and hadiths sometimes have an exhortatory tone encouraging charity works. “The first to enter Paradise are those who do charitable works...”<sup>3</sup> At other times the texts are formulated as a clear order: “Rescue prisoners, feed the hungry and look after the ill...”<sup>4</sup> But there are also numerous texts which are severe in regard to those who do not help the poor, the orphans and the slaves (see below). The obligatory nature of charity does not end with the wording of texts; Islam has also put practical mechanisms in place to manage humanitarian aid. These arrangements are very precise, as in the case of *zakat*, which is explained in greater detail later in this text.

Governments in the Muslim empire of the Caliphate organized humanitarian aid, sometimes using State power following advice from the religious scholars (*ulema*) to intervene in critical situations either by collecting *zakat* or by distributing aid to the needy. After interpreting several Quranic texts religious scholars, such as Ibn Hazm, decreed that if *zakat* does not fulfil the needs of the poor, the Muslim government has the prerogative to mobilize available resources (State, local authorities, collectives, businesses, individuals...). During the time of the second Caliph, Omar, there was dreadful famine throughout Arabia. He ordered governors from other provinces to make food collections and organize humanitarian convoys. Omar himself was involved in the distribution and said, “if the famine was to continue, I would put one hungry person in each Muslim household because people would not disappear if they share...”<sup>5</sup>

On the basis of a hadith reported by Al Hakim, “If a person dies of hunger in a community, then all the residents of that community have put themselves outside God’s and the Prophet’s protection...”,<sup>6</sup> the *ulema* decreed that in

1 The author does not limit humanitarian action to humanitarian assistance, but presents a very broad view of it as social welfare, emergency aid and sustainable development. The quotations are taken from Arabic books; other than those from the Quran, their translation into French and English is by the author.

2 A hadith is the words of the prophet reported by his companions. The Quranic verses and the hadiths constitute the principal source of Islamic legislation.

3 Al Bukhari, *Aladabon Al Moufrad*, Hadith No. 1020.

4 Sahih Al Bukhari, *Sahih Al Jamiè*, Vol. 4, p. 90.

5 Azzeddine Blik, *Minhaj Assalihin e* (The path of the pious), Dar El Fatah, Beirut, 1985, p. 513.

6 Al Hakim, *Almoustadrak*.

such a case all the residents of the said community would be condemned and should be judged because they failed to give assistance.

It should also be noted that this obligation to assist is not applicable only to Muslims in distress. Quranic texts and hadiths do not exclude the non-Muslim from humanitarian aid. This principle was often given tangible form. In the early years of *hijra* (the Hegira era, or Muslim calendar), there was a famine in Modar (Saudi Arabia). The Prophet organized a humanitarian convoy to help the inhabitants there who, at that time, were not converted to Islam.<sup>7</sup>

## Validating faith

The Muslim religion insists on the translation of intent and conviction into concrete actions in all – including humanitarian – areas. It can be seen that whenever faith is evoked in the Quran, an injunction to react immediately follows and charitable acts are especially encouraged. The expression “those who believed and who did charitable works...” is cited a considerable number of times in the Quran, for example, “Verily Man is in loss except such as have faith and do charitable works...”<sup>8</sup> and again “For those who believe and do charitable works is every blessedness and a beautiful place of final return...”<sup>9</sup> In fact the word “*sadaka*”, which means alms, comes from the Arabic word “*tasdik*” which means validation or confirmation. The Prophet stated, “alms is a proof...”<sup>10</sup> a proof which shows the piety of a Muslim transformed into a concrete act of pity towards the poor. It is also a means of proving that the love of God purifies the believer’s heart of a love of materialism.

## Erasing of sins (*kaffara*)

The Muslim religion considers error to be human. The behaviour of man, whether in his relation to the Creator or in his relation to other creatures (humans, animals, plants...), cannot be perfect. His religion, however, forcefully recommends him to correct his mistakes and puts a series of means to do so at his disposal, such as repentance, submission to justice, and reparation for damage caused to others. Islam also established a system allowing sins to be erased by performing humanitarian acts. In this regard the Prophet said: “Alms extinguish sins exactly as water extinguishes fire...”<sup>11</sup> There are a number of dispositions in the case of violating an oath, from which the following can be cited:

7 Al Baihaki, *Chouab Al Iman* (The paths of the faith), Dar El Koutoub Al Alilmya, Hadith No. 3319, Vol. 3, 1990, p. 199.

8 *Quran*, Sura 103, Verse 3 (the translations of Quranic verses are from the Quran edited by the Islamic Scientific Research Direction on Fatwa of the Saudi Arabian Ministry of Islamic Affairs).

9 *Quran*, Sura 13, Verse 29.

10 Ibn Rajab, *Jamie Alouloum wa Al Hikam* (Encyclopaedia of Sciences and Wisdom), Arrissala, 3rd edition, Vol. 2, 1991, p. 5.

11 Al Bukhari, *Sahih Al Jami'e*, Hadith No. 2951.

“God will not punish you for what is unintentional in your oaths, but He will punish you for your deliberate oaths; for its expiation feed ten poor people on scale of the average of that you feed your own families, or clothe them or free a slave...”<sup>12</sup> In another example, in the case of voluntary failure to observe one of the days of fasting during Ramadan without a valid reason, the Muslim must fast for sixty consecutive days or feed sixty needy people. These dispositions which we call *kaffara* (erasing of sins) are also practised if the believer is incapacitated, for example by health, and consequently unable to perform a ritual during the fast and the pilgrimage.

## God's satisfaction

Being considered as a rite and an act of worship, the humanitarian act is undertaken to obtain, amongst other things, God's satisfaction. The Hadith of the Prophet states: “Amongst humans God loves those who help their fellow men...”<sup>13</sup> He adds, in another citation, “God created people with the predisposition to be helpful to others, they like to do good, God will spare them the punishments of the last day...”<sup>14</sup> and again, “God loves the one who comes to the aid of the afflicted...”<sup>15</sup> In verses 133 and 134 of Sura 3, God reserves his love for the generous benefactors: “Be quick in the race for forgiveness from your Lord and for the garden whose width is that of the whole of the heavens and the earth, prepared for the righteous, those who spend freely whether in prosperity or adversity who restrain anger and pardon all men, God loves those who do good...”

God's satisfaction is attained by, among other things, acceptance of prayer. The latter is intimately connected to solidarity between human beings. In a *hadith Qudsi* (God's words reported by the Prophet), God announced: “I will only accept the prayers of he who is modest before me, who does not attack my creatures, who does not persist in sin, who invokes my name constantly and who is kind to the poor, the traveller in distress, the widow and the victim of disaster...”<sup>16</sup> Thus the vertical proximity with the Creator is partially determined by the horizontal proximity between individuals. This is indeed what we find in another hadith: “The generous are near to God, near the humans, near to Paradise...”<sup>17</sup>

## Accountability in the hereafter

The Muslim believes that life on earth is prolonged by other stages; these are the stay in the tomb, then the resurrection for the Day of Judgement and

12 *Quran*, Sura 5, Verse 89.

13 Al Sayuti, “*Al Jamie Al Kabir*” (*The Great Index*), Dar Al Koutoub Al Massria, Hadith No. 9, Vol. 1, p. 409.

14 *Tabarani compilation*.

15 *Al Kafi compilation*, Vol. 4, p. 27.

16 *Zubaidi compilation*, Vol. 3, p. 21.

17 Sayuti, *Al Jamie Saghir*, Hadith No. 4804.

finally the eternal abode of either heaven or hell. The Muslim religion considers that life down here on earth is a transitory passage which prepares for eternity. The Muslim is called upon, in complete freedom, to live according to God's commandments. These instructions regulate relations between the individual and his Creator but also with other creatures. These relations are evaluated, an accounting is kept of them, and the Muslim receives *hassanates* (plus points for good actions) or on the contrary *sayiates* (negative points for bad actions). Thus, the Muslim is judged on his intentions, his behaviour and his acts. Humanitarian actions which he undertakes will be subjected to the same accounting and will be rewarded. In Sura 57, Verse 18, of the Quran, there is the promise of increased rewards for the charitable persons: "Verily those who give alms, men and women, and lend to God a goodly loan, it shall be increased manifold, will be amply rewarded..." This verse underscores that despite the charitable act being destined for his fellow man, man will receive God's reward. A humanitarian act is considered as a loan to God which will be repaid with significantly high interest. The Muslim can therefore be assured of the return on his investment, because he has lent to God. Another verse gives further confirmation of this: "Who is he that will lend to God a goodly loan so that He may multiply it to him many times..."<sup>18</sup> This multiplication can be as much as 700 times, or even more; "The likeness of those who spend their wealth in the way of God, is as the likeness of a grain of corn, it grows seven ears and each ear has a hundred grains. God gives manifold increase to whom He pleases..."<sup>19</sup>

The Prophet's hadiths on the utility of alms in the hereafter are numerous. To make a donation constitutes a protection against punishment in the grave and the tests on the Day of Judgement, as illustrated in the following hadith: "For those who have given, alms extinguish the heat of the grave. On the Day of Resurrection the believer will be able to protect himself in the shade of his alms..."<sup>20</sup>

In the same way many Quranic texts and statements by the Prophet are a serious warning for those who forget to carry out their duties: "To those who hoard gold or money and do not spend them in the path of God, announce them severe punishment, on the day when this treasure will be heated in the fire of Hell and with it will be branded their foreheads, their flanks and their backs..."<sup>21</sup> Another verse describes the punishment for him who does not believe in God and who does not feed the needy: "Seize him and fetter him, then throw him in the blazing fire. Then fasten him with a chain whereof the length is seventy cubits. Verily he used not to believe in God, the most Great and urged not on the feeding of the poor..."<sup>22</sup>

18 *Quran*, Sura 1, Verse 245.

19 *Quran*, Sura 1, Verse 261.

20 Al Baihaki, *Chouab Al Iman*, Dar El Koutoub Al Alilmya, Vol. 3, Hadith No. 3347, Beirut, 1990, p. 212.

21 *Quran*, Sura 9, Verse 35.

22 *Quran*, Sura 69, Verse 34.

## Giving help to protect oneself against misfortune

Muslims also make donations to the disinherited with the aim of protecting themselves against misfortune. The texts and the Prophet's prescriptions on this are many: "Charitable acts protect against a terrible death..."<sup>23</sup> and "Charity shuts seventy doors of evil..."<sup>24</sup> and again "Charity extinguishes God's anger and repels a terrible death..."<sup>25</sup> It used to be widespread in Muslim societies to make a donation when someone was ill. All the while using the medical means available, the sick person or his family made a donation to the poor so as to benefit from God's mercy. The Prophet's recommendation encourages this: "Protect your money by giving *zakat* and treat your sick by charity..."<sup>26</sup> Therefore Muslims make donations in very diverse circumstances: when faced with a crisis, on acquiring property, on harvesting, on making a commercial transaction, before travelling.

## Donations transcend time

Religious texts show that humanitarian acts count for all time: a donation is useful for the donor in terms of the past, the present and the future. A Muslim can, for instance, make a donation which erases past sins or procures a reward for a parent already dead. After the sudden death of his mother, a man went to ask the Prophet if his mother would be rewarded if he made a donation in her name. The Prophet replied in the affirmative.<sup>27</sup> As for the present and the future, the texts already cited underscore the importance and the diversity of rewards which can be received for accomplishing a humanitarian action.

## Global approach

Religious texts motivating humanitarian action are very diverse and relate to all areas of aid.

### Food aid and the fight against famine

A saying of the Prophet (hadith) states: "the best of alms is to feed the hungry..."<sup>28</sup> During the Feast of Sacrifice, when each Muslim family sacrifices a sheep, Prophetic tradition recommends that they eat one third, offer one third to friends and give one third to the needy. Likewise, if a Muslim is unable to

23 Al Hakim, *Al Moustadrak*, p. 124.

24 Tabarani, *Al Mouajam Al Kabir*, (*The Great Index*), Vol. 4, Hadith No. 4402.

25 Al Baihaki, *Chouab Al Iman*, Dar El Koutoub Al Alilmya, Vol. 3, Hadith No. 3351, Beirut, 1990, p. 213.

26 Tabarani, *Moujama'a azzawaide*, Vol. 3, p. 63.

27 Al Hafid, *Fath Al Bary*, Vol. 3, Beirut, Hadith No. 1388, p. 325.

28 Al Baihaki, *Chouab Al Iman*, Dar El Koutoub Al Alilmya, Vol. 3, Hadith No. 3367, Beirut, 1990, p. 217.

fast during the month of Ramadan because of a lengthy illness, for example, he must feed a needy person every day.<sup>29</sup> Thus the ritual of the Ramadan fast can be replaced by the rite of charity. The religion goes further than only inciting, and declares that he who refuses to share his food is outside Islam: “He who sleeps with a full stomach knowing his neighbour is hungry is not a believer...”<sup>30</sup> Verses 5 to 9 of Sura 76 in the Quran describe the pleasures in Paradise awaiting those who “for the love of God offer food to the poor, the orphan and the prisoner...”

### Sponsorship of orphans

Islam pays particular attention to the situation of orphans and as testimony to this, a number of verses in the Quran demand kindness on their behalf, promising the worst punishment for those who ill-treat them and equally promising the highest rewards for those who look after them. The Quran goes so far as to treat a person who oppresses an orphan as a non-believer, in the same way as he who denies the existence of God: “See the one who denies the religion, then such is the man who repulses the orphan with harshness and does not help feed the poor...”<sup>31</sup> and “Those who unjustly use the property of orphans, eat up a fire into their own bodies; they will soon be enduring a blazing fire...”<sup>32</sup> and yet another quotation of the Prophet, “God, I firmly condemn he who abuses the rights of these two vulnerable groups: orphans and women...”<sup>33</sup> Replying to one of his companions who complained of a psychological uneasiness, the Prophet advised him to look after orphans: “If you wish to have a tender heart and be able to realise your goals, have pity on orphans, touch their heads with your hand and feed them from your own food...”<sup>34</sup> This hadith shows that the care of an orphan should be comprehensive, i.e. both material and psychological. The Prophet went so far as to promise Paradise to him who sponsors an orphan. He continued, illustrating the point with his index finger and middle finger: “The sponsor of an orphan and I will be like that in Paradise...”<sup>35</sup> He vigorously encouraged sponsorship of orphans, stating: “God’s favourite residence is that in which an orphan is well-treated...”<sup>36</sup>

### Assistance to refugees

In the time of the Prophet, the word “refugee” was not used in the same sense as it is today. However, since its birth Islam has had to deal with refugee situations.

29 *Quran*, Sura 1, Verse 184.

30 Al Baihaki, *Chouab Al Iman*, Dar El Koutoub Al Alilmya, Vol. 3, Hadith No. 3389, Beirut, 1990, p. 226.

31 *Quran*, Sura 107, Verse 3.

32 *Quran*, Sura 4, Verse 10.

33 Salih Ben Hamid, *Nadratou Naim*, Dar Al Wassilah, Vol. 8, p. 3254.

34 Al Albani, *Sahih Targuib wa Tarhib*, Al Maktab Al Islami, Vol. 2, p. 676.

35 Al Hafid, *Fath Al Bary*, Hadith No. 5304, Vol. 9, Beirut, p. 549.

36 Al Bukhari, *Alfath*, Hadith No. 5304

The first refugees it dealt with were those Muslims persecuted by the non-believers in Mecca. The Prophet told them to take refuge in Abyssinia (Ethiopia). When the persecution reached an unbearable level, the Prophet and his companions decided to emigrate to Medina, where a number of Muslims and sympathisers welcomed them. The Prophet established a golden rule for the treatment of refugees. He decreed the principle of fraternization between the “*ansar*” (“helpers”, inhabitants of Medina defending the Prophet’s cause) and the “*muhajirun*” (“emigrants”, refugees from Mecca). According to this pact, each “*ansar*” should take care of one “*muhajir*”. This care included food, clothing, shelter and any other assistance needed until the “*muhajir*” could look after himself. In a hadith reported by al Hakim, the Prophet said that God displays his clemency and allows entrance to Paradise for those who give shelter to the poor. As explained in the part about *zakat*, “the wayfarer (in distress)” or “the passing stranger” (a definition which applies to a refugee) is one of the eight categories able to benefit from *zakat*. The religion considers that help given to a refugee is no more than his right: “And render to the kindred their due rights, as also to those in want and to the traveller (in distress)...”<sup>37</sup>

### Long-term development projects

In addition to emergency aid and other assistance, the Muslim religion also encourages humanitarian acts which will bring about lasting change in people’s lives. There are numerous hadiths on this subject, in one of which, according to Aïcha (the Prophet’s wife), the Prophet says: “the good work which God likes the best is the one which lasts, even if it is small...”<sup>38</sup> In another hadith he affirms the continuity of the reward even after death: “When a man dies his works stop bringing him a reward with the exception of three actions: continuous charity, a useful science and a pious son who invokes God...”<sup>39</sup> and again “He who gives alms is rewarded for as long as it is lasting...”<sup>40</sup> Thus the length of the reward is connected to the durability of the charitable action. Long-term actions encouraged by the religion include, for instance, those destined to provide water and food, and the gift of tools. In a hadith<sup>41</sup> the Prophet gave examples of acts whose rewards continue after death, such as rehabilitating irrigation, sinking a well and planting trees. In another he states “If a Muslim cultivates a plantation he will be rewarded, until the Day of Judgement, every time a human, an animal or a bird eats the fruit of the plantation...”<sup>42</sup> The Prophet also promised a lasting reward for the sinking of wells: “Whoever digs a well will be rewarded until the Day of Judgement every time a human, a genie or an animal drinks from that well...”<sup>43</sup>

37 *Quran*, Sura 17, Verse 26.

38 Muslim, *Sahih Muslim*, Hadith No. 1305

39 Al Baihaki, *Chouab Al Iman*, Hadith No. 3447, Vol. 3, p. 247.

40 *Tabarani compilation*.

41 Al Albani, *Sahih Al Jam’ie*, Hadith No. 3602, Vol. 1, p. 476.

42 Sayouti, *Al Jamie Saghir*, Hadith No. 8873.

43 Al Bukhari, *Sahih Al Jam’ie*, Hadith No. 5757



He even promised Paradise to one who dug a well in the Rawma region which suffered from a terrible shortage of water: "He who sinks a well in Rawma will go to Paradise..."<sup>44</sup> In another statement,<sup>45</sup> the Prophet considered that the best donation to a poor man was a camel which gives a lot of milk and is on the verge of giving birth. Numerous Muslim humanitarian organizations have developed this type of donation (cows, goats) and the results have been very positive, especially in India, Bosnia and Herzegovina, Somalia, etc.

### Micro-credit

Everyone involved in development is unanimous about the effectiveness of micro-credits in eradicating poverty. Providing a work tool or a credit that allows the impoverished to start a remunerated activity is a means of tackling the problem at source and avoids assistance without end. In this area Islamic religious sources contain strong incitements. The Prophet stated: "He who gives a dairy animal (camel, cow) or who gives a loan has the identical reward as one who frees a slave..."<sup>46</sup> He added: "Every credit is alms..."<sup>47</sup> Other texts invite Muslims to be forgiving towards a borrower in difficulty, as in the following hadith: "He who wishes to be spared horrible tests on the Day of Judgement has only to make it easier for the borrower or erase his debts..."<sup>48</sup> Another text states that "each overdue day is double charity..."<sup>49</sup> In other citations the Prophet even promised Paradise and escape from the flames of hell as a reward for the Muslim who cancels a debt or prolongs the time allowed for repayment. Finally, it should be noted that in the Muslim religion there is no interest payable on loans.

### Zakat

*Zakat* is a fundamental pillar of Islam (the third) and of the same importance as the profession of faith, praying, fasting during Ramadan and pilgrimage to Mecca. *Zakat* could be defined as a system which organizes the transfer of money from the well-off to the poor and needy. In money terms, for example, every Muslim should donate 2.5% of his annual means on condition that this is higher than the *Nissab* limit<sup>50</sup> and that this money has been in his possession for more than one year. Where agricultural crops are concerned, the requisite amount to be deducted is 10% or 5% of the harvest, depending on whether irrigation is natural or artificial.

44 Al Hafid, *Al Fith*, Vol. 5, p. 510.

45 Al Bukhari, *Lou'loue wa marjane* (Treasures and Pearls), Hadith No. 599, Vol. 1, p. 211.

46 Al Hafid, *Fath Al Bary*, Dar Al Koutoub Al Ilumia, Vol. 3, Hadith No. 1388, p. 325.

47 Al Baïhaki, *Chouab Al lman*, Dar Al Koutoub Al Alilmya, Beirut, Hadith No. 3563, Vol. 3, 1990, p. 284.

48 Al Mundiri, *Targuib wa Tarhib*, Dar Ibn Kattir, Beirut, Hadith No. 1324, p. 687.

49 *Ibid.*, Hadith No.1329, p. 690.

50 *Nissab* is property equivalent to 85g of gold, currently at 900 euros.

*Zakat* constitutes a religious obligation as important as praying, which is obligatory five times a day. Indeed, they are both cited together thirty times in the Quran, as for example in this verse: “These verses in a Book full of wisdom, which is a guide and mercy to the good doers, those who establish regular prayer, and give regular charity, and have (in their hearts) the assurance of the hereafter...”<sup>51</sup> The imperative nature of this levy is noted in several verses, and especially as follows: “Of their goods take their alms, that so they might purify and sanctify them...”,<sup>52</sup> or again “Establish regular prayer, and give regular charity, and loan to God, a beautiful loan, and whatever good you send forth for your souls, you shall find it in God’s presence – you better and greater in reward...”<sup>53</sup> The prophet Mohammed also clearly indicated the obligatory aspect of *zakat* when he sent his emissary to Yemen: “Inform them that God made it obligatory to take alms from the rich to give to the poor...”<sup>54</sup> By means of a public institution which collects *zakat*, the Muslim State ensures that this is wholly respected and will resort to force to collect it. Muslim lawyers have noted that the obligation exists even after death, when the heirs must pay. In view of its importance (in terms of rights of the poor), *zakat* should be paid before all other debts. Abou Bakr, the Caliph elected after the Prophet’s death, went so far as to declare war on certain tribes that refused to pay it.

*Zakat* is not merely a religious obligation but also a right of the poor, as the Quran confirms: “And in their properties there was the right of the beggar and the needy...”<sup>55</sup> This notion of right returns in another verse: “And those on whose wealth is a recognised right...”<sup>56</sup> It should be underlined that the “recognised right” indicates a sum calculated in an objective and scientific manner. Indeed, parallel to the setting up of structures to collect and distribute *zakat*, a complete science has evolved to calculate and determine the conditions of this payment according to different riches accumulated by Muslims (silver, gold, profit from commerce, stock-breeding, agriculture and mines).

The eight categories of *zakat* beneficiaries are clearly defined in the Quran, Sura 9, Verse 60: “Alms are for the poor and the needy, and for those employed to administer the funds, for those whose hearts have been reconciled (to the cause of Islam), for freedom of slaves, for those who are in debt, in the cause of God, and for the wayfarer in distress. Thus is it ordained by God and God is full of knowledge and wisdom...” This verse leaves considerable latitude for humanitarian workers to allow not only people in emergency situations (refugees, disaster victims), but also those in need of long-term aid (the indebted and the needy) to benefit from *zakat*.

Experts in *fiqh* (religious law) say that *zakat* should cover all the beneficiary’s needs: social needs, food, clothing, shelter, health and education. *Zakat*

51 Quran, Sura 31, Verse 4.

52 Quran, Sura 9, Verse 103.

53 Quran, Sura 73, Verse 20.

54 Al Hafid, *Fath Al Bary*, Beirut, Hadith No. 2778, Vol. 5, p. 510.

55 Quran, Sura 51, Verse 19.

56 Quran, Sura 70, Verse 24.

should be distributed in the country where it is collected, except when there is extreme need in another country (famine, natural disaster, war). According to the Maliki school,<sup>57</sup> the donation should be sufficient to cover the needs of a poor person throughout a whole year. Other schools, like the Chafi, advise giving enough so that the recipient no longer requires assistance. Omar, the second Caliph, said in this regard: “If you give, make them rich...”<sup>58</sup>

All historians are agreed that the *zakat* system gave rise to exemplary social cohesion and significantly improved the standard of living for the poor. Together with other incitements, it enabled in particular the emancipation of former slaves in Arabia thirty years after the arrival of Islam.

## Waqf

*Waqf* (continuous alms), according to Muslim tradition, signifies “imprisonment of bequeathed wealth.” It consists of making an endowment of property or rendering it inalienable for the benefit of a religious foundation or the common good; the structures concerned will assume the responsibility of managing the endowment and distributing the income or usufruct amongst the needy. The *waqf* must be real property or quantifiable riches. This property or wealth (money, property, shares, etc.) should yield a continuous and, in contrast to consumable wealth, a lasting profit.

Texts as well as the Prophet’s practice establishing *waqf* are numerous. Remember the hadith cited above: “When a man dies his works stop bringing him a reward with the exception of three actions: continuous charity, a useful science and a pious son who invokes God ...”<sup>59</sup>

All actions providing a long-term profit are considered continuous alms. Omar Ibn Khattab (the second Caliph) owned a piece of land to which he was attached, and wanted to donate it. He went to ask the advice of the Prophet, who advised him to block it for the needy: “If you want you can block the capital and give its fruits as alms. However, the land cannot then be sold, given or inherited by descendants...”

Some eighty of the Prophet’s companions made similar bequests. Since then the *waqf* practice has extended to all Muslim societies, and the volume of bequests has become so considerable that the majority of Muslim countries have ministers who work exclusively on the management of *waqf* (often called *houbouss* ministers). *Waqf* management comprises both the technical (upkeep, production, administration) and the distribution aspect (financing of charitable and social works). Like the *zakat*, the *waqf* provides for the

57 At the beginning of the Muslim Era five schools of jurisprudence, which were inspired by the Quran and the traditions of the Prophet Mohammed, developed to legislate on all questions concerning religion and the economic, political and social life of Muslims. They are the Maliki, Chafi, Hanafi, Hanbali and Jafari schools.

58 Abu Ubaid Al Kassim, *Al-Amwal (wealth)*, p. 565.

59 See *op. cit.* (note 39).

operating charges and the management costs to be paid before distribution to the beneficiaries.

The projects financed by *waqf* have been very diverse, covering social, humanitarian, cultural and economic domains. They have included the sinking of wells, the construction of water fountains, the construction of homes for the poor unable to pay rent, free hostels and hotels for travellers, the maintenance of bridges and roads, the organization of funerals for the poor, the upkeep of cemeteries, help for the blind, the handicapped and the imprisoned, the financing of weddings for the unmarried poor, the construction and maintenance of orphanages, food centres serving free meals, the construction and maintenance of mosques, and the provision of milk for children.<sup>60</sup>

The most striking examples have been the construction and running of schools and hospitals. Thanks to the bequests, schools built more than ten centuries ago functioned similarly to schools today. In addition to classrooms, the school had a reading room, a restaurant, a staff room and boarding accommodation for the pupils. A home for the director and a sports area were often included. Teachers' salaries were also taken care of.

In the health sector, *waqf* allowed for huge innovations such as mobile hospitals which moved from village to village, as well as emergency teams in places where large meetings were held. There were fifty hospitals in the Cordoba region of Andalusia alone. The hospitals offered diverse services, for instance surgery, ophthalmology, traumatology and psychiatry. Each service had a senior doctor, doctors and nurses. The doctors had fixed working hours but took turns to provide full-time care.<sup>61</sup>

Lastly, here are some examples of precursory *waqfs*, such as the bequests which financed places that received sick animals and old horses (for example the stadium in Damascus) and bequests whose profits paid for teams of clowns and musicians to accompany the ill and bring a little comfort.

## Modern implications

With the development of means of communication and transport, humanitarian aid is no longer limited to a city or a region but covers the entire world. In the past, individual initiatives and the work of institutions in charge of collecting and distributing humanitarian aid took place at the national level. In the case of *zakat* (alms), when the local needs were satisfied, the surplus was distributed in other areas as instructed by the central government.

Nowadays, those institutions have become more modern, especially in the form of non-governmental organizations which seek to intervene in emergency situations or carry out development projects. These NGOs have founded

60 For more details see Mustafa Subai, *Min Rawai'at Hadaratina* (Marvels of our Civilization), Dar es Salaam, Cairo, 1998.

61 For more details see Subai's book.

their work on the same texts so as to mobilize human and financial resources for a variety of humanitarian programmes in different regions according to events. Some examples are given below.

### *Zakat*

In the past, Islamic governments were in charge of *zakat* through a mechanism known by the name of “Bait-Al-Maal”, Treasury House. It consisted of a collective fund to help the needy, among whom it redistributed the *zakat* that Muslims habitually gave to it. If the country in question did not need this money, the aid was transferred to another country.

Nowadays many Muslims consider that the majority of their governments have a political agenda and no longer trust them. This situation gave legitimacy to the emergence of NGOs, which filled the gap by collecting *zakat*. Islamic humanitarian agencies came into being and assumed the task of distributing *zakat* and other forms of charity donations mainly in developing countries, thus performing a function that made donors feel they themselves were in a good position.

### Ramadan campaign

The Muslim community takes the spiritual event of Ramadan as an opportunity to make numerous donations. Many Islamic NGOs also launch fund-raising campaigns during that month. Part of the money collected is allocated to food-aid programmes (Ramadan Food Parcels) and the rest is used to finance development programmes. In the past the *zakat al-Fitr*<sup>62</sup> was distributed locally. Today many people living in distress in developing countries can benefit from it, thanks to the work of the NGOs.

### Kurbani operations

For the Feast of Sacrifice, which marks the end of the pilgrimage, dozens of NGOs offer to perform the obligatory rite for believers and worshippers of giving meat to the needy, and distribute tons of meat on their behalf amongst a population threatened by famine and malnutrition.

### Sponsoring orphans

With the multitude of texts encouraging help for orphans, Islamic NGOs have had no difficulty in promoting and executing programmes to sponsor orphans in the developing countries. The total number of sponsored orphans may well exceed ten thousand for each NGO. The sponsoring programme generally covers their entire needs (food, health, education, social assistance, etc.) and

62 Alms that a Muslim must give at the end of Ramadan, a sum equivalent to 5 euros.

is implemented either collectively in the orphanages or individually on a one-to-one basis.

### Micro-credit

In accordance with the exhortatory texts dealing with this subject, many Islamic NGOs have developed projects – donation of cows, seeds, agricultural material, small industries, etc. – to enable beneficiaries to become self-supporting through income-generating activities.

### *Waqf*

Islamic NGOs did not forget the importance of strategic *waqf* in devising and carrying out sustainable development projects. Some of them, like Islamic Relief, have even modernized the mechanisms used. The donor is, for instance, invited to make a donation of one or many shares (at present, a share is valued at 1,300 euros). These shares are invested in low-risk economic and real-estate projects. Annual profits, after deduction of administrative fees, are allocated to humanitarian projects previously selected by the donors. This system has made possible a permanent financing of projects, and thus a durability of humanitarian intervention.

### Other alms

As shown above, there are numerous occasions for Muslims to make donations. Islamic NGOs have therefore created personalized solutions to help donors perform their humanitarian actions. In this way many events (birth of a baby, *kaffara*, illness or death of a family member, etc.) give rise to a thousand charitable acts which are small but effective because of their great number. Such programmes include digging wells, the financing of surgical operations or the distribution of food parcels, to mention only a few.

Humanitarian work is so broad in scope that fundamental texts can serve as a basis for Islamic NGOs to take up new activities in new situations. Many of these texts are evolving and can easily be adapted to current events, as suggested in the following examples.

### Freeing of slaves

In Islam, combating slavery by dissuasive means has been successful in the past, and Islamic NGOs could easily use the same sources to combat the new forms of slavery today. For instance, a six-year-old Pakistani boy who is compelled to do tapestry work for eighteen hours a day is certainly to be considered a slave. The small 12-year-old Cambodian girl forced by her family to engage in prostitution in order to bring in some extra money can also be considered a slave.

## Mine-clearance operations

The Prophet of Islam has declared that the fact of clearing a path from any obstacle is a sort of alms: to “clear the path from any obstacle is like giving alms.”<sup>63</sup> It is the right time to extend this injunction and launch a mine-clearance campaign.

## Mediation

NGOs are nowadays being requested to do more in terms of humanitarian assistance and to play a complementary role of advocacy, mediation, conciliation and peace process assistance. The spirit of this can be found in some texts that reflect the same idea. The Prophet of Islam says: “The best alms done by the tongue is the intercession to free prisoners and to avoid a bloodshed between foes...”

## Conclusion

The study of Quranic and hadith texts gives a clear idea of the intensity of the force with which the Muslim religion has stimulated humanitarian action. This is both a ritual and an obligation. When a Muslim undertakes a humanitarian action he does so primarily as an act of worship, to be nearer to God. He expects a reward in this life or in the hereafter. He cannot declare himself a believer if he does not come to the aid of his fellow men. In his eyes piety is indissociable from pity. He knows that he can be prosecuted if he does not fulfil his obligation to the poor and the victims of disaster. He firmly believes that making a donation to help the needy erases his sins and will serve as an intercession in his favour to avoid the punishment of the grave, the tests on the Day of Judgement and the flames of hell.

The mechanisms put into place by the religion (e.g. *zakat*, *waqf*, *kaffara*) have an unequalled impact on the lives of the population in terms, *inter alia*, of significant support for the most vulnerable.

The diversity of the texts motivating humanitarian work has had the effect of encouraging a proliferation of actions in various domains: food aid, expansion of the educational system and health care, water supplies, and the freeing of slaves.

The majority of texts do not exclude non-Muslims from receiving aid. Humanitarian actions should be performed independent of all religious, racial or political criteria.

The close link between humanitarian action and religious practice guarantees wide public adherence and the perpetuity of donations and resources thanks to various religious incitements.

63 Al Bukhari, *Sahih Al Jami'è*, Hadith No. 1390.

Religious arrangements have reserved a large proportion of donations for the structures charged with administering *zakat* and *waqf*. Those involved in humanitarian work draw strength from the fact that financing for these structures is guaranteed, which also secures professionalism and efficiency, as it is well known that voluntary work has its limits.