

CONCEPTUAL ANALYSIS ON ISLAMIC PHILANTHROPY: TOWARDS A CONTEMPORARY APPROACH

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Abstract	<p><i>This paper provides a conceptual analysis of Islamic philanthropy: towards a contemporary approach. This research uses a qualitative approach to conduct extensive reading related to Islamic philanthropy. This study found that there are four (4) major points extracted from a comprehensive content analysis. It comprises; (i) Typology of Islamic Philanthropy, (ii) Types of Islamic Philanthropy, (iii) Urgency of Philanthropic Practice In The Empowerment of The Ummah and (iv) Digitalization of Contemporary Islamic Philanthropy. As a result, better resources and platforms are critical to promoting society's commitment, which will boost and preserve the potential of philanthropy for the good of society, especially in light of the drastic changes in Industrial Revolution 4.0.</i></p> <p><i>Keywords: Concept, Philanthropy, Contemporary, Approach, Digital.</i></p>
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INTRODUCTION

Philanthropy in Islam seeks to do good (*al-birr*) (Linge, 2015). There are many pearls of wisdom to be gained from Islamic philanthropy. From the side of philanthropists, it will increase their faith in Allah SWT, instilling a high sense of humanity, eliminating stinginess, greed, and materialism, cultivating peace of life, and cleaning and developing property (Uyun, 2015).

For the recipients, Islamic philanthropy assists and builds them towards a better and more prosperous life and eliminates disbelief, envy, and others (Uyun, 2015). This paper aims to investigate the concept and practices of contemporary Islamic philanthropy. It comprises Islamic philanthropy's definition, history, encouragement, and typology. Besides, this concept paper also briefly explains on types of Islamic philanthropy, urgency, challenges, and digitalization of contemporary Islamic philanthropy.

LITERATURE REVIEW

Definition of Islamic Philanthropy

Philanthropy is derived from the Greek terms *Philos*, which means devotion, and *Anthropos*, which means person, and was coined to refer to the love of mankind. The word also refers to compassion for humanity in unity, sympathy, and empathy. It does not apply to a single faith because any central religion's teachings often touch on the issue of love for fellow human beings (Muttakin Raden et al., 2020).

In addition, philanthropy is also defined as contributing things to benefit people or change people's lives without expecting anything in return (D.Muhtada, 2014). The concept of philanthropy is also characterized as a feeling of caring for human beings embedded in donations to others and manifested through charitable giving, voluntary service, and voluntary association (Kasdi, 2016).

In Islam, philanthropy is also known as *al- 'ata 'al-ijtima'i* (social giving) and *al-takaful al-insani* (human solidarity) or *'ata khayri* (charity) (giving for good). Likewise, *al-birr* (good deeds) and *as-sadaqah* (alms) are also used to define philanthropy (Linge, 2015). In particular, the word "Islamic philanthropy" refers to the practice of Islamic tradition comprised of *zakat*, *infaq*, *sadaqah*, and *waqf* (ZISWAF), which is closely linked to the social justice, health, civil society, public policy, and professional management (Kasdi, 2016).

Moreover, philanthropy in Islam focuses on the implementation of ideas and forms prescribed in the Qur'an and Hadith, and the practice has a social component as a means of togetherness of God's creatures (Linge, 2015). In another word, Islamic philanthropy is more than just a love of people, but also a love of God concerning worship as a divine obligation for Muslims (Muttakin Raden et al., 2020).

A Brief History of Philanthropy In Islam

Philanthropy is not a modern concept in Islam yet has existed for the past 15 centuries since the Prophet Muhammad SAW. The order of almsgiving, *infaq*, *sadaqah*, and *waqf* was since the second year of the Hijri (Amar, 2017). The companions also practised philanthropy, such as 'Umar al-Khattab, who donated his land in Khaybar as *waqf* (Awang et al., 2017). This practice was also performed by Abu Talhah, from the Ansar community in Madinah, who donated his Baha garden to benefit the people (Hafiz & Mohd, 2018).

Several other incidents can be found in Islamic history that shed light on the practices of *sadaqah*. For instance, Saidina Uthman (R.A.) once purchased a Pond and donated the water for the public interest. During the Muslim-Roman war, Uthman (R.A.) also contributed three hundred camels and one thousand dinars for war preparations (Hafiz & Mohd, 2018).

Philanthropy was applied from the Abbasid Empire to Turkey's Ottomans, especially in education. For example, the Madrasah Nizhamiyah in Baghdad, established in the 10th and 11th centuries A.D., and Al Azhar University in Egypt supported *waqf* (Amar, 2017).

Encouragement of Islamic Philanthropy

Islam teaches people to love, care for, and be kind to one another. Allah promises in verse 261, Surah Al-Baqarah:

"The likeness of those who spend their wealth in Allah's way is like a grain which groweth seven ears, in every ear a hundred grains. Therefore, Allah giveth increase manifold to whom He will. Allah is All-Embracing, All-Knowing." (al-Qur'an. al-Baqarah: 261)

According to the above verse, the meaning of the charity's reward will be multiplied by the increase in one seed by 700 times. Even God can give more than that is His will.

The encouragement to donate can be found in the verses of the Qur'an and the Hadith of the Prophet, as stated in Surah Al-Baqarah verse 215:

"They ask thee, (O Muhammad), what they shall spend. Say: That which ye spend for good (must go) to parents and near kindred and orphans and the needy and the wayfarer. And whatsoever good ye do, lo! Allah is Aware of it." (al-Qur'an. al-Baqarah: 215)

Meanwhile, in the hadith, it is stated that the Prophet PBUH said:

"Muhammad PBUH said: "When a man dies, his deeds come to an end except for three things: Sadaqah Jariyah (ceaseless charity); a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)" (Hadith. Muslim. Kitab Wasiyyah/Riyad Al-Salihin. No. 1383).

In another hadith, Prophet mentioned:

Narrated 'Adi bin Hatim heard the Prophet PBUH saying: "Save yourself from Hell-fire even by giving half a date-fruit in charity. (Hadith. Al-Bukhariyy. Kitab Zakat. No. 1417/21).

God has made everything subservient to the human being, and He reminds the believers to not use their wealth to feed their greed. In contrast, the Qur'an prescribed that the property owners be accountable, equal, generous, and considerate of others while using their property (Not et al., 2001). Since the property is a God-given gift to whoever receives it, they should recognize and be mindful of this reality, strive to expand it for their sustenance, support others, and be compassionate in coping with those who are less fortunate. These are the fundamental values of social relationships advocated by the Qur'an and guiding Islamic philanthropy. (Not et al., 2001)

Philanthropy in Islam is a virtuous deed and basic spiritual teaching of Islam, which is repeatedly encouraged in the Qur'an and hadith (Linge, 2015). Even modest service will be repaid, though God is eager to repay it. God has arranged great bounty and forgiveness for those true believers and those who are careful, restrained and often offer charity, chaste and guard their modesty. Donating to charity is almost as wonderful as receiving gratitude (Not et al., 2001).

METHODOLOGY

This research uses a qualitative approach to conduct extensive reading related to Islamic philanthropy. The content analysis approach defines and extracts the main concept of Islamic philanthropy, and contemporary approaches are discussed.

RESULT AND DISCUSSIONS

Typology of Islamic Philanthropy

There are two philanthropy categories: philanthropy for humanity and community development (Saepudin Jahar, 2018). The former addresses human needs such as food, nutrition, schooling, accommodation, and public utilities, while the latter aims to better their living standards (Saepudin Jahar, 2018).

The tradition of philanthropy and the accompanying structures varies greatly across the Muslim world's cultural areas (Alam, 2012). Evans & Evans (2011) centred on the roots of philanthropic funds and proposed a typology of Islamic philanthropy. The first one is civil society organizations, including non-governmental organizations and trusts, dedicated to raising and disbursing charitable contributions locally or nationally. These are prevalent in many Muslim-majority environments.

Next, Islamist campaigns and organizations with a social service branch centred on Islamic philanthropy loosely associated with their political ideologies, while transnational organizations and networks developed in the diaspora to collect and distribute funds for humanitarian, relief, and growth purposes, such as Muslim AID UK and the Muslim Congress of Philanthropy in the United States. While Islamic philanthropic organizations established in the Gulf aim to disburse funds for relief or jihad. These foundations have played important roles in conflict-torn countries like Afghanistan, Bosnia, and Herzegovina. The last one is local cultural adaptations to faith which frequently affect how the Islamic character expresses itself in philanthropy (Evans & Evans, 2011)

Types of Islamic Philanthropy

There are two types of Islamic philanthropy compulsory, including *zakat* and *kaffara*, while the second one is voluntary and comprises *sadaqah*, *waqf*, *hibah* and *Takaful*.

1. Obligatory Islamic Philanthropy

a) Zakat

Zakat means fertility, purity, blessings, and sanctification. Zakat was given its name because the wealth spent is expected to bring fertility in terms of both wealth and reward. Apart from that, zakat is cleansing oneself of sin and miserliness. Zakat is the transfer of

property when it reaches *nisab* and haul to the person entitled to it (*mustahiq*) under certain conditions. *Nisab* is a specific amount of property owned for which zakat is required, and the haul lasts a full year (Alterman & Hunter, 2004; Uyun, 2015).

The duty of zakat for Muslims is simply ordered in the Quranic verses revealed in Medina, on the second year of Hijrah, and then reinforced by the Sunnah of the Prophet Muhammad SAW, both in terms of *nisab*, number, requirements, categories, and ways of concrete execution (Linge, 2015). The Quran emphasizes zakat as a component of faith. Several Quranic verses depict the pursuit of zakat as one of the true believer's values. The basis of the law on the obligation of zakat is stated in Surah al-Baqarah verse 43: "Establish worship, pay the poor-due, and bow your heads with those who bow (in worship)". (Al-Baqarah: 43)

Poor people, the needy, the officials in charge of administering the zakat, recent or potential converts to Islam, or those for whom a favourable relationship is in the interests of the Islamic Ummah, the freeing of Muslim captives who need to be ransomed, the indebted who are unable to pay their debts, and those working for an Islamic cause are the eight categories of *asnaf* that qualify for zakat spending (Evans & Evans, 2011).

Zakat is broadly classified into two types: Zakat Fitrah and Zakat *Maal*. Zakat Fitrah is a duty of any Muslim, except for those destitute, to contribute a small sum of food or money at the end of Ramadan (the month of fasting) (D. Muhtada, 2014). The obligatory time for zakat Fitrah is from sunset on the festival night, which breaks the Ramadan fast. However, zakat fitrah can also be paid before the obligatory time, i.e., from Ramadan. Thus, zakat fitrah is zakat that every Muslim must pay before Eid al-Fitr (Uyun, 2015). Meanwhile, Zakat *Maal* is the zakat of a person's property that must be paid for a specific group of people (*mustahiq* zakat) after being owned for a specific amount of time (*haul*) and in a specific amount (*nisb*). Zakat *Maal* includes livestock, gold, silver, savings, business goods, livestock produce, land produce, etc. (Uyun, 2015).

Zakat has both personal and societal advantages. Zakat's teaching advances the concept of socioeconomic fairness and the just distribution of capital in society. It stops money from being concentrated in a few wealthy individuals (D. Muhtada, 2014). It means that zakat should address the basic needs of vulnerable people who have equal human rights in the social order. As a result, Zakat can achieve a stable, civilized, religious, and state-society (Mahfud et al., 2020).

b) Kaffara

Kaffara refers to a penitential charitable contribution made in retaliation for breaking an oath (Alterman & Hunter, 2004). At the same time, Othmann et.al (2015) defined kaffara as ensuring financial protection for the needy to fulfil the mandatory ordained obligation entrusted to him or hope for Allah's return. For certain wrongdoings or crimes, or accidentally committing certain sins, Islam prescribes monetary and other ways of atonement (*kaffara*). For example, if a person breaks a promise or swears an oath that is not followed through, they may eat or clothe ten poor people (Othmann et al., 2015).

2. Voluntary Islamic Philanthropy

a) Sadaqah

Sadaqah is a charitable handout usually done on a contractual basis, either one-time or regularly by others, to gain pleasure and reward from Allah SWT, without expecting recompense or replacement (Evans & Evans, 2011). *Sadaqah*, or discretionary charity, encompasses material and non-material forms (Alterman & Hunter, 2004; Uyun, 2015). It is more than just a charity; but has a high moral significance and often serves as a religious obligation (Muttakin Raden et al., 2020). According to the principles of Islam, *sadaqah* has a range of purposes, including expiation for sins and defence from the darkness (Salman et al., 2014).

b) Waqf

Waqf is a word from the Arabic language that means to stop or restrain. According to the terminology, especially among Shafiie scholars, it is to halt the transfer of beneficial and long-lasting property (Uyun, 2015). The key reason for a person to devote their possession of properties for waqf is to seek Allah S.W.T.'s blessings and draw closer to Him (Mahmud et al., 2019). The evidence of waqf law is found in Surah Ali 'Imran verse 92:

"You will never attain virtue until you spend something you are fond of, while Allah (God) is Aware of anything you may spend". (Ali-Imran: 92)

Waqf is classified into two types. The first one is *waqf khayri* which was primarily established to benefit the public good. This category includes hospitals and clinics, schools, baths, and similar establishments (Alterman & Hunter, 2004). While the second type is *Waqf Ahli* or also known as Family Waqf and Posterity Waqf. (Alterman & Hunter, 2004). It is the same as general waqf but for a special provision stating that waqf proceeds will be directed to their children or offspring, but they are not allowed to sell them. In other words, the family has access to the benefits of usufruct, but not to the ownership itself. In a situation where there is a surplus from the waqf asset, it must be distributed to the beneficiaries (Salman et al., n.d.).

Waqf promotes social, cultural, and economic solidarity since it is one of the wealth-redistribution tools that will better maintain the community's socioeconomic well-being (Mahmud et.al, 2019; Mahfud et al., 2020). Moreover, waqf has great potential to be an important source of long-term philanthropic investment since it often provides revenue-generating funds (Evans & Evans, 2011).

c) Hibah

Hibah is a synonym with gifts; the two words have almost identical meanings. *Hibah* is a gift intended to glorify others and normally has something to do with something (thanksgiving). *Hibah* is considered a *Hadiyyah* when the giver aims to gratify the recipient with the property or item (Hafiz & Mohd, 2018). According to the Shafii scholars, *Hadiyyah* and *Hibah* vary in terms of the things that may be provided. In the case of *Hadiyyah*, the property should be physically transferable from one side to another (Linge, 2015). However, for *Hibah*, the scholars described that the property could not be exchanged, like land or a residence (Hafiz & Mohd, 2018). Giving cherished and favoured things to others is encouraged in Islam, as stated in verse 92, Surah Ali Imran.

d) Takaful

Takaful is a noun derived from the Arabic verb *Kafala*, meaning safeguarding someone (M. F. Ahmad, 2021). It means that each party member works to assist the needy people of the group. The *takaful* concept is based on unity, responsibility, and brotherhood (M. F. Ahmad, 2021).

Therefore, the term *takaful* is described as an agreement between at least two parties to collectively guarantee one another in a loss caused by a calamity (M. Ahmad, 2015). While Takaful is described by the Islamic Financial Services Board (2009) as the "Islamic equivalent to traditional insurance" and is available in both 'family and life' and general types. Thus, *Takaful* is a form of insurance. However, it is participatory and focused on risk-sharing between participants on a mutual principle rather than risk transfer to a third party, as is the case for traditional insurance (Hydara, 2020).

Urgency of Philanthropic Practice In The Empowerment of The Ummah

Despite its importance, public awareness of the importance of Islamic philanthropic practice remained at a dissatisfactory level, especially in Malaysia. It happens in all types of Islamic philanthropy involving obligatory and voluntary categories. It is proved by several previous scholarly studies on this topic. For example, in the context of zakat, there was a study conducted to measure the understanding of zakat among Muslims in the state

of Perak has found that the respondent who participated in that study was considered is in a moderate level after only half of the respondent were completed their obligation in income zakat payment (Yaacob et. al, 2020).

The same trend also can be seen in the Islamic philanthropy voluntary category like sadaqah, hibah, waqf, and Takaful. Therefore, it could be concluded based on the low participation of the society to get involved in these kinds of philanthropical activities. Ramli (2019), for example, has discussed the issue of sadaqah from the educational fund perspective. He has suggested that the society has to perform sadaqah to support the Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) in providing financial support to the qualified higher education prospect student.

On the other hand, Rashid & Ahmad (2013) has reported that the participation of the society towards hibah as an alternative to faraid in managing their property remained at a low level. Among the factors is the lacking of understanding of the society in Islamic wealth management knowledge. A similar situation is happening in waqaf (Adeyemi et. al, 2016) and Takaful (Hamid & Othman, 2009). Therefore, an improvement plan needs to be designed to improve the situation to ensure the community can get involved in this activity as much as possible.

Generally, Islamic philanthropy has many facets. The main one is spiritual; It has to do with increasing trust in God. Next, a community must be formed in which the value of family and caring for the people are highly prevalent for love and altruism, next for developing a well-off culture (Uyun, 2015). Finally, it will erode an individual's stingy, selfish, and greedy characteristics while being grateful for Allah SWT's blessings. On another side, it removes the feelings of pain, jealousy, hate, and bitterness of the poor and needy toward the wealthy who live in self-sufficiency and luxury and supports the government for the success of the development programs (Uyun, 2015).

The opportunity for Islamic philanthropy, specifically ZISWAF funds (*Zakat, Infaq, Sadaqah*, and *Waqf*), cannot be overstated (Setiyowati, 2019). For decades, ZISWAF has been a cornerstone in developing the Muslim community's socio-religious institutions. This philanthropy practice is accomplished by providing funds and support facilities for religious ritual practice, schooling, scientific advancement, arts, culture creation, and so on (Kasdi, 2016).

Specifically, the way Qur'an stresses the balance between paying zakat and prayer demonstrates the importance of philanthropy in Islam. Since the zakat order is strict, the Qur'an repeats the zakat command (*ita' az-zakat*) 72 times and contrasts it with the command of prayer (*iqam as-salat*) (Kasdi, 2016). Zakat manages to improve ties and reinforce social harmony between Muslims through the philanthropic activity of the rich against the poor, in line with the zakat's key mission, which is to achieve justice and eliminate class divisions (Kasdi, 2016).

Another principle of justice in wealth is to preserve ownership balance among the population by providing a mechanism to control the distribution of wealth among people, especially by protecting the destitute and needy (Saepudin Jahar, 2018). Zakat also aims to bring all conflicts together as one people in society. The zakat collection raises the quality of life of the poor to an acceptable level (Linge, 2015).

Waqf also has many benefits as it is functionally related to addressing social and humanitarian issues such as poverty alleviation, social welfare, human capital development, and economic empowerment (Kasdi, 2016). With enormous assets, funds, and widespread competent management, waqf has bright prospects in the development industry. Moreover, with the assistance of MAIN and Malaysia's fatwa councils, this vision could revive the ummah and can be fully realized (Ramli, 2015).

Digitalization of Contemporary Islamic Philanthropy

The revitalization of Islamic philanthropy's global vision, which replaces the old philanthropy model with a modern paradigm that is more imaginative and revolutionary, would result in major changes (Kasdi, 2016). The implementation of Islamic philanthropy

can be viewed from efficacy and performance. Furthermore, after the beginning of the Covid-19 pandemic and technological developments, attention to the digitalization of philanthropy is of critical importance (Mahfud et al., 2020). The current advancement of technology makes the efforts in digitizing Islamic philanthropy becomes possible. The community's literacy in using information & communication technology should be taken advantage of. A study has also found that the community is ready to accept technology adaptation in Islamic philanthropy-related activities (Berakon et. al., 2022). Therefore, any effort that can be proposed and executed to make this happen should be welcomed to improve the participation of the community in Islamic philanthropy.

In recent years, several attempts have been proposed that can be related to the digitization of Islamic Philanthropy. One of the trials is proposing an adaptation of computer-based and automated administration in managing zakat and waqf, for instance (Mahfud et al., 2020). Manual administration will be partially replaced by computer-based techniques as the world has reached the fourth industrial revolution (Mahfud et al., 2020). Besides that, there was a proposal to improve the information management system in managing the waqf procedure. It is to solve the problem of unorganized documentation that can cause the distribution of waqf to become ineffective (Janom et. al., 2019).

Other than that, the vast influence of social media in the current era also could contribute to the digitization movement in Islamic Philanthropy. Islamic philanthropy has started accepting new media as an emerging fundraising and oversight program to improve humanitarian actions (Efendi & Arifin, 2019). The digital world has become a means that can be useful (Efendi & Arifin, 2019). There are at least four reasons to use social media: (1) it brings humans and technology together, (2) new technologies, (3) the availability of technology and collaboration, and (4) enhanced organizational capabilities. Furthermore, social media is cheap and socially engaging and attracts donors and audiences (Makhrus, 2018).

The media's Islamic culture social movement would allow the groups to self-organize the fundraising or crowdfunding. Several online platform-based social media philanthropic groups help realize the potential of Islamic philanthropy. Supporters of social media-based philanthropy have used advanced strategies to keep the community informed about the activities (Makhrus, 2018). Certain services, therefore, meet the needs of adaptive, open-minded, and approachable. Social media also leads to group involvement in philanthropy activities. People use these media to raise consciousness disregarding religion, tribes, and nations (Makhrus, 2018). The presence of social media encourages further interaction and speeds up the distribution of knowledge transfer to the public (Makhrus, 2018).

Social media have built confidence and a reputation in Muslim society to be involved in philanthropy since all the activities will be transparently reported (Makhrus, 2018). The management and administration of donations are easily distributed using the internet and social media to see exactly where they stand to donate their money (Makhrus, 2018). Donation photographs are often shared to make reports shorter. In addition, website posting would allow donors to verify how their money is visibly distributed (Makhrus, 2018). In general, social media-based Muslim philanthropic groups and social organizations share the same dreams and ideas of social service (Makhrus, 2018).

Launch good is a good example of a crowdfunding site for Muslim funds and life-changing programs (Pasic et al., 2020). LaunchGood is a global crowdfunding site headquartered in Detroit, Michigan launched in October to inspire and empower Muslims worldwide (<https://www.launchgood.com/about-us>). The three owners of LaunchGood are Chris, Amany, and Omar (Pasic et al., 2020). LaunchGood is more than just a fundraiser forum; it applies Islamic principles, provides resources, and has special features that make the LaunchGood platform one of the best crowdfunding platforms (<https://www.launchgood.com/nusantara>). Project organizers usually select a timeline and minimum fundraising target and prizes or "perks for donors." (<https://www.launchgood.com/about-us>). Due to its outstanding performance,

LaunchGood has won several honours, including those from the American Muslim Consumer Conference (AMCC) and the Entrepreneur Showcase. (<https://medium.com/ummah-wide/launch-good->).

CONCLUSION

The Islamic philanthropy system has shown the comprehensiveness of Islam, ranging from the spiritual to the worldly aspects. Based on the discussion, it can be concluded that Islamic philanthropy is not only considered a spiritual activity but also putting a prosperous lifestyle of the Muslim community as a priority. The various types of Islamic philanthropy have proven that all Muslims should support each other, especially financially.

Therefore, the Muslim community is aware of this aspect and must ensure the benefits offered by the Islamic philanthropy systems could be benefited. It is vital to spread this Islamic philanthropy throughout life, both for spiritual and material improvement. A clean, stable, and prosperous society will result if Islamic philanthropy is effectively applied. Creating better resources and platforms that will promote society's commitment will boost and preserve the potential of philanthropy for the good of society, particularly along with the drastic changes in Industrial Revolution 4.0.

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