

Conference Theme: Ethics and religion

Muslim Philanthropy and Social Security: Prospects, Practices, and Pitfalls

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In the Islamic code of property relations, a property owner's right to property is limited by the good of the community- if the owner is incapable of understanding this limitation the control over property is liable for removal. A preferable thing is to make resources yield through righteous means and spend the earnings for philanthropy. Thus Islam provides specific directions about philanthropy.

It is certainly fair to claim that the doctrine of *zakat* (regular charity, obligatory charitable wealth tax or legal alms) introduced the first system of social security in the world (Benthall, 1995: 5). Unlike other prophets or architects of religions, Prophet Muhammad took the responsibility of administering the socio-economic and security issues of the people turning the city of Medina (the city of his and the Companions' refuge) into a state. He took the initiative of framing the first written constitution of the world, Medina Charter, in the year 622AD. The Medina Charter rejected nepotism offering protection to the non-Muslims treating Jews as a 'community with the Believers', promising mutual advice and consultation, and creating no liability for misdeeds of any body's ally. There are also other guidances for and scope of creating a fair system using Muslim philanthropy for public social security.

There is also the Islamic dictum of forming endowments (*waqf*; *awqaf*, pl.). *Waqf* is based on the endowment of a property, generating tangible wealth, with the intention of using it productively, and formed within the framework of a moral economy, dominated by ethical notions of justice, equity and redistribution (Nagata, 2002: 6). Experiences from different communities show that *waqf* funds, in many countries, have been used for three main purposes related to social and human development, for example, urban services, education, and health and hygiene. It is not just coincidental that *awqaf* provide supports for these three major aspects of human life.

Further, studies from various regions and periods found that women (from all walks of life— rich and poor, women of noble families, of rulers' households as well as women of modest origin) constituted between 20% and 50% of the endower population, and have been in a position to influence the major economic activities in urban as well as rural areas (Fay, 1998: 3). The very fact that women endowed and administered the property, offers a picture of women actively engaged in economic and financial matters in Muslim communities (Hoexter, 1998: 481-2) affecting themselves- a major social security issue in the present world.

Though examples are not abundant, there are evidences that philanthropy in many Muslim communities is used in delivering social security among the common citizenry. The paper aims to map good examples from Asian countries that fulfil our contentions. It also asks the obvious question of failure of many Muslim communities and leadership in perpetuating the social security roles of Muslim philanthropy. At the time of worldwide insecurity, believed by some to be resulting from injustice, the paper explores how much can be done and are being done by Muslim communities to defuse the tensions between of 'have lots' and 'have nots', and thus have international relevance.

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