

BEHIND THE DATA: EXAMINING WHY US MUSLIMS GIVE LESS TO RELIGIOUS INSTITUTIONS AND CAUSES

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Religious causes and institutions continue to comprise the top-ranked category of recipients of philanthropic giving in the United States. Not all faith communities, however, give at the same level or rate. In 2017, the Institute for Social Policy and Understanding conducted a study revealing that US Muslims gave less to religious causes and institutions than other US faith groups. This article seeks to explore six different but related reasons that may account for why US Muslims give less, two of which are purely demographic in nature. The other possible reasons relate to different cultural and religious understandings of giving that are contextual to the experience of US Muslims living in a post-9/11 world.

Keywords: Muslim giving, philanthropy, giving to mosques, US Muslims, demographics, religious giving

Introduction

Religion continues to be the top-ranked recipient of philanthropic giving in the United States (Giving USA, 2017).¹ Not all faith communities, however, give at the same level or rate. In 2017, the Institute for Social Policy and Understanding (ISPU) conducted the American Muslim Poll 2017 (AMP), which revealed that US Muslim giving to religious causes and institutions is far behind that of other US religious groups. The AMP revealed that 42% of US Muslims contributed

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¹ Giving USA's Annual Report provides the longest running, most comprehensive analysis on charitable giving in the United States. Since Giving USA began tracking charitable giving in 1957, giving to religion has far surpassed all other nonprofit subsectors each year.

money to a cause or institution associated with their faith community in 2016. In comparison, 59% of US Jews, 68% of US Protestants, and 69% of US Catholics contributed money to their respective faith communities during the same period (ISPU, 2017).² Giving USA (2017) further corroborated this self-reported poll, noting that in 2016 US Muslims on average gave \$492 to religious causes, compared to the general US population average of \$793.³

Although the existing data are not sufficient enough to unequivocally prove that Muslims are no less charitable than other faith groups, this article seeks to explain *why* the data seem to indicate that US Muslim “giving to religion”⁴ is significantly lower than that of other US faith groups. Based on the results of the AMP and a literature review of the existing data on religious giving, this article seeks to propose six potentially intersecting factors that may explain why US Muslim giving to religion is below the national average. The first is *definitional* and has to do with how research into philanthropic activity both defines and attempts to quantify its subject. The second is *demographic* and has to do with the fact that US Muslims are a comparatively younger group than their Jewish, Christian, and other US religious counterparts. Closely related to the second is a third *economic* factor: in the aggregate, US Muslims are relatively less affluent. Fourth, US Muslims lack what Ishan Bagby (2017) refers to as a “clear theology for giving to mosques” (p. 95).⁵ Fifth, since 9/11, US Muslims might avoid giving to specifically “Islamic” (i.e., religious) institutions and causes. Finally, returning full circle to another definitional factor, US Muslims’ understandings of the term “philanthropy” appear to diverge enough from the ways in which the term is used in data collection and analysis to help skew the results. It is our hope that this article will raise questions for further research in the emerging field of US Muslim philanthropy.

How the Term “Giving” Is Defined

We start with the assumption that, dispositionally at least, US Muslims are no less charitable or philanthropic than other faith groups. As we will further elaborate in this article, charitable giving is an essential part of the Islamic faith. If we set aside monetary giving for a moment, from the results of the AMP, we know that US Muslims are just as philanthropic as other religious groups

² ISPU is a US-based think tank devoted to discovering trends within the US Muslim community. A nationally representative survey of self-identified Muslims, Jews, and the general US public was conducted in January 2017. A total of 2,389 interviews were conducted, consisting of 800 Muslims, 340 Jews, and 1,249 Protestants, Catholics, and non-affiliated people. For more on polling methodology, visit www.ispu.org/poll.

³ It must be noted that Giving USA defines “giving to religion” as giving to “congregations, religious media, mission organizations, and denominational bodies” (Austin, 2017, p. 6). This definition excludes faith-based human service organizations, international relief organizations, and private religiously affiliated educational institutions.

⁴ Although this phrasing has the potential of reinforcing monolithic approaches to a complex reality, “giving to religion” has become the functional analogue in the discourse of philanthropic studies and practice. In this paper, giving to religion, unless otherwise noted, will be used as a short form to include giving to religiously affiliated causes and institutions.

⁵ By “theology,” we do not mean only abstract norms but concrete practices as well, which taken together form what is called praxis.

(ISPU, 2017, p. 1). By “philanthropic” in this particular instance, we refer to the definition first coined by Robert L. Payton, cofounder of the Center on Philanthropy at Indiana University. Payton (1988) defined philanthropy as “voluntary action for the public good.” This is a commonly accepted definition employed in the academic field of Philanthropic Studies (Payton & Moody, 2008; Rooney, 2010; Alexander & Siddiqui, 2017). Although there is a clear disparity in reported financial contributions, a deeper analysis of the AMP suggests that US Muslims are just as likely as other faith groups to engage in their communities. The AMP found that, in 2016, 44% of US Muslims worked with others in their neighborhoods to fix a problem or improve a condition in their community or elsewhere. This rate was the same for US Jews and Catholics. Only US Protestants were slightly more involved in their communities, at a rate of 46% (ISPU, 2017, p. 1). As the AMP reveals, in terms of voluntary service, US Muslims are just as likely to serve their communities as other faith groups. As the AMP suggests, however, there are disparities in demographics between the US Muslim community and other faith groups that might explain why US Muslims donate less to religion. The rest of this article is devoted to examining what these reasons might be.

Demographics: US Muslims Are a Comparatively Younger Group

US Muslims are the youngest faith group in America (Mogahed & Chouhoud, 2017). Why is this important? Multiple studies have found that people give more as they get older (Bjälkebring, Västfjäll, Dickert, & Slovic, 2016; Bekkers & Wiepking, 2007; Steinberg & Wilhelm, 2003; Center on Philanthropy, 2008). In particular, older people give more to religious organizations, both in total dollar figures and as a percentage of their income (COPPS, 2009; Austin, 2017; Hoge & Yang 1994). Using the 2001 COPPS study as their baseline, Steinberg and Wilhelm compared giving rates among generations.⁶ Using the following three generations, prewar (born 1945 or earlier), baby boomer (born 1946 to 1964), and Generation X (born 1965 and after), Steinberg and Wilhelm (2003) reported the following predicted levels of giving per person to religion, respectively: \$1,169, \$752, and \$660 (p. 74). This should come as no surprise. Total giving increases with income (Center on Philanthropy, 2008, p. 6), and because younger people are less likely to have a steady income than older generations, it is reasonable to expect that the former’s giving will be less. A key finding of the Giving USA Special Report was that age is linked with larger gifts to religion: 23% of individuals under 40 gave to religion, whereas 37% of individuals between 40 and 64 gave to religion. Fifty-four % of individuals 65 and older gave to religion (Austin, 2017, p. 27).

Is this information enough to explain why US Muslim giving to religion is less? We argue that we should seriously consider the AMP poll results. It is not simply that US Muslims are just a little bit younger than other faith groups; they are considerably younger. Of the four different religious groups surveyed in the AMP poll, 23% of US Muslims were between the ages of 18 and 24. In contrast, only 8% of Jews, 9% of Catholics, and 8% of Protestants fell in this age group. Furthermore, 37% of US Muslims were under the age of 30. In comparison, only 14% of Jews, 14% of Catholics, and 15% of Protestants were under the age of 30 (ISPU, 2017, p. 14). Just as significant, only 20% of Muslims were 50 years and older and only 5% were 65 years and older.

⁶ The results were statistically adjusted to remove the impact of wealth.

In contrast, 37% of US Jews, 20% of US Catholics, and 22% of US Protestants were 65 and older (ISPU, 2017, p. 14). Given what the studies have shown regarding the correlation between age, income, and religious giving, the fact that the US Muslim population is twice as young as the general population might explain why monetary charitable giving to religion is less than that of other religious groups.

Economics: US Muslims Are Relatively Less Affluent

It should come as no surprise that households with higher incomes donate more than households with lower incomes (Bekkers & Wiepking, 2007). Although 14% of the Muslim respondents of the AMP stated they have a total annual household income (before taxes) of \$100,000 or more (compared to 29% of Jewish respondents, 21% of Catholic respondents, and 20% of Protestant respondents), when we look at households at lower income levels, the disparity between Muslims and other faith groups is much greater and more significant. Nearly half of all the Muslim respondents of the AMP (46%) reported to have a total household income (before taxes) of less than \$40,000. In comparison, this income bracket constitutes only 24% of Jewish households, 18% of Catholic households,⁷ and 20% of Protestant households (ISPU, 2017, p. 16).

To confirm our assumption that these figures are not an anomaly, we looked at the Pew Research Center's findings on US Muslim income levels in 2011 and also in 2007. From 2007 to 2017, the economic realities of US Muslims have not seemed to improve and in fact may have even worsened. In 2017, the AMP reported that 35% of US Muslims earned less than \$30,000 a year (ISPU, p. 16). In 2011, after the global financial crisis, 45% of US Muslim households earned less than \$30,000. Prior to the recession, however, in 2007, the rate was still 35% (Pew Research Center, 2011). Even though US Muslims have recovered somewhat from the recession, they have not improved at the same pace as other faith groups. In 2007, 33% of the general US public (compared to the 35% of US Muslims) reported earnings of less than \$30,000. According to the Pew Research Center (2011), US Muslims' income mirrored the US population's at all income levels. By 2017, however, these figures were no longer comparable: 17% of Jews, 14% of Catholics, and 14% of Protestants made less than \$30,000, compared to 35% of Muslims as earlier noted (ISPU, 2017, p. 16).⁸ Although we do not know definitively why the overall economic

⁷ It is worth noting that of the 70.4 million Catholics in the United States, 30.4 million (roughly 43%) self-identify as Hispanic or Latinx. See Perl, Paul, Jennifer Z. Greely, and Mark M. Gray. "What proportion of adult Hispanics are Catholic? A review of survey data and methodology." *Journal for the Scientific Study of Religion* 45: 419–436. This particular study discusses, among other things, the difficulty of determining this number given the percentage of undocumented Latinx immigrants. The median income of undocumented Latinx immigrants would be fairly low. Therefore, in actuality, it would be assumed that the percentage of US Catholics in this income bracket would be higher.

⁸ While this comparison draws on two different studies—the AMP 2017 and the 2007 Pew Research Findings—and compares two different samples, we make this comparison only to show that though all faith groups suffered from the economic recession of 2007–2008, US Muslims apparently have not rebounded. US Muslim income levels have remained more or less static in the years between 2007 and 2017.

situation of US Muslims has appeared to worsen—a higher influx of Muslim refugees in the past few years may be a reason—what we do know is that, for the poorest of the poor in America, comparatively speaking, the larger percentage of them are Muslims.

Furthermore, despite the myth that the wealthy give less to religion, religious giving in fact grows substantially with income and wealth. As Patrick Rooney (2010) has found, high-income households are more likely to give to religion than other households and give larger amounts on average when they do. COPPS (2009) measured the giving rates to religion of three different household income brackets: (1) less than \$50,000, (2) between \$50,000 and \$100,000, and (3) \$100,000 or more. They found that, respectively, the rates of giving to religion were 32.4%, 46.9%, and 56.0%. Among high net-worth households, defined as the top 3% of households by income, religion is the highest recipient of giving. High net-worth households that donate to religion give an average of \$12,167 compared to the rest of the population, whose average of giving to religion is \$1,858 (Rooney, 2010). From these studies, we see that, in terms of giving to religion, income does matter a great deal.

A Decontextualized Giving Theology

The Prophet Muhammad (s.) is reported to have said: “He who built a mosque, God would build for him [an abode] like it in Paradise” (Sahih Muslim, Book 5, Hadith 30). US Muslim religious leaders have used this hadith to encourage their local Muslim community to donate toward capital campaigns for building a new mosque. As of 2011, there were 2,106 mosques in the United States. In 2000, there were only 1,209 mosques (Bagby, 2012a, p. 2). From 2000 to 2011, there has been nearly a 75% increase in the number of mosques. Mosque attendance is also relatively high—a median figure of 173 compared to 105 of all US congregations (Bagby, 2012a, p. 7). Chaves, Joyce, and Miller (1999) found that giving to religion is highly correlated with congregational involvement and attendance. Yet, in the case of US Muslim giving, a relatively high attendance rate has not resulted in a higher amount of giving to mosques. Although “building” mosques is clearly regarded by Muslims as a highly meritorious practice specifically lauded by the Sunna, giving funds to *maintain* mosques and their programs does not account for the majority of US Muslim giving. As Ihsan Bagby (2017) has shown, this above-cited hadith appears to be interpreted rather literally such that a significant portion of Muslim religious giving is directed at mosque *construction* projects, but drops off precipitously when it comes to funding the maintenance of mosque complexes and related staff and programming *after* the mosque is built (p. 109). This can lead to the understandable but mistaken impression that giving to mosque construction projects is an indicator of sustained congregational giving in general. As Ihsan Bagby has found, however, although mosque attendees may give substantially to the construction of their mosques, they do not engage in sustained giving to their mosques at anywhere near the rates of, for example, Christian congregations from similar socioeconomic strata. On average, Christians give three times more to their churches than Muslims give to their mosques (Bagby, 2017, p. 101).

After conducting interviews with several mosque donors, Bagby learned that one of the underlying factors of low giving to mosques was that attendees did not have what he refers to as a clear “theology of giving” to mosques.⁹ Rather than a lack of or underdeveloped theology, we

⁹ As noted earlier, by “theology,” we mean a holistic integration between “theology” and “culture.” In the United States, there are entire paradigms of spiritual/religious leadership that do not exist in

prefer to use the term *decontextualized*. As Bagby has written, “There was little need in Islamic history to develop a theology for supporting mosques because most mosques were sustained by the government or rich patrons, not attendees” (2017, p. 109). A significant proportion of US Muslims are immigrants; 50% of respondents of the AMP were born outside of the United States (ISPU, 2017, p. 17). Although studies have shown that US Muslim immigrants have integrated into US society (Pew Research Center, 2011), when it comes to how they view their houses of worship, US Muslim immigrants have perhaps unconsciously retained the mindset of mosques being fully financed by a more powerful third-party entity. Furthermore, in his interviews with mosque attendees, Bagby found that many Muslims feel that the mosque is nothing more than a place for prayer, and therefore should have only minimal expenses. According to Bekkers and Wiepking (2007), among the reasons why people give is the awareness of a need (p. 20). As they say, awareness of need is the first prerequisite for philanthropy. From our vantage point, it seems that for many mosque attendees who have come from countries where the maintenance of the mosque was supported by the state or a wealthy patron, there is no such awareness.

Mosque leaders are also not effective fundraisers. In the cases when Muslims did report giving to their mosque, it was often only when the mosque leaders made specific emergency appeals, such as for repairing a roof. During the course of the interviews, mosque donors expressed to Bagby their preference for giving to immediate needs (2017, p. 110). In general, solicitation is fundamental to giving. According to Rene Bekkers and Pamala Wiepking (2007), it is among the most important determinants of giving. As Bekkers and Wiepking have found, a large majority of all donations are a result of solicitation (p. 23). As individuals who have worked with various Islamic nonprofits, we have seen the effect of solicitation (or lack thereof) on donations. One particular Muslim nonprofit board has shown a deep reluctance to actively solicit for donations. It was almost as if the board *assumed* that community members would intuitively know to donate simply because of the organization’s 501(c)(3) status, without any prodding from the organization’s staff or board. One particular supervisor at this organization, who happens not to be Muslim, has frustratingly confided time and time again: “If you [i.e., the board] do not ask, people will not give.”

This reluctance to ask for donations seems to affect mosques as well. According to Bagby, mosques in America are not very good at fundraising. Most mosques have donation boxes tucked away in corners, and when appeals to donate to the mosque are made, they are often made after prayer services, when a large number of the attendees have already left the mosque or are on their way out (Bagby, 2017, p. 112).

Studies have also shown that differences in solicitation methods might also account for differences in giving. Protestants, who tend to give more to religion, also more often use tithing and annual pledges (Hoge & Yang, 1994; Bekkers & Wiepking, 2007). Tithing is not a concept found in Islam. Although the obligatory *zakat* can, in some sense, be considered a religious tax, mosques are in most cases never the final recipients of *zakat* donations. In addition, Muslims can be reluctant to pledge for a number of reasons, including a fear of being associated with a Muslim organization that could potentially be a target of investigation and “the absence of any strong rationale for why they should make such a commitment to the mosque” (Bagby, 2017, p. 111).

many Muslim-majority societies. This example is one of many instances in which traditional praxes (doctrine and practice) have to be developed to address changing contextual circumstances.

The Effect of 9/11 on Muslim Giving to Religion

In light of 9/11 and the US Government's crackdowns on Muslim charities, US Muslims might hesitate to be publicly linked with an Islamic organization for fear of reprisals. As Zahra Jamal (2011) has written, "After 9/11, some Muslims began to emphasize anonymous giving as a matter of political expedience: to protect themselves from potential interrogation or legal action" (p. 10). Shortly after 9/11, the US Federal Government closed down what were at the time the three largest US Muslim charities: the Holy Land Foundation for Relief and Development, the Global Relief Foundation, and the Benevolence International Foundation. The government also surveilled and raided six additional US Muslim charities, including KinderUSA, Life for Relief and Development, Al-Mabarrat, Child Foundation, Help the Needy, and Care International. Although these latter six charities were not closed down, their public image and donations suffered. In one particular case, KinderUSA, which was investigated in 2004 for possible terrorist ties, saw its donations drop from \$1.6 million in 2004 to \$250,000 the following year, even though no charges were filed (Jamal, 2011). As Sahar Aziz (2011) has written, since 9/11, Muslims donors have been scared to donate to Islamic organizations because they fear being prosecuted for unknowingly providing material support for terrorism. Some US Muslims, out of fear of not being able to fulfill their zakat obligations, even approached the US Government to ask them how they could continue to give their zakat after several of the charities they gave to had been shut down after 9/11 (Jamal, 2011). For some Muslims at least, there was fear that they might not be able to give at all. A study conducted in 2004 found an increase in US Muslim donors not wanting receipts and/or paying in cash (Siddiqui, 2013). Even though 9/11 was almost 17 years ago, as of 2011 at least, Muslim charities had not been able to return to their pre-9/11 donation levels (Aziz, 2011).

Yet another politically motivated reason related to the post-9/11 context may help explain why US Muslims appear to give less than others do to religion. Although Sahar Aziz and Zahra Jamal have written about the effects that the closure of several Muslim relief charities have had on Muslim giving, scholars such as Shariq Siddiqui, Kambiz GhaneaBassiri, and Sabith Khan argue that these fears have been shown to be unfounded—that is, that donation levels as a whole did not drop. Yet there has been a shift in the organizations to which Muslim give. Though it is safe to assume *prima facie* that US Muslim "giving to religion" is faith-inspired, it is not currently delivered through its faith-based institutions (Siddiqui, 2013, p. 209). As GhaneaBassiri (2017) wrote, "[After 9/11] U.S. Muslims gave in larger numbers and diversified their donations by giving to non-Muslim charities and rights organizations, to local U.S. Muslim non-profit organizations, and to smaller regional charities in their home countries" (p. 31). By examining cross-sectional data from 2001 and 2009, Sabith Khan found that Muslim giving to religion decreased, while giving to secular causes increased. According to Khan (2017), with a greater focus on Muslim identity in a post-9/11 world, many US Muslims focused their giving outside of their community to "build the perception of being more 'mainstream' and more 'American'" (p. 7). However, at the same time, "there was no perceptible impact on giving as the 'needs' and 'awareness' about philanthropy remained unchanged" (p. 7). This is a trend that Zahra Jamal also found. Particularly after 9/11, both local and national civil rights Muslim organizations began to make the case that they too were legitimate recipients of zakat (Jamal, 2011, p. 10). If US Muslims paid heed to these exhortations—and it is difficult to determine *if* they did and how many were receptive to this message—this giving would not be classified as religious giving by Giving USA's standards. Perhaps this trend toward more secular giving is an indication of changing US Muslim priorities

in light of a climate of increased security and scrutiny and not simply that US Muslims give less. Of course, because fewer than 117 Muslim families participated in Khan's study, it is difficult to determine whether this represents the total US Muslim population. A larger sample would need to be studied in order to make any sort of generalization.

A Muslim Understanding of Giving

Islam places great emphasis on charitable giving. The parameters by which we measure *religious* giving in the US, however, do not necessarily map onto most existing paradigms of Muslim charitable giving. This section will argue that Muslim giving ought to be understood through a different lens. First, we will examine the textual basis for giving in Islam and then examine how US Muslims attempt to be faithful to these text-based norms, especially given the current sociopolitical environment in which they find themselves.

As the Qur'an states: "Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend—indeed, Allah is Knowing of it" (3:92). Zakat, or obligatory almsgiving, is required annually of every adult Muslim who possesses a minimum amount of disposable wealth. It is such an important part of the Islamic faith that, in the Sunni tradition at least, it is the third pillar of the faith, coming only after the *shahada*, or testament of faith in One God, and *salat*, the five daily obligatory prayers. Moreover, in terms of importance among Muslims across the globe, zakat often features more prominently than even the five daily prayers (Pew Research Center, 2012).¹⁰ Although zakat is required only from those Muslims who possess a certain minimum amount of wealth, Muslims of all income levels are encouraged to give however much they can. Furthermore, giving is not limited to money only. The Prophet Muhammad (peace be upon him), who considered even the simple act of smiling to be an act of charity, is reported to have said:

"Every Muslim has to give in charity." The people asked, "O Allah's Prophet! If someone has nothing to give, what will he do?" He said, "He should work with his hands and benefit himself and also give in charity (from what he earns)." The people further asked, "If he cannot find even that?" He replied, "He should help the needy who appeal for help." Then the people asked, "If he cannot do that?" He replied, "Then he should perform good deeds and keep away from evil deeds and this will be regarded as charitable deeds." (Sahih Al-Bukhari, Book 24, Hadith 48)

From the preceding hadith, we see that *not* performing evil deeds can be considered philanthropic in Islam, depending on the person. Scott Alexander and Shariq Siddiqui (2017) have argued that this hadith illustrates that Muslim philanthropy includes voluntary *inaction* for the public good as

¹⁰ As the Pew Research Center found, in 36 of the 39 counties surveyed, a majority of Muslims paid zakat. Prayer frequencies, however, varied widely across regions. In countries where prayer frequency was the lowest, zakat was nonetheless practiced at a comparable rate. For example, 77% of Kyrgyzstani Muslims said they paid zakat, but only 18% reported to pray several times a day. See Pew Research Center. (2012). *The world's Muslims: Unity and diversity*.

well (p. 3). This understanding of philanthropy moves beyond Payton's definition that was noted earlier. As Alexander and Siddiqui (2017) have written:

... Traditional Islamic definitions of philanthropy... require us to challenge the longstanding western Protestant concepts of philanthropy as “voluntary action for the public good.” ... Although it is a good starting point, this definition ultimately fails to encompass some of the deepest meanings and structures of philanthropy, especially within the framework of Islamic theology. (p. 2)

There is a clear difference between how charitable giving is understood by Muslims and how it is viewed in the United States generally, especially since the latter has its roots in a Christian understanding of giving (GhaneaBassiri, 2017; Khan, 2017). If we follow Payton's definition, zakat would not be regarded as philanthropic. Although zakat is not mandated in the way that federal and state taxes are (despite fear-mongering by some politicians, there are no sharia courts in the United States to impose the payment of zakat on self-identifying Muslims), it is not exactly voluntary either. For practicing Muslims, zakat *is* an obligation. How then are we to define *voluntary*? If it simply means *not mandated by existing civil or criminal law*, then zakat certainly qualifies as *voluntary*. Even if it means *under no compulsion or coercion of any kind*, then zakat qualifies. In the subfield of religious giving—within the broader context of philanthropic studies—we need to be clearer as to what *voluntary* actually means. The simplest thing might be to replace it with “not mandated or regulated by the coercive power of the state.” This brings into question whether any obligatory form of religious giving qualifies as “philanthropy” in the Paytonian sense. If it does not, perhaps we need a more nuanced definition of the term “philanthropy” that includes many forms of religious giving, including zakat.

Furthermore, as Zahra Jamal (2011) has noted, some US Muslims believe there is a religious injunction against giving to institutions (p. 10). If institutions are off limits, we would argue that Payton and those who use his definition as their baseline would contend that this type of giving could not be considered philanthropic, because organizations are fundamental to conventional Western conceptions of the philanthropic enterprise.

Regardless of whether zakat can be categorized properly as charitable giving, when we look at *where* the giving goes, the percentage of Muslims who are foreign-born versus US-born can help explain the disparity in US Muslim religious giving. About half of all US Muslims surveyed in the AMP were born outside the United States. In comparison, 10% of Jewish respondents were born outside the US, 12% of Catholics were foreign-born,¹¹ and only 4% of the surveyed Protestants were born outside the United States (ISPU, 2017, p. 17). Furthermore, many of these US Muslim immigrants had immediate family members still living in their countries of origin, which we can deduce from data that reveal how recently US Muslims arrived in the United States. According to the Pew Research Center, 45% of the US Muslim immigrant population arrived in the United States in 1990 or later, and 25% of all US Muslim adults arrived in 2000 or later. Sixteen percent arrived in the 1980s, and only 12% arrived before 1980 (Pew Research Center, 2011).

¹¹ In reality, this figure might be higher. See note 8.

Why are these figures significant? For many Muslims, charity first begins in the home. This is more than just an adage in Islamic ethics. It is in fact a principle of Islamic jurisprudence.¹² For immigrant Muslims particularly, while America can soon become home, their country of origin will always be their first home, to which they may feel a certain sense of obligation. An anecdote from Shariq Siddiqui best illustrates this mindset:

Even though she has lived in England for many years, for my mother, as for most immigrants, “home” is the land of the ancestors. . . . When my mother reminds me that “charity begins at home,” she is reminding me that successful South-Asian Muslims now living in the West have a responsibility to those family members and others whom they’ve left behind. I say that my mother is “reminding” me of this responsibility because, in many ways, it’s a responsibility of which I’ve been aware of from a very young age. (2010, p. 28)

One way in which this segment of the immigrant Muslim community gives is in the form of private remittances (Khan, 2017). Private remittances are not considered charitable giving and therefore are largely ignored in discussions of Islamic philanthropy (Siddiqui, 2013). It is certainly true that the phenomenon of private remittances is not exclusive to Muslims only.¹³ However, the fact that more Muslims are foreign-born compared to the other religious groups surveyed in the AMP should not be ignored. Although there is not sufficient data to support this hypothesis, it is possible that much of Muslim giving could be classified as a private remittance and therefore would not be considered as being philanthropic. The Pew Research Center (2011) also found that foreign-born Muslims are, on average, somewhat older than native-born Muslims. Since multiple studies have shown that giving increases with age (Bjälkebring et al., 2016; Bekkers & Wiepking, 2007; Steinberg & Wilhelm, 2003; Center on Philanthropy, 2008) and that a significant portion of Muslim giving goes abroad (Khan, 2017), it is possible that Muslim giving is skewed toward giving abroad.

Amelia Fauzia, a researcher whose work focuses on Islamic philanthropy, confirms this notion of Muslim giving first beginning at home. In her work, Fauzia has found tensions between what she calls the core concepts of Islamic philanthropy and its common practice. According to her, there are two models of philanthropy: modern and traditional. Although the dichotomous nomenclature is perhaps somewhat of an oversimplification, the distinction she attempts to draw between these two models is important. Traditional philanthropy is defined as direct giving in the form of cash to meet immediate needs,¹⁴ whereas modern philanthropy, with more long-term goals, is channeled via institutions that act as intermediaries between the giver and the recipient. For

¹² In *Kitab asrar al-zakat* of Abu Hamid al-Ghazali's *Ihya' 'ulum al-din*, kinship is listed as the sixth of his six criteria for the lawful recipients of zakat. See al-Ghazali. (1992). *Mysteries of almsgiving: Kitab Asrar al-Zakah of Ihya Ulum al-Din* (Nabih Amin Faris, Trans.). Lahore, Pakistan: Ashraf.

¹³ Transnational giving is common among immigrant communities regardless of faith (Osili & Du, 2005).

¹⁴ This is the domestic counterpart of the remittance phenomenon.

many Muslims in the United States and in other contexts, charitable giving largely remains traditional (Fauzia, 2010).

This is not the only discrepancy between modes of Muslim giving and the categories governing the collection of data with respect to various groups' levels of religious giving. The Qur'an states that it is much better for the giver if the charity is done in secret (2:271). Although this verse alone does not fully explain why US Muslim giving is less than that of other religious groups, because Christian scriptures, for example, also encourage anonymous giving, it might help to explain why Muslim giving may go unreported.

By limiting Islamic philanthropy to "voluntary action for the public good," we miss many important elements of charitable giving practiced by Muslims that are often informed by their faith. Zakat and private remittances to family members back home are just two examples. But even just practicing one's faith in the midst of adversity is still philanthropic according to Islamic notions of charitable giving. Moreover, in light of 9/11, US Muslims have been forced to renegotiate how they practice their faith-informed modes of giving. Giving USA would undoubtedly discount as religious giving a Muslim who gave his or her zakat to a civil rights organization such as the Council on American-Islamic Relations (CAIR). But if this Muslim understands CAIR to be an organization that is working to ensure the free practice of his or her faith, can we fairly determine that this individual is not "giving to religion"?

Conclusion

This article explains a few of the reasons why US Muslim giving to religious causes is reportedly less than that of other faith-based groups in the United States. This article is exploratory in nature and by no means should be regarded as definitive in its arguments. We attempt to show that because US Muslims are relatively poorer and younger than people of other faith groups, it is natural to assume that their charitable giving would be less. However, if we ignore the theological and cultural understandings associated with giving, we miss important reasons why US Muslims seem to give less to religious causes. Although mosques in America function as congregations, this concept of being a "member" of a mosque is wholly alien to a large percentage of foreign-born US Muslims. By focusing on a uniquely Islamic understanding of philanthropy, we seek to expand the parameters by which we view the enterprise of philanthropy as a whole, and religious philanthropy in particular. It is our hope that this article will trigger further research in the emerging field of US Muslim philanthropy. This article attempts to raise the issue of the adequacy of Payton's definition given the nature of so much of religious giving. In the case of US Muslims, Payton's use of "voluntary" might be so steeped in a secular civic (and even capitalist free market) paradigm as to be, at best, unhelpful and, at worst, misleading when applied to many forms of religious giving.

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