

Ismail, Abdul Ghafar, Rose Abdullah, and Muhammad Hasbi Zaenal, eds. (2022).

Islamic Philanthropy: Exploring Zakat, Waqf, and Sadaqah in Islamic Finance and Economics.

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This edited volume, divided into five parts and 19 chapters, embarks on an insightful exploration of Islamic philanthropy in the contemporary world. It not only explores the historical and theoretical aspects of Islamic philanthropy, but its practical applications in addressing social and economic problems.

Part 1 sets the stage, with an introduction and three initial chapters. Chapter 2 by Zaenal et al. discusses Islamic philanthropy from the unique perspective of the field of economics. Chapter 3 by Salman Ahmed Shaikh explores how Islamic finance, with its underlying value system and institutions, can contribute to sustainable development. Thus, Part 1 lays the groundwork for a deeper examination of the three pillars of Islamic philanthropy: *zakat* (obligatory charity), *sadaqah* (voluntary charity), and *waqf* (charitable endowment). The authors effectively use a blend of Quranic verses and Hadith to flesh out the foundational role of philanthropy in Muslim societies, emphasizing its potential to address contemporary social and economic challenges.

Part 2 focuses on *waqf*. Chapter 4 by Abdullah et al. examines the challenges and opportunities for developing *waqf* in Brunei Darussalam. In chapter 5, Bulut and Korkut investigate the history of cash *waqf* in the Ottoman Empire. Chapter 6 by Yusoff et al. is particularly noteworthy for its focused examination on engaging a demographic often overlooked in discussions of *waqf*: youth. Yusoff presents a compelling analysis of the factors that influence university students' intentions to participate in cash-based *waqf*. By identifying conceptually independent determinants of intention, the study offers valuable insights into the motivations and barriers for young people's involvement in philanthropic activities more broadly. This focus on younger generations is not only refreshing but also critical for the sustainability of Islamic philanthropy. The findings suggest that authorities and organizations could design targeted strategies to enhance participation in cash-based *waqf* among younger generations, thereby ensuring a broader and more inclusive approach to philanthropic engagement. The emphasis on starting with younger generations to bolster cash-based *waqf* contributions highlights an important strategy for sustaining and expanding the reach of Islamic philanthropy in contemporary societies.

In chapter 7, Sulaiman et al. further explore the intersection of *waqf* and crowdfunding, another aspect of philanthropic engagement that resonates deeply

with younger generations. By proposing a framework for *waqf*-based crowdfunding to support entrepreneurial development, the chapter taps into the contemporary *zeitgeist* of innovation, entrepreneurship, and community support across and through digital platforms. Crowdfunding is presented as an innovative method for mobilizing resources for philanthropic ventures. This approach not only illustrates the adaptability of Islamic philanthropy to new financial mechanisms but also showcases its potential to foster a culture of giving among younger generations, who are increasingly drawn to entrepreneurial and collaborative initiatives.

Complementing the focus on youth, Part III of the book delves into a comprehensive analysis of *zakat*, examining its impact on social welfare and its integration into modern contexts, including its potential role in disaster relief efforts. Chapter 13 stands out by showcasing the development and implications of the GO ZAKAT mobile application, emphasizing the transformative potential of technology to make *zakat* participation more accessible and efficient. The chapter's exploration of mobile applications as tools for facilitating *zakat* collection is a testament to the book's recognition of the pivotal role technology plays in contemporary philanthropy. By discussing the development and implementation of mobile apps, the chapter offers practical examples of how traditional Islamic philanthropy can adapt to and thrive in the digital era. This approach not only broadens participation by making giving easier and more transparent but also resonates with tech-savvy younger generations, further reinforcing the book's commitment to engaging this crucial demographic.

These chapters collectively underscore the book's forward-looking approach, highlighting the importance of incorporating younger generations into the discourse of Islamic philanthropy and leveraging modern technologies to enhance engagement and impact. By focusing on these elements, the book not only contributes to the academic literature by exploring under-researched areas but also offers practical insights for practitioners and policymakers looking to innovate and expand the reach of Islamic philanthropy in the 21st century.

Part 4 covers broader social and economic development aspects. For example, chapter 15 examines investment strategies for mosque donation funds and investment practices in Malaysia, particularly the Tabung Masjid. The research exposes a troubling inconsistency in how mosques manage their funds. This is a crucial area of study because it not only identifies opportunities for improvement but also guides mosques toward more efficient resource allocation.

The importance of this chapter extends beyond just financial management, however. The study can also be used to address the challenge of attracting donations to local mosques in an era where large charities are often favored by donors in many parts of the world, including the United States. By implementing transparent financial practices that align with Maqasid-al-Shariah principles—defined as the objectives of Islamic law aimed at preserving religion, life, intellect, lineage, and property—mosques can build donor trust and showcase the direct, positive impact their investments have on local communities, particularly in areas like economic development. Furthermore, fostering a sense of community ownership through engagement in fundraising allows mosques to create a loyal donor base, offering a compelling alternative to large charities for those seeking a more personal

connection to the causes they support. In essence, the insights highlighted in this chapter can be immensely helpful for anyone seeking to increase giving in their local mosque.

In chapter 17, Haron examines the role of faith-based organizations in addressing crises, offering a fascinating glimpse into philanthropy within South Africa, a nation with a notable Muslim minority. The chapter challenges the misconception that Muslim organizations solely fund terrorism by showcasing their dedication to social good. It delves into the concept of “Muslim activism” and its connection to charitable giving, examining several prominent Muslim charitable organizations and their diverse activities, demonstrating their commitment through funding for infrastructure improvements, essential services, and early childhood development programs. The author also underlines the positive impact of South African Muslim charities and their significant role in the country’s development.

In conclusion, this book goes beyond mere discussions of charitable giving to serve as an essential resource in the field of Islamic philanthropy. It offers valuable insights and a strategic framework for scholars, practitioners, and policymakers, ensuring they have the tools necessary to effectively engage in and study *waqf*, *zakat*, and social finance. Scholars can utilize it to explore the unique role of Islamic giving within the broader social finance landscape, while practitioners gain valuable tools like crowdfunding for *waqf* and mobile *zakat* collection to maximize their impact. Policymakers, too, glean valuable insights on harnessing the power of Islamic philanthropy for a more equitable future. The book’s clear explanations and practical applications make it a valuable resource for anyone seeking to understand the evolving dynamics of Islamic charitable giving.

It also situates Islamic philanthropy within the wider realm of social finance and philanthropy, highlighting its unique characteristics and the need for further exploration from an Islamic perspective. Through insightful explanations and relevant examples, the book unveils the foundational role philanthropy plays in Muslim societies, emphasizing its potential to address pressing issues like poverty, inequality, and environmental degradation. And these explorations do not remain in the past. The book is a vibrant exploration of the present, showcasing how traditional methods of *zakat* and *waqf* intersect with modern tools like GO ZAKAT mobile apps and crowdfunding. This forward-thinking approach bridges theory and practice, revealing not just their historical roots but their boundless potential for the future.

However, some areas call for further investigation. One potential gap lies in the regional variations of Islamic charitable practices. While the book provides a strong foundation with examples from various geographies and contexts, a deeper dive into specific regions or countries, particularly those with significant Shiite populations, could offer valuable insights into how cultural and social contexts shape the application of *zakat*, *waqf*, and *sadaqah*. Additionally, the book primarily focuses on established institutions. Exploring the rise of grassroots movements, the growing role of technology in facilitating individual giving, and the potential for partnerships between organizations, both local and global, could be another fruitful area for further research. Examining how established organizations can leverage their resources and expertise to collaborate with other organizations and with grassroots movements would be particularly valuable. Such partnerships could not

only expand the reach and impact of charitable giving but also foster knowledge exchange and capacity building, ultimately leading to more efficient and sustainable use of resources derived from Islamic philanthropy.