

**ISLAMIC PHILANTHROPY AND RURAL POVERTY ALLEVIATION:
THE CASE OF MTWARA REGION**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN RURAL
DEVELOPMENT OF THE SOKOINE UNIVERSITY OF AGRICULTURE.
MOROGORO, TANZANIA.**

24 SEP 2013

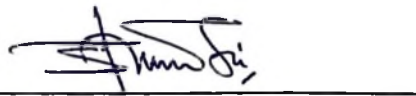
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ABSTRACT

This is an exploration study done in Muslim community in southern coastal of Tanzania, deliberately selected because represent the home to a wide contrast on income between the rich and the poor and being areas of large Muslim communities. Muslim communities seem to be one of the extreme contrasts in regards to rich –poor dichotomy. There are members that are considerably rich living in the midst of their brethren Muslims who form the bulk of the deprived members of the Tanzania's society despite the insistence in their Islamic precepts for both equitable distribution of wealth such as obligatory giving, and philanthropic institutions like *Zakat*, *Sadaka* and *Waqf*. The study starts from viewing conceptual relationship deduced from two inextricable pillars of fundamental articles of faith and that of action i.e five pillars of Islam as the way of considering the ideology how it serves the interest of benefactors as well as being the sources of moral imperatives. It is found that areas populated by Muslim majorities are likely to be most backward, with least developed physical and social infrastructures and deteriorating indicators of wealth. Unlike Christian communities, the rudimentary Islamic philanthropic institutions in Tanzania operate at primitive interpersonal level or at best perform a few developmental activities in urban areas. This has left vacuum among the vast rural community generating a disenchanted society unhappy with itself and very angry against the others. The study through light whether Muslim community could accept philanthropic best practices that resemble to the current and contemporary situation of the present era. The study findings suggest that values created by modern society have generated avenues for the emergence of large number of *faqir* and *meskeen* who are not taken care by the institution like family or Mosque.


DECLARATION

I, Seleman Abdallah Lenga, do here by declare to the Senate of Sokoine University of Agriculture that the content of this dissertation is my own original work, and that it has neither been submitted nor being concurrently submitted for a degree award in any other institution.



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(MA. Candidate)



Date

The above declaration is confirmed



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Date

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ACKNOWLEDGEMENT

The completion of this study was not a singular of activity. Many people were involved in various ways I would like to thank them and acknowledge their contributions.

I wish to express my sincere gratitude to my beloved mother whom I shall always remain greatly indebted for her untiring love and her moral and material support and who laid the foundation stone of my education.

I would like first to give my special thank to Dr, Mohamed Bakari of University of Dar es Salaam for his mentoring, guidance, psychological support and encouragement, without which this study would not have been possible.

I also extend my sincere thanks to all academic staff of Development Studies Institute, Prof. E. Mwageni (Director, Development Studies Institute), Dr. Simon, M. Mr. K.A. Kayunze, and Mr. J.K. Urassa for their constructive comments, which they provided to me during research proposal development and presentation.

I also sincerely, thank the many Muslims, women and men who generously answered the various questions repeatedly without screaming.

Since it is not possible to mention everyone, I wish to express my thanks to my colleagues and all friends who helped me in one way or another at different stages of my studies. You know who you are.

Finally, special thanks go to my family my wife Shahara and our beloved children, Hafsa, Ridhwan, Fat-hiya Badru and Naima thanks, your love, and care have always been a source of strength and encouragement to me throughout the course of my study.

I hope the Almighty ALLAH will reward you all for your contribution.

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ABBREVIATION AND ACRONYMS

BAKWATA	Baraza Kuu la Waislam Tanzania (Supreme Council of Muslim in Tanzania)
CCT	Christian Council of Tanzania
CSOs	Civil Society Organizations
DUMT	Dar es Salaam University Muslim Trustees
EAMWS	East Africa Muslim Welfare Society
ERB	Economic Research Bureau of the University of Dar es Salaam
ESAURP	Eastern and Southern Africa Universities Research Programme
GDP	Gross Domestic Product
ILO	International Labour Organization
MIDECE	Mtwara Islamic Development Centre
MKUKUTA	Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania
NBS	National Bureau of Statistics
NCRP	National Committee for Responsive Philanthropy
NGO	Non Government Organization
PBUP	Peace be up on him
PHS	Public Health Survey
RAWG	Research and Analysis Working Group
SUAMTC	Sokoine University of Agriculture Muslim Community Trustees
TAMPRO	Tanzania Muslims Professionals
TEC	Tanzania Episcopal Conference
THA	Tanzania Harbors Authority
URT	United Republic of Tanzania
USAID	United State Agency for International Development

W B

World Bank

GLOSSARY OF TERMS

Madrasa.	A collage woe primary function is the teaching of law and Related religions subject, the center of knowledge for both spiritual and world knowledge.
Darul – Harb.	The world of those societies and governments in the world which are in position to Islam or Muslims the opposite of Darul – Islam
Dhikiri.	Remembering God. A form of spiritual discipline remind of the self; Continuous and rhythmic repetition of the name of God, a Sufi form of prayer which varies wit Islamic mainstream order.
Hadith.	A report of saying or deeds of prophet transmitted by his companions; Collection of Hadith are second in authority to the Qur’an as a source of Muslim belief and practice.
Hijra.	The emigration of the prophet from Mecca to Medina in 622, and the base year of Muslim calendar.
Imam.	The supreme a leader or Muslim Community; the successor to the prophet, used commonly by the Shia for Ali and is descendants. The leader of Islamic Prayer.
Mosque.	The place of prostration, where Muslims gather to perform prayer five times a day, and other Community activities and observance.
Sufi.	The mystical path of Islam derived from the Arabic Sufi a student of the path
Tariqa.	A way, the Sufi path; the system of beliefs and training transmitted by particular Schools of Sufi a brotherhood of Sufis
Ulama.	The collective terms for the schools or learned of Islam.
Zawiya.	A building which functions as Sufi residence, place of prayer, School, and the tomb of Saint.

Zakat. Welfare contribution) is obligatory on every Muslim who is *sahib e-Nisab*. That is wealth equivalent to value of 85 grams of Gold or 195grams of Silver. At present this value in the united republic of Tanzania is equal to Tshs.18, 000/= for one gram of Gold and 7000/= for one gram of silver respectively. Therefore Muslim with Wealth equal to Tshs. $18000 \times 85 = 1530\ 000/=$ is obliged to pay *Zakat*. For other items see (Appendix III).

CHAPTER ONE

INTRODUCTION

1.1 Background Information

Mtwara region, which is predominantly populated by Muslims, is located in the southern part of Tanzania, between longitudes 38° and 40°, 30'' East of Greenwich and latitudes 10°, 5'' and 11°, 25'' south of equator. The region has a total area of about 16,720 km² of which 85% is suitable for human settlement, agricultural production, livestock keeping, manufacturing, trade, as well as tourism, population density is 68.5 people per square kilometer. The national census 2002 found that the region has population of about 1.8m (2005 estimate) of whom 52.6% are female and 47.4% are male; population growth rate is 1.7% (URT, 2002).

One of the controversies surrounding the status of Muslims in Tanzania is the absence of reliable figures that could indicate their demographic strength. Arguments for and against a question on religion in the census becomes obviously imperative in this accounts, especially, as regards to philanthropy and behaviour and actions, which are important for the purpose of policy to which this study argue. Lodhi and Bergan, (1994, 1981) estimate that about two thirds of the East African Muslims reside in Tanzania. In the annual report released by United State of America by the Department of state on International Religious freedom on Tanzania chapter, in the year 2000 noted that Christians including Roman Catholic, Protestants, Moravians and Jehovah's Witness, constitute approximately 45% of population and approximately 40% are Muslims. Lodhi and Bergan, (1994, 1981) also indicate that in Zanzibar, Muslims constitute almost 99% of the total population. According to pre-independence census of 1957, Muslims outnumbered Christians in Tanzania at a ration of 3:2, three to two.

Quite surprisingly, Said (1998) argues that the first and the last post-independence census (1967) which didn't include a religion category indicated that Muslims constituted only 30% of the total population versus 32% Christians and 37% believers of indigenous religions or pagans. Said (1998) concludes that the validity of the 1967 census is still a point of contestation and Muslims believe that the 1967 figures might have been tailored for political motives. This study argues that official use of religious categories in census would help for philanthropy on religious aspects of services other than religion, although the government discourage it, claiming to build a homogenous society without provoking religious feelings, however, the cons as well as pros of including a question that consider voluntary question on religion on its census, can be drawn from Northern Ireland (Simpson *et al.*, 1999).

The study on social Economic profile of Mtwara region conducted by Economic Research Bureau of university of Dar-es Salaam (ERB, 2004) find that, on one hand, and according to national statistics, Mtwara is a rich region as characterized by its high average Gross Domestic Product (GDP) per capita. Measured at current prices, the average GDP per capita in the region has shown an increasing trend and ranked Mtwara region third in terms of the average per capita income. According to National Bureau of Statistics (NBS, 2002) Mtwara region is one of the 10 best regions with respect to its contribution to national economy.

Economic Research Bureau,(2004) furthermore establish that, the rosy picture painted by Mtwara regional and national average income per capita figures does not correspond to the prevalence of a high rate of poverty, which an average resident in the region experiences.

Swantz and National Population Survey (1998, 1968) believe that there are various factors which accounts for magnitude of poverty in Mtwara Muslim coastal populated area. It can be however argue that although the region has abundant resources to support people and her infrastructure, the plight of poverty, illiteracy, and diseases in the region have been synchronized with local believes to the extent that the available scarce resources that could have been used to reduce poverty by tackling social exclusion, are widely used for religious rituals that are cherished but exclusively from orthodox traditional Islamic values.

The present study in this regard seeks therefore, to highlight whether the life style of Muslim community in the region and all over the country could be changed to such an extent that they will willingly leave their parochial attachments and orient themselves to wider development through acceptance of philanthropic practices that could direct both human and physical resources to relevant contemporary situation.

The region according to ERB, MtDC and Mtwara investors' forum (2003, 2004, 2004) un published materials has registered accentuated economic growth (GDP) that is above national average for nearly three consecutive years from 2003-2006, however, the trickle down effects to curtail non income indicators that was suppose to make do not seem to be the case here in the region.

The available data drawn from Mtwara regional education office in 2007 suggest that the region has more school dropouts for both primary and secondary levels exhibited by increased outcry of teenagers' pregnancies that push the young people to be less educated. The statistics from the Ministry of Education and Vocational Training (URT, 2007) also shows that, about 12 000 students dropped out from school because of

pregnancies from the year 2001 to 2005. The region also experiences high mortality rates especially among infants and under five children and corresponding life expectancy, high youth unemployment, low skills, low education level and low access to health services, and other indicators of poverty in the region still have a slight sign of diminishing return, thus, making the major national policy objectives like National strategy for Growth and reduction of poverty (MKUKUTA) and Development Vision 2025, unattainable.

Because of inadequacies in health facilities, the region has poor health indicators as summarized here below.

Table 1: Mtwara Health Indicators

		Masasi	Newala	Tandahimba	Mtwara Urban	Mtwara Rural	Mtwara Region
1	IMR/1000	137	115	132	90	115	122
2	USMR/	203	191	223	80	112	162
3	(MMR)/	224	324	389	260	234	285
7	CDR/	-	-	1.2	0.6	4	-
4	TFR/1000	22	137	112	4.6	63	-
5	BR			1.7	4.6	1.14	17
6	CBR/100	4.6	-	20	-	54	-

Data source: Mtwara Regional Medical office (2006)

While Islamic philanthropic institutions potentially have vast resources that could promote development when strategically spent for core social and economic activities of Muslim communities, the scarce resources available are not spent in productive ends that could guarantee human capital formation, instead are utilized in servicing religious rituals and other acts of traditional dancing which are perceived by the community as spiritually important.

In view of the above accounts, the general observation of Islamic philanthropy in Tanzania seems to suggest that this social institution is predominantly, traditional in nature, and surprisingly, the development of human knowledge and skills do not seem to have a direct impact on its transformation.

Most of philanthropic resources are collected and distributed through private interpersonal networks for the direct delivery of funds and services. In most cases, Islamic philanthropy is urban based; there is neither, centralization of resources nor a co-ordinated decentralization.

There is no serious move to solve ever increasing poverty and economic hardship in the light of Islamic teachings faced by Tanzanian masses particularly among rural poor. Todaro (1987) argues that "Human resources constitute the ultimate basis for wealth of nations. Capital and natural resources are passive factors of production, human beings are the active agents who accumulate capital, exploit natural resources, built social economic and political organizations, and carry forward nation development". Clearly a country or *a community* which is unable to develop the skills and knowledge of its people and to utilize them affectively in the national economy will be unable to develop anything else.

The situation seems to be remarkably different among the *Shia*¹ denominations such as the *Ismaili Khojas*, the *Bohoras* and the *Ithnaasheries*. These communities which are exclusively of Tanzanian of *Asian* origin seemed to be relatively, well organized in their philanthropic institutions.

¹ *Sunnis* accept the first four caliphs of Islam as the righteous Caliphs. While Shiites think the fourth Caliph Ali, being the son-in law of Prophet Muhammad, should have been the first Caliph, and disregard the first three Caliphs. Shiites call Ali the first imam, and not a caliph. though.

It is of great interest here to note that *Shia* and traditional *sufi* Islam to some extent have something in common distinct to orthodox Islam, *Ansar Sunnis* who use traditional literature of Quran and saying of Prophet Mohammad (Pbuh). Whether and why the latter are more organized than the former is thoroughly discussed in the proceeding chapter.

1.1.1 The context to the problem

Abdullah and Shariat (1979, 1978) argue that according to Islam, the true faith has both decisive effect on the spiritual life at individual level and material effect to the community level.

Subsequently, it should be expected to find out Islamic social Institutions on its holistic nature which foster ideas that are vital function of the superstructure i.e. fundamental article of faith (appendix iv).

Surprisingly, in Tanzania it can be observed that, part of Islamic institutions like Mosques, fasting in the month of Ramadan and making pilgrimage to holy city of Mecca, are organized at communal and society level, it is however, hardly to find the philanthropic institutions actively operating at the same level. Abid, Bakari, USAID and NCRP (2002, 2004, 2003, and 2003) maintain that although philanthropy gets less attention than praying five times a day, fasting, and pilgrimage themes, it is important as it harnesses enormous material and human resources as well as organizational capacity that might be employed more directly to promote development.

For the conceptualisation purpose, the Islamic philanthropy in this study is deduced from the fundamental articles of faith (*superstructure*) and placed within the scope of the five pillars of Islam (*infrastructure*). The main assumption in this conceptual establishment is,

an *Ijithad*² which is aimed at saving as a tool of analysis that seeks to establish particular set of understanding of relationship between these two inextricable phenomena. It appears that the five pillars of Islam are not largely a private issue rather they should be observed in congregational manner which requires individual Muslim to transcend his or her own commitments he/she has professed in the fundamental articles of faith to reflect community obligations.

Epistemologically, the concept of poverty in Islam is classified in two main classifications, *Faqir*- (poorest of the poor) and *Miskeen* (whose basic needs exceed his means). Contrary to the macroeconomic management approach that focuses in fiscal and monetary policies whose instruments ultimately are loan and interest, and newly embraced micro- credit based approach considered as a final solution to the poverty alleviation, the Islamic philanthropic institutions instead have placed both *fakir* and *Miskeen* central to poverty alleviation strategies and not be alienated from the means to the ends as done by Machiavellian western philosophy (Abid, 2002).

The present study argues that helping the poor with small amount of money and leaving the exploitative systems intact is perpetuating the poverty. Bakari and Samil (2004, 2006) have the same opinion and they note that until today, the concept of the Islamic philanthropy continued to be understood in their traditional sense rather than in their modern context. Although giving particularly in the form of *Zakat* is one of the fundamental five pillars of Islam it has not been well translated into practices by Muslim community.

² *Ijithad*, opposed to taqleed or imitation, is a jurist's independent analysis and decision, exiting oneself: In Islamic law; reasoning by analogy, free from received opinions, in order to reinterpret Islamic law, the knowledge that which guides behavior. Note; after the compilation of the major Hadiths, during the Abbasid dynasty, it was thought that the principal legal issues have been settled and there is no need to have this authority continued to be enjoyed by legal experts. So in the 10th century AD (around 200years after the compilation of the Hadiths), the Sunni closed the Ijithad for the Shiites, highly educated jurists still have Ijithad authority.

The following sections provide an account of the historical development of the Islamic philanthropic institutions as it has evolved in different historical epochs in Tanzanian contexts.

1.1.2.1 Historical and political context

The question as to why the Islamic philanthropy gets less attention in Tanzania, and specifically in rural areas, instead of being accorded great emphasis as it could play program of human capital formation as well as services provision, this trend could be traced from the historical and political contexts and the role of religious scholars during the middle age (9th to 11th century).

Islamic law interpreted by *ulama* in the Islamic communities, were based on interpretations of what was revealed to Prophet Muhammad (P.b.u.h) three hundred years earlier, and reflected and served altogether different cultural and political environments. This period coincide with the Abbasid *caliphs* to the time of disintegration of their empire. Abid and Lapidus (2002, 1994) state that one common characteristic of the state throughout the Abbasid period was the nationalization of philanthropic institutions like *waqf in* order to bring them under state control (and in some cases to bring their subsidiary assets under the control of the state). Muslim philanthropic institutions under state management obey the interests of the state, or perhaps, the state understands of what Muslim institutions' interests should be related to form of state control, is the state appropriation of legitimate religious authority.

In such a scenario, state institutions either take over religious institutions, or religious institutions are brought under the control of state institutions. Either way, the state gains influence (or in many cases, control) over what is deemed legitimate or illegitimate from

a religious perspectives, what is of interesting to note here is that, when the state controls a religion it also controls the meaning and interpretation of the meaning of religion. This has obviously far reaching consequences in terms of administration and how the religion could be organized, (Tibi, 1988) assert that even to date the objective inquiry and intellectual revolution where many religious phenomena that require contemporary explanations are still considered sacred by many religious scholars.

Many Muslim scholars were forced to close their Ijithad, hence the independent judgments and interpretations were left in the hands of a royal state religious scholars and much was neither integrated as knowledge nor in school curricular.

Quite apparently, Bakari, Said, Njozi, Jumbe and Westerlund (2004, 2000, 2003, 1995, and 1982) declare that in Tanzania the government has affected various policies which have seriously affected the social and religious standing and understanding of Muslims community.

To understand the extent to which the current philanthropic institutions which has been left to informal and unsystematic arrangements, hence their inability to address pertinent issues related to poverty alleviation and wellbeing of the Muslim community, the study argues that western colonial rule partly laid the foundation for subsequent contemporary state of Islamic philanthropy. The colonial rule in Africa particularly in East Africa is responsible for current situation facing Islamic philanthropy today.

It is worth to be stated here that it was agreed upon during the Berlin conference held in 1884 that colonial states should protect and preserve the Christian Church in Africa (Roland, 2004). Since it was clear for the Christian dominated government to protect Christian Churches, Islamic institutions were systematically undermined.

In World Bibliographical Series Volume 54 of 1984, quoted by Roland on Tanzania, it has been indicated that Christian Mission in East Africa adopted a confrontation face and approach against Islam. Roland Oliver (2004) also observes that, in the Berlin in 1910 it was argued by Missionary supporters that a Muslim East Africa would be an Anti-European East Africa. It can be argued however that, the present historical stage in which we live today represents one of the turning points in the history of the world strategic situations. Ibn Khaldun, the Muslim philosopher and sociologist wrote in his many volumes to support this thesis that ideas always control history and the ultimate force in man's individual or collective life is religion in its restricted meaning as posited by Durkheim (Mazrui, 1998).

It is in one or more of these contexts that much of the situation of the Islamic philanthropic institutions in Tanzania must be understood. It should be noted that the state does not act in a vacuum. It may be the single most consequential actor in most polities, but what it does is also conditional up on state of civil society or none state society. The post independence government was required to adopt appropriate structures that would correspond with the realities of the time different from the colonial structures with their organizing principles of the colonial state which aimed at serving the metropolitan, rather than indigenous interests.

Given this analysis, if we were to make an assessment of the relationship between the state and society and particularly, Muslim community in Tanzania one could come to the conclusion that the state had alienated itself. The Muslim community was therefore more seriously affected. Bakari, Said, and Njozi (2004, 2000, and 2003) believe that the government imposed the Supreme council of Muslim in Tanzania (BAKWATA) for purpose of serving a negative cause to undermining Muslim community in the country.

Years, since the establishment of BAKWATA in 1968 it has operated as state organ whose assignment is to abate Muslims progress.

It can be noted here that the progressive stage, which was reached by the East African Muslim Welfare Society (EAMWS) when compared to present position of BAKWATA which was remarkably been in existence for more than 40 years to date, there is no proper record for example of the properties confiscated by the Government after the abolition of the EAMWS properties which were late on inherited by BAKWATA. According to Education report of 1960, EAMWS had 72 schools in Tanzania of which many were nationalized following the Arusha Declaration of 1967.

Mwinyidadi (1975) who was former Liwali in Dar-es Salaam in his unpublished book the colonial state and Education of Muslim in Tanganyika indicates that EAMWS had education projects and *Waqf* Department which owned a number of houses throughout the country. Also in the Marijani's³ Commission of 1986, which was called at BAKWATA headquarter, following the mismanagement and embezzlement of the organization funds, the document shows that there are 11 houses along Morogoro and UWT Street, other 2 houses are located at Congo Street, there are 10 houses along Libya Street, and there are 8 houses in Chagga Street. Lastly, the report noted that in Dar es Salaam BAKWATA owns so many houses (*Waqf*) whose certificates of occupancy do not exist at the head office or they bear original names of the previous owners.

Of the said mismanagement and none accountability of the Supreme Muslims Council in the country, Njozi and Said (2003, 2000) comment that it is ironically, to learn that some

³ Marijan is currently region chairperson of BAKWATA, in Mtwara, by then he was national representative from Mtwara region

deliberate effort taken to explicate explicitly by different wiser Muslim scholars and good wishers on How *BAKWATA* should be vehicle to support the condition of philanthropy and Muslims community at large, noble as they appears these efforts have been frustrated at different facets. The vivid and practical evidenced can also be drawn from recent controversial on the issues pertaining *Kadhi* and OIC of which Muslim community is of position that the said organization and structure could be panacea to their healthy operating of religious affairs including philanthropic issues.

It is quite obvious that undue state interference has had serious implication on Islamic philanthropy in Tanzania. These implications are both, organizational as well as practical. In order to organize resources as stipulated by Islamic teachings, Muslims need sound organizational structures. It has been reported by Bakari (2004) that in Tanzania; the legal framework for organization outside the state has been generally extremely restrictive, particularly where there is a perception of the political dimension.

From the legal framework, the state may facilitate or hinder the mobilisation of philanthropic resources through tax laws and other financial regulations. In Tanzania, for example, religious bodies are exempted from paying import taxes. While in theory all religious organisations are entitled to duty exemptions, in best practices, these exemptions are mainly granted to Christians – the Catholics through Tanzania Episcopal Conference (TEC) and the Protestants through the Christian Council of Tanzania (CCT). Muslim organisations do not qualify to enjoy those exemptions because according to the Commissioner for Customs and Excise, Mr. George Lauwo, they do not have “an apex body”, the equivalent of TEC or CCT (*Daily News* 22 January, 2001). Obviously, such a selective application of tax laws affects the capability of Muslims to mobilise philanthropic resources.

1.1.2.2 Economic context

Modern literature of development poses two conflicting views toward the relationship between development concept and the culture or religion. One view says that unless we change the culture or the religion of the people, at least certain aspects of development cannot take place. On the contrary, the other view which is represented by many like Wembah and Swantz (1998, 1998) says that unless we relate the forms of technology and the approaches to development in a positive way to the existing culture development is obstructed.

Although ideally, development may be caused by a people's dynamism, many conceive it as handouts which have to send to less developed one in that sense the development is viewed as commodity imported from developed to undeveloped one. In this regard therefore, Muslims for example make choices about how to act in particular circumstances by considering the knowledge they have derived from religion concerning such things as the existence of life after death and method of achieving it or value of the religious intermediary in the solving problem of various types. Their preferences, in addition, are shaped by an understanding of issues within the context of religiously derived value, it is precisely this fact the present study has adapted philanthropic institutions from the realm of relationship between fundamental articles of faith and pillars of Islam, for each religion has its own unique paradigm of the thought and can be understood only within its own frame of reference.

Since the emphasis in Islam always has been in the philosophical aspects, Islam allowed the continuation of indigenous cultural and administrative practices of every community. Muslim conquerors retained the costumes and institutions of the conquered.

The question of Muslim community being backward in development is blamed by western writers Swantz and Marks *et al* (1998, 2003) these writers and many others pose their contention on Islamic beliefs and behavioral injunctions. They asserted that culture and traditional in Muslim community are obstacle toward development programmes.

However, Abid and Alli (2002, 1998) see religion as a manifestation of culture that has often been a victim of these speculations and unsubstantiated claims. It can be stated that the substance of the study derived from the ideas and practices of the philanthropic institutions as reflected from fundamental articles of faith and pillars of action suggests that, although Muslim community may seem materially poor but is culturally very rich, their religion, language and arts show a rich system of ideas. At the same level therefore, it makes sense to examine the process through which these ideas were not put into practices, specifically in the material element of the philanthropic pillar as compared to other pillars that relatively have significant role in the community. Tibaijuka *et al* (1996) argue that since independence in 1961, the Tanzanian state, as social institution, has emerged as a significant agent of change in terms of resources allocation, economic restructuring, social engineering and attempts to at redefining relations of power and articulating a national ideology. It can be argued therefore that, since the country wide national systems of health education, water and sanitation were initiated from the above, this offers an opportunity to examine the weakness manifested to Muslim community as planned welfare system from the centre. The overextended state control of almost all sectors of economy proved inappropriate not only in the social delivery system but also traumatized the concept of philanthropy in dealing with social welfare. It should be noted here that Islamic economics is a rejection of both pure *laissez-faire* capitalism and socialism.

1.1.2.3 Triple relation context

The relation of Muslim community offers a lot of problematic for growth of philanthropy amongst Muslim community and general public at large. As stated earlier on one hand, *Shias* communities which are exclusively of Tanzanians of Asian origin seemed to be relatively well organized in their philanthropic institutions. On the other, African dominated institutions are remarkably weak and do not show any positive sign of advancement. Relatively, the triple relation concept is given here in order to reveal the situation that exists and hinders the possibility for change.

The triple triad analysis is the manifestation of historical consequence whereas the three categories of Muslims are pointed out merely for analysis purpose and is not detailed to avoid the controversial in the religious concepts. The causes discussed here are both external and internal consequences.

There are three different categories of Muslims who may have different perceptions of Islamic Philanthropy there are for example, the young Muslims who are literally educated and went abroad for further education. This group when it comes back to the place of domicile is found to be relatively distinct from general practice of the community it left back home. In spite of having received the basic religious teachings from their local *Madras*, this group lacks skills and knowledge of the community to extent that, they are unable to interact with indigenous people. They then fail to impart the new knowledge they have acquired abroad.

The second group is *Shias* with its varied distinct denominations; this group has generally been successful in their organisation of Islamic philanthropy.

The third group is that of Nationalists or as they are commonly referred to as *khulafa*⁴. This group glorifies extensively rituals and religious ceremonies like *Maurids*⁵, *Ziyara*,⁶ *Dhikr*⁷, etc. to list the few. The failure to organise and transform Islamic philanthropy to be in line with the current realities is in part the failure of the various sects and denominations to mobilise and coordinate their efforts, resources and skills for the general wellbeing of the Muslims as one religious community.

1.1.3 Overview of Islamic philanthropy

Philanthropy has a long and vital history as an indigenous phenomenon in Muslim culture. Whereas social scientists' notions of how poverty can be eradicated in the society are deeply grounded in western experience. Philanthropy in Muslim communities is long-standing tradition whose central purpose is to alleviate poverty. In essence, Islamic philanthropy functions as a socio-economic hybrid between socialism and capitalism. As opposed to communism, Islam recognizes the concept of private ownership but at variance to capitalism, it puts limits to wealth accumulation by a minority in quarter of society. The Islamic concept of "private ownership" is based upon the belief that the *Allah* is the real and actual owner of everything in the universe. As the Creator, God has instituted the concept of "ownership" in our nature wherein mankind is only a trustee of God's creation⁸.

⁴ Is used to refer and as labeling of the Muslims who perpetuate the act of worship outside the saying and traditional of prophet.

⁵ The celebration of the prophet's birthday however is often used as the same to mark the initiation, circumcision or wedding ceremonies and other event perceived as rituals.

⁶ Literary is a visit to a tomb of a saint or holy-man to pray for intercession before God, however is intertwine ably with seasonal cultural ceremonial

⁷ A litany or recitation of the name of God, or repetitive chanting of one or more of these names performed with special frequency in the study area by the members of most Sufi movement.

⁸ See Quran 22:65

Bakari (2004) state that Islamic philanthropy is primarily concerned with distributive justice as a moral and religious obligation, he suggest then that establishment of proper institution mechanism to facilitate a fair distribution of income and wealth, both at a person and communal level is imperative. Crane (1993) indicates that Islamic philanthropy is rooted in the fundamental Islamic principle that peace comes most basically not from efforts to maintain stability through political power but also from pursuing justices.

This human right and responsibility is based on the fundamental virtue and moral principle of *Infaq*,⁹ which is habitual inclination to give rather than to take in life. *Infaq* is the basis of philanthropy in which *zakat*,¹⁰ forms one of the five pillars of Islamic action. Other forms of offerings e.g. *swadaqa*,¹¹ and *waqf*¹² are highly encouraged. *Zakat* requires much more than merely redistributing wealth to marginalized helpless poor in the community. The principle of *Infaq* on which it is based, requires everyone to try to multiply the material bounties of God. The *Quran*¹³ reveals that there can be no shortage of natural resources if prudently utilized and justly shared because God has provided all the resources we will ever need, including our own intelligence to develop them. Therefore we should fight poverty not directly by redistributing existing wealth but indirectly by helping every person and every community to build prosperity through entrepreneurial action. The process of producing wealth through individual incentives, which relies on the human nature given to us for a purpose by God have one overriding requirement. If the ownership of private property as the means to earn our living is a

⁹ The eager to give than to receive

¹⁰ A legal alms tax rose from Muslims.

¹¹ Voluntary alms, sometimes a synonym for zakat

¹² Waqf an endowment, an irrevocable grant of the income or property set aside in the perpetuity for a religious purpose.

¹³ Muslim scripture .The book containing the revelation of God (Allah), to humankind through Prophet Muhammad.

universal human right, then such ownership should be truly universal. This means that the traditional Islamic institutions and practice of society, as well as the most basic concept of corporate law should serve to broaden access to wealth rather than to concentrate it in the hands of a few. It should be made clear here that the codeword here is not equal result but “equal opportunity.

Bakari (2004) says that philanthropy can (and sometimes does) play a major role in creating positive structural change for the most disadvantaged in society through:-

- (i) Eliminating extreme inequalities in personal income and wealth by prohibiting interest, speculation and overcharging in trade, by promoting equality of opportunity and profit sharing, by discouraging monopolies and by regulating ownership patterns.
- (ii) Promoting equity as opposed to equality in personal incomes by correcting the negative in-built tendencies of the markets system through the institutionalization of *zakat*, *waqf* and *sadakat*
- (iii) Guaranteeing the satisfaction of basic needs of all members in society by removing the general and specific causes of poverty.

A distribution of income and access to services that is essentially unfair breeds a sense of injustice and unrest, a feeling quite different from that of envy, but one that harbors the seeds of discontent.

An equitable distribution of income and resources is essential, therefore, for co-operation, solidarity, and social cohesion.

Instead, in Islamic philanthropy, *waqf* can play a very important role in eliminating poverty by supporting programme of human capital formation. Such programmes include the provision of free or subsidized education, knowledge, skills and technical training to the poor. The acquired capabilities would increase the people's productivity and enhance their ability to participate meaningfully in the political life of their societies. Islamic philanthropy therefore, helps to promote not only political and civil rights but also economic and social rights.

1.2 Statement of the Problem

Despite the insistence of equitable distribution of wealth in Islamic precepts, the Tanzanian Muslim community is one of extreme contrasts. The general observation suggests that the Muslim community has members that are considerably rich living in the midst of their brethren who form the bulk of the poorest members of Tanzania's society.

Survey by various national authorities such as ESAURP, PHS, NBS, and URT (1996, 2002, 2003, and 2006) show that areas populated by Muslim majorities are the most backward, with least developed physical and social infrastructures and deteriorating indicators of wealth. Such appalling situation is enhanced by the inherent lack of organized social infrastructure among the Muslim community in Tanzania.

Unlike the Christian communities, the rudimentary Islamic philanthropic institutions in Tanzania operate at primitive interpersonal levels or at best perform a few developmental activities in urban areas. This has left a vacuum among the vast rural community, generating a disenchanting society unhappy with itself and very angry against the others. The aim of this study therefore is to examine the ideas and practices of Islamic philanthropic institutions with the view to suggesting means by which the Muslim society

can be encouraged to fully participate in developmental initiatives and help fight poverty in society.

1.3 Objective of The Study

1.3.1 Main objective

The general objective of the study is to examine the ideas and practices of Islamic philanthropy with the view to suggesting ways by which the institutions can help in poverty eradication.

1.3.2 Specific objectives

- (i) To assess the extent of the understanding about the facets, role, and significance of charity in Islam among the believers.
- (ii) To explore three dimensions of philanthropy in the Muslim community i.e. compulsory giving (*Zakat*) volunteering (*Sadaqat*), and organizational (*Waqf*).
- (iii) To examine types of charitable giving and preferred objects of charity.
- (iv) To establish whether Muslims tend to favour direct charity to individual recipients over channelling their donations through an established institution.
- (v) To design appropriate strategies for improving growth of philanthropic institutions which will work collectively in a mutually respectful manner to suit the Tanzanian situation and that reflect rural poverty alleviation.

1.4 Research Questions

This study will be guided by the following research questions:

- (i) What is the level of awareness in terms of understanding of Islamic teaching and practice?

- (ii) Which methods are used for mobilisation of resources; traditional methods, modern methods or combination of both?
- (iii) How are philanthropic resources used? I.e., programme into which those resources are channelled or modality used in distributing them to the needy. Does this promote sustainability of the philanthropic institutions and programme?
- (iv) How is Islamic philanthropic Institutions managed in terms of administrative structure of organisations human knowledge and skills and leadership patterns?
- (v) What are the short comings that contribute to the backwardness, deteriorating, and collapse of institution and the stagnation of thought and initiative in Muslim community?
- (vi) What kind of Islamic philanthropic Institutions exist in the study area?

1.5 Justification of the Study

The paucity of information on Islamic philanthropic activities in Tanzania vis-à-vis rural poverty calls for a study aimed at providing some basic and reliable data. The data can help both the government and Muslim community to come up fully with initiatives aiming at alleviating poverty. Cernea and Chambers (1980, 1991) indicate that the ideas of the integrated approach to poverty have been generally accepted by development experts, planners, policy makers, academicians, researchers and administrators, but so far very little has come out of it. This is primarily, due to many reasons among which to mention the least are the intricate nature of integrating multidisciplinary for research and training for practitioners. Poverty is such a complex phenomenon that has not been easy to make use of available knowledge and resources.

Since the RAWG (2005) for National Strategies for Growth and Reduction of Poverty (MKUKUTA) aims at achieving sustained broad based and equitable growth through reducing income poverty, among rural as well as urban household. One important question posed is whether the ideas of the Islamic philanthropic institutions can be employed to illuminate both our understanding and as guiding intrinsic incentives in promoting general human social welfare and hence contributing to growth and development of the national affairs.

CHAPTER TWO

LITERATURE REVIEW

2.1 An Overview of the Islamic Model for Social Welfare

The conceptual theoretical framework proposed for this study is presented in Figure 1. The figure is presented in three consecutively categories, Category “A” which presents ideal Islamic society- inputs that is the superstructure (*soft ware*) part of the abstract ideas that design what kind of the community is desirable. As a tool for analysis, this model helps to depict fundamental articles of faith as personal confession that should be exercised and transcended toward community obligation. Category “B” presents institutional arrangement that is strictly traditional pillars of action or pillars of Islam which is regarded as infrastructure (*hard ware*). A Muslim is supposedly to direct all his deed to reflect and meet community obligations. Lastly is category “C” -output which indicates social welfare of entire society, where every individual Muslim joins hand in aggregated manner, the output is in cyclical process which will continue until the desirable result of social well being will be achieved.

The assumption coming out of the model is that different ideological systems solve social problem in different ways, by understanding the ideological system and its contexts we can assess how to solve or prevent social problems. Abid (2002) says that social problems do not exist in vacuum; rather they result from institutional arrangement of that particular social system. The Islamic philanthropy as indicated in introductory part of the study is deduced from fundamental articles of faith, as pointed earlier, these institutions system functions as socio-economic hybrid between socialism and capitalism. As opposed to communalism which is materialist oriented and capitalism that starts its philosophy in idealistic conception.

Islam is realistic, philosophically; this believes is indicated in Quran (32: 9) that man is neither purely material being nor spiritual being. Using this model one has to think that social stratification neither originates from the concept of ownership to materials, nor man being owned as advocated by Communalists, or when private ownership of property will be abolished every thing would be alright, rather the model suggests that the institutional arrangements are the panacea against discrimination, injustice, deprivation, oppression, suffocation due to poverty, and social wellbeing.

This study gives importance to both fundamental articles of faith and institutional arrangement as independent factors; accordingly, this has been inclined in traditional saying of Prophet Mohammad who literally said that the just society will stand upon the completion and erecting five pillars of Islam, these variables are unchangeable.

Socio- cultural factors such as education, trainings, religiosity, marriages, altruism, community mind- set and perception toward world outlooks, are intermediary variables which are allowed and subject to change as long as it does not contradict the Islamic principles and doctrines explicitly or implicitly. These intermediary variables are tested through structured questionnaires, interviews, focus group discussions, researcher's observations and personal experiences all these will be closely interconnected and subjected to triangulation methods to secondary data to assess research questions and explore as to why Islamic philanthropic institutions are relatively operating at rudimentary or not in place as compared to other Islamic institutions that enjoy at least relative societal obligations, while Islamic philanthropic institutions were supposed to bring about positive change toward poverty alleviation which regarded as dependent variable in this study.

Using the conceptual framework, as a tool of analysis, the relationship between fundamental articles of faith and pillars of Islam is distinctively the gap this study has filled in terms of methodology and reviewed literature. Furthermore, the model is an attempt to considering the problems facing Muslims communities as emanating from within and not from external conditions as suggested by reviewed literature. The external factors are not exclusively denied, however, are considered second after internal dysfunction of the institutional arrangement Table 2.

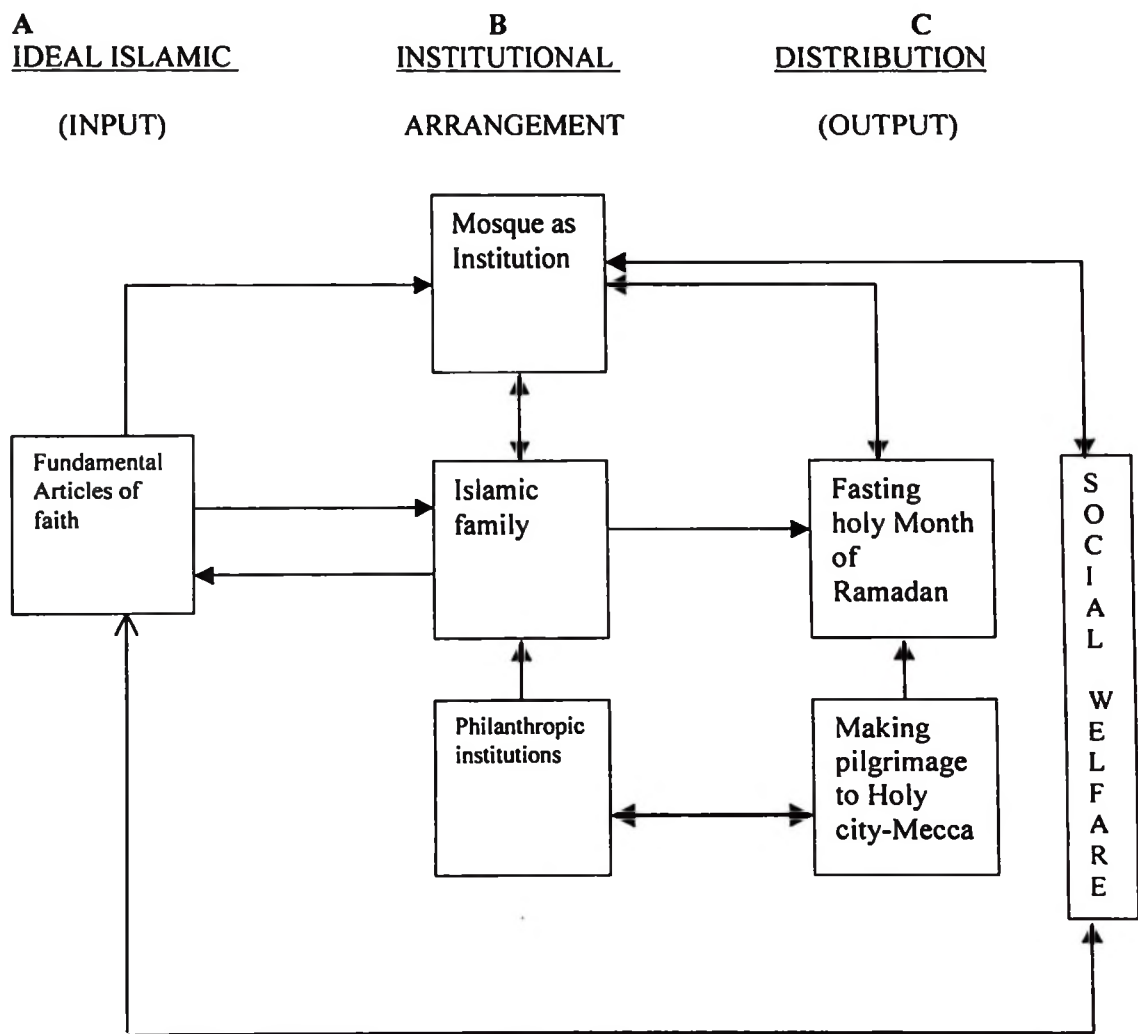


Figure 1: Islamic modal for social welfare, and poverty alleviation, A, B, and C are interdependent and cyclically and concurrently related

2.2 Formal Muslim Institutions of Philanthropy

There are three institutions in Islam that formalize the believer's moral obligation to do good work on God's behalf. Each is quite distinct, both in the degree of its formalization and in the way in which it addresses the issues of poverty, depending on prevailing political and economic situation. For what makes these institutions philanthropy is not what an institution does rather how it does it. It is useful at this point to distinguish between Islamic community and Islamic state (*Dar -al- Islam*), the former has the social connotation of the Islamic faith as a denominator, the latter refers to the political- legal aspect of the sovereign state with its territorial delimitations.

Have been indicated by Maudud, MacClaud, Mazrui, Tibi and Vallalon (1991, 1998, 1991, 1998, 1995) that Muslim anywhere at any time is supposed to consider belonging to the former even if one is not a member of *Dar-al- Islam*. He might be living in a non Muslim country in Europe, America or Africa but he is still a member of *Umma al- Islam*. (Islamic community) But where is *umma-al -Islam*? Substantially, it does not have a time or space limitation, the Muslim is linked to the traditional and present *Umma* through the faith and creed of Islam. Politically, Islam divides the world into two the Islamic state *Dar-al- Islam* and a non Muslim state *Dar-al-Harb*.

2.2.1 The Alms-Tax- *Zakat*- First universal welfare system

The classification of the political world into two categories is very useful in the understanding of Islamic philanthropic institution of *zakat* as spell out in the holly book of Quran is a “compulsory payments” Quran (2:267) which is also one of the five compulsory obligations- the pillars of Islam. Contrary, to what USAID, Chesney and Heffening (2005, 1995, 1995) who perceive as compulsory personal obligations or as Jonathan (1999) who see it as financial worship, hence omitting very potential apparent

worldly possessions Nadwi and Espisito (1972, 1980) have included four categories (i) agricultural produce including fruits and crops (ii) herds of cattle;(iii) savings, silver and gold, and (iv) merchandise and other goods of trade and industry. For the above categories of *zakat* it can be concluded that the real system of *zakat* must lead to economic growth and development. For this to occur *zakat* needs a very strong institutional arrangement, which will guarantee assessment for the *zakat* payees, research for both human capital and training for collectors and needs assessment for a class of recipients.

It is worth to note as have been indicated by Nadwi and Esposito (1972, 1980) that *zakat* cannot be practiced outside classes of recipients. The alms-tax seems to have been collected rigorously at times, while at other times individuals paid it if they so chose. Even under such highly bureaucratized administrations as the Ottoman Empire (mid-13th to early 20th centuries) there was no formal method of wealth assessment for the *zakat*, it was largely a matter of personal conscience and decision. Weiss and USAID (2000, 2005) have pointed out a key problem with regards to *zakat* as providing the basis of an Islamic welfare system is the role of the state which have been applied and affected differently.

This however, poses a strong controversial debate as whether the state intervention in the collection and distribution of *zakat* should be considerably taken as necessary condition to institute *zakat* system, or the regulatory mechanism of the state should it be viewed sufficient condition for institutionalizing *zakat* system? The possibility of establishing Islamic social welfare system within modern, post colonial and usually secular state without the need for establishing of an Islamic state become oblivious preoccupation of most Muslim community in Tanzania and elsewhere.

The application of the conceptual frame work in this study as model for Muslim social welfare becomes very much crucial in this account whereas the Pillars of Islam can be viewed as non state society in secular state and can actively engage in providing social services by applying Islamic code of ethical conduct in running those institutions.

2.2.2 Sadaqa

Sadaqa and *zakat* are often used synonymously. While *sadaqa* involves charity, is used for the relief of an immediate need or lack of something, Islamic philanthropy on the other hand, has a broader meaning-the public benefit which involves giving. While all religions have encouraged both philanthropy and charity, it was codified only in Islam. The concept of *zakaat* elaborates a tax on wealth to be used for providing relief to the classes of recipients, The Quran (9: 60) and numerous authors like Esposito, Nadwi and Sami (1980, 1972, 2006b) reveal categories of beneficiaries these are: the poor, the needy, the people who collected and disbursed the *zakaat*, Muslim prisoners of war or slave who could be ransomed, debtors, people fighting in defense of the faith, travelers and "those whose hearts are reconciled.

Based on this, many want to differentiate between terms- *zakat* and *sadaqa*, to be consistent *Sadaqa* has a different purpose in Islam than *zakat* and both cannot be equated with each other, initially, *sadaqa* is charity. This is a form of voluntary giving to either rescue those who are mentioned among recipients of *zakat* or to make an enabling situation to smoothing operation of *Zakat* –which is gradually changing as a result of unbalanced economic system based on capitalist principles to a balanced one that guarantee equal economic opportunities and protection to all.

The other important philanthropic institution is *Waqf* which is explained in the following section.

2.2.3 Waqf - Islamic Charitable Foundation

A *waqf* (pl. *awqaf*) is a foundation formed through voluntary donation by the owner of property dedicating the usufruct to some charitable end.¹⁴ One absolute cardinal purpose of the formation of *waqf* is “a good work” or an approach to the God. Thus religious institutions have been major beneficiaries of public and private *waqf*. Throughout history the Muslims have also created *waqf* to offer health care, education, public bath (*hamam*), and other public facilities. These items provide supports in the fulfilment of survival, progress, and spiritual needs of the beneficiaries. In different parts of the Muslims world, *madrasa*¹⁵ or orphanages, for generations, have been successful in receiving *waqf* property. For example almost all the *madrasas* operating in the Bangladesh, India and Pakistan are established, financed and managed through the funding from *waqf*. Bakar (2004) indicate that in Malaysia, financial banking from many *waqf* supports Islamic educational institutions especially the pondok (boarding school).

2.4.3 The significance of the Islamic endowment (Waqf)

The endowment (*waqf*) is an important Islamic institution that has influenced Islamic and world economic development and socio-economic/political history. Its potential in future development should not be underestimated. The endowment's (*waqf's*) significance arises out of its centrality to the Islamic principle of charity (*zakat*), though debates persist as to

¹⁴ When Umar, later the second Caliph of Islam, got a piece of land in Khsibar (including a garden of date palms called Thamgh (Bukhari, 1971) he come to the Prophet seeking advice about what to do with the “piece of the land” he has just got. The prophet advised him to give it in charity as an endowment with its land trees on condition that land and trees will neither be sold nor be given as a present, nor be bequeathed, but the fruits are to be spent in the charity (Bukhari, 1971). So Umar gave it in charity, for Allah,s cause, for the emancipation of slave, for the poor, for the guests, for travelers, and for kinsmen. This is how Umar being advised by the Prophet, created the first *waqf*.

¹⁵ Madrasa is an educational institution with emphasis on Islamic religious teaching.

its effectiveness in achieving development goals. Endowment (*Waqf*) is crucial vehicle of welfare support for ordinary people. Whether the *waqf* serves to deliver the quality of services or whether it was preferable provider in the past has been debated but its revival has implications for future development.

2.5 Moral Philosophy: Yunus and John Rawls

According to Ghaffar (1996) a just society can not exist without access to social welfare. In the real world, both government and the private sector often fail to provide basic needs to all people. In the absence of one or more of these, the philanthropy sector is a vehicle through which rural people who lack these qualities can organise and influence the government and private sectors. One possible way to use Ghaffar's definition of social justice in the rural poverty alleviation is to institutionalise Islamic philanthropy like *waqf* which can meet and address a majority of basic needs criteria to qualify as institution which can alleviate rural poverty.

Some of the poverty reduction experiences can be drawn from South Asian where by one among the features is failure of direct approaches to significantly reduce poverty. Many factors such as the failure of top-down planning, lack of community participation, weak local governments, corrupt and uncommitted bureaucracy and leadership, lack of recognition of beneficiaries and program targeting, can be held responsible for the dismal performance of the institution. Under these circumstances, direct poverty alleviation programs are not only costly but also ineffective in achieving the desired results. The situation also offers a great promise for the success of the programs organized by philanthropic organizations and local communities that do not face many of these problems Ghaffar and Yunus (1996, 2003) through vivid and living example on how micro- landing in Bangladesh and *Zakat* and *Ushr* committees with membership from

local residents, without the involvement of government officials, have performed miraculously well in Pakistan and Bangladesh in the collection and disbursement of funds for the poor and they have broken the vicious cycle of poverty.

2.6 Collapse of Traditional Islamic Institutions

Analysis of the traditional arrangement of Islamic institutions reveal why philanthropic institutions are not operating in societal level. The conceptual modal gives insights on the extent of the contemporary arrangement of these institutions which offer distinct variation from inputs category “A” as supply side that feeds to category “B” which has in this respect the Islamic institutions that should act as it has been noted. El-Baz and Shahida (2000, 2003) maintain that the relationship between the state and civil society is dialectical and interactive. It develops through the dynamics and mechanisms of confronting contradictions and confliction issues, which are determined by economic, social, cultural and political changes in society. Understanding of the operational dynamics of civil societies according to its role in development and social change, is analyzed according to one of the two paradigms in which Civil Society Organizations operate, i.e. the functional and the structural paradigms is very relevant here. The established relationship between the fundamental articles of faith and pillars of Islam stands to be very important aspect where the overall structural and functional purpose of pillars of Islam is so dynamic in the dimensional and situational whether a state is Islamic or none Islamic i.e. circular. According to the functional paradigm, the role of functional CSOs fall mainly within the realm of philanthropy, welfare and service delivery functions. Islamic institutions act similar to CSOs as strategic approach in development activities in the context of the contemporary situation.

In this context the role of functional CSOs should be characterized by:

- a) The welfare and service delivery activities, functional CSOs replace the state in its responsibilities for social services, especially within the context of Economic recovery, structural adjustment policy and liberalization policies.
- b) Providing care and services to the impoverished and marginalized groups, functional CSOs reduce the social and political tensions emanating from severe social polarization and exclusion.
- c) Although functional CSOs are increasingly playing an economic role i.e. generating income through production and employment activities, the selected activities should aim at reducing part of poor people's hardship, rather than changing their social status by tackling the structural causes of social inequality, nor bringing about any radical change in the social system i.e. social transformation.
- d) The welfare and service delivery role of functional CSOs should enhance citizens' participation as empowerment process.

The structural paradigm in this analysis is linked to the structural role of Islamic Institution as CSOs in the processes of development and social transformation. It is viewed, herein, as an institution and an essential actor in the social structure. Pillars of Islam in this context should become as collective agent for social and economic change.

Its role and characteristics would be as follows

- a. Should play a balanced role with other institutions i.e. the state and the market and thus, it is independent and not a residual category to any of them.

- b. Structural Islamic institutions should acquire more permanent institutional characteristics as a sector, with established rules and norms. Thus, its activities are usually planned rather than Ad hoc reactions.
- c. Structural Islamic institutions must transcend the welfare/service delivery functions, as a goal, to the comprehensive development role based on; mobilization, advocacy, capacity building and empowerment of the target groups who would be prepared to become the de facto owners of the these institutions
- d. Structural Islamic institutions, through their role in advocacy and empowerment, become a mobilizing force for integrating the people in a process of "participatory development". In this context Islamic institution becomes an equal partner with the state and the private sector.
- e. Structural Islamic institutions play an economic role through its mobilizing and empowering mechanisms. It helps people to develop critical abilities, which is the base for social creativity. Islamic institutions in this context should become a collective agent for development and social change.

It should be made clear here that traditional Islamic Institutions referred to, are those institutions sanctioned by Quran and the traditions of the prophet Mohammad (P.b.u.h) literary these are: Islamic family, Mosque, fasting, philanthropic institutions (*zakat*, *Sadaqa* and *Waqf*) and pilgrimage.

Each of these has a specific role to play in the community. Each of its obliged sanctioned roles reflects both individual and community. Individuals as agents must abide by the rules and regulations as stipulated by the religion, for fulfilment of the purpose of creation. The ideas and practices of the philanthropy should operate and be understood first by member of the family who are the unit of production, reproduction and

consumption. The Mosque (institution) being very instrumental organization with a vital function to stimulate and emulate the well functioning of the community should be the centre of ideas and best practices of both spiritual and material needs.

The spread of Islam was merged with, the traditional rural structures which embraced the spatial production, reproduction and consumption system together with the technology, institutions organizations and value systems that have developed around it. The social relation of land for example was central to the production system and is reflected not only in the land holding and rural settlement pattern but also in the relation of the latter to the urban centres within the countries concerned. Islamic land principles potentially offer opportunities for enhancing property rights Sami (2006a).

Tibaijuka *et al*, Koda and Wembah (1996, 1998, 1998) associate the introduction of various policies during the Nyerere era like Arusha declaration policy of 1967, the village and ujamaa villages (Registration, Designation, and Administration act of 1975 with decline in economic and dismantling of social fabric. Relatively, the Islamic philanthropic Institutions were affected and harmed, leave aside the confiscation of the property of East African Muslim welfare society (EAMWS) as have been pointed out by Bakari and Said (2004, 1998) also Westerlund (1982) shows that the ideas and best practices were inflicted and affiliated in ujamaa philosophy. The imposition and establishment of Bakwata for instance neither took accounts on how to restore traditional Islamic institutions nor reflected on how these institutions are related to community obligations. Also the role of *Imams* was reduced to bear only religious rituals and did not take into account the development aspect of religion in terms of material wellbeing.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Location of the Study

This study is conducted in coastal districts of Mtwara region. This area is deliberately selected because is the home to a wide contrast on incomes between the rich and the poor and they represent areas of large Muslim communities.

3.2 Research Design

Basing on the research questions and objectives in this study a case study design is used. This design has been chosen because of its flexibility in terms of data collection and analysis methods, also due to its depth and breadth study of the variables. Case study design is preferred due to its characteristic of thorough study of a unit over a range of variables but always maintaining the unitary nature of the unit of inquiry. Furthermore, a case study produce a real and enlightened record of personal experiences which would reveal one's inner striving, tension, morality, and motivations that drive him or her to action related to philanthropy and general altruism.

3.3 Unity of Inquiry

The following units of inquiry were used in this study.

- (i) The Region and districts Muslim Supreme Council of Tanzania (BAKWATA).
- (ii) Sufi Muslims Movement centers (Khadiriya)
- (iii) Amana Islamic seminary secondary school owned by Mtwara Islamic development centre (MIDECE)
- (iv) One private school owned by Prominent Islamic scholar Sheikh Noordeen Mangochi.

- (v) The Quranic schools (Madras¹⁶) of AL-Madrasat Damba situated in Taqwa community Mosque and ZAYN AL ABEDYN, owned by two very young Muslim clerics.
- (vi) The Tanzania Muslim Professional Association (TAMPRO), Mtwara branch
- (vii) Asian origin Muslim Institutions.
- (viii) Four sampled Mosques which are: Railways Mosque built by workers from by then Tanzania Harbors Authority (THA), Likonde Mosque, Hudaa community Mosque and Dhikra Mosque.
- (ix) Members of committees of board of director from two Mosques. sampled mosque were also conducted and supplied with varied information that enriched the study.

3.4 Sampling Methods

3.4.1 Random sampling

Random sampling is applied in collecting data from those organizations. The targeted respondents were the recipients of philanthropic items, these classes of recipients have been fixed by early tradition. These are: the poor, the needy, the people who collected and disbursed the *zakat*, Muslims who are vulnerable, debtors, people fighting in defense of the faith, travelers and "those whose hearts are reconciled.

Six respondents in each of these institutions and Mosques were involved in a structured questionnaire interview. That is to say sampling frame was drawn from 10 institutions

¹⁶ Islamic school of high leaning, in Tanzania an addition extra explanation is needed to be observed, these additions are: The Madrasa are institution that give the Muslim children pre-school education. Usually those who go to these Madrasas are between the age of six and eight. Boys and Girls go into them together. Usually the Madrasas operate eight to eleven in the morning. There are also Madrasas for post school purposes. Those who go into them have finished their primary and secondary education. These are the Madrasas that last for all day long. The theme of this study is basically on such Madrasas. There are also Mosque Madrasas which are hold in the Mosques these Madrasas operate in the evenings between seven and eight, these categories will be involved in the proposed study.

mentioned in unity of inquiry. These categories using structured questionnaires were therefore involved 60 respondents. The selection of the respondents was based on partial probability random sampling from lists not exhaustive prepared by Imams or head of respective organizations.

3.4.2 Purposive sampling

Interviewees were purposefully selected among the Muslim business people, and Mosques' committee. These were categorized in two groups the first category is of big business people.

This involved two businessmen one from Mtwara town and another from far Newala district respectively. It was very difficult to get access to big business men. Second category was the middle level business people. This category involved four respondents the two from each site. The inclusion of business category was an attempt to a reasonably sample from which conclusion can be drawn.

In the case of Mosques' committees/ board of trustees from four Mosques were selected, a sample had five members each, Purposive sampling was very useful for situations where the researcher reached a targeted sample quickly and where sampling for proportionality was not the primary concern.

Purposive sampling methods were applied in this study. This was meant to get information from key informants such as religious leaders, from the units of inquiry.

3.5 Methods of Data Collection

3.5.1 Primary data collection methods

Primary data include information, which are obtained directly from the respondents who were subjected to the following methods:

- (i) Structured questionnaire, which contained close-ended questions and open-ended questions, were used to obtain data.
- (ii) Personal interviews were conducted face to face between the interviewer and the respondent regarding the research questions. Personal interviews are the most flexible since interviewers can clarify questions and probe for answers. The researcher interviewed key informants using a checklist to guide the discussion or interviews.
- (iii) Observation: Information were obtained through observation of the respondent's surroundings, relevant facts, actions or behaviors in relation to philanthropy practices in place by making a comparison between different denominations in Muslim community.
- (iv) Focus groups discussion was convened with Muslim elites from different Islamic denominations.

3.5.2 Secondary data collection methods

Secondary data were collected from different sources which include Mosque Libraries, and files, constitutions were revisited to see if there were components of philanthropy institutions. Also Islamic institutions mentioned in unity of inquiry were consulted to save the same purpose, information relevant to the study in question were obtained from

National archives, and Church archives, respectively. Sokoine University of Agriculture Muslims Community Trustees (SUAMCT) and Dar es Salaam University Muslims Trustees (DUMT) the only Islamic University organizations for Muslims who work in these universities are the center for rich information.

3.6 Data Processing and Analysis

Quantitative data were analyzed using the SPSS program. The analysis however, took into account the qualitative data which is not reducible to statistical calculation.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.0 General Characteristic of the Muslim Community

The general background characteristics of Muslim community; that range from age, gender, education level, marital status, religiosity, level of awareness, occupational structure, organizational and management skills about philanthropy and general knowledge of religious ideas and concepts are considered in this study as important. This is because they have great influence on functioning and performance of the philanthropic institutions that will support development in the rural community.

4.1 Education Level

An examination of education level of the respondents of sample of the Muslim drawn from the unit of inquiry of this study reveals that more than 50% have up to standard seven education, 16 % had no education at all. Similarly, 14% of the respondents had secondary education from form one up to Form six where as 1.8% had post secondary or college education, and 1% had adult education. Those with only *Madrassa* education constituted only 12.3 % of respondents.

Table 2: Education level attained by the respondent

Description	Frequency	Percentage
No formal school	9	15.3
Functional literacy	3	5.1
Primary Education	29	49.2
Secondary -O level	6	10.2
Secondary -A level	2	3.4
Above secondary, below university	1	1.7
Madrassa	7	11.9
Missing	2	3.4
Total	59	100

The relative weak position of Muslims in Tanzania in education sector, among other factors, as shown in the above table contributes significantly to the state of Islamic philanthropy. Islamic philanthropy generally operates in very rudimentary and inter personal ways, poorly organised and lacks public accountability and clear regulations, to extent that fail to enhance development of the Muslim community as a whole and entire human as prescribed by the holy book of Quran and Prophet's traditional.

Lack of education in the Muslim community is fundamental to the violation of human rights. Without education, people lack the capacity to achieve valuable functions in life. When people have access to education, they develop the skills, capacity, and confidence to secure other basic rights. Education gives people the ability to secure information, thus deepening their rights along with government's responsibilities, develops the communication skills needed to demand their rights, and makes them confident to speak and negotiate with a wide range of government officials and power holders. Those who receive philanthropy help will often choose education over other services and goods.

In the focus group with the elders and *Imams* of two mosques, held at Mtwara Islamic and development centre (MIDECE), repeatedly requested "schools for our children" as the primary need for their children, despite the lack of cleaner wells and other relief commodities.

During the workshop conducted by TAMPRO, the participants from Mosque committee members who were asked if a grant of 5M (Five Millions) of Tanzania shillings will be given, how that grant should be allocated? They overwhelmingly demanded a school for their children, even though they also needed shelter, food and others.

Interestingly education is universally recognized as a basic human right, particularly by those who are being marginalized.

The issue of education among Muslims in Tanzania offers an appropriate case study on the policy of education which provided free education before it was abolished from mid 1980s. Historically, Tanzania Muslims have been lagging behind in western education from the colonial days to date. Crucial significantly in this regards, as the background of the situation, the study gives a few glimpse of history of the Muslim community pointing out the factors that influenced the relative poverty to persist. Sadly the rate of divorce for example is higher in Muslim predominate communities specifically in the study area, the survey which was conducted in Lindi and Mtwara in 2008 by the District Economic and Social Empowerment programme (DESEMP, 2008) un published report reveals that the frequency of marriage from two to three times among male is above 38% and the divorced women are 10% who are found outside the marriage wedlock, and those who are still in marriages in their second or third wedlock are estimated to be at 68%.

Interestingly, the comparison between DESEMP survey and the present study which asked a similar question by assessing the frequency of marriage portrays the same results. Though the unit of enquiry and sampling unit were different, the general characteristic of the population and the revealed result point similar behavior, this however, indicates that the divorce rate is a social problem that has diverse and negative impact to the rest of community and social functioning of the philanthropy.

As pointed earlier, the ideas and practices of the philanthropy are crucial elements that should be conceived first by member of family who are the both material and active agent in social changes.

Table 3: Frequency of Marriage

Description	Frequency	Percentage
Married once	30	50.8
Two times	13	22.0
Three times	4	6.8
Four times/above	1	1.7
Missing	11	18
Total	59	100

Knowledge as social facts should be seen and taken as the function of the experience of the society encountered by members of that particular society through social interaction and their environment, education in other part is the medium through which the knowledge is transmitted from one generation to another in respond to what that particular society need to achieve.

The history of education in Islam is recorded to have started from the prophet's Mosque in Madina where the curricular were consisted to the religious subjects such as Quran, Sunna, Hadith and Sharia. Mutawali (1992) has pointed out that as the Islamic state expanded its boundaries and the Muslims increased their interactions with other cultures and civilizations, the curriculum was expanded to include what were known as the rational sciences (*al-ulum al-aqliya*) such as medicine, astronomy, language and literature.

Mosque for instance was a comprehensive institution that served as centre of Muslim social, political, economic, and judicial and education life, contrary however, the study has found that 80% of the money donated by Muslims in the study area is channeled through mosques, which dot not have management skills for dealing with such money, or the donations are either given to the poor all at once. None of the money is held back and being used to truly empower the poor.

Surprisingly, enough is the way Muslims conceptualize education while there is a lot to be included in education curricular to cater for a dynamic changing world and needs of the community, Quranic School in the study area still emphasis and concentrate in traditional memorization methods of narrative description without comprehending the ideas and messages of the Quran.

The changes for this though is obvious, nevertheless, the development and transformation need of education curricular is hampered by strongly embedded thinking of dual separation of religious knowledge from the realms of contemporary needs. In order to create a society with innovative, critical, analytical and objective reasoning geared to bring positive changes, the necessity and deliberately including of pertinent issues in religious teaching for best practices should be put in place accordingly.

Table 4: Have you got financial charities or assistances

	Frequency	Percent
Yes	25	42.4
No	32	54.2
Total	57	96.6
Missing	99	2
Total	59	100.0

Though Islamic philanthropy do exists in many forms, the Muslim community is not well informed about the definitions and the potential importance of the contemporary philanthropy. Lack of education, transparency, accountability and ineffectiveness of Mosques and Islamic institutions have been indicated to be responsible for inter personal channeling of charities. Despite the fact that the religious leaders enjoy the situation because they are one who are given these charities, and there is no well established record and mechanism in place for assessment and accountability, as matter of fact the vacuum created by absence of strong and well organized Islamic philanthropic institutions is

responsible for the situation. Preferably, in a situation where Mosques lack managerial skills, and modern knowledge to services its followers, people with religious motivation find other alternative and this in turn create grievances among members of the religion.

4.2 Educational Goals and Motivation for Philanthropy

The need to improve the quality and objectives of education as offered at present in many Islamic Quran schools is obvious. The facilities are generally inadequate including buildings teaching facilities and teachers. Even worse there is no one agreed curriculum among diverse Muslims groups. However, the Islamic Propagation centre (IPC) has been attempting to influence the curriculum through establishment of Tanzania Islamic Education panel which will among other duties to translate and prepare syllabus and to develop curriculum that will meet the needs of contemporary era.

Education for Islamic community should aim at the balanced growth of the total personality of man through the training of man's spirit, intellect, his rational self, feelings and bodily sense. Education should cater therefore for the growth of man in all its aspects: spiritual, intellectual, imaginative, physical, scientific, linguistic, both individually and collectively and motivate all aspects toward goodness and the attainment of perfection.

The ultimate aim of Muslim education lies in the realization of the complete submission to Allah on the level of the individual, the community and humanity at large¹⁷.

Inconsistently, the education offered in the *Madrasas* though do not reflect the contemporary situation of the Muslim community, the divorce rate mentioned above which might affects posttraumatic stress disorder in woman, maternal health problems in

¹⁷ Quoted by Ashraf in his *New Horizons in Muslim Education* Pg.4 (italic added)

mothers and subsequently increases in maternal mortality and for survived mother with mental illness complication might also bring impact in children by lowering infant birth weight, high rate of malnutrition and stunting, adversely affect physical, cognitive, social behavioral and emotional development of the children, all of these could had had been taken into aboard and incorporated in day to day of knowledge and be taught in their study circles.

Impact report issued by *BasicNeeds Tanzania* (2008) un published material- the NGO that deals in community mental health and development working in Mtwara points out that majority women are severely affected by mental health problem due to poverty and family instability.

Both, poverty and health-hallucination problem rather are synchronized in traditional and religious culture within Muslims community, and is popularly known as Maruhani and receives much attention and recognition. The available resources under many women who appeared to suffer this kind of complications and who were interviewed proved to spend large portion of their income in non productive ends. One respondent revealed that it is estimated that traditional ritual to services Maruhani or as traditionally known as Mashetani (demons) costs about five Hundred thousands or more. Direct questions requested the respondents to specify whether they understand some issues related to philanthropy such as the meaning of poverty, the way philanthropic institutions contributes to poverty alleviation, the meaning of *waqf*, *zakat* and *sadaka*, these questions were set to measure and explore three dimensions of philanthropy in Muslim community, the level of understanding and altitude as it will reflect on the manner how they organize and channel their giving for purpose of inducing impact to the rest of community and the potential role of Islamic philanthropic organization in reform and development should

play. The revealed data show that Muslim tend to favor direct charity to an individual recipient than channeling their donations through an established institutions, another question asked respondents whether they receive charities or assistance, 42% said yes, they were also asked how did giver got them through, the result shows that 54% were reached through friend contact while the philanthropic institutions show to have incognizant in channeling charities by 8% and 4% respectively.

In order to solicit view on ideas and practices of Islamic philanthropy the questions were asked whether the respondents could differentiate between *Zakat Sadaqa*, and *waqf*. The responses show that about 67% of Muslims can not distinguish these important concepts in philanthropy. Only 15% of the respondents showed that they know what *sadaqa*, *zakat* and *waqf* are and how these concepts differ in their meanings and usage in religion. The remaining 18% know these concepts without relating them with specific knowledge as sanctioned by within the Quran and traditional of the saying of the prophet Mohammad (p.b.u.h).

Reorganizing the Islamic philanthropy that will real address the issues of poverty given the situation where the Muslims stand, the study has found that the items that are required for a Muslim obliged to involuntarily pay *Zakat- Nisab*,¹⁸ as stipulated from the tradition calculation, many interviewed Muslims seem not eligible to pay due amount because they don't qualify and are unable to meet specific *Nisab* according to items given, and the trend persist due to failure of social capital formation in the entire economic system of the Muslim community which is strongly and subjectively influenced by worship quests. These situations, demands for educating Muslims through education and awareness

¹⁸ Wealth above a certain fixed threshold that Muslim is annually required to pay to the already stipulated needy.

creation geared to sensitize entire Muslim community to embark effort through collective effort rather individual approach. This however, in other hand, if not taken in due courses poses the impossibility of the poverty to be alleviated through present and contemporary economic situation facing Muslims community in the rural area by using resources that will be obtained from single source like *zakat*. Major economic occupational structures of the respondents in the study area show this in details.

Table 5: Major Economic Activities

Description	Frequency	Percentage
Employed in public sector	2	3.4
Employed in private sector	5	8.5
Peasant	20	33.3
Fisherman	2	3.4
Businessman/women	8	13.6
Self Employed	6	10.2
Retired	3	5.1
House mother/wife	5	8.5
No job at all	6	10.2
Missing	2	3.4
Total	59	100

Definitely, for total population of about 1.8 million people assuming that all are Muslims and all will be calculated for different *zakat* items will not again suffice for the poverty alleviation strategies, the statistics of the livestock Population in the region show that the region has 0.64M goats, 0.12M cattle and 0.16M sheep, there is direct conclusion therefore, based on the above livestock population that, there is insufficient amount of *zakat* that can be collected on livestock because there are not many cattle farms in the region.

Essentially, for the Sunnis, *zakat* on business (production, mining, fishery, shipping, supply, agriculture, services or others, as long as it is for the purpose of profit) is obligatory.

While *zakat* is meant to purify wealth it is also meant to be distributed to reduce distress of the poor. The *Qur'an* (9:60) provides specific guidelines in the distribution of *zakat* to eight different groups of people and activities viz. the poor, the needy, those employed to administer the *zakat* fund, newly converts to Islam, those in bondage, those in debt; any thing in the cause of God; and the wayfarer. Thus basically it is for the poor, the needy, and their survival.

In most cases the research has found that *zakat* payers undertake the distribution tasks privately, mainly due to the lack of an organized system or for the lack of trust in *zakat* collecting organizations. In many cases, for example Mosques have no Bank, accounts showing that 50% of the cash level collected per a year is used for maintenance of Mosques and 50% allowance for the people who work in the Mosques.

4.3 Legal and Fiscal Framework of the Philanthropy

Generally, there was fear across Muslim community with regards to question asked in order to assess whether they like to channel their philanthropy contribution to individuals or established organization nearly 87% shows that they like to channel their giving to individual rather than organization. There are two possible explanations subject to this finding one is relative to the happening of the September 11 and the sensitive issue of counter-terrorism which lead to unintended consequences, like committing injustices against people who need help, or volatilizing institutions that are giving needed assistance.

It can be however, noted that the substantive and constitutive teaching of the *Quran* and the *Hadith* provides for establishment of justice and the rule of law. It suggests a moderate and rightful path, and not the adherence to the extreme path.

The second explanation is given against the *BAKWATA* which painted bad image in the place of Muslims community the Supreme Muslim Council of Tanzania (*BAKWATA*) since its establishment this body has been under state control since.

Quite apparently, *BAKWATA* does not enjoy the support of the majority of Muslims in the country and particularly among the important sections of the Muslim community with exposure based in urban areas. In 1994, for example, the then Deputy Prime Minister and Minister for Home Affairs, Hon. Augustine Mrema called upon the churches to raise funds for the General Meeting of Bakwata, which they did, and Mr. Mrema himself supervised the election of Muslim national leaders. Lodhi (1994) says, 'It is noteworthy that, in comparison to other religions of Tanzania, it is only the Muslims who were formally and officially connected to the State'. And according to Westerlund (1980) Muslims are brought under state control because they are perceived as politically dangerous. This lack of transparency may also have attributed to the attitude that direct donations are better than a donation to an institution; this bypasses philanthropic organizations, and thereby excludes aid to the neighborhood in which the donor resides. This model of giving stagnates capacity building.

Following to scenarios facing Islamic philanthropic institutions in Tanzania there is growing needs to improve, legal and fiscal framework for philanthropy, particularly in the provision affecting registration and monitoring of none profit organisations and the

need for favourable tax incentive for philanthropic donations Government procedures should be streamlined with one shop stop services whenever possible.

4.4 Public Education and Awareness Creation

While the philanthropy exists in many forms through out in the history of Muslim community, the majority of Muslims are not well informed about the definitions and potential importance of contemporary philanthropy. Responsible philanthropy consists of more than occasional charitable. The cross tabulation data worked in this study show that 76% to 80% enjoy giving during Friday congregation pray, and during both *Idd fitr* and *Idd Thulhaji* as *Sadaka* the paying that don't follow within any working principle and mandatory sanction. Instead of purely relying on paying as stipulated by traditional and saying of Prophet Muhammad (*pbuh*)

Philanthropy need to be strategic in its approach, aiming to address underlying social problems with sustainable solutions. Muslims need to be better informed about their potential roles and opportunities in philanthropy, at whatever level of engagement may be possible, and that social development should not be left entirely in the hand of individuals nor to the government. Muslim community through philanthropy should make use of modern techniques and technology as required by the religious to conduct public education through for example websites, Newspapers, radios, courses to be taught at university levels and televisions to consciouitize the public and make aware of what real is wanted in this noble endeavors.

4.5 Resource Mobilization

Resource Mobilization is major serious challenge facing philanthropy in Muslims community in the study area. Seeking money through louder speakers and putting thin

clothes at the Mosques and boxes with small holes is not only approach to resource mobilization. Others include fundraising campaigns and events to raise funds from the general public, *zakat* launching strategies developing opportunities for earning income, more use of in-kind contributions, and volunteers and creating *Waqf*- endowments. These are among the resources mobilization approaches which are very popular in many Islamic and rich organized countries. Failure in indigenous resources mobilization strategies in the rural area and Muslims community at large had been the utmost and probably causes of the present poverty. Resource here should be kept in the holistic sense that encompass a human resources should be viewed in the same manner and been given high level of priorities.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

The roots of poverty are not in the community at the grassroots. Poverty is essentially a socio-political product of the systems imposed from the top –at national and international levels. Poverty is presented as a problem that has never been successfully addressed. In fact, it is not that, poverty has not yet been understood; it is because the right approach has not been applied. The current dictated solution for poverty alleviation are simply to moderate the suffering, not to let anyone off the hook, the poorer at rural would not automatically benefit from present micro-credit schemes because there is so much power in the hands of the elite, who maintain status quo at national levels.

Undoubtedly, mismanagement and miss-allocation of national resources are two main causes of poverty in country like Tanzania, where the poor are getting poorer and rich richer with each passing day. A rethinking of poverty alleviation strategies is needed without any dictation of solution from abroad. As long as parallel structures are imposed from the indigenous one in the poverty alleviation strategies, poverty cannot be solved. The international donor community and lately the embraced micro credit schemes are generally insensitive to the context of the rural poverty problems and continue to judge the situation according to macroeconomic management- which speaks only about fiscal and monetary policies whose instruments ultimately are loans and interests, these approaches are considered as the final solution however, Islamic philanthropic institutions is vehicle for poverty alleviation strategies that cannot be alienated from traditional established relations between fundamental articles of faith and five pillars of Islam. The need to understand the epistemological significance of poverty as defined and understood in the established inextricable moorings is very crucial. *Faqir* (poorest of the

poor) and *Miskeen* (whose legitimate needs exceed his/her means) are two basic classifications of poor in Islamic perspective. Contrarily to interest based cosmetic approach, the Islamic way of poverty alleviation focuses on developing human resources (*tadreeb*) and providing relevant job opportunity.

The institutions identified for financial assistance to the poor are assistance (*kifalah*) by: the nearest kith and kin; the neighbor hood rights; others in the form of mandatory charity like *zakat*; and through temporary and permanent endowments- *waqf*. Moreover none Islamic state like Tanzania is bound to provide sustenance to its citizens irrespective of their religion. If the religion has its own ideological and rooted philosophy of tackling poverty should be taken amidst to existing one instead of solely depending for secular solutions which is largely incomprehensible and unprecedented when it comes to the question of choice at level of individuals whom these poverty alleviation strategies are aimed at. The enormity of current poverty alleviation strategies to the poor under Islamic over view cannot be disputed. Instead of taking religion out of our daily life, if we can focus on integrating Islamic principle in our daily life as social facts, the social response to poverty, irrespective of the involvement of the state, would be far more supportive than all donated funds together.

Zakat and *waqf* are two institutions, which if used properly, can address the problem of poverty to great extent.

The institutions of *waqf* have tremendous potential for reaching the poor and helping them to escape the poverty trap without engaging them in the scourges of micro-credit. However the assessment of both *zakat* and *waqf* in terms of their miss- utilization and rehabilitative contribution is urgently required.

The importance of Islamic arrangements for poverty alleviation lies in the fact that poor cannot afford loans at 20-25% interest rate, which either make them defaulters or the staff of concerned organizations get involved in corruption by showing funds reserved for other purpose as recovery of the micro credit.

More than 80% rural population depends largely on agriculture. Instead of purely relying on interest- based loans, programmes like Billions of JK, and many others need to look into Islamic ways, like *Mudariba*, *Musharika*, *Khumus*, etc for supporting the needy. The work opportunities through injecting money in public and private projects as done by current government are not going to address the suffering of millions living in the remote regions, where cottage or rural industries need to be promoted on priority bases.

The ongoing poverty alleviation measures show that despite the fact that the markets do not eliminate poverty, because they tend to move new wealth away from poor rural communities, most NGOs and government follows the capitalist markets doctrines. They secure dividends by concentrating investments in relatively favorable environments. The poorest in the poorest place like in rural have thus disappeared in practice-if not in ideology and publicity-from NGO networks and government programmes, almost as surely as they vanish from private market surveys and business plans.

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APPENDICES

Appendix 1: A Questionnaire About Islamic Philanthropy ; Based on Traditional Islamic Institutions and Rural Poverty Alleviation

I amfrom the Sokoine University of Agriculture. We are conducting a research about islamic philanthropy and Rural poverty Alleviation here in Tanzania with the view of suggesting ways by which institutions can help in poverty reduction. Any information which you will provide is for research purposes. Your own information which you will give out **will remain secret and that is why your name will not be needed.**

I kindly thank you in advance for the time you are going to spend in answering our questions.

I INTERVIEWEE'S PERSONAL DETAILS

1. Residence
 1. Region
 2. District.....
 3. ward/suburb.....
 4. Village/street.....
 5. District of origin
2. In town/In the village (circle the correct answer)
 1. In town 2. In the village
3. How old are you?
 1. 18 – 25
 2. 26-35
 3. 36-45
 4. 46-55
 5. 56-65
 6. 66 and more

4. sex
 1. Female
 2. Male
5. Level of education
 1. Not educated
 2. Adult education
 3. Primary education
 4. Secondary (O Level)
 5. Secondary (A Level)
 6. Above secondary (but below university)
 7. University
 8. Others.....
6. What is your Marital status
 - (1) Single (2) Married with one spouse (3) Married with more than one
 - (4) Divorced (6) Widowed (7) Cohabiting (8) Separated
7. Which religious doctrine do you follow?
 1. Muslim (Doesn't mention any doctrine)
 2. Sunn
 3. Shi'a
 - 3.1 Ismail
 - 3.2 Bohora
 - 3.3 Ithnasheria
 4. Others (mention)
8. How many times have been married ?
 1. only once
 2. Two times
 3. Three times
 4. More than four times

9. What is your basic job/activity which enables you to earn living?
1. Employed in the public sector (under government service)
 2. Employed in the private sector
 3. Politician (Politics being the main activity)
 4. Farmer
 5. Fisherman
 6. Businessman
 7. Self employed
 8. Retired
 9. Home mother
 10. Didn't mention any job at all
 11. Others (mention).....

II The concept of Philanthropy

10. What does poverty mean?

.....

.....

.....

11. How do philanthropic institutions contribute to poverty reduction? (Please indicate your first and second choice)

		Choice 1-2
1	For propagating and influencing changes	
2	To offer services to the poor	
3	Others (Mention)	

12. What do you understand about *Waqf*?

Interviewer's remarks

.....

.....

.....

13. What do you understand about *Zakah*? Interviewer's remarks

.....

.....

.....

14. What do you understand about *Sadakatul-jariya*? Interviewer's remarks

.....

.....

.....

15. Please mention types of zakah which you know:

S/No	Types of zakah	Interviewer's remarks 1 – of wealth 2 – of fitr
1		
2		
3	He/she doesn't know	

16. Mention items (wealth) which are supposed to be given as Zakah

S/NO	Item/wealth	Interviewer's remarks
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11	Others	
12	He/She doesn't know	

17. Please mention people whom Zakah has to be distributed to:

S/NO	The supposed/The concerned	Interviewer's remarks
1		
2		
3		
4		
5		
6		
7		
8		

18. I will read to you the following explanations, please tell me to what extent do you agree each explanation (ALTRUISM) circle your choice.

		Not true at all	Not true	It depends	True	Exactly true	NA
1	Many people in the society would like to help others with financial problems by giving them things like food, clothes etc.	1	2	3	4	5	99
2	Many people help their neighbours financially when they face economic hardship	1	2	3	4	5	99
3	Many people pretend to have sympathy on other people's problems but this is the opposite of the reality	1	2	3	4	5	99
4	Many people usually do care only their own interests	1	2	3	4	5	99
5	Many people help others but they don't like to be identified	1	2	3	4	5	99
6	Many people don't like to help others	1	2	3	4	5	99

19. Say, to what extent do you agree with the following (TRUSTWORTHINESS)

		I completely disagree	I disagree	It depends	I agree	I completely agree	NA
1	People are ready to speak lies in order to succeed	1	2	3	4	5	99
2	If you give a person a work to do without any supervision, he will do it trustfully	1	2	3	4	5	99
3	Always people speak truth even if that truth will affect their individual interests	1	2	3	4	5	99

20. To what extent do you agree with the following (ESUALITARIANISM)

		I completely disagree	I disagree	It depends	I agree	I completely agree	NA
1	Every person should have equal opportunity and the common say	1	2	3	4	5	99
2	It is the duty of every citizen to condemn all dicriminative statements or declarations	1	2	3	4	5	99
3	Poverty can be reduced if there will be fundamental changes in our social and economic systems	1	2	3	4	5	99
4	Obstacles that prevent women from holding important posts in public, private sectors and in politics should be deliberately removed.	1	2	3	4	5	99

21. Please tell me to what extent do you agree with the follwing (HUMANITARIANISM)

		I completely disagree	I disagree	I depends	I agree	I completely agree	NA
1	Always every person should find possible ways on how to help those who live in poverty than him.	1	2	3	4	5	99
2	Always every person should work on the welfare of the society.	1	2	3	4	5	99
3	People like to deal with the welbeing of others than they are supposed to do.	1	2	3	4	5	99
4	It could be better for people to deal with their own needs before they work on the needs of others.	1	2	3	4	5	99
5	It is better for people not to be largely involved in solving problems in the society.	1	2	3	4	5	99

III Volunteerism

22. Do you do any volunteering activity?
1. Yes.
 2. No.
23. If yes, why do you volunteer?
1. It just satisfies me in my heart.
 2. To fulfill my religious obligation.
 3. To help development of my country.
 4. To help people and to serve them.
 5. To get status and popularity in the society.
 6. To benefit from the society.
 7. To add something in qualifications in my profession.
24. What do you earn in volunteering?
1. More skills.
 2. To learn new things.
 3. To improve my religious faith.
 4. To raise my status and popularity in the society.
 5. Another one mention).....
25. What time do you spend in volunteering? Mention in terms of hours.....
26. If you don't volunteer, why?
1. No one tells me to do that.
 2. I have no time.
 3. I have nothing to volunteer.
 4. I contribute in cash.
 5. Another one (mention).....

IV Charity Giving

27. Have you got financial charities or assistances?

1. Yes.
2. No

28. If yes, how did the givers get you?

1. Through personal contact
2. Through religious persons.
3. Through philanthropic organizations.
4. Through relatives.
5. Through neighbours
6. Through friends
7. By submitting a request to the organization.
8. Through the mosque.
9. Through my work place.
10. Others (mention).....

29. What type of the charity or assistance have you ever got?

1	Loan
2	Monthly allowance from the organization or individual person.
3	Assistances in things from relatives, neighbours or friends.
4	Assistances from philanthropic organization
5	Orphans charities.
6	School fees.
7	Another one (mention).....

30. Do you think that the assistance you have received is important in your life?

1. Yes.
2. To some extent.
3. No (Go to 104)

31. If “yes” or “ to some extent” What its importance?

1	It helpd me to have better life.
2	It made me believe that there is faith in the world and it creates in me new insights and spirit in life.
3	It made my family to believe that still there is love among the people.
4	It strengthened my religious faith.
5	It helped me and my family not to loose the way and go to where there is no appropriate solution.
6	It helped me to send my children to school.
7	It helped me to establish a business which serves me a lot at the moment.
8	Another one (mention).....

32. In almost every place there are people who are popular in doing philanthropy, do you know such people in your area.

1. Yes.
2. To some extent.
3. No.(Go to 106)
4. I don't know.106)

33. If “yes” “to some extent) Please tell us their occupations.

1. Employed in public sector (in the government service)
2. Employes in private service.
3. Politicians (politics being their major activity)
4. Farmers.
5. Fishermen.
6. Traders.
7. Self employed.
8. Others (mention).....

V. Religiosity

34. How many times have ever gone to the mosque in the last year (apart from participating in wedding ceremony and others)
35. 1 Five times a day
2 More than a week.
3 Once a week (in Friday prayer)
4 Once per month.
5 During Ramadhan.
6 At Eid prayer.
7 I have never gone.
36. Have you ever engaged in any religious ritual or ceremony in the last year
1. yes 2. No
37. If the answer is yes what kind of that religious ritual or ceremony do you engage mostly
1. Ziyara 2. Mauridi 3. Khitma 4. Remembarence of the deceased in the Month of Zul Hijja
5. Khitan (circurmcision or initiation)
38. How much did you spent in terms of finacial and materials ?
.....
39. Are you fasting during Ramadhan or have you ever been fasting?
1. Yes I am fasting.
2. I have never been fasting.
3. I am not fasting at the moment but I have ever been fasting.
4. I am now sick/ I am now too aged to fast.

VI. giving zakah and fitr in the last year

40. Did you give Fitr in last Ramadhan?
1. Yes I gave.
2. No, I was not capable financially,(Go to 110)
3. No I didn't give(Go to 110)

41. To whom did you give your Fitr?

1 – mentioned 2- not mentioned

	Recipient	
1	Mosque	
2	Hospital	
3	Philanthropic organization.	
4	Religious organization.	
5	The government when faced with calamities.	
6	Social developmental organization.	
7	Individual person.	
8	Islamic religious educational institutions	
9	National philanthropic project.	
10	99 = NA	

42. Did you give zakah of wealth last year?

1. Yes.
2. I didn't, I was not capable financially.
3. No, I didn't

43. (Ask only those who gave) What was the kind of your zakah?

(Interviewer has to fill in the mentioned numbers)

1 – mentioned 2- not mentioned

	Receipient	
1	Mosque	
2	Hospital	
3	Philanthropic organization	
4	Religious organization	
5	The government when faced with calamities.	
6	Social developmental organization.	
7	Individual person.	
8	Islamic religious educational institutions.	
9	National philanthropic project.	
10	99 = NA	

44. Can you estimate the amount of zakah which you give per one year? Mention the amount.

1. Zakah of wealth.....)
2. Fitr (.....)t

45. Did you slaughter cow, goat or sheep at Eid-el- Hajj?

1. Yes.
2. I didn't, I was not capable financially.

3. No, I didn't.

46. Can you mention the rate of the amount at which zakah has to be given for the following items?

	Type of zakah	amount	Interviewer's remarks 1. He/She knows 2. He/She doesn't know
1	Cereal crops		
2	Livestock		
3	Gold		
4	Money		
5	Trade and Industry		
6	Agricultural products (which are not cereal crops)		
7	Animal products (e.g. milk, honey)		
8	Saved money		
9	Discovered/ identified treasures.		
10	Salary		
11	Zakatul- fitr		

47. Can you tell me the number of people whom you live with in your family?

.....

48. Please estimate the expenditure of your family per month.

Below 20,000	20,000 – 50,000	51,000 – 150,000	151,000 – 250,000	251,000 – 350,000	351,000 – 450,000	451,000 – 550,000	551,000 – 1,000,000	2,000,000 – 5,000,000	5,000,000 and more
1	2	3	4	5	6	7	8	9	10

49. In general, how was financial state in your family in the last year?

1. We had many credits to pay.
2. It was troublesome and difficulty
3. We had nothing to save.
4. It was not bad.
5. We managed to save something.
6. It was good at all.
7. He/She didn't answer.

50. How is housing? (The interviewer has to evaluate by looking at the real situation)

1. Very good.
2. Good.

3. Not bad
 4. It is bad.
 5. Very bad
51. Always people don't like to categorize themselves into groups according to differences in income. In which group do you think you belong?
1. The very top group.
 2. Intermediate group but close to the top.
 3. Intermediate group.
 4. Intermediate group but close to the bottom.
 5. The lowest group at the bottom.
 6. I don't know.

Thanks a lot for your highly cooperation you have shown us in answering our questions.

Appendix 2: Operational Definitions

To avoid conceptual and interpretational ambiguity and for the purpose of facilitating clarity with other study, this study has largely adopted the following operational definition.

Philanthropy

Philanthropy refers to the effort or inclination intended to promote the well being of humankind or to promote human welfare, as by charitable aid or donation irrespective of one's religion.

Islamic Philanthropy: refers to all forms of philanthropic giving sanctioned by Islamic teachings. These include *zakat waqf infaq sadaqat* gifts and other kind of assistance or donation which influence by local cultures. While philanthropic Islamic philanthropy is generated on the basis of moral religious teachings philanthropy has been developed on the basis of moral and social philanthropy regardless of religious background.

Poverty

The principle of *Infaq* requires everyone to try to multiply the material bounties of God. The **Quran** reveals that there can be no shortage of natural resources if prudently utilized and justly shared because God has provided all the resources we will ever need, including our own intelligence to develop them. Therefore, the poverty is the failure of the proper institutions to distribute and to develop both human and physical resources.

Rural poverty

Rural poverty is the absence of proper institutions of distributing and developing both human and physical resources in rural areas.

Poverty alleviation

Poverty alleviation is a process of fighting poverty not only by direct redistributing existing wealth but indirectly by helping every person and every community to build prosperity through entrepreneurial action.

Institutions

The term institution is used in this study to refer unchanged established institutions by Islamic traditions i.e. Marriage, Mosque, philanthropic Institutions, fasting and Pilgrimage.

Appendix 3: Rates of Zakat Giving

Zakat Item	Zakat Portion (%)	Calculation	Nisab
Savings	2.5	Lowest annual balance	Tshs. 1 530 000
Income (i)	2.5	Gross income	Tshs. 1 530 000
	2.5	Gross income less necessities	Tshs. 1 530 000
Business Share	2.5	Assets of business	-
	2.5	Lowest annual values (3)	-
Gold	2.5	Gold value owned that year	85 grams
Crops	2.5	Jewelry above limits	140grams
	10	Field value of rice (6)	1 620
Livestock	5	Irrigated crops	
	Varies	Number of cattle heads	Varies

1. The Zakat payer he/she is at liberty to decide which one of these bases to take for Zakat payment. They are allowed to deduct their annual basic necessities from the gross income to calculate the Zakatable amount.
2. Zakatable assets are the net current asset and short term investment as shown in the balance sheet. Businesses owned completely or mostly by Muslims are taken into account.
3. For a changing portfolio of shares, the payers can used the approximate lower value of the mix shares owned in a year. Debt and loans owned against the shares have to be deducted by calculating Zakatable amount. If the Company pays business Zakat, individual shareholders need not to pay
4. Equivalent to Tsh. 1 530 000 same 85grams of Gold equivalent is used as the minimum Nisab for the other categories (Tanzania)
5. Zakat is applicable to the stable crops