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In Ramadaan, every nine out of ten messages we receive on our smart phones via SMS, WhatsApp, BBM, and E-Mail is a call for charity. One sometimes wonders how do they get hold of your number, but you will find yourself automatically pressing "delete, delete, delete..." until your fingers start paining. These digital messages are in addition to all the newspaper ads, pamphlets, and the many announcements in the Masjids asking for funds for various causes. If you manage to dodge all these, the man with his lovely black file will find you somewhere in your shop, office, or home. There is nowhere to hide anymore!!

I'm a lover of charity and I really don't mind all those messages, but we need to find out a few things before giving our charity to any organization or individual, especially in this age of "profit for misery." We South African Muslims can be real "Simple Simons" at times, trusting people who drop a few tears here and there, show us a PowerPoint presentation with some lovely outdated pictures, present an impressive brochure with 20-year old testimonials in it or a rundown album with an outdated Letter of Collection. In the UK, it has been found that 9 out of 10 charities worth more than £100 000- has been guilty of fraud.

Charity is not only a social duty, but a form of worship too. If you make a mistake in salaat, it is easy to remedy it by repeating it or by means of a *sajdah sahw* (remedial prostration), but to give your R5 000- again when it didn't go the correct place in the first instance, is very difficult, and sometimes impossible! So, please don't give it to any Tom, Dick and Harry. Don't be shy to ask some questions, some very awkward ones too! Just because you know the person or the organization has been around for a long while, doesn't mean that they are doing the right thing. So here goes:

1. **Correct Knowledge and Trustworthiness**: Many organizations and individuals have no clue as to what they are doing, other than being a "hotshot on the welfare scene." They have to be the first at any war scene, natural disaster site or problem area. Monopoly of turf is the only criterion. They have not studied the Qur'anic verses, prophetic traditions, and the jurisprudential guidelines on what is charity, and how to distribute it. For them,

zakaat, fitrah, sadaqah and lillah

are all the same, so these can be spent on Muslims as well as non-Muslims, on salaries and admin costs as well as transport, because "money is money." Some charities keep millions in "reserve," whereas in the case of zakaat, it cannot be delayed. Others take "personal loans" from people's zakaat, never to be repaid again. These and many other issues must be rectified, or else your charity will not be fulfilling the purpose it was meant for.

Further, some charities do not bother to conduct a "needs analysis" of areas affected. Where people generally eat rice, they will send maize, where people generally wear sandals, they will send boots! Thankfully, many SA charities are professional in this regard. Also, in order to ensure transparency, the financials of any charity should be open for scrutiny to the public whenever they wish. If they are in order, they should be commended, and if they are irregular, the donor-community should be informed of it.

1. **Is there Racism in the Organization**? Racism within an organization can have grave implications on how a charity operates. For example, if the organization is largely Indian who have racism in their hearts, they will send aid to the Indian Sub-continent whenever the need arises, but will overlook the starving millions on their doorstep. If it's a Black charity and if they

have racism, they will overlook the xenophobia and apartheid against the foreigners in the townships. We need to have overwhelming compassion for all human-beings, and for all races, irrespective of nationality, gender and faith. This compassion should also be extended to the environment, the animals and the plants too. All charities, unless if they are specific to certain institution, area, or cause, should be all-encompassing. Racism is a cancer of the heart rooted in pride and a superiority complex. Can a person who looks down on others be entrusted with our charities for the benefit of humanity?

1. What about Salaries, Travel Expenses and Administrative Costs: Lillah can be used for administrative costs, but not zakaat. This is evident, but do all charities follow this rule? Did you find out? No giver will be happy to know that from every rand of charity, sometimes up to 60c goes in financing the lunch, retirement fund, and school fees for their children's private school. In the West, charities have been sadly regarded as just "another business," and the salaries of directors and personnel must be in line with the corporate environment. There is no empathy in their sense of duty.

An article which appeared on 2 July, 2014 in the Telegraph, states: "Research found that the number of staff on salaries of more than £60,000 jumped by 16% to 192% between 2010 and 2012. In some cases, the pay of senior staff increased despite falling revenues and donations." The article continues: "William Shawcross, the chairman of the Charity Commission, warned that charities were risking their reputations if they were not being seen to get a grip on boardroom excess.... In these difficult times, when many charities are experiencing shortfalls, trustees should consider whether very high salaries are really appropriate, and fair to both the donors and the taxpayers who fund charities." He continues: "Despite receiving large amounts of money, charities are not subject to the same level of scrutiny or accountability as government departments." In the same article, the salaries of some Directors in the UK were given as follows:

Sir Nick Young, CEO of the British Red Cross: £184,000 (R306 000- p/m)

Justin Forsyth, CEO of Save the Children: £163,000 (R270 000- p/m)

Chris Bain, CEO of Cafod: £87,000 (R145 000- p/m)

RicharLoretta Minghella, CEO of Christian Aid: £126,072 (R210 000- p/m)

Hopefully, our South African charities haven't profited from all the misery worldwide to fill their bellies, but the onus is on the donor to find out these details. A comprehensive study has not yet been done, but did you find out?

1. **Is Da'wah being done too?** There is a hidden tag in every food parcel, and this hidden tag should be read out whenever we distribute food to the poor and destitute. Food is a gift from the Almighty, and through food and education, we have to introduce the One and Only Supreme Almighty to the people. Every relief organization is a Da'wah (propagation) organ too, so this fact needs to be exploited to the fullest. Welfare in the form of Masjids, Madrasahs, Schools, Clinics, Orphanages, Soup Kitchens, Safe Houses etc need to be established. We should fill the belly in order to nourish the soul, not only to just let it out in the bathroom.

When ideology drives any relief project, we need to see which Charity stands for what. Who's who in the zoo! Are they converting people to a wrong brand of Islam and creating tension in the townships, are they the "bunny-hugging unity junky" type who regard all heretic ideologies as equal to pure *tawheed*, the "fence-sitting" type who causes disunity by calling for unity, or the "pompous pope" type who think that they are doing the Almighty a favour by using your money to feed the poor? Some charities inculcate the true understanding of Islam, whilst some actually aid the enemy in demolishing ourselves! Wisen up and do your homework, please!

1. What is the long-term solution? The most important part of relief work is the realization that poverty is a religious, social, or political problem. There is no shortage of food for anyone in this world, or else the Almighty wouldn't have allowed us to be born. For many years now, we have been contributing to Syria, but do we really understand what and who caused this anarchy? Did we address these issues through diplomatic and political avenues too? Are our regular charities telling the oppressors: "Don't worry, we'll make you homeless, make your wives widows and your children orphans, the Muslims of SA will send food!" In this instance, our welfare effort takes on a whole new dimension, a deeper dimension. Although emptying your pockets may sometimes be painful, but addressing the root cause as an

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is even more painful. So, make your contributions meaningful, don't let it just perpetuate world misery. The same can be said for our Township and other welfare projects.

Finally, there is no substitute for PERSONALLY distributing your charity. In this way, you are sure that your "Investment for the Hereafter" actually reaches the hereafter, to be personally looked after by the Almighty Himself, and to grow its dividends bigger and bigger until you find it in a beautiful form in paradise. If you don't do so, you might just be opening an empty pot upstairs!