



Original Article

Recent philanthropy strides: Lessons for Islamic philanthropyOluwaseun S. Saidu^{a*} & Mulkat A. Oguntola^b^a University of Manchester, United Kingdom* sulaimanibnsaidu@alumni.manchester.ac.uk^b University of Salford, United Kingdom**ABSTRACT**

The “mainstream” philanthropy literature is awash with varying strands of “knowledge” ranging from giving strategies or giving policies as well as themes that explain giving behaviour all in a bid to increase giving behaviour consistently. The paper seeks to expound if there is any lesson to be learnt from the gargantuan amount of scholarly philanthropy enterprise when viewed from the Islamic prism. Particularly, the authors aim to spell out if any, implications for Islamic philanthropy from these philanthropic strides.

Keywords: *Philanthropy, Islamic philanthropy, giving strategy, giving policy, Muslim social scientist*

Introduction

Philanthropy appears to be as old as the conscious man. However, the mainstream “erudition” is still grappling to know or understand why man carries out such act. At the same time, there is a tendency by Muslim social scientists to somewhat want to toe the line of these seemingly futile research direction or drift. Though many social scientists have come up with theories cum advances on why people give, yet what is unknown appears to overshadow what is known. To this end, the exposition takes the reader through the mainstream philanthropy sojourn exposing its narrow meaning of philanthropy/charity, presenting its theoretic and empirical studies on the art of giving as well as construed contributory factors to giving, vis-à-vis techniques that ignite positive giving results and finally spelling out deducible implications for Islamic philanthropy. The authors conclude with a sensitization statement for Muslim scientists as well as a suggestion on research direction for philanthropy.

Philanthropy: Its meaning, importance and relevant statistics

Generally, philanthropy refers to an art of giving that is aimed at enhancing productive capacities cum development of the recipient or beneficiary. This is usually construed as distinct from charity (or better still altruism) in the mainstream literature, which is seen as

that art of giving that is aimed at optimizing the consumption function of the recipient (and not necessarily to optimize productive capacities). In this sense, philanthropy is seen not an end itself whilst charity is. Whether, philanthropy or charity, they generally refer to acts of giving effected by donors directed at enhancing the positions of recipients. This invariably suggests a voluntary action that attempts to aid a potential beneficiary in a stipulated cause. Thus, any form of giving borne out of a non-coercive process aimed at augmenting the position of a beneficiary qualifies as philanthropy or charity.

It is clear from the above definition that philanthropy passes as a social phenomenon which is largely private sector driven and could help relieve government spending burdens in the provision of public goods by providing same e.g. charities for education, poverty alleviation, potable water supply and so on. It will therefore have impacts on economic entities as well as the society at large, as such, understanding it in the **right sense** might help us increase the art and also guide the fine-tuning of pertinent policies which of course has wider implications.

Reflecting the importance of philanthropy and the philanthropic presence in recent times are observable statistics that show that in Pakistan and India, between 1995-2002, total philanthropy stood at 0.36 and 0.39 % respectively of their gross domestic product with time related giving accounting for 0.23% and 0.09% respectively while cash and gift constituted giving accounts of 0.13% for Pakistan (Salamon et al, 2003). Specifically, in the year 2000, philanthropic revenue in Pakistan and India was 44% and 13% respectively of total revenue of the non-profit sector (Lester et al 2004). In these years, the proportion of total philanthropy in GDP was 0.3 and 0.6%. In Morocco, philanthropic revenue as a percentage of total non-profit sector revenue stood at 6% and 0.5% of GDP for 1995 (Lester et al 1995). Also, philanthropy accounted for 15.5%, 12.7% and 8.4% of GDP in Holland, Israel and Ireland in 1995. It also accounted for 4.1% of GDP in Sweden in 1992, 3.7% of GDP in Norway in 1997 and 3.9% of GDP in 1996 for Finland (Salamon et al, 2003). More recently, In north America, total giving was \$344billion and \$316.23 billion in 2007 and 2012 respectively (Giving USA, 2013).

It is well documented that the giving class consists of old and aging people, educated people, religious folks, rich and poor people (high, middle and low income), corporate entities, charity organizations which largely give to causes such as education, health, recreation, public or societal benefit, religion, environment, international affairs, youth development etcetera. In fact, in the last four decades, philanthropic foundations giving constituted about 14% of total giving while individual giving made up 72% of total giving in America (Chronicle of Philanthropy, 2013). Particularly in 2012, giving by individuals, corporations and foundations grew by 3.9%, 4.4% and 12.2% respectively (Chronicle of Philanthropy, 2013). Gifts by United States millionaires amounted to over a 100million dollars in 2013 exceeding 2009 and 2010 figures (Chronicle of Philanthropy, 2013). In the USA, Individuals gave \$228.93 billion in 2012 while corporations gave an estimated \$18.15 billion in the same year with foundations donating an estimated \$45.74 billion in 2012 (Giving USA, 2013). Bulk of these givings were distributed to different causes. For instance, in 2012, while corporations gave \$131 million to support Hurricane Sandy relief efforts,

individuals gave \$236 million. \$54 million was given to public-society benefit organizations and \$223 million was given to human services organizations to support Hurricane Sandy relief efforts in 2012 (Giving USA, 2013).

Sector wise, giving to education stood at \$41.33 billion in 2012 together with human services gulping \$40.40 billion also in 2012, while foundations amassed \$30.58 billion, and health related ventures received \$28.12 billion. (Chronicle of Philanthropy, 2013). Similarly, benevolence to arts, culture, and humanities was estimated to be \$14.44 billion in 2012 while giving to international affairs was \$19.11 billion in 2012. (Giving USA, 2013). Also, environmental and animal organizations received \$8.30 billion while giving to individuals amounted to \$3.96 billion. (Giving USA, 2013).

Theories that explain philanthropy; mono-disciplinary deduction

At the forefront of philanthropy theories is the economics discipline. The economics literature boasts of arguably three theories that sort of explain the act of giving “unfortunately, many of the results seemed so absurd as to call into question the basic assumptions of the model and to undermine its usefulness in understanding philanthropy” (Andreoni 2004 p.16). Sandler and Posnett (1991), Bergstrom et al (1986), Andreoni (1988), Sugden (1982), Warr (1983), Bernheim (1986), Roberts (1987), Andreoni (1993,1995), Palfrey and Prisbrey (1996, 1997), Olson (1965) and Andreoni and Miller (2002) enlists as some of the most cogent attempts at theory. The three theories are encapsulated below;

Public benefit argument

The theory holds that people will donate because they care about the recipients’ output usually the non-profit organization. In other words, people donate because they are interested in the end result of the donation process. This action is otherwise dubbed altruism. The implication of this is that an increase in the donation of others known to other individuals towards a common course e.g. public good, will lead a decrease in the donations of others i.e. an inverse relationship. Further implication will be that any attempt for the state to increase funding towards that public good will naturally lead to a decrease in donation because of a tendency to free ride or an inclination to feel no need for anymore or further donations.

Private benefit argument

Here, it is postulated that people donate because of some dividend that is best known to them i.e. donators. Therefore the theory explains that individuals might donate for unique benefits or selective incentives such as reputation, joy of giving, self-image and so on. This is most commonly tagged as warm glow syndrome. This implies that a crowd-in effect is not imminent as the donors would not see their donations as close substitutes and tendencies to free ride diminishes. Another implication of the theory will be that a

reduction in government funding to a public benefit course will not likely be made up by private donation or might lead to a change in donations in the face of no selective incentives or private benefits.

Mixed benefit argument

This theory as the name implies combines the features of public and private benefit argument. The theory implies that people will give not only for purely altruistic reasons but also for private benefits that are unique to the donor. In other words, individuals might be impure altruists (Andreoni 1990, Kingma 1989). This might be a better predictor of charitable acts. Whether or not this is true, empirical studies might reveal.

Theories that explain philanthropy; multidisciplinary deduction

Other related mainstream social science disciplines are not left out in the quest for a theory of philanthropy. Over the years, theorists from across disciplines have tried to forge our understanding on philanthropic matters by coming up with theories most of which have not helped such causes. Running through the literatures are strands of theories which are advanced as explanations for philanthropy. These theories follow;

The Egoistic altruistic theory of the political sciences which has parallels in the sociology, biology, economics disciplines evidenced by the works of Axelrod (1984), Blau (1964), Hirshleifer and Rasmusen (1989), Guttman (1996), (Trivers 1974), Smith (1976) explains that, potential donor entities will act altruistically if they expect benefits in the future. In other words people might act charitably owing to future benefits. This would however hold sway if such actions are repetitively guaranteed otherwise a one-time/spot altruistic activity might be unexplainable by such theory.

An Egocentric theory of altruism suggests that a potential donor would act if the satisfaction to be derived from seeing the benefactors' pleasurable moments/pleasures outstrips that of consuming potential donation. In other words, the utility function of the donation receivers is embedded in the utility function of the philanthropist which makes him display altruistic behaviours. Bruce and Waldman (1990), Hochman and Rodgers (1969) Bernheim and Stark, (1988), Hamilton 1964, Becker (1976, 1981), Dawkins (1976), Brandon and Burian (1984) Williams (1966), Wintrobe (1981), Bergstrom (1995) have in one way or the other expressed this view. The theory in a way however portrays the donor has someone who might be indifferent as to the nature of what state the beneficiary is i.e. the donor might as well be a masochist.

The Altercentric theory of altruism explains altruism as a moralist agenda. It states in clear terms that people will demonstrate altruistic tendencies neither because they stand to reap some gains nor because they at all times desire to augment the consumption of the recipient but because they feel it is moral obligation which stems from an innate pro-social fibre i.e. a somewhat natural inclination to give. Here the benefactor empathizes with

the potential beneficiary which makes him donate to such causes. In other words he seemingly adopts the utility of the potential donation receiver. Researches of Caporeal et al (1989), Hansson and Stuart (1992), Simon (1993), Samuelson (1993), Frank (1988), Margolis (1982), Wilson and Sober (1994), Wynne-Edwards (1962), Williams (1966), Richerson and Boyd (2001), Parsons (1951) and Witt (1992) have demonstrated that the altercentric theory has anchorage in numerous social science disciplines. Honesty and altruistic actions might be inseparable in such theory.

The Kantian theory of ethical altruism by Immanuel Kant (1724-1804) championed in recent times by Amita Etzioni (1986) explains that altruistic behaviours emanate as a moral duty whilst at the same time serving as a means to actualizing one's goal. Otherwise stated, it denotes that benefactor will act based on two precepts; out of a moral will cum obligation (a categorical imperative) and out of a need, a means to a desired end (hypothetical imperative). Sen (1985) and Harsanyi 1986 resonate such ideas. The difference between the Kantian and the altercentric is thus clear but like the altercentric, the Kantian cannot distinguish between honesty and mere altruistic behaviour.

The Socialization/Culturalization theory of altruism championed by Mead (1934) and more recently Karier (1984), Binmore (1994), Hansson and Stuart (1992) suggests that altruism is showcased in order to attain positive peer sanctions. In other words a donor would give to elicit and command respect, praises, prestige, honour, admiration as well as approval from his/her dominant peer group. Such theory denotes that altruism is a by-product of human development which is picked up over time and is largely norm or culturally driven. The theory is somewhat ambiguous about the origins of altruism as well as source of cultural norms.

To somewhat reiterate, the Warm glow theory postulated by Andreoni (1989) is indeed an offshoot of altruism. It connotes that people might take up giving actions because of some attainable self-preferences or prides. In other words altruistic behaviour might be exhibited for some reasons other than an objective to optimize the recipient's welfare. Andreoni (1993, 1995), Palfrey and Prisbrey (1996, 1997), and Andreoni and Miller (2002) further echo warm glow preponderance. The theory might explain why donations from different donors might not be close substitutes but might not explain altruism that emanate as a result of sentimental stupidity, non-assertiveness, bashfulness or miscalculation.

It could be readily seen that some of these theories overlap, a testimony to the confusion that abound on the seemingly futile task at arriving at a theory of philanthropy by the mainstream orthodoxy.

Empirical studies on giving

Empirical studies on the art of giving have been largely either field studies or experimental ones. Both have been found to be strongly correlated and somewhat yield similar results, hence no significant difference between the two approaches (Benz and Meier, 2008). Below are some of the literatures as far as mainstream philanthropy space is

concerned. Two to three themes; why do people give, giving strategy and policies aptly represent and summarize to a great extent the contents of these initiatives albeit with considerable visible overlaps.

Why do people give

Becker (1974) emphasizes in “economic” terms the obvious social interactions between members of a social system which has been well documented in other social science disciplines such as sociology and psychology. He employs the concepts; social income and social environment in his exposition where social environment refers to the pertinent attributes of people living in a social system relative to one another while social income refers to the aggregate of an individual’s personal income and the monetary input (income/value) of his social environment. He contends that a person’s income as well as satisfaction cannot be effectively understood and captured so long as the contributory characteristics of others are ignored and that an individual can alter the characteristics of his social environment through his expenditures in cash and kind. For example, he can stay away from hostility from the environment, enjoy reasonable security from the environment, equally enjoy wide acceptance also from the social environment by; investing in charities, talking politely, not hurting others and so on. Directly flowing is his assertion that in a small social unit having a family head who effectively cares about the welfare of the members, such families enjoys social security as any disequilibrium in the welfare of members is taken care of by the head through transfers as well as the induced outward behaviour of members. Thus, family income is maximized as opposed to only personal income, confirming that social systems are “truly” interdependent. Andreoni (1990) adds that the act of giving is not only altruistically motivated but also through self-interest. People might be motivated because they want to acquire some societal respect cum acceptance, fame or generally some objectives peculiar to them. He argues that increased government spending might not cause a total crowding out effect when ulterior motives to giving other than altruism are considered, as such subsidies as a government policy can yield desired outcomes, therefore to ascribe pure altruism to charitable quests might be incorrect.

Stendardi Jr (1992) resorting to history, and examining the present suggests that companies particularly those operational in north America are no longer satisfied with non-definite general benefit that might accrue from the giving activities but rather want to justify their giving by clear definite accruable benefit from a beneficiary grateful society at some time in the future. In short, such companies view their corporate doling out as an investment strategy and therefore they can only be coerced into giving if there exists visible, concrete and measurable returns gainable from carrying out such activities. Ganjanapan (1998) sought to understand why charitable donations are so difficult to obtain for social welfare purposes in Thailand. Apparently, there is a general perception amongst people that the rich people of Thailand tend not to give charitable donations for social causes; they only give to religious organizations that for the most part have lost the ability to fulfil the social welfare needs of the people. The reason why the Thai rich exclusively give

donations to religious organizations is because they believe it improves their status in this life and in the next life in accordance to Buddhist principles of reincarnation. This concern for individual material and spiritual development is what motivates the Thai rich to give, and until this mentality changes, social capital will always be difficult to obtain in Thailand.

Harbaugh (1998) clarifies that charities publicize the donations they receive, generally according to money categories rather than the actual amount while donors in turn tend to give the minimum amount necessary to get into a category. Implicatively, donors are somewhat prestige sensitive and as such want their donations known to the public as such attempts at increasing donations should focus on the use of categories and exploring donor competitive tendencies that arise in their quest for prestige. Kolmus and Agyemang (2002) explain what motivated people to engage in pro-environmental behavior and what barriers prevented such behaviour. Based on the works of Fliegenschnee and Schelakovsky (1988), the model developed by the authors did not attribute a direct relationship to environmental knowledge and pro-environmental behaviour. Rather, environmental knowledge, values, and attitudes, together with emotional involvement were considered together as making up a complex 'pro-environmental consciousness'. This consciousness was in turn embedded in broader personal values and shaped by personality traits and other internal as well as external factors. They included in their model, lack of knowledge, lack of environmental consciousness and old behaviour patterns as key barriers that prevent people from engaging in pro-environmental behaviour. This conclusion might help explain why people do not give. Harbaugh et al (2003) submit that bargaining skills in children is noticeable at age 7 and could be quite apt at bargaining though at small scales. They tend to make proposals aimed at getting the best bargain. This bargaining skills tend to be influenced by culture and changes over time with age at least through age 7-18. This might aid the comprehension of giving behaviour in adults.

Duncan (2004) proposes a new model of altruism called impact philanthropy. An impact philanthropist is someone who wants to personally 'make a difference, which makes him an egocentric giver relative to other donors such that the contributions of other donors can reduce his (an impact philanthropist's) charitable fulfilment. Therefore, collaboration among impact philanthropists might have negative effects on total giving. Impact philanthropy can also culminate into a symbiotic association between donors and receivers in which both benefit from the other. Additionally, Duncan contends that there exists intended beneficiary conflict between donors and its recipients in that the former prefer specific beneficiary while the latter prefers a wide spectrum of beneficiary i.e. non-specific range of recipients or targets. Small et al. (2005) while conducting experiments on why people give charity, found that people were more willing to give when a specific victim was identified as opposed to a general category of charitable causes, even though more people would benefit if donations were given to general category. Vesterlund (2006) whilst seeking to understand why "so many Americans" give charitable contributions, since 90% of Americans contribute to charity, and individual contributions represent 80% of total charity contributions in America. The authors came up with two broad classifications explaining why people give: 1) Income levels: The more a person earns, the more he gives and 2) Benefit received: The more benefit a person perceives he will receive from giving, the more

he gives. This is consistent with different motivations for giving that have been postulated by economists over the years.

Crumpler and Grossman (2008) emphasize that warm glow giving is indeed an important notion as far as charity is concerned. This conclusion is the result of isolating the effects of warm glow motivated charity. Altruistic tendencies associated with giving are also equally important. Both warm glow and altruism synergistically motivate humans to give but warm glow might be a substantial motivator as comparison with earlier studies suggest. People are neither pure altruist nor pure egoists as earlier studies have shown hence charity giving can be increased through government policies of taxation and subsidies. Landry et al (2008) in trying to forge our understanding on why people initially give to charities and sustain such (a) cause(s), cum what factors mitigate these influences contend that first time donors tend to give less than customer donors who somewhat contribute significantly. The generosity of the customer donor however depends on how he was made to donate initially. They contend that donors who were lured by charitable quality promises transmitted via an economic conduit are more sustainable than donors who were initially attracted by non-systemic factors e.g. solicitor physical attractiveness. They also hint that social pressures contribute to giving by people and that this is true for customer as well as debut donors. Aaker and Akutsu (2009) identified a person's identity as the "principal driver" that explains why people give charity. Relying heavily on Oyserman's (2009) Identity-Based Motivation Model, the authors explain three characteristics of a person's identity that explain why people make charitable contributions: 1) Identity as malleable – a person's motivation to give will depend on the context of the situation 2) Identity and action-readiness – a person's willingness to give and how much to give is shaped by the identity and worldview of that person. 3) Identity and procedural readiness – a person's identity determines his perception about the benefit of giving. For example, some people believe that giving charity actually encourages people to be lazy, and will thus not engage in charity at all.

Wiepking & Maas (2009) identify a host of factors that increase charitable giving. Particularly, they state that people with vaster networks and somewhat higher education tend to be more generous. While conceding that these relationship(s) might be spurious (vast network) and seemingly causal (education), they advance that these effects can be completely explained by financial resources, church attendance, requests for donations, and pro-social personality characteristics. The increase in donation associated with people with vast social networks might not be unconnected with plenty donation solicitations they receive and their association with vast religious networks that forge charitable giving. Similarly the increase in donation associated with people of higher formal education might not be unconnected with expected larger financial resources (*ceteris paribus*), and stronger relationship cum oratory abilities. Hill & Vaidyanathan (2011) opine that religious as well as secular courses are important as far as giving is concerned. Vaidyanathan et al (2011) confirms the nexus between political conservatism and greater financial giving to charitable causes and goes a step further to highlight the input of faith and variations in financial giving targets such as religious (denominational and non-denominational and non-religious associations in such relationship. They conclude that involvement in religious, political, and

community organizations completely mediates the impact of political ideology as far as giving to religious and non-religious courses is concerned especially in America.

Van der Linden (2011) submit that it is moral norms rather than social norms that explain charitable giving, particularly, intentions to give. He notices that whilst descriptive and prescriptive social norms do not act in the formation of charitable intentions, norms, attitude, perceived behavioural control, past behaviour in addition to moral norms did. Moral norms were indeed protagonists as far the explanation of charitable giving intentions is concerned. Gao et al (2012) establishes a link between a company's social responsibility and her corporate financial performance by observing that companies (i.e. donors) who provide products and/or services directly to final consumers tend to enjoy higher abnormal stock returns. Deductively, corporate philanthropic activities might as well be construed as a marketing tool for garnering social reputation, publicity and nurturing relationship with municipal governments. Jenq et al (2012) highlight; the importance of possession of generally approved financially worthy credentials as well as physical description and attribute biases as far as charitable microfinance lending through the internet is concerned. They observe that charitable lenders tend to favour more attractive, lighter-skinned, and less obese borrowers, *ceteris paribus* cum needy, honest and creditworthy loan prospects but that these biases do not link loan performances. This might lay credence to the opinion that people might give owing to some construed objective and subjective indices

Brown et al (2013) re-echo the warm glow syndrome of expected incentives or benefits but with such benefits associated with giving their time to charity as opposed to donations from earnings. It is therefore no gain saying that probable factors such as "social recognition, enjoyment of the volunteer activity itself, and the salience of one's donation" all may increase the utility from donating time to charity rather than money. They also confirm that soliciting donations through continual reminders and end donations as opposed to non-action impact positively on giving. List and Samak (2013) explores motivations for giving among children aged 3-5. In a bid to isolate warm glow tendencies from pure altruism. They report the existence of pure altruism but not warm glow in such children and not warm glow. The result affirm the resounding tendencies of altruism in humans as far as charity giving is concerned and further somewhat point to a conjecture that warm glow tendencies might be a result of long term developmental human experience. This might help charity policy formulations. Rotemberg (2014), basing his thesis on two behavioural manifestations drawn from the existing psychology literature concludes that people stand ready to donate to people they agree with which is closely linked with the fact that individual self-esteem is elastic to the extent to which they perceive that others agree with them and that this is so true that the crowding effect of state expenditure has little impact on these giving behaviour. They also confirm the proposition that there is solidarity induced donation which might explain scenarios where the number of charities rises while quantum of donations remain the same.

Giving strategy/policy

Rose-Ackerman (1982) assert that spending ample amount on fundraising by charities might actually increase donations but at the expense of the wishes of the donors who do not fancy such spending. This might have negative effects on donations in the long run. A sort of vicious circle if not well managed. Andreoni (1990) argues that increased government spending might not cause a total crowding out effect when ulterior motives to giving other than altruism are considered, as such subsidies as a government policy can yield desired outcomes, therefore to ascribe pure altruism to charitable quests might be incorrect. Collins (1994) explains how corporate philanthropy can aid firms in differentiating themselves from competitors in order to gain advantage from customers and the society at large. This could be done through effective marketing which focus on building firm customer relationships as opposed to one-time customer focus. Slyke and Brooks (2005) identified six fund-raising arguments non-profit managers can adopt depending on the demographics of their audience: 1) Sense of community, 2) Charities are more effective than government, 3) Sense of duty, 4) Helped you in terms of need, 5) Tax Benefits and 6) Religious reasons. Landry et al (2006) gives an insight into the economics of charity by concluding that inducing donations via lotteries appears to be more effective than doing same through voluntary contributions. They also assert that employing the services of a female solicitor in attracting donations produce analogous results to the use of lotteries as it helps to consolidate existing donations and induce donations. This might mean that entities give when there are incentives lurking around.

Meier (2007) investigates whether matching incentives actually increase charitable contributions in the long run, by conducting a randomized field experiment. The results of the experiments indicated that although charitable giving increased in the short-run due to the matching incentives, it actually declined in the long-run, particularly when the matching incentives were discontinued. Alpizar et al (2008) conclude that publicly made donations are higher than private ones. Also, giving little gifts increase the chances of giving but reduce net donations receivable and also that when prospective donors are told of the minimal donations of others they tend to donate more than when no information is divulged. The study thus confirms that anonymity, reciprocity, and (minimal) conformity might be instrumental in increasing donations. Apinunmahakul and Devin (2008) document that networks i.e. extent of people association or relationships indeed increase donations of time and money thereby establishing a link between networks and (private) philanthropy. In essence, devoting resources to network enhancing infrastructure as well as focusing on individuals with vast networks might encourage time and money donations to charity. Bekkers, (2010) by orchestrating a fairly large survey reinforce the notion that social incentives for giving indeed vehemently increase intentions to give money and time and that soliciting for local donations as opposed to foreign donations as well as advancing for more efficient ways of donating are likely to be amenable to donors. They also add that there is somewhat positive relationship between the intention to give and volunteer and individual assertiveness and high education.

List (2011) proposes that tentatively, variations in tax policies, somewhat unquantifiable direct giving, national income compositions, and national popular attitudes on whether the government or charities are indeed responsible for satisfying social needs explain a crucial part of the observed international differences in charitable contributions. These points to areas of considerations as far as effective giving campaigns are concerned. Soetevent (2011) investigates how payment choices impact charitable courses. When donors are presented with debit payment options only, they tend to give more than when presented with cash only options. While if both options are given, donors prefer cash but participation decreases with cash only option, however, cash donations are less apprehensible vis-à-vis solicitors than debit card donations. Also when debit replaces cash, participation drops by 87 percent. It was also discovered that physical appeal of both solicitors whether male or female increases contributions while solicitor self-confidence has a negative impact. The chief lesson here might be that the choice of payment might explain why people give. Borgloh et al (2013) advance that people tend to donate to small charity organizations with small revenue than to large ones with ample revenue. Chuan & Samak, (2013) sought to know how charity giving can be increased by stimulating warm glow tendencies via an emotional pathway by giving gifts to prospective donors. They discovered that instead of average giving being motivated, it was decreased especially among small donors. Also visible was an attendant social effect associated with such warm glow stimulus. They also came up with somewhat simple way of increasing donations by way of sequential unit soliciting where donor is initially asked to pledge an amount for a single needy person before being asked to pledge for a group of needy beneficiaries. A plausible explanation for the increased giving associated with unit asking is that donors might be deemed to be initially scope insensitive and subsequently scope consistent. This might be helpful in improving the spate of donation but there might be some ethical cum dubious concerns.

Samak, & Sheremeta, (2013) educate that visibility even in the face of costly information impact positively on donations. They state that recognizing high and low donors increase donations while only recognizing highest donors does not impact positively on donations and it is the same as not recognizing any donor at all. However, the recognition of the lowest donors suffices for recognizing all donors. They therefore conclude that shame fears is a more significant driving factor to charity giving than incentives of prestige. Knowles & Servátka (2014) isolate the effect of transactions costs and inertia on charitable giving and suggest that transaction costs will have a greater effect on donations if the solicitation is received when the donor appears to have a tight schedule which makes instant donation or donation obligation fulfilment rather lethargic or impossible. Inertia on the other hand becomes pertinent if people intend to give, but exhibit procrastinating tendencies which eventually become habitual. They however find no statistically significant inertia effect. Scharf, (2014) confirm warm-glow motives in acts of charity but that it might lead to adverse charity selections where discretionary donor choosing strategies are not employed.

Although not exhaustive of mainstream philanthropy researches, they largely present a reasonable approximation the trends in current philanthropy research since it is almost humanly impossible to capture all in one fell swoop.

Factors That Affect Philanthropy

The above empirical account generates numerous factors affecting the act of giving. The authors discuss concisely ten non exhaustive factors below;

Networks

The more extensive or vast the associations and relationships the donor has the more likely he/she is to donate to charitable courses. This flows from the fact that he has more people soliciting, more engagements, commitments and so on.

Costs

Transaction costs manifested in the form of time, taxes, alternative resource uses are some of the factors affecting charitable giving. If donations are solicited when people have less spare times to donate in the face of non-receptive means of donation or when the potential donor has some other urgent pressing needs, then it might affect giving.

Solicitation

This is closely linked to networks. This includes the process by which people i.e. donors are asked for donations. It is proven that asking for donations ultimately positively affects giving. It is also said that female solicitors elicit higher giving responses.

Benefits

Unique, clandestine or clear benefits that accrue to the benefactor from giving go a long way in enhancing giving. People being impure altruists tend to donate to courses that have desirous benefits e.g. reputation and so on.

Need Awareness

Though not entirely mentioned, highlighted or clear from the review, The awareness of a particular need of the recipient by the donor appears to be the most fundamental factor that affects giving. This could be done via solicitation or asking.

Values/Norms

People's values and norms tend to affect giving. If prevailing norms or values sanction giving, there is a tendency that a prospective donor would follow suit so as not to witness a societal stigma or penalty.

Efficacy/Target Recipient

The extent to which the donors perceive the effectiveness of their donations for a desired cause as well as the direction of use of donation to stipulated desired targets might greatly enhance giving.

Method/Means of Payment Collection

The means of payment earmarked for the donor might affect giving or greatly delay charity collection. E.g. whether cash, credit/debit cards etcetera affect giving actions

Income

Other thing being equal, income has a rather positive relationship with giving. People of higher income brackets tend to give to charitable courses.

Education

Closely related to networks is the education factor. People with higher education tend to give to charity. This action is not unconnected with the vast networks that highly educated people harbour.

It is believed that clever manipulations and exploration of these factors could help charitable causes.

“Beneficial” techniques that enhance philanthropy

Directly flowing from the foregoing are summarily two intrinsically largely stuffed techniques that could pragmatically enhance giving; first, the use of Pecuniary options and second, the use of Information Management and other non-pecuniary options.

By pecuniary options, it is meant that monetary incentives are deployed to influence giving. This could entail using up-front payments or monies to alter either the 'price' or expected benefits of giving as more prospective donors are prone to donations if they are offered matching gifts, rebates, memberships that would have not have been easy to attain or memberships that might bring future financial benefits. It should however be noted that the use of such incentives might sometimes not yield intended results as a crowd-out of long-run motives for giving is possible.

Information management means selectivity in divulging information to prospective donors. This is clearly a non-monetary strategy or incentive. It practically entails varying the information provided with a request. For instance information available to a prospective donor denoting upward social information i.e. other donors are given more might enhance giving and giving quantum and vice-versa. Other non-pecuniary options include the use of beautiful light skinned women, appealing to donor's greed, self-interests and so on.

Very disturbing is the alleged “new frontiers of philanthropy” championed by Lester Salamon in 2014 which claims that philanthropy has gone beyond and should go beyond mere traditional philanthropy who rely on foundations, corporates and individuals for donations but rather embrace private financial institutions such as banks, pension funds, insurance companies, investment advisors, specialized investments funds, foundations that function as philanthropic banks who have stock of loanable funds which can be leveraged upon for philanthropic gestures. The question to be asked is, are such schemes based on loanable funds still philanthropy? How deviant an idea this could be. This shows the extent at which man's reason not guided by revelation can go really bad. How far this idea would go, posterity will tell.

Implications for Islamic philanthropy

Prima facie, one would expect that the foregoing would have direct implications for Islamic philanthropy owing to the synonymous voluntary donations [Waqfs, Sadaqah] that characterize Islamic philanthropy and those devoid of Islam. However, this is far from true because despite the fact that there are readily applicable lessons for Islamic Philanthropy from the exposition, an attempt to adequately explain or approximate secular giving behaviours with Islamic motivated ones present an unfillable lacuna which can only be compensated for, by a God factor. This is conspicuously absent from received theories and literatures as one would readily observe or notice.

Directly flowing from such divinely void literature and theories are a host of factors that account for giving actions and related activities across human/economic entities most of which centre around getting people to donate to charitable courses, maintaining such actions and developing attendant workable policies. These are of course noble courses but with inappropriate methods for actualization; this might explain why the mainstream philanthropy research establishment still do not have an holistic theory of philanthropic giving, why we have an array of donation mobilization strategies which are far from perfection judging by the need to develop more, evidenced from practice and a lack of clear vision and understanding as to how to go about philanthropic ventures.

The Islamic creed requires all actions to be in conformity with the Creator's dictates. The fundamental reason why anyone should give to charity should be only to seek ALLAH's pleasure i.e. for the sake of ALLAH since the Muslim "knows" that he is in this world solely to worship Allah as his Creator has informed him in Chapter 51 verse 56 of the Quran that "And I did not create the jinn and mankind except to worship Me". He is therefore aware that all his deeds both religious and mundane constitute worship and does them wholly for His sake. He knows that this earthly life and its adornment are a test of his/her deeds or actions which has an apparent connection to the next life i.e. hereafter; Quran 67 verse 2 and Quran 18 verse 7 says, "...[He] who created death and life to test you [as to] which of you is best in deed - and He is the Exalted in Might the Forgiving". "Verily! We have made that which is on earth as an adornment for it, in order that We may test them (mankind) as to which of them are best in deeds. [i.e. those who do good deeds in the most perfect manner, that means to do them (deeds) totally for Allah's sake and in accordance to the legal ways of the Prophet SAW].") and as such every deed both mundane and religious not performed for the sake of Allah is a wasted deed as the Hadith of Umar ibn Khattab confirms; "I heard Allah's Messenger (saws) saying;" The reward of deeds depends upon the intentions and every person will get the reward according to what he has intended. So whoever emigrated for worldly benefits or for a woman to marry, his emigration was for what he emigrated for." (Sahih Bukhari Book 1 Volume 1). This message is also repeated in Sunan an-Nasa'i 3140: Book 25, Hadith 56 where the Prophet is reported to have said; "Allah does not accept any deed, except that which is purely for Him, and seeking His Face."

Therefore, attempting to stimulate a Muslim's altruistic tendencies to donate or act in a charitable way by amplifying and enhancing their warm glow tendencies or better still self-interest is unacceptable as far as Islamic philanthropy is concerned as this dilutes the

normative intention to carry out charitable courses solely for the sake of Allah¹. This great evil is bi-dimensional in that it is evil for the donation solicitor and of course to the prospective donor. This position is explained and clarified in the hadith of the prophet that was narrated on the authority of Sulaiman b. Yasar who said: People dispersed from around Abu Huraira, and Natil, who was from the Syrians said to him: O Shaikh, relate (to us) a tradition you have heard from the Messenger of Allah (ﷺ). He said: Yes. I heard the Messenger of Allah (ﷺ) say: "The first of men (whose case) will be decided on the Day of Judgment will be a man who died as a martyr. He shall be brought (before the Judgment Seat). Allah will make him recount His blessings (i. e. the blessings which He had bestowed upon him) and he will recount them (and admit having enjoyed them in his life). (Then) will Allah say: What did you do (to requite these blessings)? He will say: I fought for Thee until I died as a martyr. Allah will say: You have told a lie. You fought that you might be called a "brave warrior". And you were called so. (Then) orders will be passed against him and he will be dragged with his face downward and cast into Hell. Then will be brought forward a man who acquired knowledge and imparted it (to others) and recited the Qur'an. He will be brought And Allah will make him recount His blessings and he will recount them (and admit having enjoyed them in his lifetime). Then will Allah ask: What did you do (to requite these blessings)? He will say: I acquired knowledge and disseminated it and recited the Qur'an seeking Thy pleasure. Allah will say: You have told a lie. You acquired knowledge so that you might be called "a scholar," and you recited the Qur'an so that it might be said: "He is a Qari" and such has been said. Then orders will be passed against him and he shall be dragged with his face downward and cast into the Fire. **Then will be brought a man whom Allah had made abundantly rich and had granted every kind of wealth. He will be brought and Allah will make him recount His blessings and he will recount them and (admit having enjoyed them in his lifetime). Allah will (then) ask: What have you done (to requite these blessings)? He will say: I spent money in every cause in which Thou wished that it should be spent. Allah will say: You are lying. You did (so) that it might be said about (You): " He is a generous fellow" and so it was said. Then will Allah pass orders and he will be dragged with his face downward and thrown into Hell"**². (Sahih Muslim 1905 a: Book 33, Hadith 218) It goes without saying that someone who is persuaded into giving via uncanny means would easily fall in to the trap warned against in the Hadith.

Explaining the position of being evil on the part of the donation solicitor is the hadith narrated by Anas where the Prophet (pbuh) is reported to have said "None of you will have faith till he wishes for his (Muslim) brother what he likes for himself" (Sahih al-Bukhari 13: Book 2, Hadith 6). Evidently, a person who tries to get his brother to donate through an uncanny means does not have faith and what could be more than not having

¹ This assertion in the Hadith narrated by Abu Hurairah (may Allah be pleased with him) wherein the Messenger of Allah (peace and blessings of Allah be upon him) said: "Allah, may He be blessed and exalted, says: 'I am so self-sufficient that I am in no need of having an associate. Thus he who does an action for someone else's sake as well as Mine will have that action renounced by Me to him whom he associated with Me.'" (Sunan Ibn Majah Vol. 5, Book 37, Hadith 4202). This hadith is also reported by Imam Muslim.

² The message in this hadith is reinforced in the Quran verses of (Hood 11:15-16) (al-Insan 76:9) (al-Shoora 42:20) (al-Layl 92:19) and indirectly in (al-Bayyinah 98:5)

something without which, paradise promised by ALLAH is not possible and becomes a mirage (.Jami` at-Tirmidhi 2688 : Book 42, Hadith 1)³

Thus, the only plausible avenue to enhance Islamic charitable cause is by religious preaching and reminders which uplift the believer's faith and helps him to act "Islamically" morally and develop philanthropy penchants from within which makes him donate freely for the sake of Allah. However giving for the sake of Allah can (and will surely) come with visible and non-visible concomitant rewards or benefits. Implicatively, the authors suggest that for an act to qualify as an Islamic charitable act, why the act is done, the resource source and end resource utilization must be Islamically permissible and put through an Islamic sieve so that we can at the end of the day say "Indeed, my (our) prayer, my(our) sacrifice, my(our) living and my(our) dying are for Allah , Lord of the worlds"(Quran 6 verse 162).

Above all, it is also even questionable the whole idea of wanting to know why people give. This is synonymous to wanting to know what is in the hearts of man which can only be aptly commented upon by the Creator. If man is able to by chance get a glimpse of these intentions, if he is at all able and turns out be a non-noble one, he should not explore it negatively but rather help the person return to the isolated intention of worshiping Allah through his deed of charitable act. Hence the whole academic exercise of knowing why people give might after all be a futile one.

Concluding Remarks

By and large, the authors have exposed the reader to what the authors consider as the flashpoints of recent mainstream philanthropy strides. The paper has brought together some hitherto haphazard theories in one read, exposed some relevant literatures on philanthropy centring on giving strategies and rationales, deduced some of the supposed factors affecting philanthropy, highlighted supposed techniques for enhancing philanthropy, defined philanthropy and finally opined on implications for Islamic Philanthropy.

It is clear from the foregoing that there are no new real lessons to be learnt from the mainstream philanthropic experience as some of its tools or instruments and ideology even run contrary to the dictates of the Creator. Therefore this piece is a sensitization for the Muslim social scientist who might absorb the mainstream philanthropic experiences uncritically thereby drawing spurious parallels and adopting ridiculous techniques of donation garnering for use in Islamic Philanthropy.

It is therefore concludable that the mainstream approach to philanthropy is a flawed one with a clear lacuna, hence the need to fill the void with revealed knowledge bearing in

³This hadith is also narrated in Sunan Ibn Majah 3692 : Book 33, Hadith 36 Sunan Abu Dawud 5193: Book 43, Hadith 421, Sahih Muslim 54 a : Book 1, Hadith 101

mind ALLAH's statement that "of knowledge, you Mankind have been vouchsafed only a little".(Quran 17 verse 85)

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