

For Muslims giving charity is not only encouraged but also a religious obligation. Due to the possibility of earning 'extra rewards', Ramadan presents a happy occasion where we can make a 'profit' from our charity. So traditionally we give more in Ramadan, especially by distributing our *zakah*.

In Bangladesh, there is excellent opportunity to make a real dent in poverty with *zakah*—one count, seven years ago, put our potential *zakah* at Tk 110 billion, or 1.4 percent of the GDP. As with all our actions though, we should try to do charity with *ihsan* (excellence)—hence this article based on my experiences as a development practitioner and researcher for nearly a decade. I hope to start a conversation on our charitable practices.

### 1. Plan

Unfortunately, when giving to charity, although we plan how we'll gather our money, we don't always plan the distribution. We end up giving to the first good opportunity that catches our eye, creating a mad rush in the last ten days of Ramadan to 'offload' *zakah*! This is an inefficient use of our hard earned money. My husband and I find it a good practice to plan who we will give our *zakah* to, and when, ahead of actually gathering the money. This way we're better focused on how well our money will be used. We keep the *sadaqa* fund for spur-of-the-moment donations because we can't plan for every eventuality.

### 2. Stop giving the majority of your charity in Ramadan

I fear this will be unpopular advice, but the logic is sound. Underprivileged people, who are *zakah* recipients, struggle with poor financial literacy. If you don't have money, you won't learn how to use money. Think back to when you were younger – how good were you at accessing safe savings schemes, prioritising expenditures, and planning for the long-term? You were probably really bad because you'd just started

# EFFECTIVE CHARITY

## FIVE WAYS TO STRETCH YOUR MONEY FARTHER THIS RAMADAN

NABILA IDRIS



IMAGE: COLLECTED

using money. It's the same for people with limited access to money all their lives. Plus, people have competing priorities: how do you choose between sending your child to school, paying for medical expenses, and buying food? So people spend on the most immediate need, without objectively considering the future.

I remember a sincere man once handing me a good sum of money so I could transfer it to a very poor rickshaw puller. I advised him not to transfer in one lump sum, without a proper expenditure plan, but he insisted. It didn't surprise me when he called back, bewildered the recipient had spent the entire sum on just clothes for his

daughters. This was not the rickshaw puller's fault. One-time large donations are like winning the lottery—great, but you can't plan for it.

If you still want the Ramadan reward though, I practice a Muslim charity hack: we make the intention for it in Ramadan, but distribute our charity consistently during the rest of the year. If you want to totally lock down the money, transfer it to an 'untouchable' account in Ramadan. Your money is safe, you hopefully get the reward, but your distribution has a more substantial impact than a yearly dump.

### 3. Consult the recipient

As donors, we must not dictate to our recipients how they should spend the

money. One of the pre-conditions of *zakah* is that the recipient gains full ownership of the money. But how can we reconcile such independence with the poor financial literacy many recipients have?

Most people know what they 'need'. You can help them fulfill their need by discussing 'how' they want to do it. Suppose they say, "I really need my son to finish university, so he can earn." You ask, "How much does he need per month to continue studying?" It indicates how much money they should get from you, and the conversation will help them plan better how to spend. Don't hesitate to go into the nitty-gritties—transparent plans are better plans.

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## Sandalina

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# ম্যান্ডালিনা

## সোপ

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