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Islamic Charities in Switzerland and the Practice of Zakat

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Foreword

The Graduate Institute of International Studies created the PSIO in 1994 to facilitate collaboration between the international and academic communities in Geneva and worldwide. It is both a research program and a forum to stimulate discussions between academics and policy makers within the environment of the Graduate Institute in Geneva.

For ten years, the PSIO has been steadily expanding and diversifying its activities. In September 2005, it launched, with the Swiss Federal Department of Foreign Affairs, Political Division IV (DFA-PD IV) the project "Religion and Politics: Initiatives and Applied Research", aimed at making an effective contribution to transforming conflicts in which religious and political factors are deeply interconnected and developing a platform of knowledge and expertise in this field. Since then, the project is implemented through both operational and research activities, touching upon a variety of topics and situations worldwide.

Within the activities of the project, the initiative "Towards cooperation in removing unjustified obstacles for Islamic charities" (also known as the *Montreux Initiative*) was launched in 2005. The objectives of the initiative are to build confidence between governments, Islamic charities, and support NGOs in order to give Islamic charities better tools for the post 9-11 context by means of capacity-building, and to improve the general atmosphere in the charity field which has suffered as a consequence of the war against terror.

After meeting several Islamic charities throughout the world in the framework of this project, the PSIO decided to mandate research on the practice of *Zakat* and the situation of Islamic charities in Switzerland. The present study is the result of field research that took place in the course of Summer 2006. It shows how the *Zakat* is collected and redistributed in Switzerland and how this essential practice of the Muslim community had to adjust to the new 9-11 context.

It is hoped that this study can provide useful information and improve our knowledge and understanding of the way the Muslim community practices its alms-giving in Switzerland, and that it will be followed by other research initiatives on the functioning of Islamic Charities as well as their contribution to humanitarian aid and development.

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Islamic Charities in Switzerland and the Practice of Zakat: Identifying and Classifying the Actors and Their Activities

1. Introduction

Charity plays a key role in Islam and is one of the five pillars on which the religion stands.¹ Islam has made charity obligatory for those who have the means. While alms are strongly encouraged, Zakat is an obligation that can result in a Muslim being expelled from the faith if he/she does not practise it.

Although the best known, Zakat is not the only charitable activity in Islam. There is a variety of such activities, some obligatory and others optional; some to be practised at a certain time, others that apply all year round.

1.1 Zakat

Zakat is known as the third pillar of Islam, which indicates its importance and fundamental character in the religion. 'Zakat can be defined as a system which organizes the transfer of wealth from the well-off to the poor and needy.'² Literally, the word Zakat means purity or purification.

The Nissab is the minimum amount of wealth that a Muslim should possess to make him eligible to give Zakat: the moment his wealth exceeds the Nissab, he is obliged to give Zakat. Zakat is assessed according to the amount of money, gold, silver, goods, cattle, agricultural crops, equities, stocks, bonds and mining products a Muslim possesses.

In terms of money, a Muslim in Switzerland whose annual savings exceed CHF 2,000³ has to give 2.5 per cent of it as Zakat. As for agricultural crops, a Muslim has to give 5 or 10 per cent of the harvest, depending on whether irrigation is natural or artificial.

Zakat is considered as the right of the poor to share in the wealth of the rich, as the Holy Quran says: 'And in their properties, there's a right for the beggar and the needy.'⁴

¹ The Prophet Mohammed says: 'The first to enter paradise are those who do charitable works' (Aladabon Al-Moufrad Al-Boukhari, hadith no. 1020).

² Jamel Krafess, 'The influence of the Muslim religion in humanitarian aid', *International Review of the Red Cross*, vol. 87, no. 858, June 2005.

³ This is the Nissab as calculated by Islamic Relief Switzerland, but the amount may vary a little from one institution to another. It represents 85 g of gold or 595 g of silver.

⁴ Quran, sura 51, verse 19.

Abu Bakr, the first caliph after the Prophet Mohammed, even waged war against Muslim communities that refused to give it.

There are eight categories of people who are entitled to benefit from Zakat, according to the Holy Quran:

Alms are for the poor and the needy, for those employed to manage the funds, for those whose hearts have to be reconciled to the cause of Islam, for freedom of slaves, for the indebted, in the cause of God, and for the Wayfarer in distress.⁵

The interpretation of this important verse has given considerable room for manoeuvre to Islamic charities to help not only people who have been struck by a natural disaster, but also to provide long-term assistance to the needy. There is some doctrinal divergence in the identification of some of the verse's categories. Regarding the expression 'those whose hearts have to be reconciled to the cause of Islam', some clerics of the Malik obedience argue that it can be applied to non-Muslims who do not have a hostile attitude to Islam, while for the Chaafii, it only applies to those who are newly converted to Islam.

As regards the perception of Zakat as a contribution to warfare, the Muslims the author interviewed for this study unanimously rejected this view. The verse in the Holy Quran shows the exclusively humanitarian character of Zakat, but this question will be addressed further below.

1.2 Zakat el Fitr

Zakat el Fitr, as the name indicates, is the Zakat that has to be given at the end of the fasting month, Ramadan. Every Muslim who is not in need has to give — on behalf of himself and those under his responsibility — the equivalent of 2.5 kg of the basic foodstuff of the country in which he lives. In Switzerland, Zakat el Fitr is rather given in money, and can vary from CHF 5 to CHF 10 from one mosque to another.

1.3 Sadaqaat

This category comprises all the 'ordinary' alms that are given by Muslims, which are strongly encouraged. In Switzerland, one can find a box for Sadaqaat in any mosque, which is usually clearly separated from the boxes for Zakat and Zakat el Fitr.

Unlike Zakat, Sadaqaat can be given by anyone, even the needy. Sadaqaat is mostly used to pay for the operating costs of Islamic centres, such as those of electricity, rent, etc. Sadaqaat can also be requested to deal with an exceptional situation, which can range from helping a Muslim family that has lost one of its members to sending money to a foreign country that has experienced a natural disaster.

⁵ Quran, sura 9, verse 60.

1.4 Wakf (continuous alms)

Nowadays, Wakf plays an important role in Islamic charity.

It consists of making an endowment of property or blocking it for the benefit of a religious foundation or the common good. The concerned structures will assume the responsibility of managing the endowment and distributing the yields or usufruct amongst the needy. The Waqf must be real estate property or quantifiable riches. This property or wealth should yield a continuous and lasting profit, in contrast to consumable wealth.⁶

As we will see below, Islamic Relief (IR) Switzerland has several Wakf funds.

1.5 Kafaara (erasing of sin)

Kafaara allows a Muslim who has committed certain sins to erase them by doing a charitable act, such as giving 60 poor Muslims sufficient money to meet their daily needs.

2. International Islamic charities: a weak presence in Switzerland

To fulfil these important obligations, Muslims have always created institutions that are in charge of collecting alms, be they obligatory or voluntary, and distributing them to the needy. Muslims in Switzerland are no exception to this.

Islamic charities in Switzerland do not all have the same structure and organisation, and this difference is due to a number of reasons. Some of the charities are local branches of international non-governmental organisations (NGOs), while others are local associations or Islamic centres and foundations closely linked to a specific mosque.

These organisational and structural differences also mean differences in the charities' operational and financial procedures, their activities and programmes, and their methods of distributing the collected funds.

Therefore, we can identify two types of Islamic charities: firstly, the international actors that are subsidiaries of international NGOs; and secondly, the local actors, which can be divided into two sub-categories, the charity associations, and the Islamic centres and foundations.

Like the Christians, Muslims have created charities to help deal with the consequences of humanitarian crises arising in the Muslim world (and sometimes beyond it). These

⁶ Krafess, op. cit., p. 337.

charities function just like the Christian and secular ones, with special policies to raise funds to finance their programmes.

These Islamic charities are represented in most European countries, with France and the United Kingdom (UK) hosting the greater number of them. Some international Islamic charities have even been founded in these countries.

In Switzerland, however, IR is the only international Islamic charity officially represented in the country, although, as we will see below, others operate in the country without any official organisational representation.

This situation can partly be explained by the fact that Muslim communities have not been present for any significant length of time in Switzerland, as they have in some countries like France and the UK. Unlike these two countries, which had a history of colonisation linking them to some countries of the Muslim world and thus generating large waves of Muslim immigration in the early twentieth century, Switzerland did not have such a link that would make it a natural destination for emigrants from Islamic countries. It was only in the mid-1970s with the waves of migration from Yugoslavia and Turkey that Muslims started becoming an effective presence in the country. According to the 1970 population census, there were only 20,000 Muslims living in Switzerland; nowadays, there are around 300,000.⁷

3. Islamic Relief Switzerland: a focal point of Islamic charity

3.1 Presence and aims

In Switzerland, IR is the only international Islamic charity active in the country. It was formed in 1984 in Birmingham, UK, where its head office is located.

The organisation has been operating in Switzerland since 1994, with its offices initially located in Bern. But after it established an operational partnership with the UN humanitarian relief agencies, IR — which has a consultative membership status on the UN's Economic and Social Council — had to move to Geneva in 2001.

The charity is aimed at providing assistance, without any distinction according to sex, race, religion or culture, to the poor, and to populations living under the scourge of war or hunger, or who have been struck by a natural disaster. IR also aims at laying the ground for sustainable development through its various programmes against hunger, ignorance, disease and illiteracy.

⁷ Hans Mahnig, 'L'intégration institutionnelle des Musulmans en Suisse: L'exemple de Bâle Ville, Berne, Genève, Neuchâtel et Zurich.' Exposé pour la Commission Fédérale contre le Racisme, Berne, 18 January 2000, available at http://www.edi.admin.ch/ekr/themen/00101/00235/00328/discours_mahnig_journee_musulmans_fr.pdf?PHPSESSID=ebcf4c4ff4, accessed 28 October 2006.

3.2 Programmes

IR's programmes are decided on at the global level, where all 28 local offices are represented. These programmes cover various fields ranging from programmes dealing with water, health, nutrition, micro-credit, education and professional training, to projects for installing proper drainage. They can be divided into two categories: emergency relief and long-term assistance programmes.

3.2.1 Emergency relief

IR has developed an expertise that makes it really effective in supplying emergency relief, and its interventions are much appreciated by those suffering from the consequences of natural disasters.

After serious earthquakes, IR, in collaboration with local authorities and other relief agencies, distributes food, hygiene sets, blankets and cooking utensils to needy victims. After the earthquake that struck Bam in Iran in 2003, it distributed the equivalent of USD 300,000 through its emergency operations.

The organisation also intervenes after the floods and cyclones that strike some parts of the world by bringing food assistance, shelter, blankets, etc. In Madagascar in January 1997, IR gave assistance after cyclone Gretelle hit the south-eastern part of the country, providing USD 15,000 worth of relief.

IR has specific programmes to bring assistance to the victims of famine in collaboration with the World Food Programme and other agencies. In February 2003, IR launched a six-month project to bring assistance to pastoral communities struck by drought in Somalia by supplying them with water tanks and additional food.

During armed conflicts, IR provides support to civilians in order to avoid the development of even worse humanitarian crises. In April 2004 in the city of Fallujah in Iraq, the fighting between US Marines and supporters of Saddam Hussein caused more than 600 deaths. IR entered the city on 9 April with three humanitarian aid trucks, an ambulance, and ten doctors and nurses.

3.2.2 Long-term programmes

IR's programmes are not only designed for emergency situations. They include a long-term approach, which is particularly important in Islamic charity, as the Prophet urged Muslims to bring long-lasting assistance to the needy.⁸ The durability of such charity is even more important than the amount of money or wealth it provides. IR, inspired by

⁸ The Prophet says: 'The good work which God likes is the one which lasts' (Sahih Mouslim, hadith no. 1305).

this Islamic principle, has initiated a set of projects based on the principle of teaching people how to fish instead of giving them fish to eat for one day only.

IR has several projects aimed at bringing drinkable water to populations living in arid areas. In 2003 in the province of Gansu in north-west China, the organisation launched a project to provide drinkable water for this part of the country, which had frequently experienced water shortages. IR also acts in the areas of irrigation and drainage to supply water for agricultural purposes.

Other long-term programmes include health, education, professional training and agricultural projects. They are all aimed at providing long-lasting support to vulnerable populations.

3.3 Wakf funds: a speciality of Islamic Relief

In order to finance its ambitious programmes, IR resorts to the Wakf; and it is the only institution to use this category of Islamic charity. It has put eight Wakf funds in place. Donors buy one or more shares at a unit cost of EUR 1,300 and choose the project/s to which they want the donation to be allocated. They each receive a contract specifying the nature of the project and the obligations of IR with regard to providing assistance in terms of this specific project.

IR takes EUR 200 of each share as management fees and invests the remaining EUR 1,100. The funds are placed in low-risk investments, and at the end of the year the profits yielded are shared as follows: 80 per cent go to the project/s selected by the donor, 10 per cent to administration and management fees, and the remaining 10 per cent is reinvested in the Wakf to increase its capital and to cover inflation. Funds for programmes are allocated to the following types of projects:

- water: funds are allocated to water projects (digging wells, irrigation, facilitating access to water);
- orphans: sending orphans to school, or covering their basic needs;
- health: medical treatment, fighting diseases, assistance to the disabled;
- economic activities: revenue-generating activities, supplying micro-credits;
- food aid;
- emergency relief; or
- general Wakf: IR has a choice in the allocation of these funds.

3.4 Collection procedures

To be able to implement its programmes, IR collects Zakat from Muslims in Switzerland, but it also has an efficient fundraising programme that consists of mass mailing appeals; radio advertisements; or poster campaigns in mosques, Islamic butcheries, etc. In Switzerland, IR sends out 60,000 letters asking for donations, of which 10 per cent receive a positive response.

One thing that is noticeable in almost all the mosques and Islamic centres throughout Switzerland is the presence of IR presentations and fundraising materials. Thanks to its leading position as the main Islamic charity in the country and the policy of transparency it has instituted as a guiding principle, IR has gained the confidence of the leaders of Swiss Islamic centres.

It is important to notice that although it is an Islamic charity organisation, IR does not distinguish between helping Muslims and non-Muslims. IR's programmes are dictated by humanitarian need, according to Jamel Krafess, director general of IR Switzerland, and the organisation's religious orientation does not provide the prime motivation for particular programmes.⁹ However, it is noticeable that most of IR's programmes take place in the Muslim world. For Krafess, this is a mere coincidence, because large numbers of crises have erupted in the Muslim world in recent years, and IR is merely bringing support to the people who need it.

In German-speaking Swiss cantons, the presence of an international Islamic charity called Muslim Helfen has also been observed. This organisation is based in Germany, collects funds in Swiss mosques and has a Swiss bank account, but has no official representation in the country.

4. Local Islamic charities

Beside international Islamic charities working in a professional way with huge logistics that allow them to operate all around the world, there are local Islamic charities that can be divided into two categories.

Firstly, there are Islamic centres or foundations that are closely linked to a mosque. In most cases, mosques are managed by administrative bodies that are in charge of all aspects of the Islamic faith. These bodies are either called Islamic centres or foundations and they play a variety of roles, such as providing Islamic courses, solving the social problems of those who attend the mosque and collecting Zakat or any other alms from believers. Unlike the international Islamic charities, they are involved in many different activities, of which charity is just one. They do not have specific fundraising policies and their charitable activities do not have the same international orientation and character as the international charities discussed above.

4.1 Islamic centres and foundations: the mosque as the central institution in Islamic charity

The mosque is a key institution in the Islamic charity system in Switzerland, firstly because of its social and cultural role, and secondly because of the relation of

⁹ Krafess's opinions in this paragraph are taken from the author's interview with him.

confidence that it helps to create between the one who does charity and the one who receives it. This relation is critical and fundamental when it comes to Zakat.

4.1.1 The social and cultural role of the mosque and its impact on charity

In Switzerland the mosque plays a central social and cultural role in Muslim communities. It is the key link that binds together the members of the community — a place where they can come together to practice their religion and learn more about it. An important part of their social life takes place in the mosque, especially during Ramadan. In most of the mosques visited during the month of Ramadan for the purpose of holding interviews for this study, there was a strong presence of Muslims with their families. The interview with Mr Ouardiri, the main person responsible for the management of the Islamic cultural foundation in charge of the Geneva Petit Saconnex mosque, was frequently interrupted by phone calls from members of the community seeking help for social problems that ranged from a son who was misbehaving to someone who could not pay their bills.

This social role of the mosque has a great impact on the Zakat and other charitable activities, as Muslims who practise charity know that the mosque is the place that puts them in contact with the needy. In this sense, the mosque becomes like a 'market' that puts a 'supply' and a 'demand' in contact with each other.

Mosques also play an important cultural role for Muslims, especially for some communities. This is the case among the Turkish communities that have created a network of Islamic cultural centres at mosques throughout Switzerland, all linked to the Türkisch Islamische Stiftung für die Schweiz in Zurich. These centres aim at giving to all Muslims, but especially to Turks, an opportunity both to practise their religion and maintain their links with their culture. The same goes for the Albanian Muslims, the Macedonian Muslims, etc. The only Muslim community without any Islamic centres is the sub-Saharan African community. Its members frequent the Arabic Islamic centres, which are more open to other communities.

These community-based institutions give rise to a community-based charity, which means that members of a community will give their Zakat and other alms in the mosque that they frequent. We will return to this point later.

4.1.2 The mosque and the relation of confidence between the giver of charity and the collector

A factor that is a really important part of the charity system is the confidence that the one who gives charity must have in the one who collects it. This relation plays a key role and can often explain why one charitable institution collects more funds than another.

Firstly, this is because the givers of charity want to be sure that their alms will be given only to those entitled to them. This consideration was particularly stressed by the Muslims interviewed for this study in the mosques throughout Switzerland.

Secondly, in the context of the suspicions regarding the role of Islamic charity in financing terrorist activities (see below), the charity givers are increasingly concerned about the destination of their funds, some for ideological reasons and others to avoid any problems with the Swiss authorities.

In the case of the mosque, this relationship of trust is built up over a long period of time, during Muslims' regular frequenting of a particular mosque. This is true for Zakat el Fitr, which is given by people when they come to pray as part of Eid el Fitr,¹⁰ but even more so for other alms and the Sadaqaat, which are collected every week during Friday prayers. In the mosques visited for this study, a box was placed at the entrance of each mosque for the Sadaqaat, some of which clearly specified the destination of the funds collected.¹¹

Because it puts into contact the potential charity doers and the collectors as an integral part of such central aspects of the faith as daily and weekly prayers and the various Muslims feasts, the mosque creates a relationship of confidence that makes it a key institution in the system of Islamic charity in Switzerland.

4.2 Specificities of mosque-related local Islamic charities in Switzerland

4.2.1 Fundraising procedures

The Islamic centres and foundations do not operate like IR, which has specific fundraising programmes. To collect Zakat, the only means generally used is a word by the imam during Friday prayers about its importance in the religion. For the other alms like Sadaqaat, there is a box at the mosque entrance and some posters on the walls bearing verses from the Holy Quran or Hadiths of the Prophet Mohammed showing the importance of charitable actions. However, more and more Muslims are using postal bank wire forms to make their donations, paying directly into the mosque's bank account.

Procedures for giving to local charities can vary from one institution to another, according to the doctrinal position each takes. In some mosques, for instance, Zakat cannot be sent via a bank wire, e.g. the Islamic Centre of Lausanne. For some, Zakat cannot be given to non-Muslims unless they are about to enter the religion, while for others it is not possible at all. These positions stem from different interpretations of the Holy Quran.

¹⁰ Eid el Fitr is the feast celebrating the end of the month of Ramadan. Muslims celebrate it by going to the mosque in the early morning to pray, on which occasion they give Zakat el Fitr.

¹¹ In the Konig Faysal Stiftung in Basel it was clearly specified in Arabic that the funds collected in the Sadaqaat box would be used to assist Palestinian orphans.

Most of the time, these local charities do not have specific programmes for distributing the money collected, and their charitable actions are generally dictated by events, as needs arise.

4.2.2 Distribution to the needy: the first destination of the alms

The first and main destination of the collected funds is the needy people who come and seek help at the mosque. As mentioned above, the mosques play a key social role, and this is one of its most important functions.

Most Muslims in Switzerland are foreigners, a factor that puts them among the most vulnerable part of the population. Among them, there are many refugees and asylum seekers waiting for a decision from the Swiss authorities as to whether they can remain in Switzerland or not, and who generally live in a difficult financial situation. These people receive a great deal of help from the mosques. In the Ahlou Sunna Islamic centre of Acacias, for example, the author met many West African refugees and asylum seekers who said that they received a great deal of support from the mosque's leaders.

Therefore, the alms collected in the mosque are mainly distributed to the needy people who come to the mosque to seek help, a situation that might appear quite strange in a rich country like Switzerland. Most of the leaders interviewed for this study emphasised the poverty that exists in Switzerland, and that many who experience such poverty are Muslims. This means that most of the alms and Zakat collected locally are also distributed locally.

This situation is particularly true for communities with a great number of asylum seekers and refugees, whose social situation is particularly difficult. In the mosque of the Albanian Islamic Association in Fribourg, one of the leaders, Mr Mustafa, told the author that most of the people who come to the mosque are seeking help, and the funds collected are not enough to provide for them.

4.2.3 A community-based charity

We have seen above the social and cultural role played by the mosque in Switzerland, as a link among members of a Muslim community and as a way to express a cultural identity. This situation has its consequences in the Zakat and other charitable activities, giving rise to a 'community-based' charity.

In Switzerland, most of the charity given to the mosques is given by those who frequent them. In other words, every Muslim who wants to give his Zakat or any other alms will generally do so in the mosque he frequents, which in most cases is the one serving his local community. This has the effect of 'closing' the charity into the Muslim community that occupies the mosque. However, some kind of national feeling can also intervene, if the believer knows that the charity he is giving to will benefit people from his own

country. This obviously applies in particular in Switzerland, where there are so many recent Muslim immigrants who often still have strong ties with their countries of origin.

This probably explains the so-called 'direct Zakat', which consists of sending Zakat directly to a particular country. This is relatively widespread among the Muslim community in Switzerland, and is a consequence of community-based Zakat. In fact, the 'direct Zakat' is mostly practised by Muslims whose communities do not have their own Islamic centres, especially sub-Saharan Africans. A great number of this group who were interviewed confirmed sending the Zakat to their countries of origin, although they still give Sadaqaat and other alms in the mosque that they pray in.

This does not lead to any animosity among the Muslim communities; it is merely an expression of a strong willingness on the part of Muslims to practise their religion as they do in their countries of origin. Islam is one religion, but cultural perceptions that affect the way in which the faith is practised differ from one culture to another.

4.2.4 Foreign destinations of the charity collected in the mosque-related local Islamic charities in Switzerland

It is noticeable that most of the local Muslim charities in Switzerland have left international charitable activities to international Islamic charities, especially IR. This is a consequence of the events in America of 11 September 2001 and the firm control that is exerted on these charities because of these events, as we will see when dealing with Islamic charity in Switzerland after the attacks on the World Trade Center and the Pentagon.

The local charities seem to concentrate their efforts on social assistance to the needy in Switzerland, and leave international activities to the specialised Islamic charities. However, some of them still collect Zakat and alms to send abroad.

Palestine seems to be the main destination, both for objective and sentimental reasons. This is firstly because of the very bad humanitarian situation in the Occupied Territories, which makes them a priority for all humanitarian organisations, even the non-Islamic ones; and because of the embargo imposed on the Palestinians by Israel and its allies.

In an interview, Krafess stressed the enormous pressure that Islamic charities are facing because of their activities in Palestine. This is partly why, in most of the mosques, the destination of the Sadaqaat is clearly specified on the collection box. Often the destination happens to be Palestine.

Secondly, Palestine is a destination of choice for charity for sentimental reasons, because of what Palestine represents for the Islamic Umma, since one of the three holy places of Islam is located there.

But the foreign destinations of charitable contributions can also be due to cultural or geographic proximity of some kind. This is the case for the network of Turkish Islamic cultural centres, where the collected Zakat and alms are sent to an organisation in Istanbul that operates in the Central Asian Republics (Turkmenistan, Azerbaijan, Tajikistan, etc.).

Finally, it is important to notice that in cases of natural disaster or humanitarian crisis in any part of the Islamic Umma, the mosques generally collect donations to send there. Some of them even get in touch with the embassy of the concerned country to offer help and support. The Islamic Centre of Lausanne, for example, contacted the Algerian embassy during the floods that occurred in that country, and the Lebanese embassy during the Israeli invasion of 2006.

5. Charity associations

The main characteristic of these institutions is that they are not related to a mosque. The scope of their actions is generally confined to a specific group or country, but Islam is the basis of their involvement.

This category comprises all the associations that have been created to collect alms to give assistance to needy Muslims and that are not linked to a mosque. Their importance and size may vary, from a relatively small association of a dozen members (e.g. Association de Bienfaisance Islamique de Neuchatel) to a larger, well-known institution such as Association de Secours Palestinien (ASP) in Basel, which has been blacklisted by the US Intelligence and Terrorism Information Center because of its alleged support of Hamas in Palestine. All the present author's efforts to find out more about this association were in vain. The address that was available was no longer valid, and it was impossible to find the new one. However, an interesting article was found on the Web.¹² As a reaction to the organisation's alleged roles of supporting Hamas and being a member of the so-called 'Coalition of the Good', which is a group of Islamic charities suspected of supporting Hamas, the leaders of the ASP totally rejected the American allegations, arguing that the organisation's activities are totally transparent and have an exclusively humanitarian character, consisting of creating medical centres and sponsoring orphans. Furthermore, the funds collected by ASP were distributed to the Palestinians in the West Bank and Gaza, and in the refugee camps in Lebanon.

In 2002 the association collected around CHF 1 million in Switzerland from around 100 donors. The money was placed in a UBS account and was distributed through associations that were legally approved by the Palestinian Authority before 1993, as well as by the Jordanian and Israeli authorities. When such an association was dissolved, the ASP stopped working with it. The ASP leaders also said in their reaction that the

¹² See <http://switzerland.indymedia.org/fr/2003/08/13360.shtml>, accessed 19 September 2006.

association was registered with the Swiss Federal Commercial Registry in 1993, and its accounts were audited by a Geneva-based financial firm.

However, this association should not be confused with the Verein Untertutzung der Palastinenser, which is also based in Basel. This association was created in 2003 to help Palestinian orphans and poor families.

6. Islamic charities in Switzerland after 9/11

The attacks of 11 September 2001 — the so-called '9/11' attacks — have contributed to many viewing Islam and Islamic associations with suspicion. Islamic charities are no exception to this, and the destination of the funds collected through Zakat is a key issue for all governments.

There is a global perception that the funds collected through Zakat and other alms are being increasingly used as a 'warfare contribution', which explains the strict controls exerted on the mosques. The persons interviewed for this study denied that this was happening. For them, the verse from the Holy Quran that gives the eight categories of those who are entitled to help through Zakat leaves no place for a non-humanitarian use of Zakat.

Some of them underline, however, that there are some Muslims whose interpretation of the phrase 'in the cause of God' leads them to envisage a non-humanitarian use of Zakat funds. In other words, this phrase opens the door for the use of Zakat to finance terrorist organisations. However, they condemn such an interpretation, stressing the necessity of showing a different image of Islam to the Swiss people and authorities.

In spite of this, there are some Muslims who are concerned about giving Zakat, fearing some kind of reprisals. The director of the Cultural Islamic Foundation of Geneva said that some Muslims had been asked by the authorities to prove the destination of the funds that they had given as Zakat, which they put in their annual tax declarations.

Two consequences stem from the atmosphere of suspicion caused by the events of 9/11. The first is a noticeable attempt by Muslim leaders to be transparent in the distribution of charity funds. A new situation must be responded to by a new attitude and a new way of doing things. They understood that they had to develop more transparent procedures and make more effort to properly identify their international partners. For IR, this is not something new, as transparency has always been a requisite part of its success, as well as a guiding principle, and the organisation's accounts are audited both internally and externally.

The second consequence is an intensification of the co-operation between the mosques and IR, since the organisation has been identified as trustworthy agent of Islamic charity.

Previously, such co-operation only consisted of putting some IR flyers in the mosques, but did not include a transfer of funds to IR. With the new post-9/11 situation, which has resulted in extensive controls by the Swiss authorities, co-operation now includes a transfer of funds from the mosques to an organisation that they have total confidence in (i.e. IR). For example, the director of the Cheikh Zayed Foundation in Zurich told the author that with the new situation, his organisation has intensified its co-operation with IR.

Some mosques, however, for doctrinal reasons, do not co-operate with IR, arguing that the Zakat money should not be invested in a bank that pays interest, which is not permitted in Islam. The other reason is that part of the Zakat is lost in administrative charges, but such a situation is envisaged in the eight categories of those who are entitled to receive it (see above).

The events of 11 September have put much more pressure on Muslims and Islamic charity leaders, because of a widespread belief that the Zakat and other charity funds are fuelling terrorism. For Islamic charity actors, this situation has led them to employ more-transparent methods in their activities and a much more-intensive process of collaboration among the various organisations that make up the Islamic charity system.