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PRE-PUBLICATION VERSION OF AN ACCEPTED PAPER FORTHCOMING IN
CRITICAL PERSPECTIVES ON ACCOUNTING

Centre-staging beneficiaries in charity accountability: insights from an Islamic post-secular perspective

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ABSTRACT

In recent times there has been increased concern to give emphasis to beneficiaries in the context of charity accountability. We here explore insights from a post-secular perspective for making beneficiaries centre-stage in charity accountability – in part inspired by calls, in the work of McPhail and others, to open up to a post-secular perspective on accounting and related practices. Our contention is that theoretically and contextually appreciating tenets and practices of religion vis-à-vis centre-staging charity beneficiaries indicates potentially positive insights for charity accountability more generally: towards the better realisation of deeper and more holistic emancipatory practice. In this regard, we here focus upon a contextual appreciation of tenets and practices of Islamic charity.

Centre-staging beneficiaries in charity accountability: insights from an Islamic post-secular perspective

1. Introduction

Criticism of charity regulation has in recent decades highlighted the need for better accountability (Hind, 2017; Hyndman & McConville, 2018a). Accountability has been promoted as a way of helping to fulfil key stakeholders' information needs (Connolly *et al.*, 2009). And, deepening this, in the literatures on NGO accountability and on accountability for non-profit organisations, there has especially been a call to go beyond traditional hierarchical accountability demands and *engage more with beneficiaries*, for instance, to avoid mission drift (Ebrahim, 2003, 2005; Lloyd, 2005; Najam, 1996; O'Dwyer & Unerman, 2007). There has thus arisen concern to make *beneficiaries* of charitable organisations more *centre-stage*¹ and this concern has impacted to some extent on regulatory discourse and practice.

At the same time, the literature of accounting theory has suggested that many highlighted deficiencies of accounting and related practices indicate *moral* failings. For McKernan & MacLulich (2004), many 'crises' in accounting arise from accounting regulations' lack of moral substance vis-à-vis accountability demands. Mainstream accountability conceptions of Western rationalist framings have been seen as departing from ethical and moral breadths that shaped, in context, earlier ways of thinking, including an earlier discourse of the enlightenment (see Gallhofer & Haslam, 1993, 2003, 2004; Tinker, 2004).

Tinker (2004) indicates in this regard the insights that can emerge from exploring in context, vis-à-vis accounting and related phenomena, tenets and practices of religion. A perspective especially concerned with understanding implications of religious value and belief systems for accounting, in this respect, is that of McPhail, Gorringer & Gray (2004), and McPhail & Cordery (2019) (see also Gallhofer & Haslam, 2004; Kamla, 2015). They seek to promote what they term a post-secular perspective to open up to insight beyond the constraints of narrow secular views pre-dominant in the literature (see McKernan & Kosmala, 2007; McPhail, 2011; see also Kamla, Gallhofer & Haslam, 2006; Molisa, 2011). McPhail (2011) sees this concern to trace out implications from religion as a corrective to an emphasis on a sociological theorising of accounting as manifest in religious texts and practices, an emphasis that risks displacing the meaning accounting and related practices have for a religion (see Jacobs, 2006; Kamla *et al.*, 2006; Kamla & Alsoufi, 2015; cf. Milbank, 1990). For instance, studies on religious institutions often make reference to a sacred-secular dichotomy in their analysis (see, for example, Abdul-Rahman & Goddard, 1998; Booth, 1993; Laughlin, 1988;

Parker; 2001). These studies see accounting as a secular, non-sacred, practice rather than one that might be shaped and defined by religion itself (in context). While these studies are thus problematic they are among a few that have given at least some attention to religion in making reference to the religious dimension of some organisations' formal and explicit operations. The charity accountability literature has typically examined accountability in terms of a framing scarcely considering religion (see, e.g., Bowrin, 2004; Connolly & Hyndman, 2003, 2004; Connolly & Dhanani, 2006, 2009; Dhanani, 2009; Jetty & Beattie, 2009) – this is surprising given the religious origins of charity itself².

We should emphasise that we are not suggesting that in appreciating a religious perspective we can simply focus on the internally held religious beliefs and ignore the context in terms of influential external structures. To develop a critical and holistic appreciation and build further insights, consistent with Tinker (2004), it is important to theorise ideas and practices of religions *in context*. In this paper, we seek to contextually explore insights from religion for making beneficiaries centre-stage in charity accountability. We seek to gain insights from an appreciation of tenets and practices of a religious community in this regard. Here, we focus upon Islamic charity. Theorising tenets and practices of religion in context, we indicate their potentially positive impact upon charity accountability more generally – towards the better realisation of a deeper and more holistic emancipatory practice. Although different religions have common values, reflected in senses of identity, rituals and traditions, as well as moral codes of ethics, we focus on the under researched context of Islam.

By taking a post-secular Islamic perspective, we hope to contribute to the limited critical accounting literature in this area. Reflecting the embryonic stage of the literature, studies examining accounting and accountability embedding the Islamic perspective are relatively scarce. A few studies have sought to examine implications of Islamic principles for banking and finance (Kamla & Alsoufi, 2015; Lewis, 2001) and accounting for the environment (Kamla *et al.* 2006). Kamla (2009, 2015) in particular strongly argues for a more critical discourse incorporating insights for accounting from Islam. The current paper attempts to add to this research, while, drawing from Singer (2008), we seek to particularly indicate in our argumentation emphases and features of Islam suggestive of particular insights for charity accountability at the interface with beneficiary-centricity.

These insights from religion and religious texts/practices in context help outline a radical envisioning and revising. Our analysis presents particular features of a beneficiary-centric approach, especially by considering more explicitly the role of NGOs and their obligations towards fulfilling the needs and rights of beneficiaries. We suggest this approach

would require cultural and organizational change in the way charity and beneficiaries are viewed, as well as a re-orientation of the role of the NGO in society. In this regard, the Islamic position on beneficiary-centricity places an obligation on NGOs to be active proponents of social justice and the reduction of wealth inequality in society, paying closer attention to factors giving rise to poverty and aiding people to become better at addressing their objectives in a societal context.

The structure of our paper is as follows. We more substantively trace the emergence of a call for beneficiary-focused accountability. We elaborate some deficiencies therein. We review the case for a post-secular perspective and indicate how it can be insightful here, delineating the case for the focus on Islam in context. We next focus upon the tenets and practices of Islamic charity in context to locate insights. And we then elaborate upon the possibilities of beneficiary-centricity informed by principles of Islamic charity in the real world context. We subsequently offer concluding comments.

2. The emergence of a call for beneficiary-focused accountability

The development of charitable regulation over the past few decades has focused considerably on accountability as a mechanism to fulfil the information needs of key stakeholders (Connolly, Hyndman & McMahon, 2009), i.e. those holding the most power in terms of financial resources. Despite this focus, concerns over trust and accountability in the sector remain rife (Hind, 2017; Hyndman & McConville, 2018a). At the same time, the NGO accountability literature points to the detrimental nature of overly hierarchical accountability demands (Ebrahim, 2003, 2005, Lloyd, 2005; Najam, 1996; O'Dwyer & Unerman, 2007) and the subsequent lack of engagement with beneficiaries, resulting notably in NGO mission drift (Ebrahim, 2003, 2005; O'Dwyer & Unerman, 2007). In this section, we outline calls for greater beneficiary involvement in the development of accountability mechanisms that have been made both in regulatory and academic circles and we highlight deficiencies therein.

Concerns in practice to regulate charities through systems of accountability have begun to give more emphasis to the case for a beneficiary-focused accountability. The UK³ case is illustrative. All charities in England and Wales are regulated by the Charity Commission for England and Wales and have to abide by the Charities Act (2006) as well as the Statement of Recommended Practice [SORP] 2005/2008. These regulations are meant to reassure upward stakeholders, such as funders and donors, that their money is being utilised appropriately (Connolly *et al.*, 2009). The UK charity regulatory frameworks have undergone various developments since the inception of the first Charity Act in 1992. Throughout the process of

regulatory change, research has continued to guide what should and should not be included in the SORP (Hyndman, 1990, 1991; Hyndman & McMahon, 2010; Palmer & Vinten, 1998) and has reported on the extent to which charities complied with various recommendations (Connolly & Hyndman, 2000, 2001, 2004; Palmer, Isaacs & D'Silva, 2001). There are some key examples. After the first voluntary (non-mandatory) SORP was released in 1989, research found a substantial lack of compliance with its recommendations, arguing for it to be made mandatory (Ashford, 1989; Gambling *et al.*, 1990; Hines & Jones, 1992). Subsequently, the SORP was redesigned and made mandatory, later evolving to its present iteration. More recently, in 2009, the Charity Commission conducted a far-reaching survey of the views of all charity stakeholders on the SORP's importance (Connolly *et al.*, 2009). This survey has been lauded as facilitating much wider stakeholder engagement than experienced before (Connolly, Hyndman & McConville, 2013). However, the focus of that research was predominantly on easily reachable stakeholders such as academics, funders, preparers and auditors, with beneficiaries being largely neglected in relation to accountability. The researchers had made some effort to contact beneficiaries but state that no substantial engagement was achieved. They concluded (*ibid.*, p.68):

‘While engagement with such stakeholders [i.e. beneficiaries] has the potential to improve reporting by charities considerably, and legitimise further the accounting and reporting framework, this and other research highlights the difficulties of doing this. Further investigation to identify beneficiaries’ views on accounting and accountability could facilitate more appropriate accountability frameworks.’

Thus, despite research accessibility issues, there is awareness in the regulatory domain of a need to engage with beneficiaries in the development of appropriate and relevant accountability frameworks. An appreciation of the case for greater beneficiary-focused accountability has also emerged in the academic literature. We elaborate key aspects of the literature and its development below.

Within the UK charity literature, it is still the case that the more conventional stakeholder approach is very influential. Hyndman & McConville (2018a) emphasise the conventional approach in arguing for tailored accountability to meet the needs of various stakeholders, with a focus on building relational trust with key stakeholders who lack specialist knowledge. Similarly, Hyndman & McKillop (2018) suggest this can be done by focusing on the information needs of stakeholders viewed conventionally. In a similar vein, Hyndman & McConville (2018b) encourage greater transparency and mission-specific managerial decision-making to enhance stakeholder engagement. While these advocacies are progressive, their

focus is still very much on functional forms of account-giving, with the funder the focus of the account, the charity organization the centre of the process and accountability being viewed in terms of greater transparency to engender trust. Whilst transparency is important in an accountability relationship, for Roberts (2009) viewing accountability solely through transparency can distort the very meaning of fairness, justness and morals: concerns over transparency often arise as a result of overlooking the individual practice of account-giving, i.e. the practice often taking place at the grass-roots level in NGOs.

The wider NGO literature has come to substantively suggest that increasing demands for accountability are unnecessarily harming mission in practice, with evidence of inappropriate accountability mechanisms damaging, rather than enhancing, social and environmental benefits that NGOs bring (Dixon, Ritchie & Siwale, 2006; Najam, 1996; Unerman & O'Dwyer, 2006). In this regard, Ebrahim (2003, 2005) and O'Dwyer & Unerman (2007) suggest that greater distance between those running an NGO and its beneficiaries is resulting in accountability mechanisms focusing on upward accountability to funders at the expense of downward accountability to recipients (Ebrahim, 2003, 2005; Lloyd, 2005; Najam, 1996). They argue this has resulted in mission drift: realising mission is put aside in order to deal with peripheral concerns of funders and regulators. Indeed, many of the growing calls for increased NGO accountability have emanated either from the corporate world or from groups representing private capital interests (Gray, Bebbington & Collison, 2006), resulting in a considerable portion of the concern for greater accountability being 'concentrated on finding analogues for the commercial bottom line' (*ibid.*, p. 334).

The NGO accountability literature has therefore called for greater downward accountability (Najam, 1996; O'Dwyer & Unerman, 2007, 2008), this type of accountability being characterized by a greater focus on beneficiaries by the NGO and its partners (Unerman & O'Dwyer, 2012). In contrast to upward hierarchical accountability, downward accountability involves a two-way flow of information between the NGO and beneficiaries. From an organizational perspective, this allows NGOs to become more responsive to the self-defined needs of beneficiaries and improve how aid is delivered (Agyemang *et al.*, 2017; Dewi, Manochin & Belal, 2019; Dixon *et al.*, 2006; O'Dwyer & Unerman, 2008, 2010). Agyemang *et al.* (2017) considered how more informal accountability 'conversations' could facilitate more effective downward accountability to beneficiaries. A key attribute of downward accountability is its emphasis on a rights-based approach. This approach has a closer resonance to a beneficiary-centric approach than the conventional one. In contrast to the traditional view that development is a need and development work is a gift, the rights-based approach regards

a minimum level of development as a right, and development work as a duty that people in developed nations have to help impoverished people achieve their basic human rights (Unerman & O'Dwyer, 2012). Following the rights-based approach, O'Leary (2018) examined the case of two NGOs operating in rural India, seeking to understand how the promise of accountability, encapsulated within the rights-based approach to development, was enacted in the various accountability mechanisms and practices of these grass-roots NGOs.

2.1 Deficiencies in the current approach

Despite the focus of O'Leary (2018) and several other studies pursuing the rights-based approach (Agyemang *et al.*, 2017; Dewi, *et al.*, 2019; O'Dwyer & Unerman, 2010; Unerman & O'Dwyer, 2012), there are some deficiencies in these academic and related practical positions. Firstly, there is less than a clear understanding of what a rights-based approach entails and what it should look like in practice. This is partly due to limited understanding of whether increased opportunities for participation actually empower beneficiaries as expected: the literature to date has failed to provide a coherent account of what beneficiaries require from such participation and their views on successful accountability (Benjamin, 2013). O'Leary (2018), for example, found that understandings of what a rights-based approach entailed differed depending on the core focus of the NGO, the type of attention it afforded to rights in its development efforts and the categories of rights it focused on. Further, the study also found that despite the motivations underlying these accountability approaches, the more traditional 'uses' and understandings of accountability continued to have pride of place in practice.

Secondly, the literature has identified concerns arising from the implementation of downward accountability mechanisms. For example, studies highlight how beneficiary input is often used to inform NGO activity but not to influence such implementation (O'Dwyer & Unerman, 2008). In some situations, beneficiary input is only used to inform narrative upward accountability to donors (Agyemang *et al.*, 2017; O'Dwyer & Unerman, 2010). Thus, although organizations profess to have downward accountability mechanisms focused at beneficiaries, it is the upward stakeholders that ultimately benefit from this approach. This approach does not lead beneficiary empowerment and could lead to disillusionment if beneficiaries find that their input does not actually bring much tangible benefit to them. Whilst nearly all NGOs and charities undertake some form of needs assessment in both planning and delivery of their services, this is often driven by funders and donors (O'Dwyer & Unerman, 2010) and rarely incorporates beneficiary views (Agyemang *et al.*, 2017). Nor does it consider the long-term implications of actions, including on a wider societal level.

Thirdly, studies have found that direct beneficiary engagement is fraught with difficulties reflecting a basic lack of engagement in beneficiary communities (Agyemang *et al.*, 2017; O'Dwyer & Unerman, 2010). This may be because of proximity issues (e.g. war torn countries), intellectual capability (e.g. mental health charities) and the urgency of needs (e.g. emergency aid). Such issues may frustrate engagement with each beneficiary consistently and on an equal basis. Power and geographical differentials can also create boundaries. For example, some studies have found beneficiaries often reluctant to question or criticize NGOs for fear of 'biting the hand that feeds them' (O'Dwyer & Unerman, 2010, p.481). Here we acknowledge that identifying and engaging with beneficiaries, meaningful with respect to accounting/reporting issues (and wider governance issues), has often been seen as at least challenging (Benjamin, 2012, 2013). Yet, this does not mean NGOs should not attempt to engage with their beneficiaries or that no attempt should be made to understand how beneficiary rights can be fulfilled. There is here a need to take beneficiaries more seriously.

Finally, a core deficiency in the literature and regulatory approach is the limited focus on a wider social perspective. Much discussion surrounding accountability mechanisms, and the need for downward-focused accountability, is myopic in being linked to the achievement of very particular goals and the fulfilment of very specific needs. The premise of charity and charitable organizations is to provide aid and/or a service for the vulnerable, thus fulfilling a responsibility on behalf of society. However, the literature and regulatory practice scarcely consider neither this wider accountability nor the actions of the charity organization in terms of its wider social obligations. This indicates a lack of holistic understanding of how accountability needs to be enacted.

For us, for more holistic and progressive radical change in charity accountability there needs to be greater consideration given to what we term a 'beneficiary-centric approach'. This differs from the downward approach defined in the literature as we suggest moving away from the organization as the centre of the accountability process. Instead, we suggest accountability processes should be centred on the beneficiary and accountability relationships should consider more explicitly society's role and obligations concerning fulfilling beneficiaries' needs and rights. Such a radical envisioning and revising is suggested to us through insights from religion – religious texts/practices in context. This is consistent with the message of those calling for a post-secular perspective on accounting and related practices, to which we now turn.

3. Potential of a post-secular perspective on beneficiary-centricity in charity accountability and introducing the case for a contextual focus upon Islam

In this section we outline our understanding of the ‘post-secular’ orientation and suggest that such an approach to beneficiary-centricity can bring new insights into the debate surrounding charity accountability.

3.1 The call for a post-secular perspective

There is a small but growing body of literature which examines religion, spirituality and theology within accounting and accountability research, with the majority of studies focused upon religious institutions in efforts to observe the interplay between religion and accounting practice (see, for example: Booth, 1993; Jacobs & Walker, 2004; Kreander, McPhail & Molyneaux, 2004; Laughlin, 1988; Quattrone, 2004). This literature on religious organisations has primarily been concerned with understanding the interaction between accounting and religious belief in the context of the organisational practice. These studies explore if accounting, seen in terms of its secularity, can be consolidated with religion (Booth, 1993; Hardy & Ballis, 2005, Irvine; 2000; Jacobs, 2005, 2006; Laughlin, 1990) - rather than seeing accounting as a possible fraction or dimension of religion and analysing that contextually. This literature has examined the interaction of religion and secular accounting within churches (Booth, 1993; Cordery, 2006; Laughlin, 1990; Parker, 2001, 2002), religious communities (Jacobs & Walker, 2004; Quattrone, 2004), Muslim religious councils (Abdul-Rahman & Goddard, 1998) and Buddhist and Hindu temples (Jayasinghe & Soobaroyen, 2009). This strand of literature provides rich qualitative insight into organisational accountability. For example, the studies provide an alternative perspective on how accountability is enacted within organisations, focusing beyond functional and formal reporting. The translation of a conception of accounting and accountability formed in a religion (contextually) into a practical operation has, however, largely been ignored in these studies.

Hence, there have been calls for a new orientation and emphasis that some articulate in terms of a post-secular perspective. While it cannot escape contextual embeddedness, the post-secular perspective tries to appreciate reality (and in this respect accounting and accountability practice) from the religions’ own perspectives and to resist the temptation to draw on an external secular theory that de-emphasises religious principles when attempting to understand this reality (Jacobs, 2006; Milbank, 1990)⁴. Such a religion-centric approach has been termed post-secular (a post-secular paradigm) as it goes beyond the pre-dominantly secular view the literature takes of accounting practice (e.g. McKernan & Kosmala, 2007; McPhail, 2011; McPhail & Cordery, 2019).

The post-secular paradigm as it is currently articulated in the literature is somewhat roughly bound together by agreement over major themes and broad directions. Those associated with the movement include John Milbank, Catherine Pickstock and Graham Ward. Within this body of literature, McKernan & Kosmala (2007) contribute to ongoing debates concerning the merits of rules- and principles-based accounting systems by utilising the work of Jacques Derrida on religion and deconstruction to inform their understanding. McPhail (2011) provides a review of the emergence of post-secular critical accounting and introduces in this regard an emergent theological and philosophical movement known as Radical Orthodoxy, a movement of contemporary theological thought. Other studies have examined issues of spirituality and emancipation in accounting (Gallhofer & Haslam, 2011; Molisa, 2011) and issues surrounding love and accounting emancipation (Carter & Spence, 2011). These studies utilise the spiritual in attempting to address social injustices and accountability crises, in order to realise emancipatory potentialities of accounting practice. They thus at least parallel the post-secular stance.

3.2 Potentialities of understanding beneficiary-centricity in charity accountability from the perspective of religion: introducing a contextual focus on Islam

Religious emphasis on morality and spiritual visions can play a significant role in advancing accountability (Kamla & Rammal, 2013; Thakur, 1996). The idea of the accountable self is a strong notion in all of the world religions. All have long constructed socio-religious beliefs and practices for everyday life. For example, for Eliot (1954) and Kinsley (1982), Hinduism and Buddhism have common philosophies guiding their way of life, including of Dharma (holding and upholding), Karma (linking one's actions and their consequences), Samsara (acknowledging a cycle of death and rebirth, governed by Karma), and eventual liberation from Karma and Samsara (Moksha in Hinduism, Nirvana in Buddhism). Both Buddhists and Hindus believe their religious teachings are philosophical (e.g. teachings from Buddha and the Vedas) and reforming and consider these as training for social existence in the present as well as hereafter (Jayasinghe & Soobaroyen, 2009). The pinnacle of these beliefs is that any good for the benefit of the next life (reincarnation) can be claimed by having a decent present life (Kinsley, 1982). While their theological characteristics in terms of eternal truths and doctrine pertaining to religion differ considerably from Western religious philosophy developed from Judeo-Christian ethics, both these religions reflect similar moral characteristics of doing good and accounting for one's actions (Eliot, 1954; Kinsley, 1982).

For Jacobs (2005, p.206), on Christianity: ‘...*the link between accounting and Christian morality is found in the doctrine of stewardship*’. This doctrine explains how earthly resources are entrusted by God and that humanity is thereby accountable ‘*for the right use of all with which God has entrusted him*’, including time and money (*ibid.*, p.205). This doctrine is based on two principles found in the book of Genesis. Firstly, the world and all resources therein belong to God, and secondly, humans have a responsibility to care for these resources as stewards and thereby to account for their use. Coy, Fischer & Gordon, (2001) note that the earliest concepts of stewardship in the Western world have sacred origins and that real stewardship entails inescapable moral and social obligations beyond the economic. This point is also made by Chen (1975), who looked at the development of stewardship from medieval times and linked it to Christian ethics and philosophy. Her argument is that true stewardship has been eroded by capitalism and the rise of the corporation. Indeed, after the 2008 financial crisis, which was substantively seen as a moral failure of the free market (Aydin 2015; Chapra 2008), the Pope issued a letter urging morality’s re-inclusion in economics, business thought and business behaviour (Grassl & Habisch, 2011). At the same time, in relation to Christianity, Tinker (2004) outlines dimensions of the Protestant ethos which he sees as helping drive a problematic capitalism. Christianity, Judaism and Islam are all rooted in the Abrahamic tradition and thus share some similar religious tenets, evident to some extent in the case of beliefs around charity.

Given the concern to provide insight for charity accountability and its interface with beneficiary-centricity, the authors also appreciated from the outset some differentiating emphases and features of Islam that may potentially provide such insight. This appreciation reflects in part a reading of Singer’s (2008) extensive elaboration on charity in Islamic societies, which points to some differentiating emphases and features. For Singer (2008, p.25), referring to a lack of appreciation of this difference: ‘*Jews and Christians have ready comparisons in their respective practices. Perhaps scholars did not investigate...[Islamic]...almsgiving because they assumed they understood it*’.

One point here is that there is a quite explicit obligatory element of charity in Islam. Bird (1982, p.145) is consistent with Singer (2008) in suggesting that neither Christianity nor Judaism ever developed an explicit, distinct charity ethic as such: ‘*the attitudes and standards relevant to charity have been embedded within and communicated by a wide range of legends, laws, letters, meditations, philosophies, gospels, and histories which make up the normative scriptures of these religions*’. One can thus suggest that a main distinction between the Islamic viewpoint and Judeo-Christian theology is linked to the explicit obligatory ethical duty of

charity on the part of the giver or donor, which is illustrated in *zakah* (Singer, 2008). Bird (1982) provides a detailed comparison of charity in the Judeo-Christian religions which supports this argumentation. Charity⁵ (in the sense of *zakah*) is an obligatory requirement for Muslims.⁶ The New Testament of Christianity calls Christians to give charity freely and out of love. Islam by contrast obligates mandatory alms as the duty of every Muslim. Denying the obligation of alms is grounds for apostasy. Charity forms one of the five obligatory pillars of faith in Islam and, whilst in other religions charity is highly encouraged, for Muslims charity is both an act of worship and an obligatory requirement.⁷ All Muslims must give *zakah* as a proportion of their wealth. The word *zakah* itself means ‘purification’ and the purpose of giving *zakah* is to purify legally earned wealth as well as to engender the spiritual purification of the giver. *Zakah* is generally given annually and is 2½% of one’s wealth accumulated over the year. *Zakah* is one way through which the redistribution of resources and minimization of extreme disparities is encouraged. There are strict rules over its distribution related to maximising social benefit⁸. Thus, *zakah* helps maintain the socioeconomic justice element of Islamic charity by re-distributing wealth, from those able to give to those requiring support.

Due to charity being a part of worship and obligatory, from the Islamic perspective charity does not bestow any particular rights on the giver as such. Givers give because they are required to do and for this act of worship they will receive their reward from Allah (for an extended discussion, see Singer, 2008). This emphasis on reward is particularly important in the Islamic sense, for it brings a transactional quality into the act of giving, where both parties, i.e. the giver and the beneficiary, receive something of value to them. Uthman bin Affan (the third Caliph) is said to have stated: ‘*Your charity is not accepted until you believe “I need the reward more than the beggar needs the money”*’. Thus, in Islam the giver gives charity for the purpose of gaining non-material rewards and for pleasing Allah. Consistent with this, it is also highly encouraged to give anonymously in Islam.⁹ For example, the Quran states: ‘*O ye who believe! Cancel not your charity by reminders of your generosity or by injury...like those who spend their substance to be seen of men...*’ (2:264).¹⁰

In some cases, this obligatory element is enshrined in the laws of Islamic societies but not in all. The law in some Islamic societies reflects this element but in a way that is less than clear. Thus, in some cases the obligatory charity is still a matter to be decided upon not as an act of legal compliance (like paying taxes) but as a matter of adherence to a religious principle beyond the law. In some cases, even if something like a tax might be paid following legal prescription, adherents of Islam may feel the need to comply with the *religious obligation* by donating more (Singer, 2008). Whilst all world religions strongly promote charity, and social

and economic justice, Islam provides specific guidance, rules and frameworks for related undertakings in its original sources i.e. the Quran and books of Hadith. Norman Gottwald (a scholar of the Hebrew bible) indicates a contrast here with Christianity, for example, where it may often be difficult in relation to charity to disentangle original teachings of Jesus from subsequent texts of Christian scholars and interventions of the Church (see Jobling *et al.*, 1991).

A further point here is the emphasis on beneficiary 'rights' in Islam, which indicates a link to 'beneficiary-centricity'. Islamic beneficiary rights can also be seen to have an interface with Islam's social justice concern. The Islamic perspective on socioeconomic justice may allow for an insightful appreciation of a beneficiary-centric accountability to emerge, furthering the critical accounting agenda. The limitations in practice of the insights into charity accountability from secular functional and Western perspectives may help perpetuate the deficiencies outlined earlier. Islam suggests an alternative lens which helps to re-orientate how we approach and think about charity and accountability for charity. Islam places a strong emphasis on economic and social justice in relation to charity and in particular it provides a framework from which we extrapolate a specific beneficiary-centric accountability.

Similar to other world religions, Islam's conceptualisation of accountability extends beyond notions of individual and social responsibility and actively focuses on engendering social justice through spirituality (Kamla, 2009). Islam especially requires that the spiritual actively takes precedence over the material/secular, a stance which has long been marginalized in Western thought/practice, e.g. in classical and neoclassical economics (Tinker, 2004). Islam is quite explicitly not only a personal religion, it provides for an organization of society and its institutions, as well as a guide for individual conduct within institutional and societal contexts. This is why Tinker (2004) suggests Islam has been able to better resist what Christianity scarcely has in the West, i.e. the surrendering to the secular in realms of politics, education and economic relations. As Kamla (2009, p.924) states, engaging with the Islamic theoretical stance can 'open up the possibility of a broader social agenda where social justice, working with local communities, eradication of poverty, caring for the environment, accountability and transparency constitute a central position in economics, finance and accounting'. Following Islamic theology, the giving of the account and the important act of charity itself are embedded within a broader social justice agenda.

The concept of socioeconomic justice is central to Islamic belief (Chapra, 1992; Naqvi, 2003). The message of Muhammad (The Prophet of Islam, pbuh), was not only about 'demolishing of a plurality of gods, but a sustained and determined effort to achieve socioeconomic justice' (Rahman, 1982, p.15). The essence of the Islamic belief is: Allah is

the owner of all resources on earth, wealth that is created from these resources is ultimately His. It is not for mankind to use as he or she pleases. God decrees that wealth made using His resources is equitably distributed amongst His creation (Chapra, 1992). Thus, the Quran maintains that wealth should not be concentrated in the hands of a few individuals, warning that this can engender social imbalances and erode brotherhood/sisterhood within Muslim communities, which detrimentally effects in practice the moral and social dimensions of Islam (Gambling & Karim, 1991; Kamla, 2009). The purpose of charitable giving is to redistribute income and wealth so that every individual is guaranteed a standard of living that is humane and respectable. Consequently, poverty is viewed as a ‘curse’ which manifests by dint of the rich, not only in restricting adequate flows of resources to the poor, but also in failing in their core religious obligations (Choudhury, 1990; Gambling & Karim, 1991, Naqvi, 2003). It is a differentiating, emphatic feature of Islam that it has specific rules relating to the fair and just earning of income, the prohibition of interest and the limiting of profit-making in favour of equitable distribution. Rules pertaining to redistribution of wealth in society involve the payment of levies such as *khums* (on income) and *zakat* (on wealth) (Kamla & Rammal, 2013). Ensuring socioeconomic justice and balancing social inequality is thus a central concern of Islam (Chapra, 2008), with a particular focus on the equitable distribution of income through the principle of re-distribution of wealth (Abod *et al.*, 1992). This highlights the groups or individuals who benefit from these just actions and is closely intertwined with the Islamic perspective on charity and beneficiary rights. The Islamic socioeconomic justice perspective appears to be particularly helpful in explicating a beneficiary-centric approach to charity.

4. Focusing upon the tenets and practices of Islamic charity in context

How can a contextual appreciation of Islamic charity help overcome deficiencies in the current approach to charity accountability outlined earlier? These deficiencies reflect a lack of understanding around what beneficiary-focused accountability entails, a lack in beneficiary participation and engagement, a gap between what beneficiaries require and what they receive, and a failing to ensure organizations take a holistic approach to beneficiary-focused accountability for overall societal betterment. Thus, in this section we outline how a contextual appreciation of Islamic charity allows us to centre-stage beneficiaries in charity accountability.

Firstly, we envisage a very developed beneficiary-centric position. A key concern from the Islamic social justice perspective in this regard is understanding the nature of beneficiary rights and how these differ from beneficiary needs. The Islamic social justice position suggests the focus should go beyond needs and move towards rights. In the Islamic tradition, countering

poverty by rendering assistance to the poor that enables them to become self-supporting is emphasised (Ahmed, 1991). From the Islamic social justice perspective this is highly important as reducing inequality in society is a core concern. Thus in a beneficiary-centric approach the focus is on viewing the requisites of beneficiaries as their rights, so that beneficiary empowerment should be part of the core organizational mission and activities of all NGOs and not an afterthought in the account-giving process. Traditional charitable action has always been viewed as a gift from donor to beneficiary, which helps fulfil a particular beneficiary need (O'Dwyer & Unerman, 2010): a need is identified and donors provide the money to fulfil this need. The Islamic social justice position on the other hand views this exchange as a transactional arrangement, where the donor is giving because they are required to do so from a religious and moral standpoint whilst the beneficiary is receiving what he or she was due anyway. There is no special recognition of the donor for giving, while there is extra care regarding the beneficiary to ensure the funding actually fulfils his or her requirements.

Beneficiary participation and feedback mechanisms are important in accountability relationships and the long-term sustainability of developmental projects (Benjamin, 2013). Islamic economic justice views charitable resources as reflecting the rights of the poor - resources are re-directed back to them in charity, the beneficiaries being seen as rightful owners of this wealth. If one emphatically believes the resources given to the poor reflect their rights, the accounting for this action becomes orientated towards them, i.e. accountability becomes more beneficiary-centric and is focused on how beneficiaries have been helped and how maximum impact has been made from donated funds. This closely links to the deficiencies reflecting the more general phenomenon of a disconnect between beneficiary input and actual implementation. Insight from the Islamic perspective suggests that NGOs should consider a rights assessment, beyond a needs assessment, when they engage with their beneficiaries. This would consider what beneficiaries' rights are regarding their situation: i.e. what should be done to ensure beneficiaries are empowered to deal with their particular situation. Some requirements may be quite clear while others may be less so, e.g. concerning nutritional education. This requires a close connection with beneficiaries given their ability to indicate their requisites. A beneficiary-centric approach would educate recipients about their rights to funds being given to them. Yet, education and confidence to demand rights depends very much on the contextual background of the beneficiaries and where they are located. For example, educationally-supported beneficiaries in Western countries might be more vocal in their demand for the better delivery of their rights than those dependent on development aid in

impoverished nations. This requires flexibility in approaches to aid delivery by both the NGO and its donors and in particular through cultivating close relationships.

Islam views charity as a vehicle for social justice as well as a form of worship. This religiously derived understanding suggests a reconceptualization of the very meaning of accountability for charity and a re-orientation of accounting thought and practice (Gallhofer & Haslam, 2011; Kamla, *et al.*, 2006; McPhail, 2011). Given concerns over the inability of present accountability frameworks to account for the holistic nature of charity (Hyndman & McConville, 2018a; O'Dwyer & Unerman, 2007, 2008), this is an especially worthy focus. A key aspect would be to engender substantive and meaningful trust and a feeling of belonging in beneficiaries in relation to wider society. Hence a main contribution of embedding post-secular values into the re-orientation of charity accountability would be the enactment of the fostering and creation of brotherhood/community and compassion amongst givers, receivers and society. This suggests charity organizations should consider their activities on a wider scale and especially in terms of how they aim to make a difference to inequality and social justice. Even smaller organizations can do something, while larger transnational NGOs, arguably with greater leverage in the global governance arena (Scholte, 2014), may have capacity to do more. Charities and those engaged in charity can do more to reduce wealth inequalities in society. They should recognize their moral responsibility to their beneficiaries and also to wider society and therefore should consider their actions in relation to this responsibility. Consequently, the focus of regulatory and organizational accountability processes should be geared towards beneficiaries and reducing wealth inequality in society, paying closer attention to factors engendering poverty and helping people to better address their objectives in a societal context.

To summarise, appreciation of Islamic charity indicates how organizations might better act by anchoring the beneficiary as the core purpose of their being. There must be an understanding that the charity would not exist if it was not for the beneficiaries and thus the charity must ensure it understands beneficiary rights, the satisfaction of which is not in the nature of a gift. Funders and donors here become a means to manage and deliver this responsibility. They are a vehicle for achieving accountability *to their beneficiaries*. The Islamic social justice position articulates beneficiary accountability as a form of empowerment. The premise that beneficiaries are the rightful owners of the resources that are being provided to them realigns the power differential by making the recipients the focus of the exchange. Thus, the account is more than an explanation of action - it is a declaration or justification that a duty has been fulfilled. Beneficiaries here have an opportunity to articulate and claim what is rightfully theirs in terms of resources from those in positions of power.

5. Beneficiary-centricity informed by Islamic charitable principles and the real-world context

The above tenets and principles clearly exist in Islamic texts and Singer (2008) indicates how they have been variously implemented in Islamic societies. While Singer (2008) indicates many positives here one may conclude that practice has not met principle and this continues today. In any case, the external structures of the global system make the implied radical changes extremely difficult. We should emphasise here that we are not playing to a rigid dichotomy between the Islamic and Non-Islamic. We seek to translate the principles into different contexts, including those dominated substantively by secular values, being concerned to interpret the principles in ways that enhance their mobility and applicability in this sense. This is a stance of pragmatism (see Gallhofer & Haslam, 2019). With this in mind, we consider below how the principles can be articulated so as to facilitate and deepen in practice a beneficiary-centric approach to charity accountability.

A beneficiary-centric approach requires cultural and organizational change in the way charity and beneficiaries are viewed, as well as re-orientation of the very role of the NGO in the aid process. Here we consider some steps that can be taken towards a beneficiary-centric approach in a real-world context.

A strong beneficiary-centric approach would likely have more than one organization working with a set of beneficiaries. Each organization would bring its own expertise and the focus of the interaction would be on empowering the beneficiaries. This would require an ability to see the bigger picture and a willingness to share expertise and resources across different organizations. This may be difficult to do in practice due to the different interests (political and societal) of organizational actors, as well as differences in access to resources. Moreover, current NGO funding regimes, which rely on funding for specific things, can make such an integrated approach difficult to achieve in practice.

In a local charity context where the organization has physical proximity to beneficiaries, the response to beneficiary engagement will differ from the organization in a global charity context where beneficiaries may be in countries other than that of the aid-delivering organization. In a local context, beneficiary engagement could be achieved by ensuring adequate beneficiary representation/input on/into the organization's board of trustees. If beneficiaries are unable to engage due to capacity issues (i.e. vulnerability or intellectual capacity) then independent stakeholders that aim to represent beneficiaries could be brought on board – e.g., parents or people who have previously been helped by the organization and

have the capacity to engage with the core actions and activities. These groups would be involved in all aspects of the organization, from setting mission and activities to deciding how and where funds are spent. This goes beyond current stakeholder engagement recommendations as it suggests beneficiary interest groups should be involved at all levels of the decision-making framework, actually having a say in what happens. Trustees and organizational actors should view beneficiaries as embedded within the reality of their organizations rather than as abstract client or customer 'outsiders'.

A global context would require a modified approach as aid delivery is usually handled by partner organizations at the grass-roots, whilst funding is delivered by NGOs based in different countries. Such organizations might adopt a strong devolution of responsibilities down to the grass-root partners. This necessitates a variety of effective linkages between the NGO, grass-root partners and beneficiaries going beyond the hierarchical and dictatorial. Such arrangements would ensure the beneficiaries' maintained close links with grass-root partners who would be responsible for ensuring their rights were met, whilst the NGO would ensure sustainable funding for these responsibilities. The global NGO would need to invest in trusting its grass-root partners and in some cases offer un-restricted funding for projects on the ground. In this way, the accountable person (i.e. the grass-roots partner) should be presented as moral and responsible (McKernan & Kosmala, 2007), consistent with beneficiaries and the NGO having faith in him or her.¹¹ The key point here is that through closer engagement with the beneficiaries, grass-root partners can build closer trusting relationships with them. This potentially facilitates identification of more effective ways of deploying aid funding and has a greater potential for empowering beneficiaries. Furthermore, in global NGOs, there can arise a multitude of beneficiary concerns, indicating the need to manage competing interests. A devolved approach could help here as each individual grass-roots organization would work for its own beneficiaries. If organizations feel they have too many competing interests, then perhaps they have become too big and should consider limiting their activities.

Thus, what we are suggesting gives greater emphasis to building relational trust with beneficiaries, reducing/removing beneficiary dependence and better allowing beneficiaries to take ownership of their own lives. It is especially important to try to minimize, as far as possible, power differentials between all parties through establishing genuine partnership arrangements. Both Gray *et al.* (2006) and Dixon *et al.* (2006) argue that close contact between an NGO and its beneficiaries necessitates less formal accountability mechanisms than where there is greater distance between those running an NGO and the main beneficiaries, indicating that close relational trust with beneficiaries is an important factor in mitigating accountability

concerns. The dynamic between the organization and the beneficiaries will inevitably be altered. Consequently, the role of NGOs and charities becomes to facilitate: they ensure beneficiaries are fully aware of all their options and have access to good quality information, whilst clarifying what resources they will provide and on what basis.

One way this could be practically enacted is through the use of dialogic accountability mechanisms (Brown, 2009; Dillard and Vinnari, 2019). Dialogical forms of accountability are important because they take into account the views, experiences and expertise of local beneficiary communities. The relational aspect of dialogic accountability encourages the redressing and reduction of power imbalances (as far as is practically possible) between donors, NGOs and impoverished beneficiaries (O'Dwyer & Unerman, 2010). Dialogic accountability can take many forms and is based on the notion of localizing account-giving practice (Brown, 2009). The literature identifies some commonly used 'downward accountability' mechanisms deployed, including participatory reviews, beneficiary-focused complaint and response mechanisms, stakeholder focus groups and social auditing (Agyemang *et al.*, 2017; Awio, Northcott & Lawrence, 2011; O'Dwyer & Unerman, 2008, 2010). These mechanisms can however be limited because they are the 'end-product' of the aid process as they rely on beneficiary engagement once the project has begun or has ended. For example, if outside agencies are setting the participation parameters, telling people how to participate, training them in participation, then it is not participation at all. A beneficiary-centric approach would view dialogic accounting as a key relationship-building mechanism from the first instance of becoming involved in a particular project. A beneficiary-centric approach renders aid deployment sensitive and responsive to local variations in the circumstances in which aid is delivered. This approach is also sensitive to the wider societal issues placing beneficiaries in their situations. Thus, dialogic accounting would help overcome issues arising from dysfunctional accountability mechanisms as the whole process of engagement with the beneficiary would become a form of accountability. Thus, the obligations of funders and donors could also be met.

A key implication of our study is the need to disregard the 'rights' of resource providers as such. We suggest the resource providers should not be demanding detailed accounts of where funding has been spent. Rather, they should be concerned with the impact of the funds in relation to the fulfilment of beneficiary rights. The charity organization should here play a key role. Rather than providing accounts of resource spending, the charity organization should work together with the beneficiaries to understand the impact that donated funds has had. This should go beyond traditional annual reporting and be holistic accounting in a social justice

tradition. For example, accounts to donors would articulate how the rights assessment was conducted and what the outcome of this exercise was. The accounts could go further and explain how the funding was then utilized to ensure the maximum benefit was attained from the beneficiaries' perspective. The beneficiaries would play a pivotal role in formulating the accounts as they would take a lead in outlining how they have been empowered and any deficiencies that remain. Thus, the account to the funder and donor reflects a demand for the fulfilment of rights, being an account of impact rather than an account of activities.

Accountability for charity should therefore be a process, extended over time, allowing assertions to be tested against impact and outcomes on an ongoing basis, as part of the relationship between the donors, institutions and beneficiaries. This is particularly important given the nature of charitable activities and developmental projects, as transparency of financial figures and conventional 'accounts' of activities cannot by themselves provide a sufficiently complete picture of charitable impact.

6. Concluding comments

It has been argued in the literature that accounting needs to further emphasize and reflect values other than financial and capitalistic ones and focus more on communities, intangibles and non-material aspects. Accounting should thus become a guide for action for more holistic social betterment. Through adopting a post-secular stance on charity accountability we can argue more emphatically for the centre-staging of beneficiaries towards the better realisation of deeper and more holistic emancipatory practice. In this regard we have focused upon a contextual appreciation of tenets and practices of Islamic charity.

Our argumentation emphasises the rights of beneficiaries and in doing so highlights how the role of accountability in the charity relationship needs to shift emphasis from serving funders and donors and become re-engineered towards the beneficiary. We suggest this requires a reconceptualization of the very meaning of charity, which should be viewed as part of a wider endeavour towards achieving social justice. We envisage a reality where institutions and actors work together to make the reality of such beneficiary-centricity possible. This encompasses a greater role for beneficiaries in day to day NGO life. It also requires a devolved approach where trust and reciprocity play a more meaningful role in delivery and accounting therefore. Our analysis suggests dialogic accounting may be useful for bringing such reality to fruition. An important suggestion we make is for research to shift emphasis from focusing on the needs/rights of resource providers and go beyond only attending to beneficiary input to inform upward accountability narrative to donors (Agyemang *et al.*, 2017; O'Dwyer &

Unerman, 2010). Drawing from Islamic tenets and perspectives, we can advance our current understanding of beneficiary-focused accountability by providing a more comprehensive understanding of how beneficiary-centricity could work in practice.

We should clarify here that we are not suggesting that ostensibly Islamic real world societies are perfect or model societies. We would maintain rather that, for instance, with regard to Islamic principles of charitable accountability, these are often not so well applied in practice in ostensibly Islamic societies. Evident in today's real world context, ostensibly Islamic societies suffer, for instance, in terms of poverty, injustice and corrupting forces. Some might question the promotion of principles of Islamic charitable accountability by pointing to such problems. Again, in our view, the real world context, including non-Islamic as well as ostensibly Islamic societies (see Singer, 2008), is not simply problematic but bears witness to practices that are actually positive right now as well as having the potential to develop and foster better practices.¹² We should also add that these positives are not confined to the working out of Islamic principles. Other religions have had positive influences as have principles and practices that have been developed outside of religious contexts.¹³ Further, we should also acknowledge that post-secular principles are not the only actual or potential positive force in relation to the regulation of charities for well-being. We *are* suggesting that current capitalist societies can be enriched from taking inspiration from post-secular principles.

It is also important to acknowledge here that the promotion of a post-secular position may not be easy in the secular, often neo-liberal, context of Western society. This can be even more difficult when considering Islamic principles (Modood, 2010; Morey & Yaqin, 2010). Whilst we do not suggest that modern-day capitalist societies completely embrace such viewpoints, this does not negate the view that the Islamic perspective of socioeconomic justice and the beneficiary-centric position derived from it has the potential to positively impact. In this regard, we do not suggest policy-makers and those managing charitable organizations need to internalise Islamic values to appreciate the beneficiary-centric position, just as it is unnecessary for banking executives and customers to internalise Islamic values to work/engage with *Sharia* financial services.¹⁴ Rather, we encourage charities to see the alternative values in the rights-based approach to charitable giving as a precursor to achieving social justice. We do not here play to a strong dichotomy between the Islamic and non-Islamic. Our language is one of pragmatism, interpretation, translation and emphasis. As outlined earlier, this does tend to require radical change to how charity is both undertaken and perceived in Western contexts. Many charitable organizations already claim to follow a beneficiary-focused approach, indicating that a beneficiary-centric approach may be feasible and on the horizon. A challenge

would be to change attitudes to funders and donors and shift emphasis from the more conventionally understood ‘rights’ of resource providers. This suggests the need for deep change at the very core of societal understanding of poverty, poverty alleviation and how the current capitalist society serves to perpetuate social inequality. Desired change can then be more soundly implemented.

Consistent with the above, we finally wish to emphasise our acknowledgement here that the constraints we have imposed in terms of focus, whilst yielding insights we have been concerned to present, also translate into the need to do further work. We have elaborated insights for charity accountability, more particularly in terms of an interface with beneficiary-centricity, from a post secular Islamic perspective. Our paper does begin to address a new way of thinking and operating in the world informed by this perspective. While we have indicated the challenge of bringing about change, future research ambitiously might be concerned more with how to realise the visions suggested in post-secular perspectives and related progressive development. Whilst we have emphasized contextual embeddedness throughout the paper, there is a need here to better recognize and reflect upon deep and meaningful aspects of what can engender social change, as well as the character of the change that is implicated (including, for instance, for capitalistic structures). A major political, philosophical and structural engagement and discourse is suggested and would need to be unravelled. Such a praxis-orientation may be driven by a social theoretical approach reflecting and promoting ontological as well as epistemological positions consistent with the fostering of radical shifts in internal and external structures and relationships. Such ways of seeing and developments in meaning would both help shape post-secular perspectives and indicate their fuller radical potential in the world.

Notes

¹ There is here some parallel with the general promotion of forms of accounting such as dialogic accounting (Brown, 2009), discussed later in the text.

² The word charity is derived from the Latin word ‘caritas’, which refers to God’s love for humankind (Singer, 2008, p.6).

³ The UK charity sector is an important player in the UK economy having an annual income of over £70billion, and a volunteer workforce of over 3.6million (Hyndman & McConville, 2018a).

⁴ Milbank (1990, as cited in McPhail, 2011, p.525), for example, argues that religion itself should be the master narrative, whereby reality is understood from the religion’s texts. Milbank (1990) argues

against applying religious arguments to “*small pockets of practice that secular metaphysics has separated out as the religious*”.

⁵ Charity can also be given outside of the zakah guidance: this is referred to as *sadakah*. *Sadakah* is charity given on an ad-hoc basis, whilst *zakah* is strictly defined and prescribed.

⁶ Although the Catholic tithe bears close resemblance to this there are a few distinctions. For example, there is no set amount to tithe, if some denominations suggest a 10% levy on income. And this money goes directly to the Catholic church rather than directly to individuals. The Jewish *tzedakah* also bears similarity with zakah. However, the *tzedakah* can be regarded as an ethical obligation which one must undertake regardless of one's financial standing. The Catholic and Jewish practices are becoming less prominent.

⁷ This is more than love and generosity toward humanity or an act of kind heartedness (Aburaqub & Phillips, 2009), it is borne out of a direct need to please God and attain His reward. The Qur'an promises very explicit extrinsic rewards for engaging in such activities. Muslims believe this reward can be received both in the hereafter (i.e. entrance to Heaven) and in the present life, i.e. by the removal of calamity and hardship. There are many sayings of the Prophet (pbuh) pertaining to this, for example: “*Give charity without delays for it stands in the way of calamity*” (Al-Tirmidhi, 589) and “*Charity extinguishes the servant's sins as water extinguishes fire*” (Al-Tirmidhi, 614). In Islam, not giving to charity is sinful, jeopardising an individual's hereafter. The Prophet (pbuh) is said to have stated “*save yourself from hell-fire by giving even a half a date fruit in charity*” (Sahih Al-Bukhari, 2:498).

⁸ For example, there is an appreciation that hardship is not only inflicted on those who are destitute (*musakeen*) or those that are poor and needy (*fuqaraa*). *Zakah* can also be given to those stranded in a foreign land and in need of money (*ibn as 'sabil*). In today's terminology we may consider refugees or displaced persons under this category. *Zakah* can also be given to those in debt (*gharimun*) without enough to repay their debt after basic needs are met.

⁹ Although a similar prescription exists in the Christian Bible, literature on charitable giving in the Americas and Europe does not provide evidence that this rule has behavioural consequences (Lambarraa & Riener, 2015).

¹⁰ Moreover, the Prophet (pbuh) is said to have stated ‘*Allah will give shade, to seven [types of people], on the Day [of Judgement] when there will be no shade but His...*’ These include: ‘*...A man who gives in charity and hides it, such that his left hand does not know what his right hand gives in charity*’ (Sahih Al-Bukhari, 1: 629).

¹¹ This should not be difficult to envisage in that such truth and fairness can ostensibly be found where stockholders and investors base decisions upon faith in financial disclosure (McKernan & Kosmala, 2007, p.743).

¹² For balance, one should also acknowledge positive features of real world Islamic societies today. Specific examples of where Islamic values have been implemented and desirably impacted are in the cases of ethical banking and environmental sustainability. The growth of Islamic finance/banking has seen a rise in ethically responsible banking initiatives in both Muslim majority countries and the West. Research finds that countries experience faster economic growth when Islamic banking is developing. Non-Islamic countries adopting some practices from Islamic banking to their banking regulations may experience increased growth (Imam & Kpodar, 2015). During the financial crisis of 2008/2009, Islamic financial institutions fared much better than their conventional counterparts. The UK has recognised the importance of this and currently has more Islamic banks and lenders than any other Western country. Social responsibility and sustainability are being more explicitly integrated into the strategic responses of Muslim-owned corporations. Corporations in Muslim majority countries, increasingly, have espoused environmental as well as social goals, linking them closely to Islamic values. Abdelzاهر *et al.* (2019) outline an example of this in the world's first Islamic conservation guide. Launched by IFEEES and the Directorate of Fisheries in Zanzibar in 1999, it provides detailed guidance on how vital marine resources should be used and protected. It was designed in accordance with Islamic conservation principles and promotes a modified form of accountability.

¹³ For instance, accountability to beneficiaries is promoted by some humanist critical writers.

¹⁴ UK banks have embraced Sharia financial services due to the underlying ethical ethos of provided services. This does not mean that the banks' executives, nor those selling the products, necessarily internalise Islamic values. Non-Muslim but ethically aware individuals engage with Sharia financial services.

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