

# Philanthropy in India

March 2026



**MUSLIM PHILANTHROPY INITIATIVE**

LILLY FAMILY SCHOOL OF PHILANTHROPY

Indiana University Indianapolis

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## Acknowledgments

### About the Indiana University Lilly Family School of Philanthropy

[The Lilly Family School of Philanthropy](#) is dedicated to improving philanthropy and the world by training and empowering students and professionals to be innovators and leaders who create positive and lasting change. The school offers a comprehensive approach to philanthropy through its [undergraduate, graduate, Ph.D., PhilD, certificate](#) and professional development programs, its research and international programs, and through The Fund Raising School, Lake Institute on Faith & Giving, Mays Family Institute on Diverse Philanthropy, Women's Philanthropy Institute, and the Muslim Philanthropy Initiative. Follow us on [X \(formerly Twitter\)](#), [LinkedIn](#), and [Facebook](#).

### About Muslim Philanthropy Initiative (MPI)

The Muslim Philanthropy Initiative (MPI) is one of five units housed within Indiana University's Lilly Family School of Philanthropy (LFSOP), the nation's first academic institution dedicated exclusively to the study of philanthropy. A project of the Dean and the Lake Institute on Faith and Giving, MPI is dedicated to advancing the understanding and practice of Muslim philanthropy by strengthening both its contemporary and traditional dimensions.

MPI's mission is to equip communities, organizations, and leaders with objective information and thought leadership on Muslim philanthropy through rigorous research, education, training, and convening. The initiative brings together scholars and philanthropy professionals to explore critical issues and emerging research, hosts symposiums and seminars, and delivers high-quality capacity-building programs.

By addressing an understudied area of philanthropy, developing informed thought leadership, and training nonprofit and philanthropic leaders, MPI strengthens the Muslim philanthropy sector while contributing to a deeper understanding of the rich traditions and practices of philanthropy in Islam.

### Funder Acknowledgments

The Muslim Philanthropy Initiative would like to acknowledge Islamic Relief USA for sponsoring this research and report, the Lake Institute on Faith and Giving, the Women's Philanthropy Institute, Center on South Asian Studies (CSAS), Center for Development Policy and Practice, and the Research Department at the Indiana University Lilly Family School of Philanthropy for their support in our research.

## Key Findings

### Demographics and Socioeconomic Profile

- Sample evenly distributed across 8 states, primarily urban (65.5%), with a mean age of 40 years.
- Majority male (87.5%), married (93.9%), and employed full- or part-time (81%).
- Education mostly primary to bachelor's level; household incomes largely below ₹50,000/month.
- Religious engagement was high, with frequent prayer, service attendance, and belief in divine intervention.

### Charitable Giving

- 42% donated money in the past year, primarily to individuals (~90%).
- Preferred giving methods: in-person (78%) and online (38%).
- Main motivations: altruism, compassion, and social influence; practical incentives less important.
- Top causes: food, education, and health care.

### Zakat Contributions

- Giving ranged from minimal (<2% of median income) to major (>15%), averaging ₹19,015.
- Recipients were mostly individuals (68%), with less to organizations (28%) or government (4%).
- Giving concentrated during Ramadan; priority causes were poverty/hunger alleviation, health, and education.
- Respondents demonstrated strong zakat knowledge and preferred guidance from religious scholars.

### Volunteering

- Widespread (76.7%), mainly 6–15 hours/year, across mosques, education, youth/family services, and relief efforts.
- Motivations centered on altruism, personal growth, and social engagement; career motives were secondary.

### Waqf

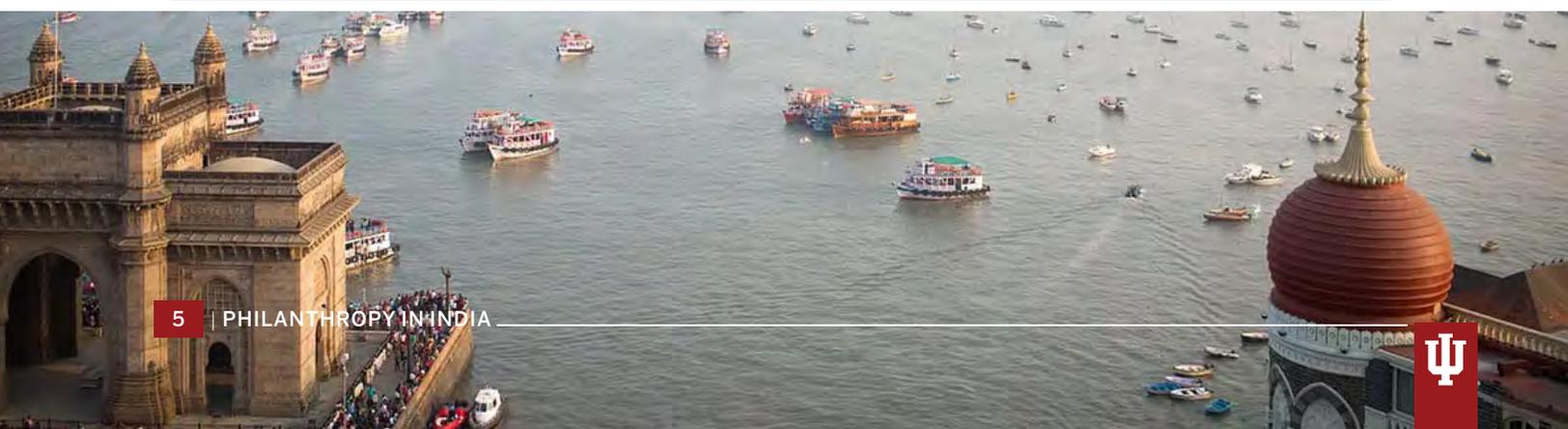
- Recognized as a tool for social good, poverty alleviation, and wealth redistribution.
- Religious leaders preferred for management; giving was mostly minimal or occasional.
- Benefits prioritized for the needy, with moderate openness to non-Muslims.

### NGOs and Institutional Trust

- Local funding most strongly associated with NGOs; foreign funding less recognized.
- NGOs rated capable, dependable, and purposeful, with moderate trust (3.26/5).
- Trust hierarchy: churches highest, followed by NGOs and businesses; government and some religious institutions lower.
- Limited charitable engagement with NGOs; low support for international zakat collection.

### Community Interaction and Identity

- Strong social ties: 79% spoke with neighbors daily or weekly.
- Identity-linked stress reported by a minority (32%), varying by context.
- Charitable behavior remained stable or increased during hardship.





## Country Background: India

India is located in South Asia, sharing borders with Pakistan to the northwest, China, Nepal, and Bhutan to the north and northeast, and Bangladesh and Myanmar to the east, while the Indian Ocean lies to the south. With a land area of approximately 3,287,263 square kilometers, India ranks as the seventh-largest country by landmass. The human presence in India dates back tens of thousands of years, with evidence of prehistoric settlements in the Indus Valley and other regions. Notable ancient civilizations include the Indus Valley Civilization (c. 3300–1300 BCE), the Vedic period, and successive empires such as the Maurya, Gupta, Mughal, and various regional kingdoms prior to British colonization (Javonillo, 2010; Kulke & Rothermund, 2016). Modern India was formed under British rule, which consolidated numerous princely states and territories. India gained independence from British colonial rule on August 15, 1947. It adopted a republican constitution on January 26, 1950, establishing a federal parliamentary system with New Delhi as the capital. India is renowned for its ethnic, linguistic, and cultural diversity, with over 2,000 distinct ethnic groups and more than 1,600 spoken languages (Kulke & Rothermund, 2016; Panda & Gupta, 2004).

India's government operates at three levels: the Union (central), State, and local levels. There are 28 states and 8 union territories, which are further divided into districts, sub-districts, and village or urban local bodies for administrative purposes. States are grouped largely by language and historical boundaries, and the federal structure allows considerable autonomy in governance and development programs (Singh, 2012).

Topographically, India includes the Himalayan mountain range in the north, fertile plains along the Ganges and other river systems, plateaus such as the Deccan, coastal plains along the east and west coasts, and desert regions in the northwest. Major rivers include the Ganges, Yamuna, Brahmaputra, Godavari, and Krishna (Pradhan et al., 2023). India has a diverse climate: tropical in the south, arid and semi-arid in the northwest, temperate in the north, and alpine in high mountain regions. The country experiences a monsoon climate, with wet (June–September) and dry (October–May) seasons. Average temperatures range from 15°C to 40°C, depending on region and season (Attri & Tayagi, 2010). As the second-most populous country in the world, India had an estimated population of approximately 1.43 billion in 2025. Population distribution is uneven, with higher concentrations in northern plains, coastal areas, and major urban centers. The gender ratio is roughly balanced, and the median age is about 28, with youth accounting for a substantial proportion of the population. Population density averages around 435 people per square kilometer (James & Goli, 2016; Jayaraman, 2013).

Historically, India's economy was predominantly agrarian, with a shift toward industrialization during the

mid-20th century and liberalization after the 1990s (Pedersen, 2000). Agriculture, manufacturing, and services are major sectors, with information technology and services driving recent economic growth. In 2024, India's nominal GDP was estimated at USD \$3.91 trillion, with a real GDP growth rate of approximately 6.5%, reflecting ongoing industrialization, urbanization, and demographic advantages (Kotwal et al., 2011; World Bank, 2026).

By the time of India's independence in 1947, Muslims constituted approximately 10–15% of the population, concentrated in both urban centers and specific regions such as Uttar Pradesh, Bihar, West Bengal, Kerala, and Jammu & Kashmir. The partition of British India into India and Pakistan led to large-scale migrations and communal upheaval, profoundly shaping the demographic and social landscape of Muslims in post-independence India (Bharadwaj, 2009; Brass, 2003). Today, Muslims in India form the largest religious minority, contributing to the country's diversity through cultural, economic, educational, and religious practices, while maintaining distinct religious identities and traditions that continue to influence philanthropy, social norms, and community life (Fazalbhoy, 2005; Shariff, 1995).

## Philanthropy in India

India is a land of diversity, and giving (daan and daswand from the Vedic period; zakat, and sadaqa from the Islamic period) has been rooted in the culture since ancient times, and philanthropy has been practiced for generations. A combination of religious traditions and long-standing cultural norms has shaped philanthropic practice in India. Indian society has historically emphasized communal living, social interdependence, and a moral duty to support others. In rural and urban communities alike, individuals often participate in collective activities, from shared farming and construction of community infrastructure to assisting neighbors during life events such as weddings, naming ceremonies, and festivals. This communal ethos fosters a sense of mutual responsibility, where social standing is closely tied to participation in collective welfare, and those who isolate themselves or neglect communal duties may face social disapproval (Viswanath & Dadrawala, 2004). According to the Charities Aid Foundation's World Giving Report 2025, India ranks thirteenth among the 101 countries in perceived generosity (Charities Aid Foundation, 2025). Also, Indians in the diaspora donate more than \$1.5 billion globally yearly (DBS Bank, n.d.).

Religious teachings have reinforced this culture of giving throughout Indian history. Hinduism, Buddhism, Jainism, Sikhism, Islam, and Christianity all promote charitable behavior as a moral or spiritual obligation. Hindu traditions emphasize dāna (gift-giving) and seva (service to others), often directed toward temples, schools, hospitals, or individuals in need (Godfrey et al., 2017). Islam arrived in India through trade and conquest, beginning in the 7th century later expanding under successive empires. Zakat, an obligatory form of wealth redistribution, and sadaqah, voluntary giving, are widely practiced among Indian Muslims, often directed toward local communities or religiously significant causes (Abdullah, 2020; Godfrey et al., 2017). Christianity, introduced in India in the first century through Saint Thomas in the south and later reinforced by European missionaries in the 16th century, encourages tithing, almsgiving, and support for charitable institutions, including schools, hospitals, and orphanages (Joseph, 2003; Osella, 2018).

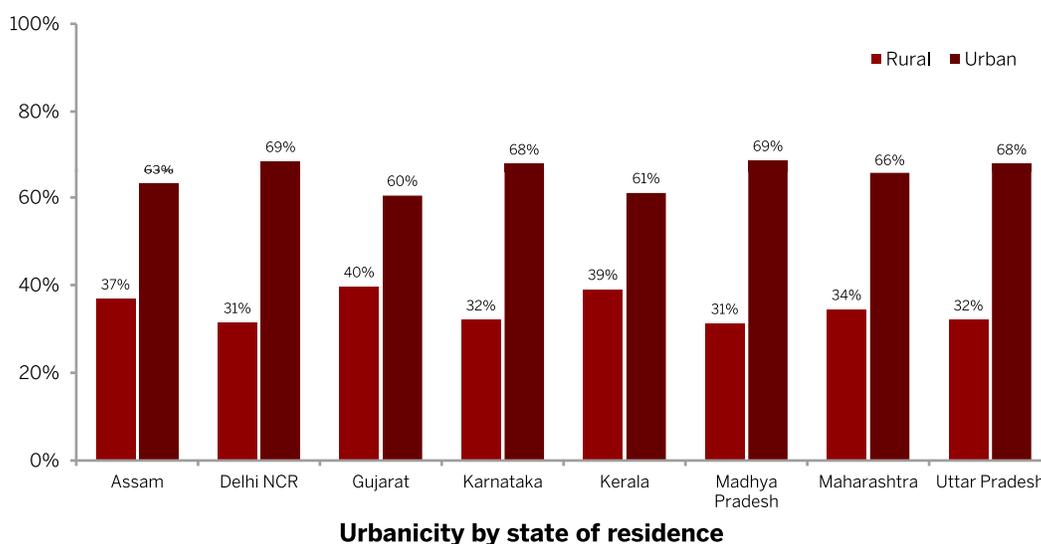
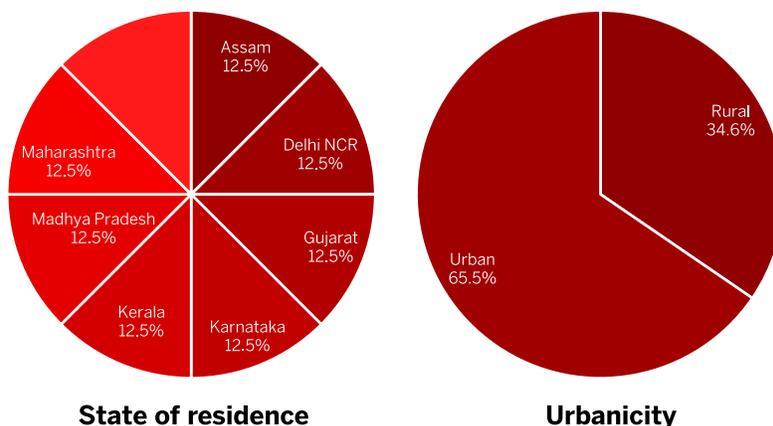
Today, philanthropic practices in India are deeply intertwined with religion, culture, and daily life. Individuals routinely contribute both time and money to a wide array of causes, including food distribution, education, healthcare, disaster relief, and religious institutions. For Hindus, Muslims, and Christians alike, giving is considered both a spiritual duty and a social expectation, linking personal piety with the well-being of family, community, and society at large. Voluntary giving and religiously mandated contributions coexist, creating a rich and diverse landscape of philanthropy that spans both organized charitable institutions and informal, interpersonal networks of support (Godfrey et al., 2017; Taylor, 2015). However, the pattern of giving in India is still informal (ISDM, 2024) and accounts for 90% of the total giving, primarily giving in the form of cash, through which it is impossible to trace the donors and contributors, shifting it mostly to social and religious giving (Sattva, 2019).

## Methodology

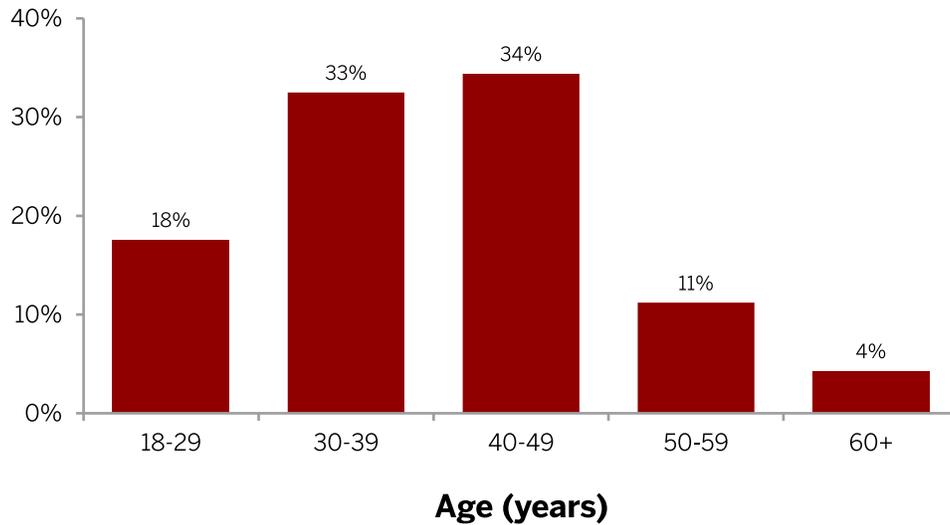
This survey examined patterns of charitable giving and volunteering among Muslims in India. The questionnaire included demographic items and questions on religiosity, charitable giving, zakat, volunteering, and engagement with charitable organizations. Survey responses were obtained from 4,000 individuals aged 18 and above using structured questionnaires, which were administered over the Internet. A combination of stratified and convenience sampling methods was employed to reach respondents. Certain questions targeted specific subgroups. For example, the questions about monetary contributions to various causes were only asked of respondents who had made monetary contributions during the last year. The survey was administered in English. Data were visualized using pie and bar charts, which summarized frequencies, percentages, and means of underlying variables. Some Likert-type scales were treated as interval measures, with scores obtained by averaging responses on underlying items. Percentages are rounded for reporting purposes and may not add up to 100% in some charts.

## Demographics

The sample was evenly distributed across the eight states included in the survey, with 500 participants (12.5%) each from Assam, Delhi National Capital Region (NCR), Gujarat, Karnataka, Kerala, Madhya Pradesh, Maharashtra, and Uttar Pradesh. Nearly two-thirds of respondents (65.5%) lived in urban areas, while the remaining resided in rural districts. Urban residency was highest in Delhi NCR (69%) and Karnataka (68%), whereas rural residency was slightly more common in Gujarat (40%) and Kerala (39%). The overall distribution of urbanicity was similar across the sampled regions.



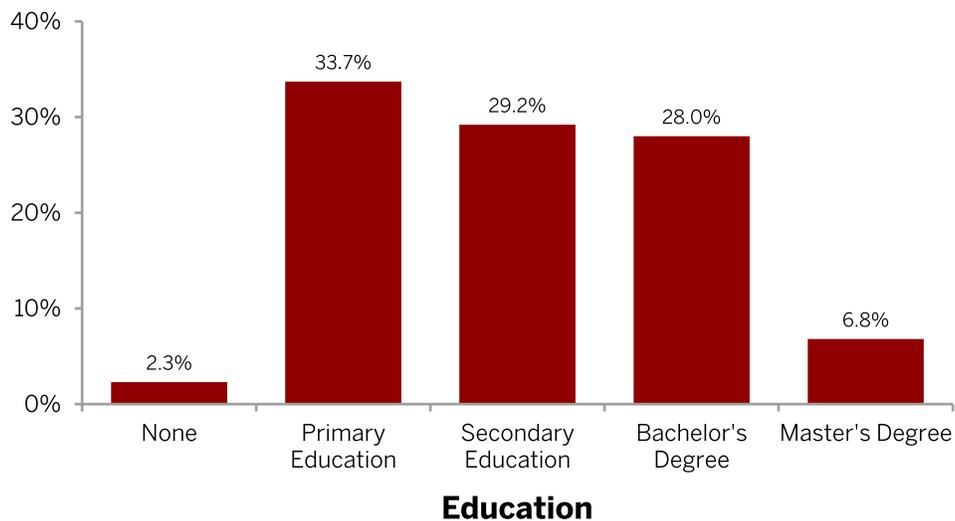
The age distribution showed a concentration in the 30–49 age range (67%). Approximately 18% of respondents were aged 18–29, 33% were 30–39, and 34% were 40–49. Older adults (50–59) made up 11%, while only 4% were 60 years or older. The overall mean age was about 40.3 years (SD = 10.3), indicating a relatively middle-aged sample.



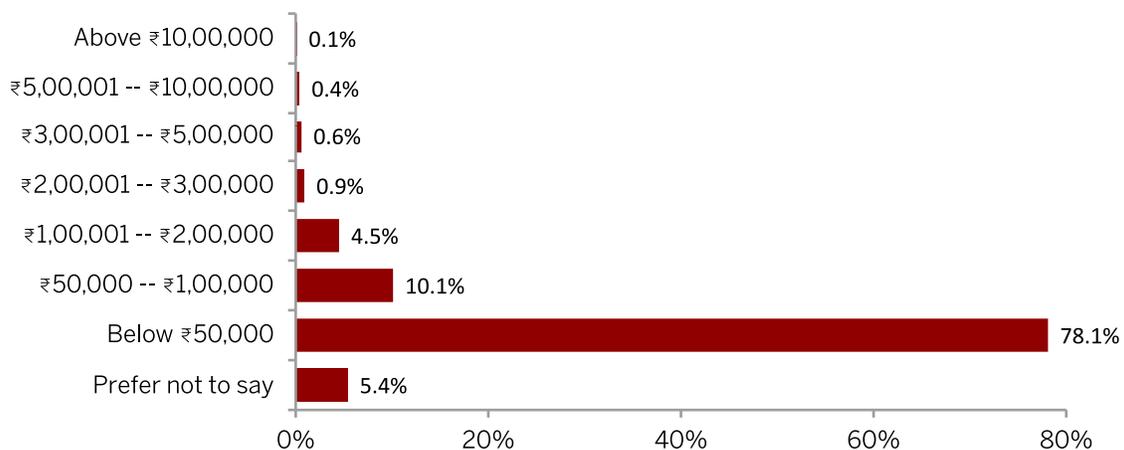
A majority of the participants were male (87.5%), with women comprising only 12.5% of the sample. Most respondents were married (93.9%), while a small fraction were single (5.5%) or widowed/divorced (0.7%).



Educational attainment varied. One-third of the participants reported having only primary education (34%). About 29% had secondary education, and 28% held a bachelor's degree. A small share of the sample had attained a master's degree (7%), and 2% reported having no formal education.



Household income was concentrated at lower levels. Over three-quarters of the respondents (78%) reported monthly household incomes below ₹50,000. About 10% had incomes between ₹50,000 and ₹1,00,000, while 4.5% earned between ₹1,00,001 and ₹2,00,000. Only very small percentages reported incomes above ₹2,00,000, and 5% preferred not to disclose their income.

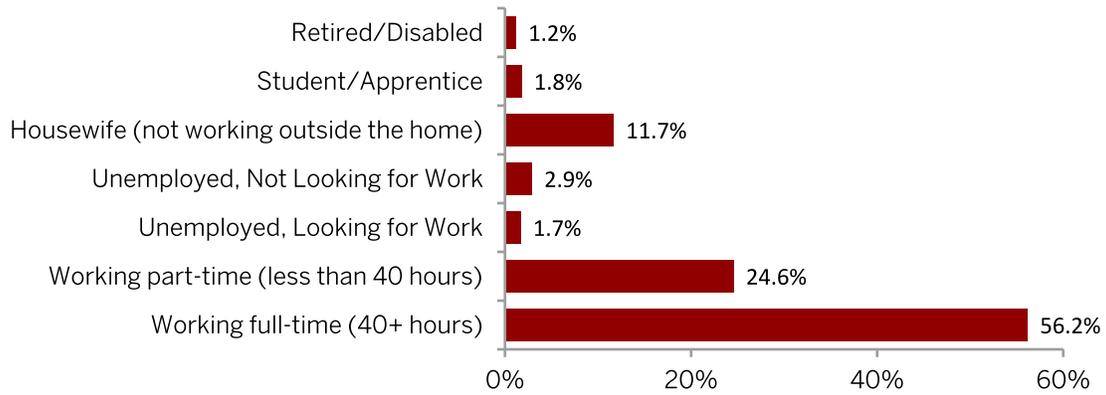


**What is your household's total monthly income from all sources, that is, all types of income for all the persons living at this address?**

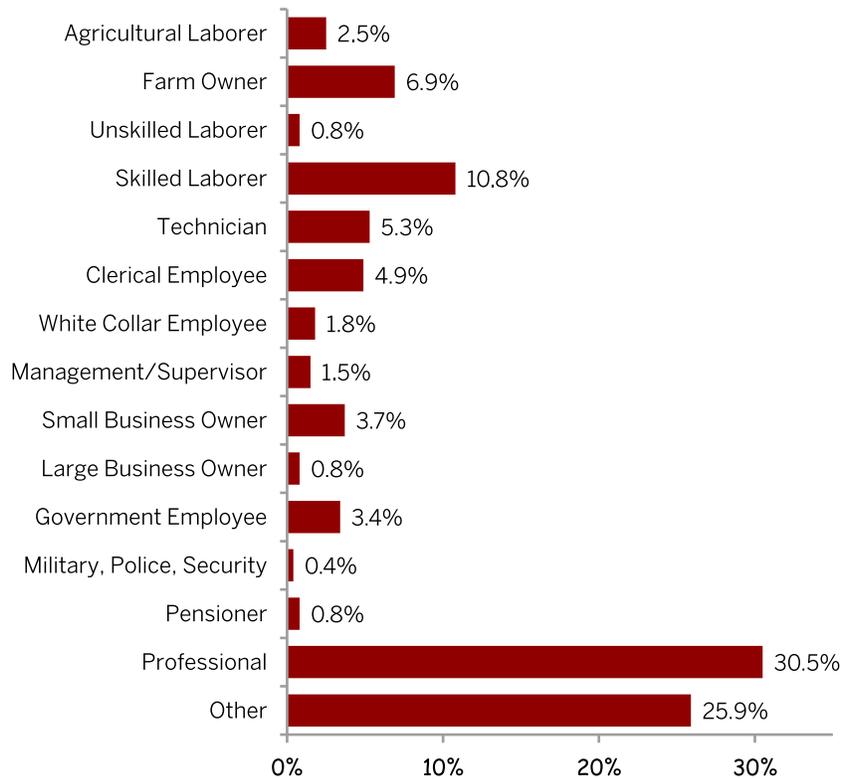
For context, according to the International Monetary Fund (IMF), India's nominal GDP per capita in 2022–2024 was USD \$2,697, which is about ₹240,000 annually (or ₹20,000 monthly) at the exchange rate of USD \$1 = ₹89.96 (on September 30, 2025). This figure represents the average income per person in the country, encompassing all income levels, including those with no income.

Employment status showed that most respondents worked full-time (56%) or part-time (25%). Respondents who were housewives made up 12% of the sample, while students, unemployed, or retired/disabled individuals each accounted for small fractions. The primary occupations included professionals (31%), other occupations (26%), skilled laborers (11%), and farm owners (7%), with smaller shares engaged in clerical or technical roles (approx. 5% each). Most participants were heads of their households (92%), with a minority reporting otherwise. For household heads, job status varied, including full-time and part-time work (32%), unspecified (28%), as well as other categories.

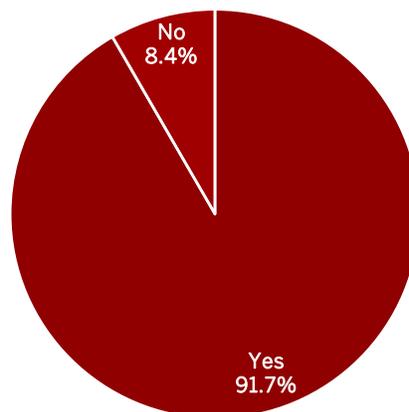




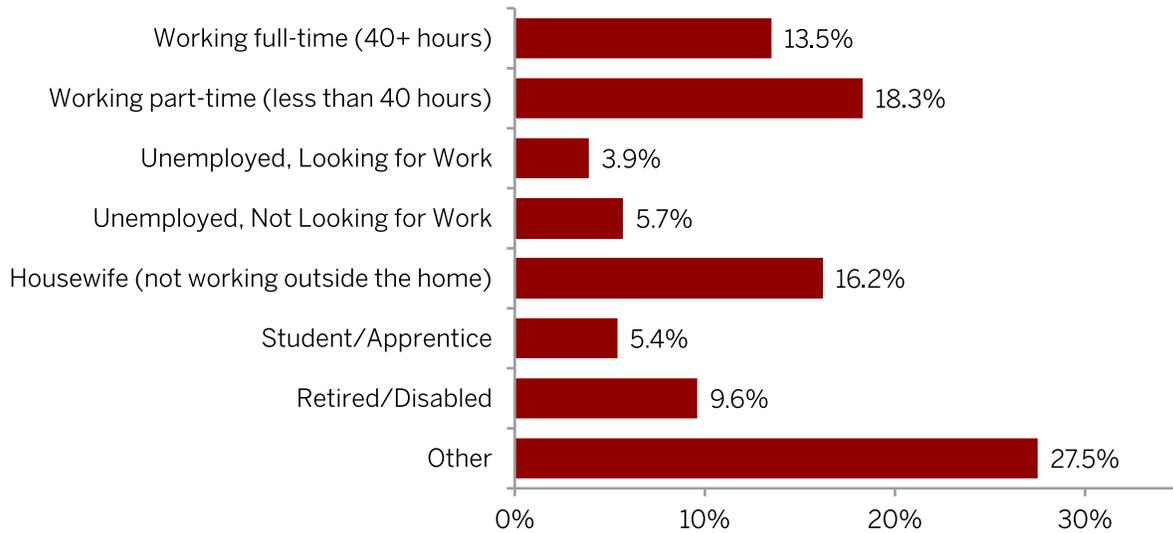
**What is your job status? Are you....**



**Primary occupation  
(employed respondents only)**

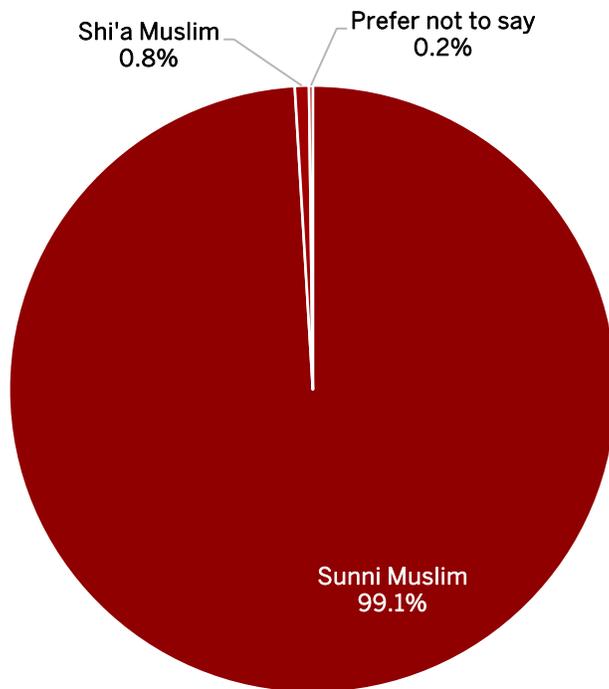


**Are you the head of household?**

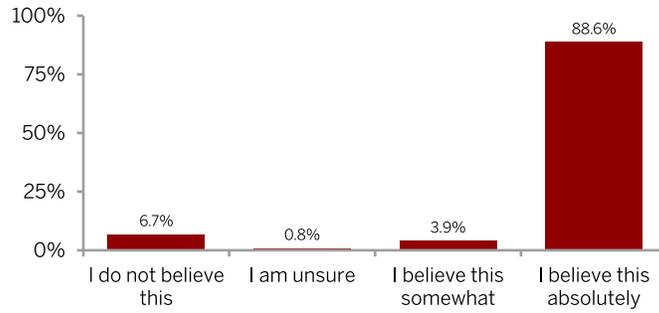


### What is the job status of the head of household? (non-head respondents only)

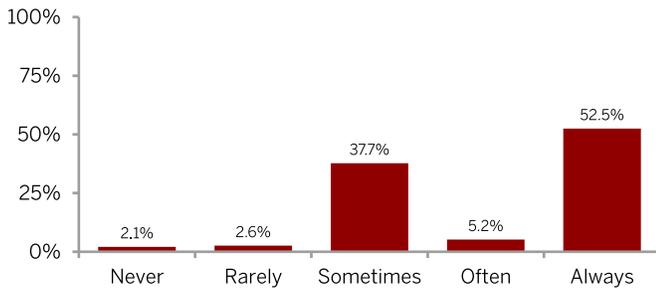
Religious affiliation was overwhelmingly Sunni (99%), with less than 1% identifying as Shia, and only 0.2% preferring not to disclose. Religious engagement was high: A large majority (89%) absolutely believed in God or a divine presence, with a small fraction expressing uncertainty (0.8%) or disbelief (6.7%). Participation in religious services was frequent, with 52% attending always, 8% often, and 40% sometimes, with frequency of prayers, experiences of divine intervention, and thinking about religious issues following very similar distributions.



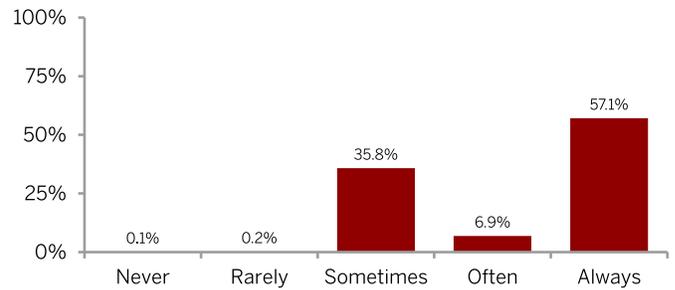
### What is your religious belief? Are you...?



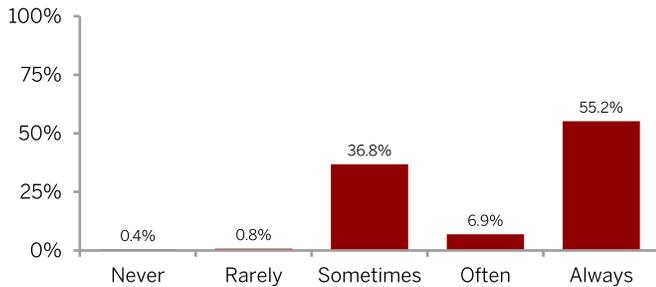
**To what extent do you believe that God or something divine exists?**



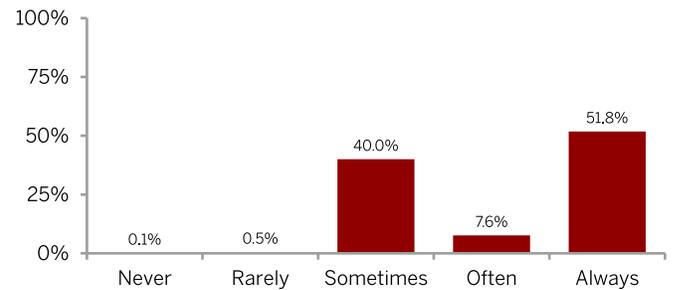
**How often do you experience situations in which you have the feeling that God or something divine intervenes in your life?**



**How often do you pray?**



**How often do you think about religious issues?**

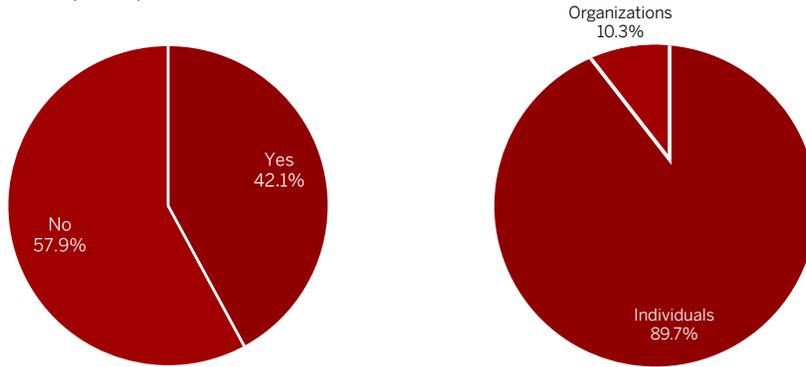


**How often do you take part in religious services?**

## Religiosity

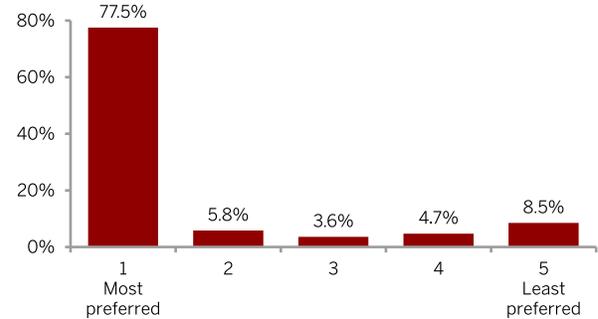
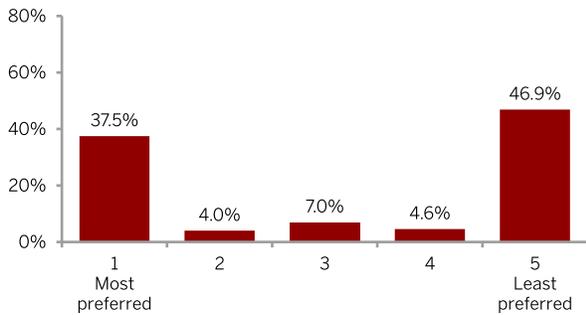
# Charitable Giving

In the past year, 42% of respondents reported contributing or donating money to any causes, while the remaining 58% did not make monetary contributions. Among those who gave, contributions were heavily directed toward individuals, with an average of nearly 90% of donations supporting individual recipients, compared with about 10% given to organizations. When asked about preferred methods for making monetary donations, the majority favored in-person giving, with 78% ranking it as their top choice. Online donations were preferred by 38% of the respondents, while smaller shares were reported for social media (30%) or mail-in methods (30%).



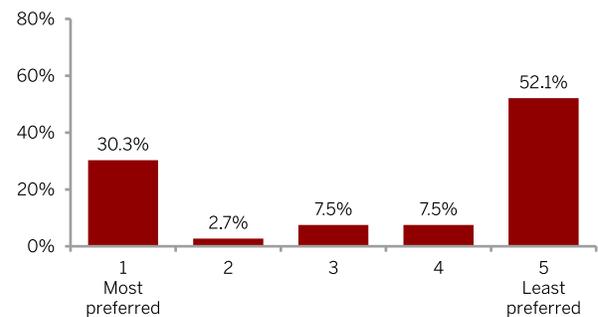
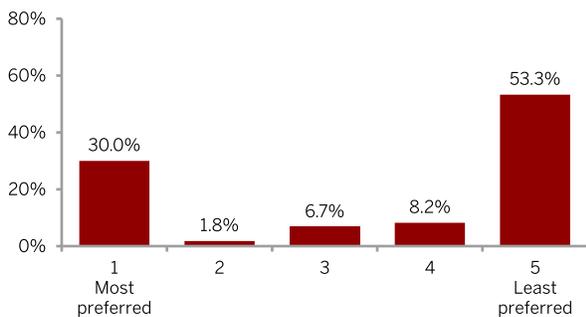
**In the past year, have you contributed or donated money to any causes?**

**Total donations given by recipient type**



**Online**

**In-person**



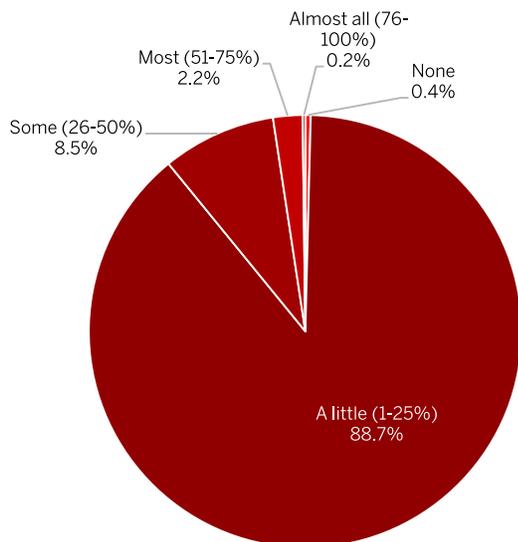
**Social media**

**Mail-in**

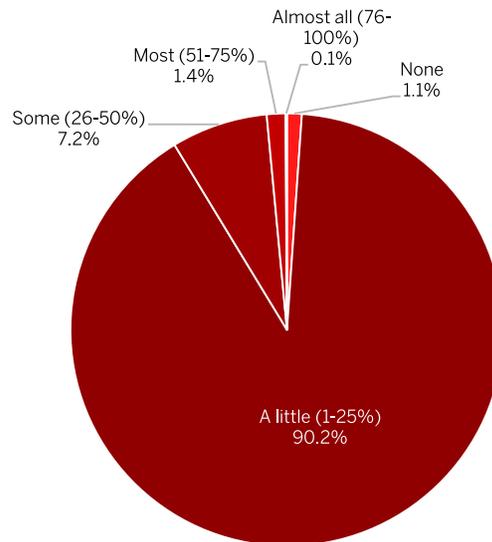
## Preferred method of giving monetary donations

Most respondents indicated that among all causes, 1–25% was directed in each of the three types of giving: monetary, in-kind, and time. In other words, there was no single type that was favored by a majority of respondents over all other types. There were very few respondents (<1%) who directed all of their giving into a single type.

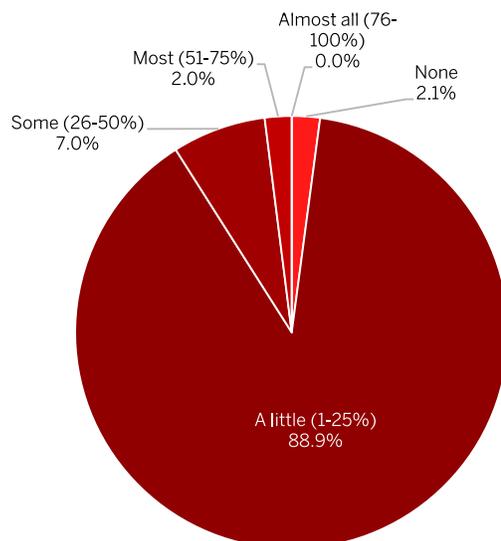




**Among all the causes, what percentage of your contributions did you give in monetary form during the past year?**

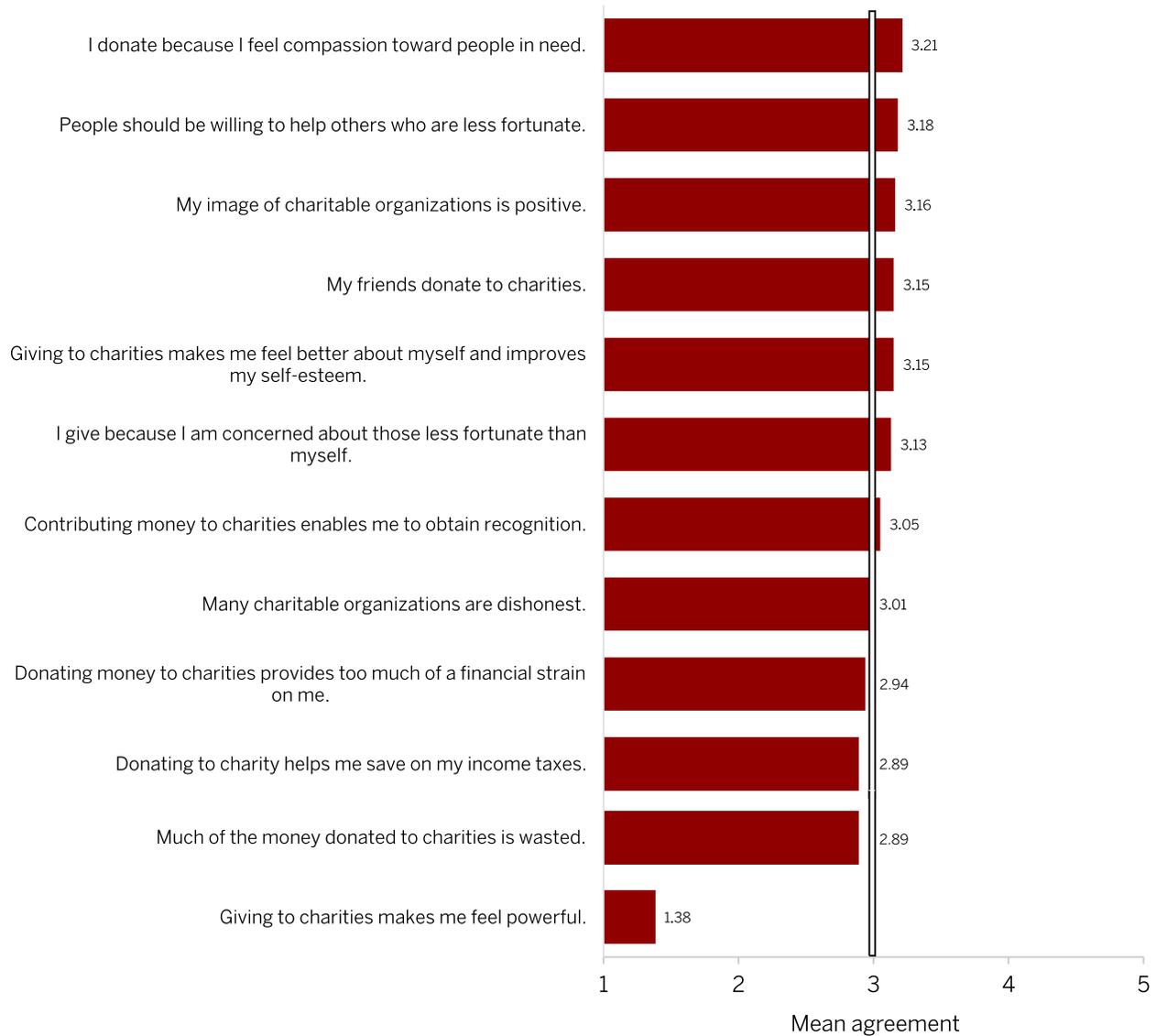


**Among all the causes, what percentage of your contributions did you give in-kind during the past year?**



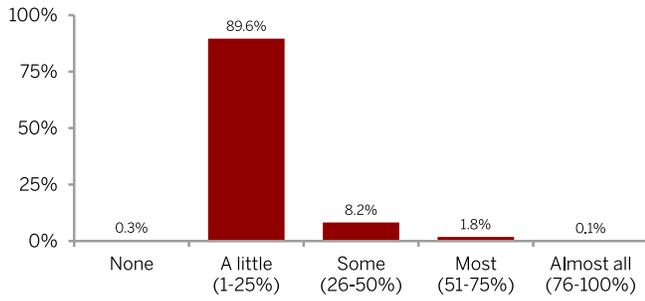
**Among all the causes, what percentage of your contributions did you give as time during the past year?**

Motivations for charitable giving were strongest for compassionate and altruistic reasons. Respondents most strongly agreed that they donate out of compassion for people in need ( $M = 3.21$ ), and a belief that people should help those less fortunate (3.18). Social motivations were also above average, with friends' charitable behavior (3.15) and a positive image of charitable organizations (3.16) influencing giving. Personal benefits, such as improving self-esteem or feeling better about oneself, were also moderately important (3.15), whereas practical or financial incentives, including tax benefits (2.89), financial strain (2.94), or recognition (3.05) had relatively lower averages. Skepticism about charities, including concerns about dishonesty (3.01) or wasted donations (2.89), were among the lowest motivations. Overall, mean responses on donation motivation questions hovered close to the scale mean (3) with the only notably exception being the statement, "Giving to charities makes me feel powerful" with which respondents strongly disagreed ( $M = 1.38$ ).

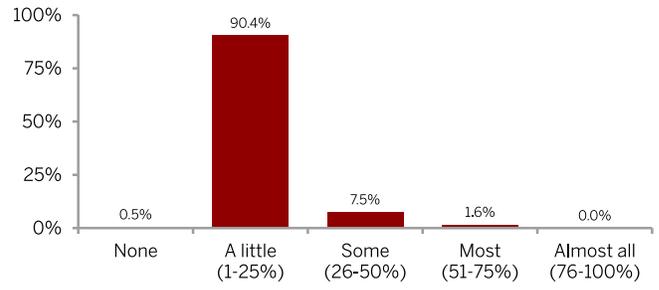


## Donation motivations

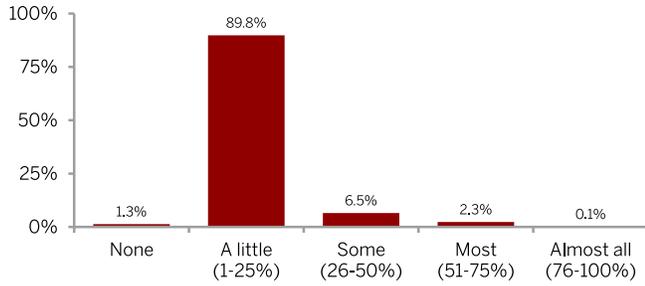
Regarding causes of monetary giving, the pattern was almost identical across all eight causes. For example, about 90% of the respondents reported directing 1–25% of their giving towards mosques, 8% directing 26–50%, with only about 2% of the respondents falling in the other categories.



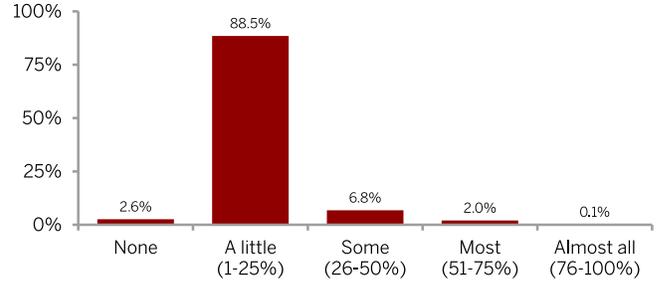
**Mosque**



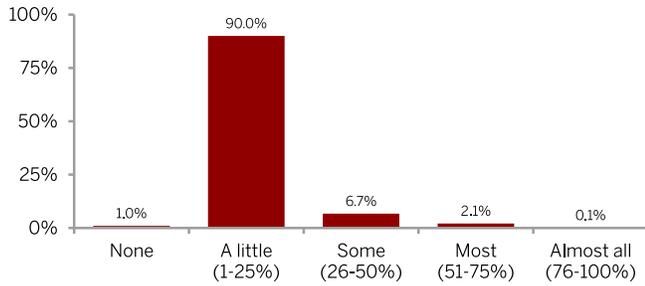
**Relief**



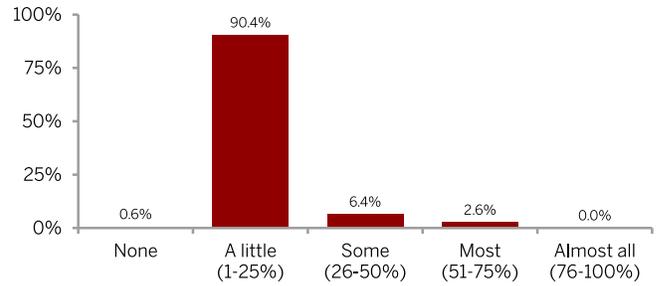
**Education**



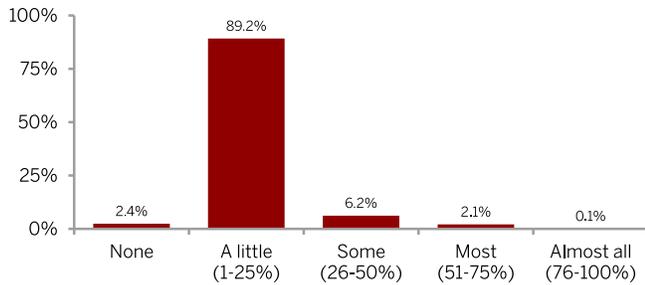
**Family social services**



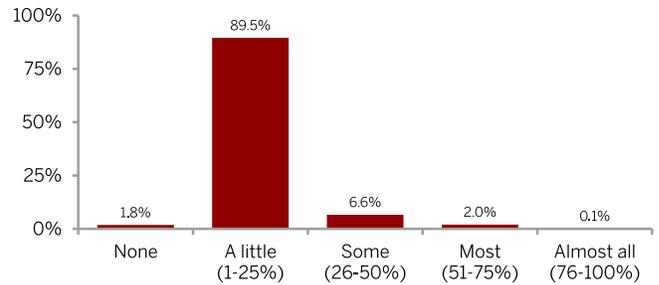
**Healthcare**



**Food**



**Environment**

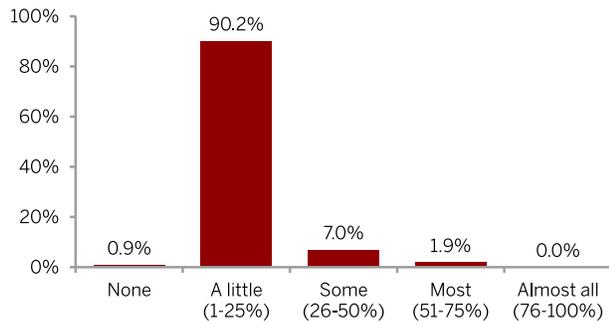


**Other causes**

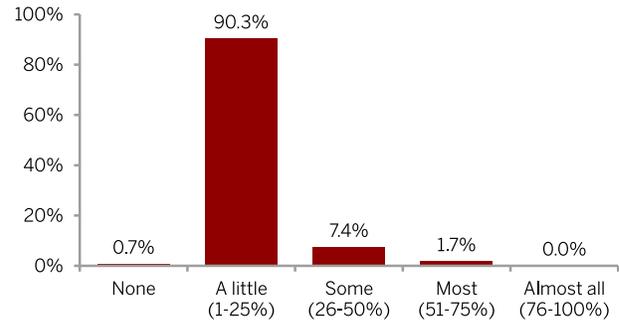
**Percentage of total contributions to various causes**



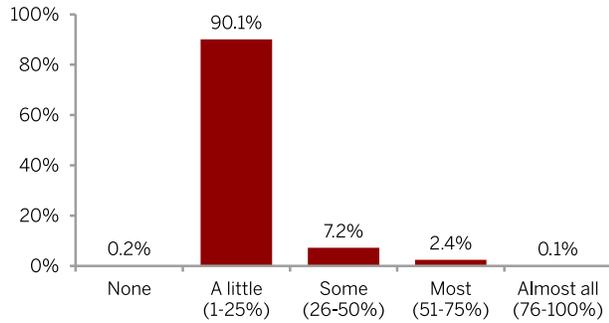
An almost identical pattern was observed for in-kind giving with a majority of respondents (>90%) directing 1–25% of their total giving towards each individual case.



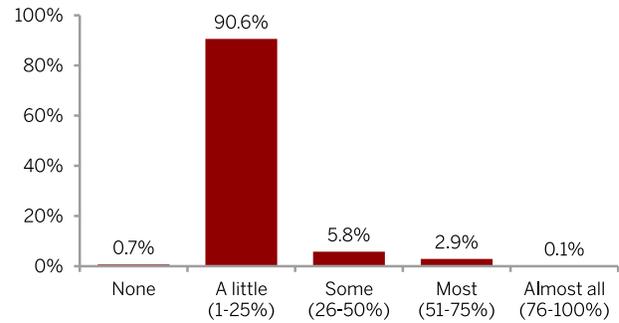
**Household items**



**Clothing**



**Food**

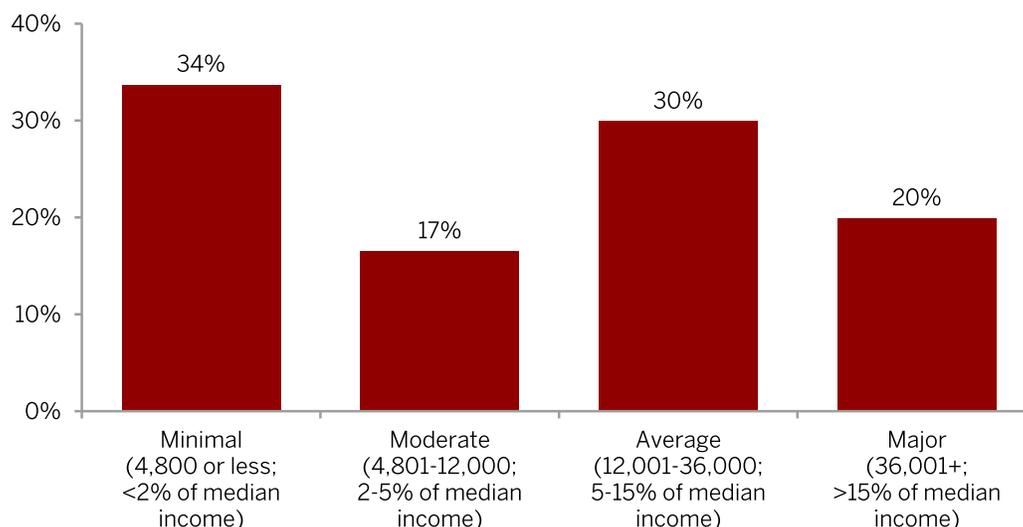


**Medicines**

**Among the in-kind giving, what percentage of your contributions did you give to <cause> during the past year?**

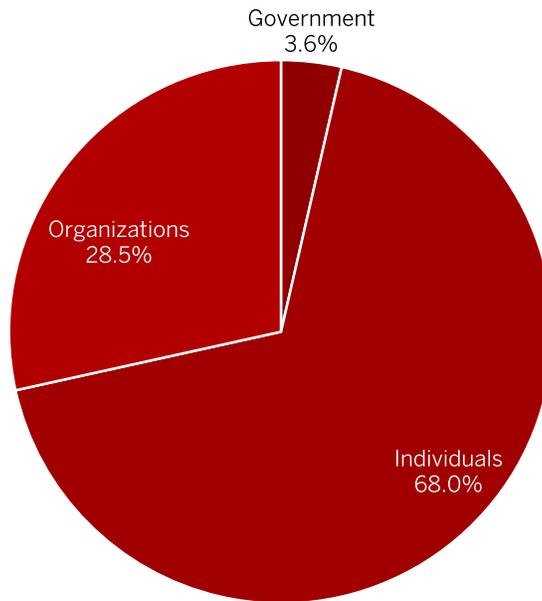
## Zakat Contribution

Among the 3,938 Muslim respondents who provided information on zakat contributions, the largest proportion (34%) were minimal givers (₹1,000–₹4,800; <2% of median income), with another 30% reporting an average level of giving (₹12,001–₹36,000; 5–15% of median income). Major contributions (>₹36,001; >15% of median income) were made by about 20% of the respondents while moderate giving (₹4,801–₹12,000; 2–5% of median income) was reported by the remaining 17%. On average, respondents contributed approximately ₹19,015 in zakat over the past year (SD = ₹18,738).

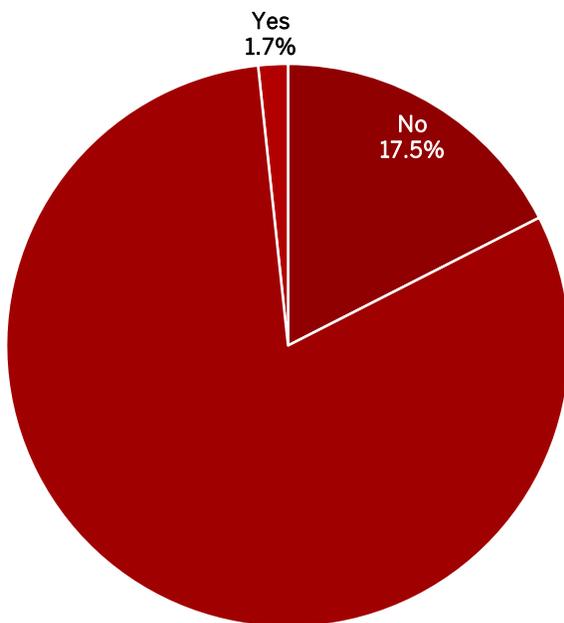


### Annual zakat contribution (₹)

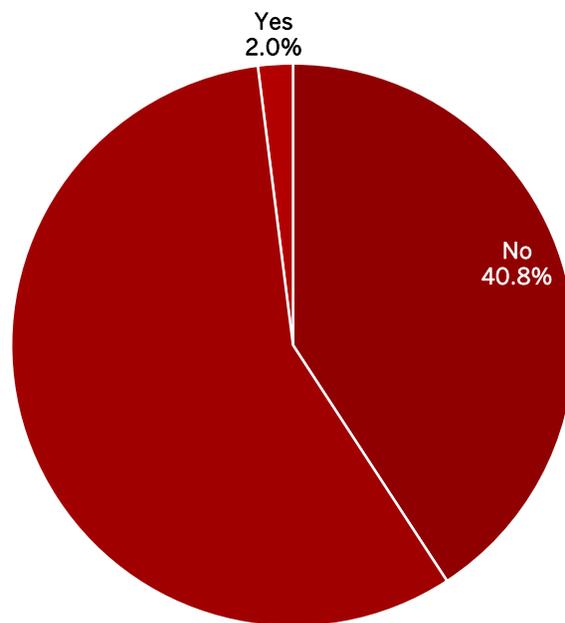
Distribution of zakat was heavily skewed toward individuals, who received an average of 68% of total zakat contributions. Organizations were allocated 28% on average, and government-directed zakat accounted for only 4%. Regarding repeat recipients, less than 2% of the respondents consistently gave to the same individuals each year, while 81% did so sometimes, and 17% did not. For organizations, only 2% of the respondents consistently supported the same organizations, 57% did so occasionally, and 41% did not give to the same organizations each year.



**Zakat given by recipient type**

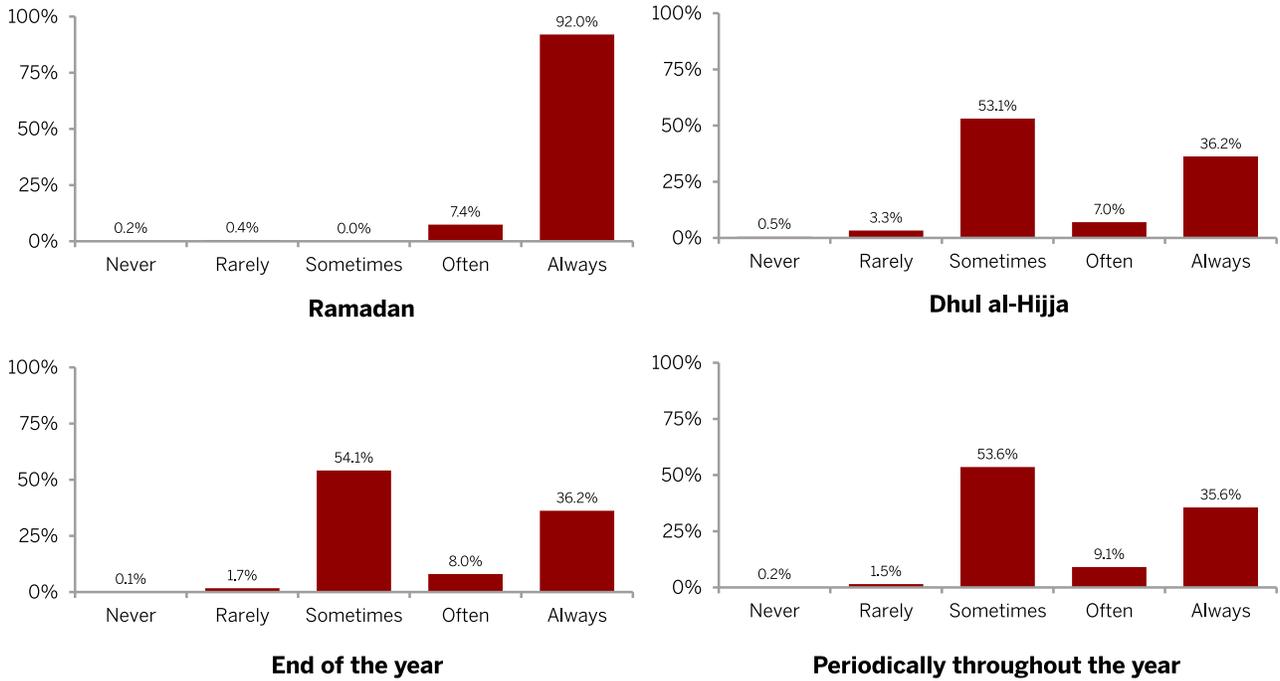


**Do you give zakat to the same individuals every year?**



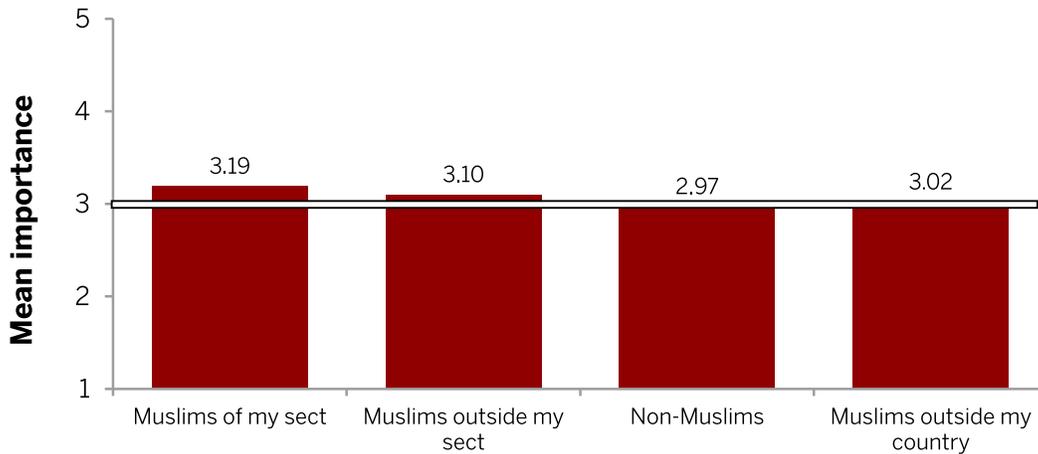
**Do you give zakat to the same organizations every year?**

Timing of zakat giving was largely concentrated during the holy month of Ramadan, with 92% of the respondents reporting always giving during this month. Giving during the month of Dhu al-Hijja, at the end of the year, and periodically throughout the year was moderately frequent, with over half (53–54%) of respondents giving sometimes, while giving 35–36% consistently during these periods.



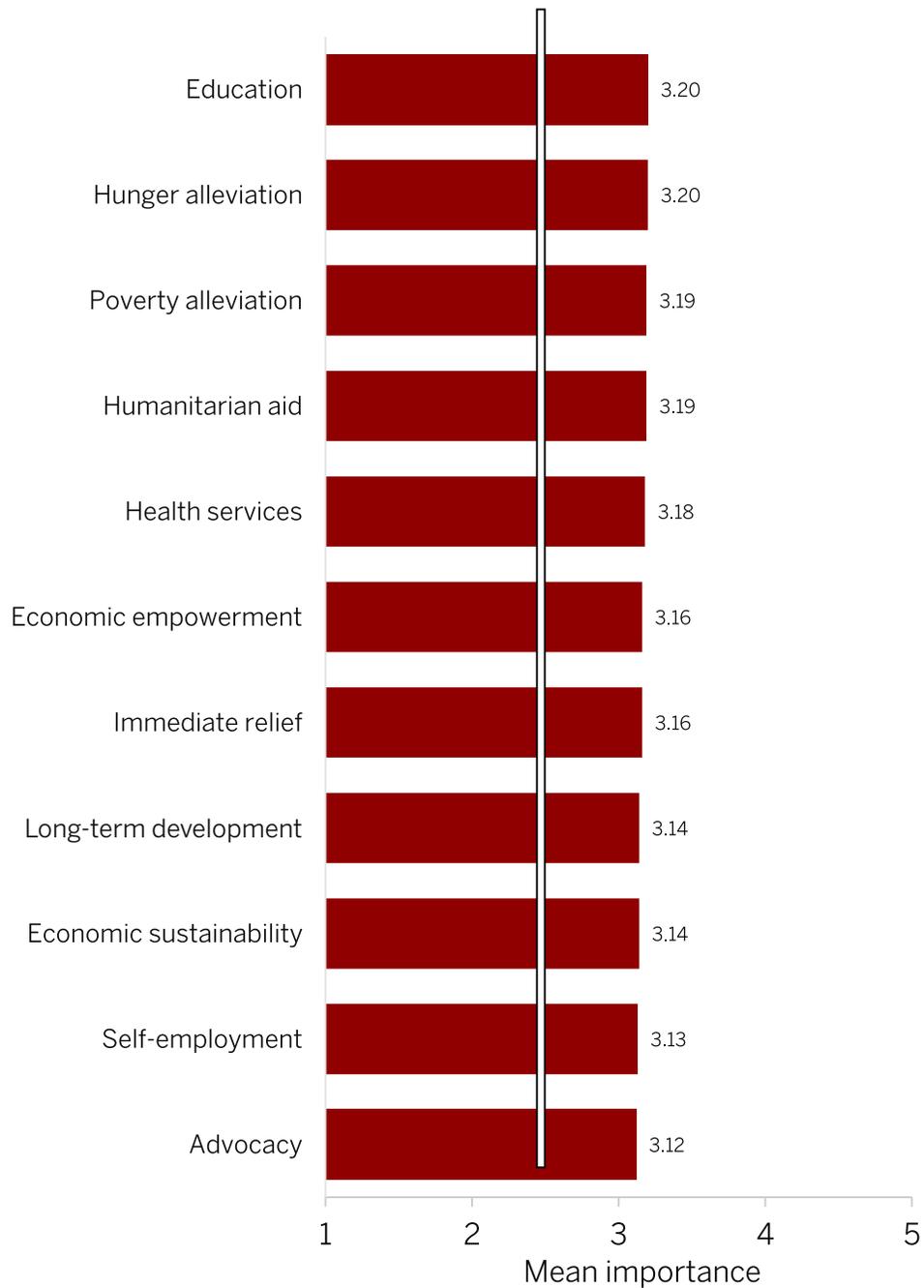
## Zakat timing preference

Regarding the recipients of zakat, giving to Muslims of the respondent's own sect (3.19) and Muslims outside their sect (3.10) was viewed as slightly more important than giving to non-Muslims (2.97) or Muslims outside the country (3.02), but overall, the differences across these categories were small.



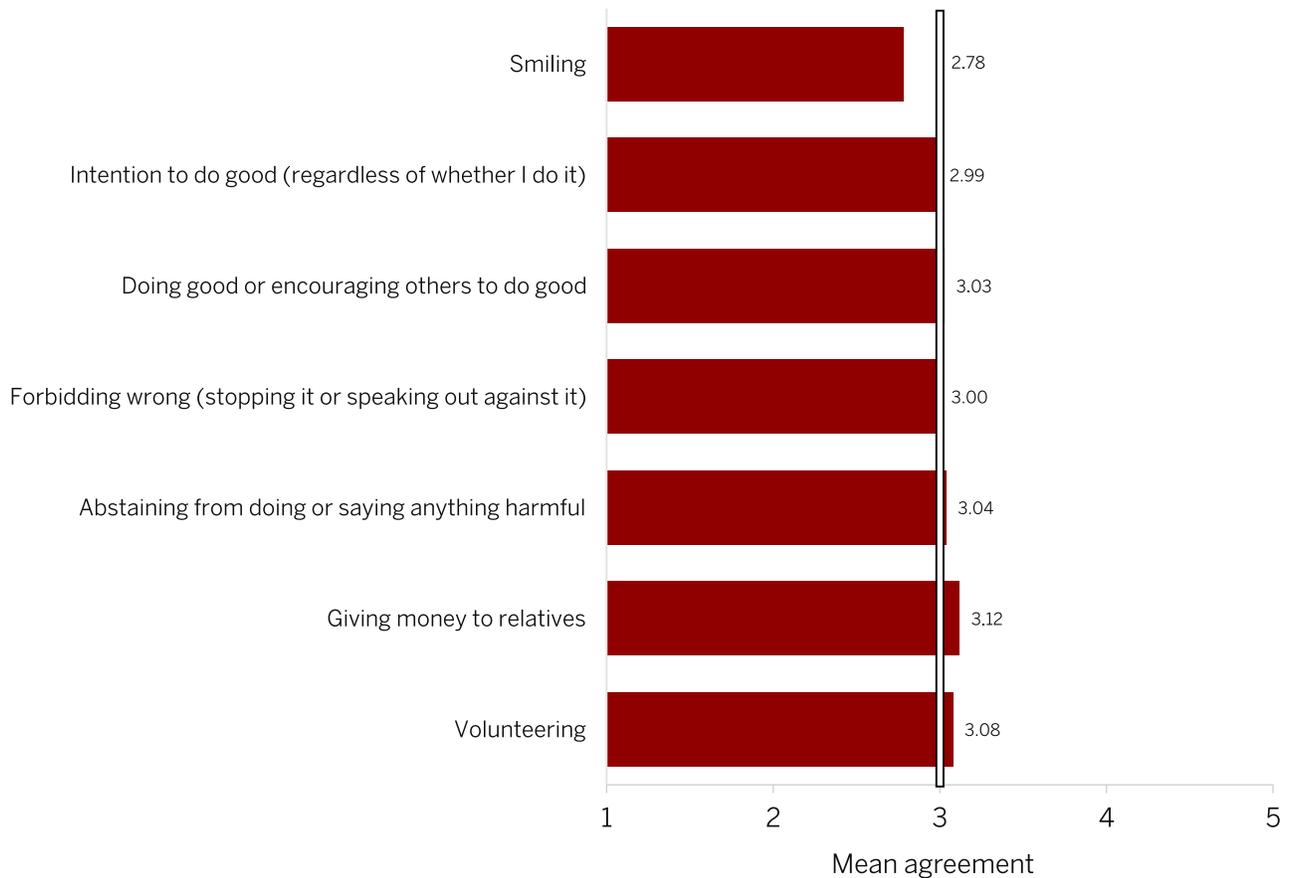
## Perception of zakat beneficiary importance

Respondents rated education and hunger alleviation as the most important causes for zakat use (M = 3.20 each), followed closely by poverty and humanitarian aid (3.19 each), and health services (3.18). However, these differences were very small and no single cause stood out as remarkably different in importance as compared to the others.



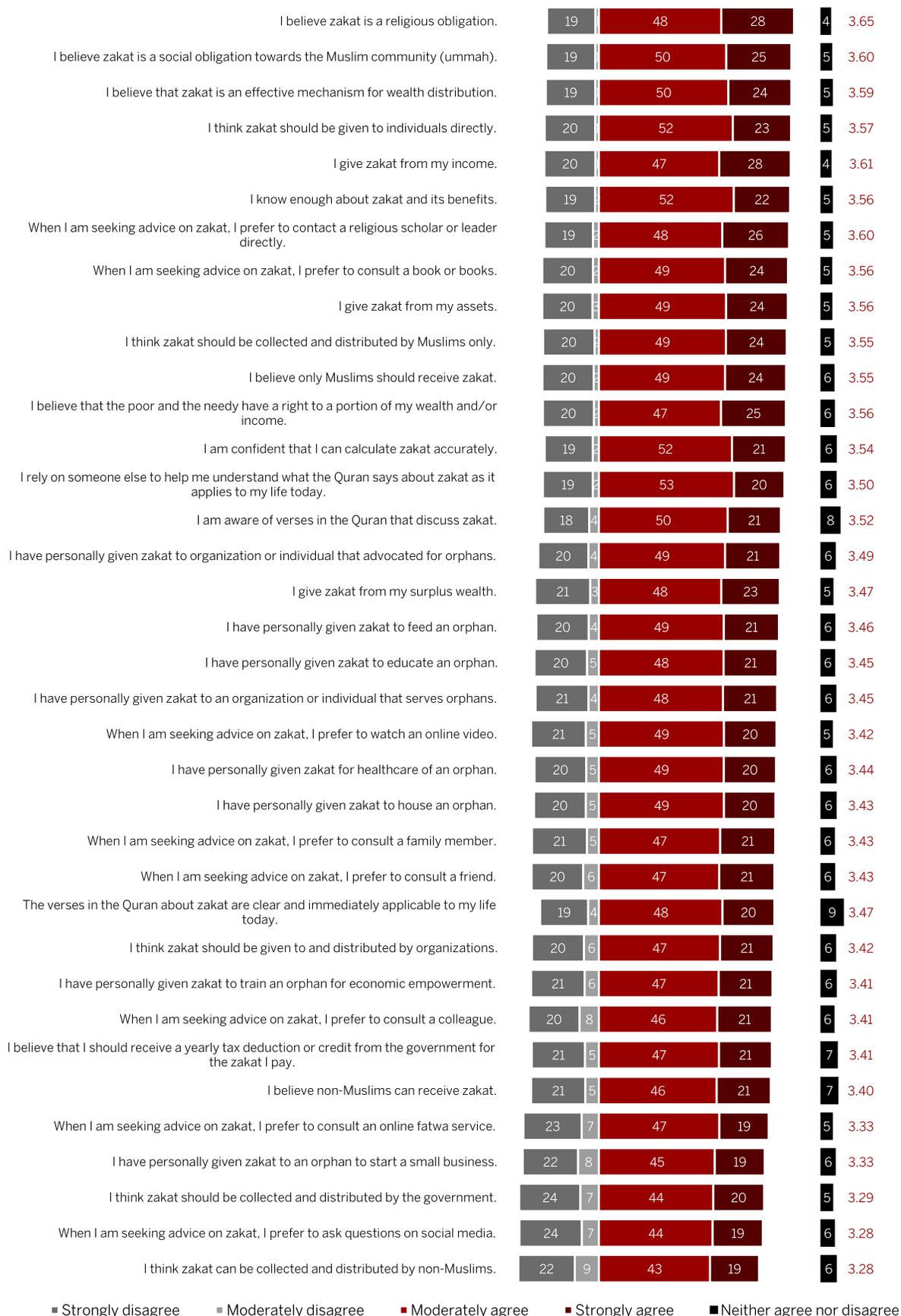
## Importance of Zakat Causes

Respondent's conceptualization of charitable acts extended beyond monetary contributions. Mean scores indicated that they agreed giving money to relatives (3.12), volunteering (3.08), abstaining from harmful behavior (3.04), and encouraging good or forbidding wrong (3.00–3.03) were forms of charity, with relatively lower agreement for acts such as smiling (2.78) or good intentions (2.99).



## Perception of non-monetary actions as charity

Overall, respondents reported moderately positive perceptions and practices related to zakat across knowledge, beliefs, distribution preferences, and advice-seeking behaviors. On average, participants expressed moderate confidence in their understanding of zakat, including its benefits, calculation, and Qur'anic foundations ( $M = 47-3.56$ ), though clarity and immediate applicability of Qur'anic verses were rated slightly lower. Zakat was widely viewed as a religious and social obligation ( $M = 3.65$  and  $3.60$ , respectively) and as an effective mechanism for wealth redistribution ( $M = 3.59$ ), with strong endorsement of the moral right of the poor and needy to receive a portion of one's wealth ( $M = 3.56$ ). Respondents showed greater support for individual- or Muslim-led collection and distribution of zakat than for government or non-Muslim involvement. Self-reported zakat-giving behaviors were moderate across multiple purposes, particularly toward orphans, including feeding, education, healthcare, and organizational support (means generally between 3.33 and 3.49), as well as giving from income, assets, and surplus wealth. When seeking guidance on zakat, respondents demonstrated a preference for traditional and authoritative sources—such as religious scholars, books, and direct consultation—over social media or online platforms. Across all items, relatively large standard deviations (1.3–1.5) indicate substantial heterogeneity in perceptions and practices within the sample.



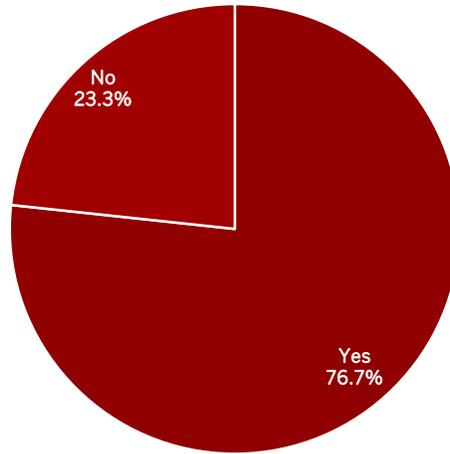
■ Strongly disagree  
■ Moderately disagree  
■ Moderately agree  
■ Strongly agree  
■ Neither agree nor disagree

### Zakat agreement items (% responses and Likert scale means)

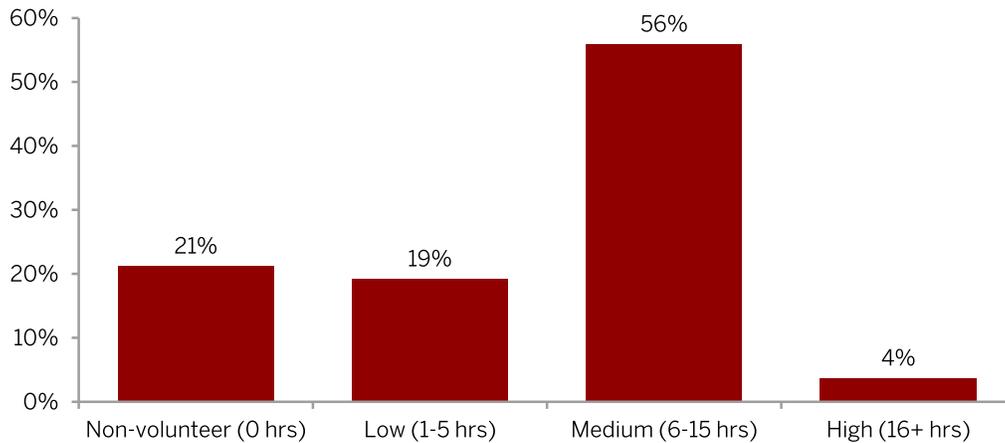


## Volunteering

In 2024, a substantial majority of participants (77%) reported volunteering, while 23% did not volunteer. Among those who volunteered, most contributed a modest number of hours: 56% devoted 6–15 hours, 19% gave 1–5 hours, with very few (4%) contributing 16 or more hours. Non-volunteers accounted for 21% of the sample.

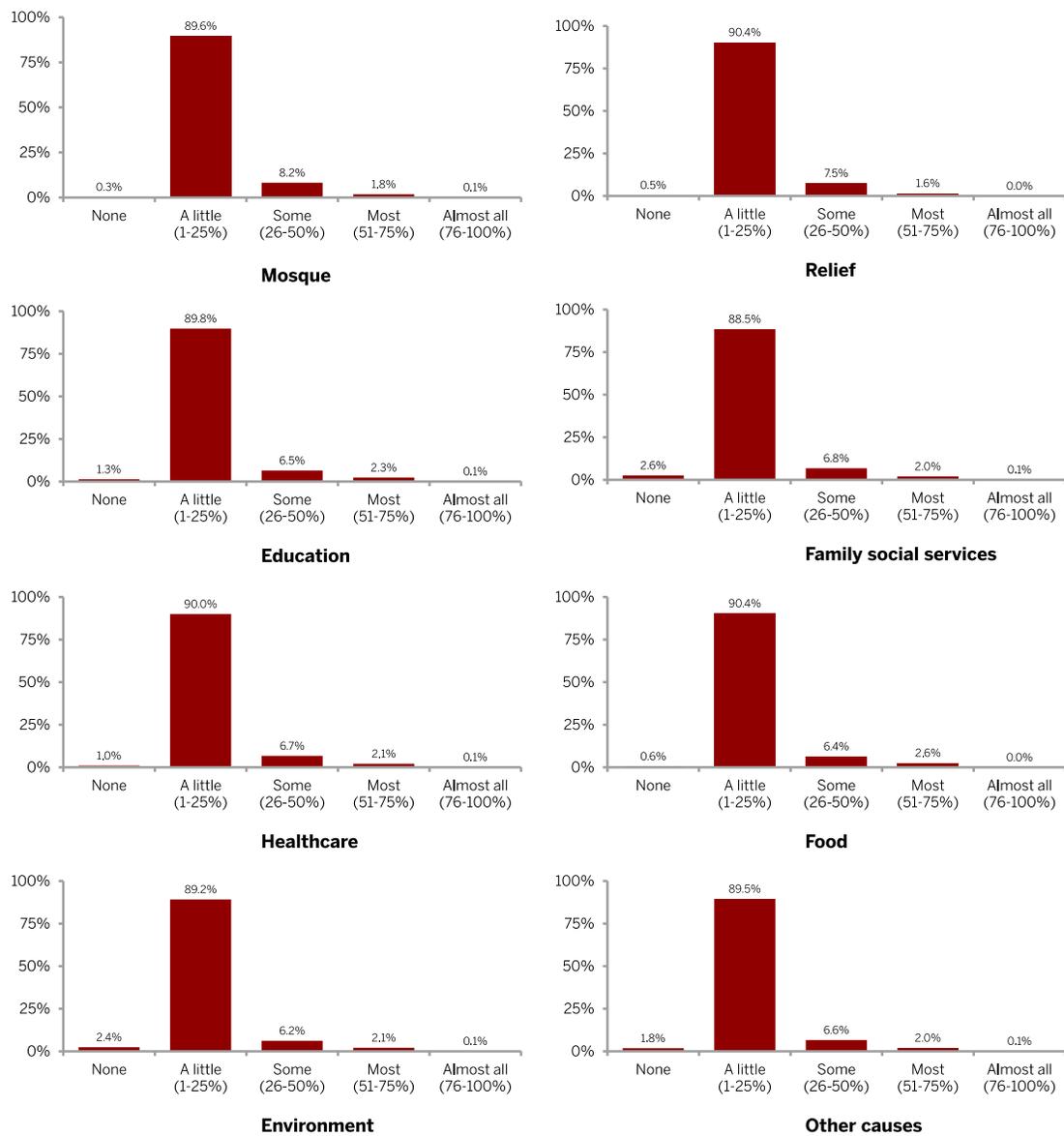


**In the past year (2024), did you volunteer for any cause?**



**Volunteering level (annual)**

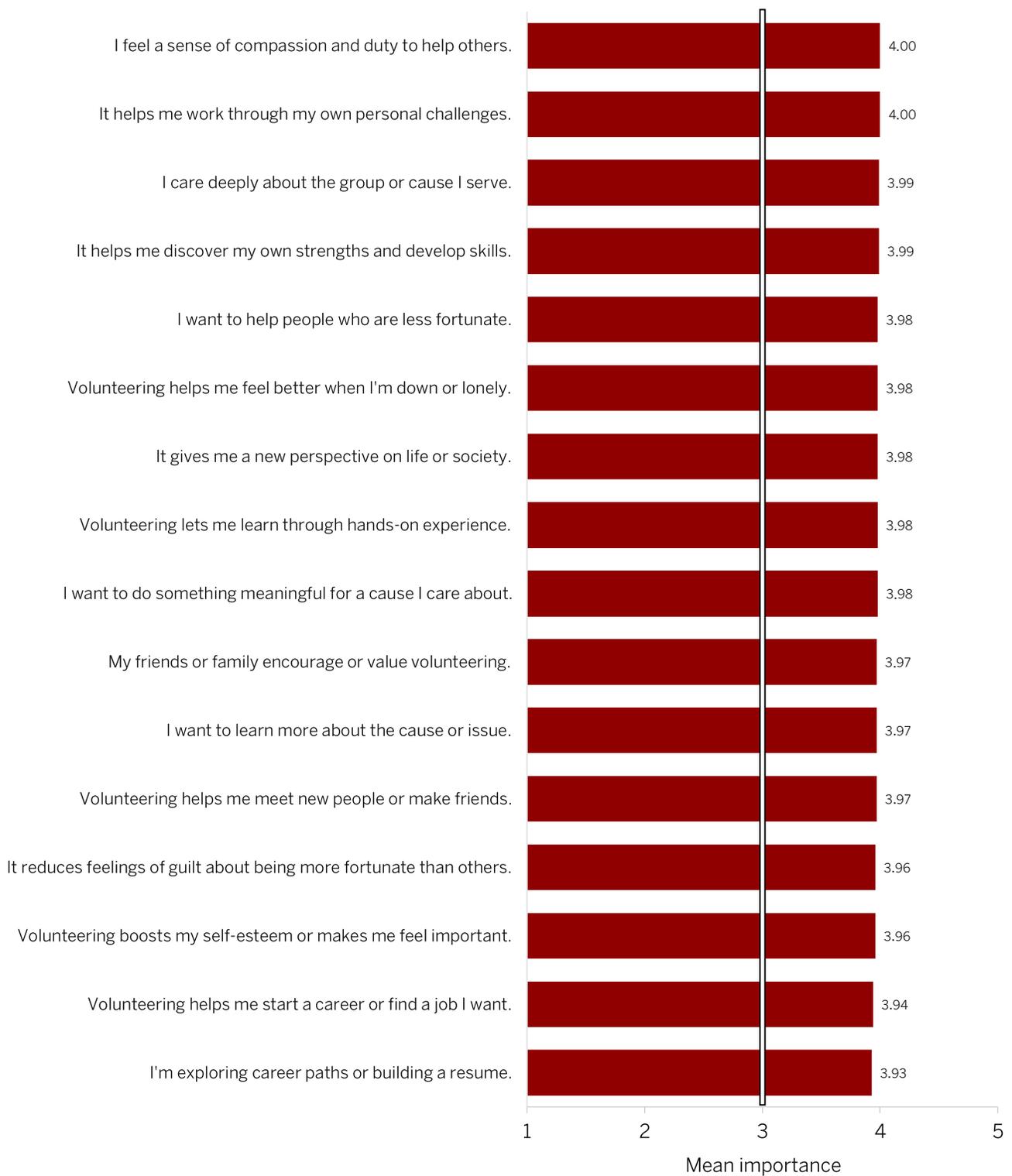
About 95% of the respondents reported giving 1–25% of their time to each of the eight surveyed activities. No single cause was dominant.



### Percentage of total contributions to various causes

Overall, respondents reported consistently high motivation to volunteer across all dimensions, with mean scores clustered near the upper end of the scale ( $M = 3.93\text{--}4.00$ ) and relatively low variability, indicating strong agreement ( $SD = 0.3\text{--}0.4$ ). Altruistic and value-driven motives were most prominent, including compassion and duty to help others ( $M = 4.00$ ), helping those less fortunate ( $M = 3.98$ ), and caring deeply about the cause served ( $M = 3.99$ ). Psychological and well-being motives were also strongly endorsed, such as feeling better when lonely or down ( $M = 3.98$ ), gaining perspective on life and society ( $M = 3.98$ ), working through personal challenges ( $M = 4.00$ ), and reducing feelings of guilt associated with relative privilege ( $M = 3.96$ ). Learning and personal development motives—including learning through hands-on experience ( $M = 3.98$ ), discovering personal strengths and skills ( $M = 3.99$ ), and learning more about the cause or issue ( $M = 3.97$ )—were similarly salient. Social and career-related motivations, while slightly lower, remained strong, with encouragement from friends and family ( $M = 3.97$ ), meeting new people ( $M = 3.97$ ), exploring career paths or building a résumé ( $M = 3.93$ ), and using volunteering as a pathway to employment ( $M = 3.94$ ). The uniformly low standard deviations suggest broad consensus across respondents regarding the multifaceted benefits of volunteering.

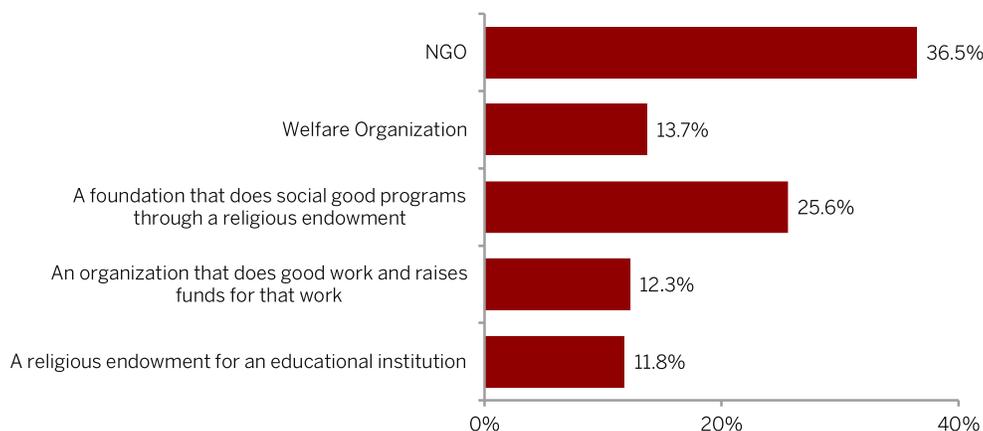




## Volunteering motivations

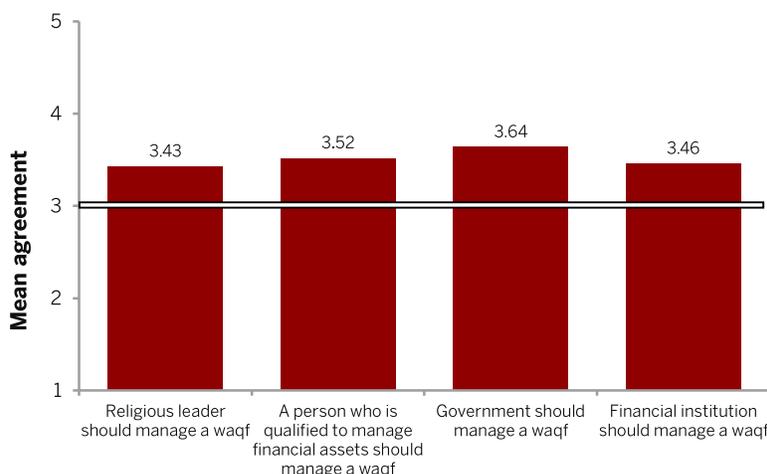
## Waqf

Among respondents who had given to an organization last year (n = 422), perceptions of what constitutes a waqf varied, though several clear patterns emerged. The most frequently selected understanding of a waqf was an NGO (36.5%), followed by a foundation that carries out programs for social good through a religious endowment (25.6%). Smaller proportions identified a waqf as a welfare organization (13.7%), an organization that does good work and raises funds for that work (12.3%), or a religious endowment specifically for an educational institution (11.8%). Overall, these results suggest that while respondents broadly associate waqf with organized social welfare and charitable activity, many conceptualize it in more generalized or modern organizational terms (e.g., NGOs) rather than in its traditional legal or institutional form as a religious endowment.



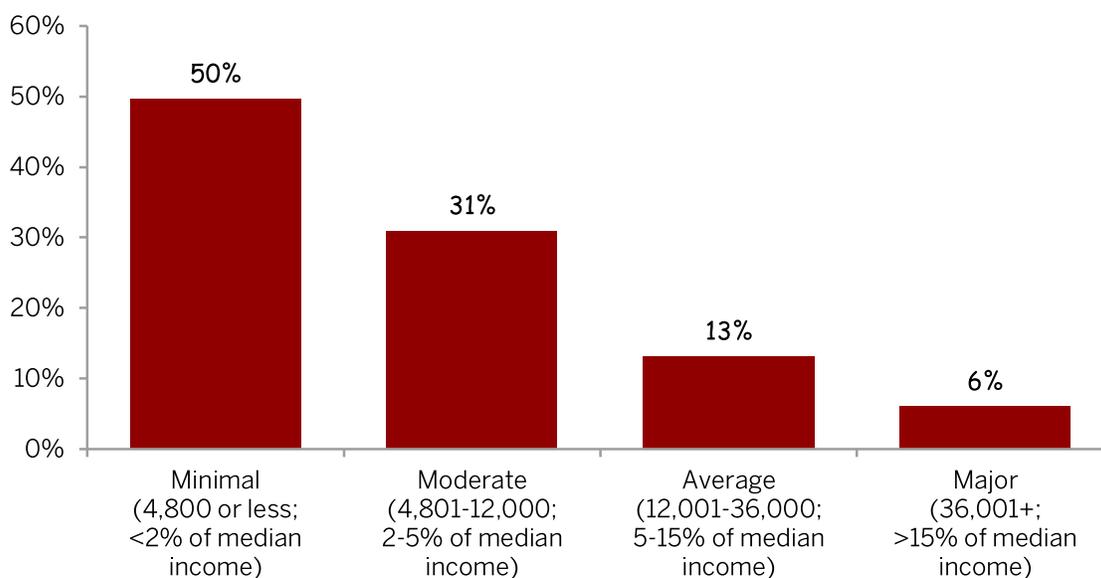
### What organization do you think is a waqf?

When asked about waqf management, participants expressed a relatively strong preference for the government, which received the highest importance rating (M = 3.64). Management by individuals qualified to handle financial assets was rated moderately important (3.52), religious leaders (3.43), and financial institutions (3.46) as slightly less suitable administrators of waqfs.



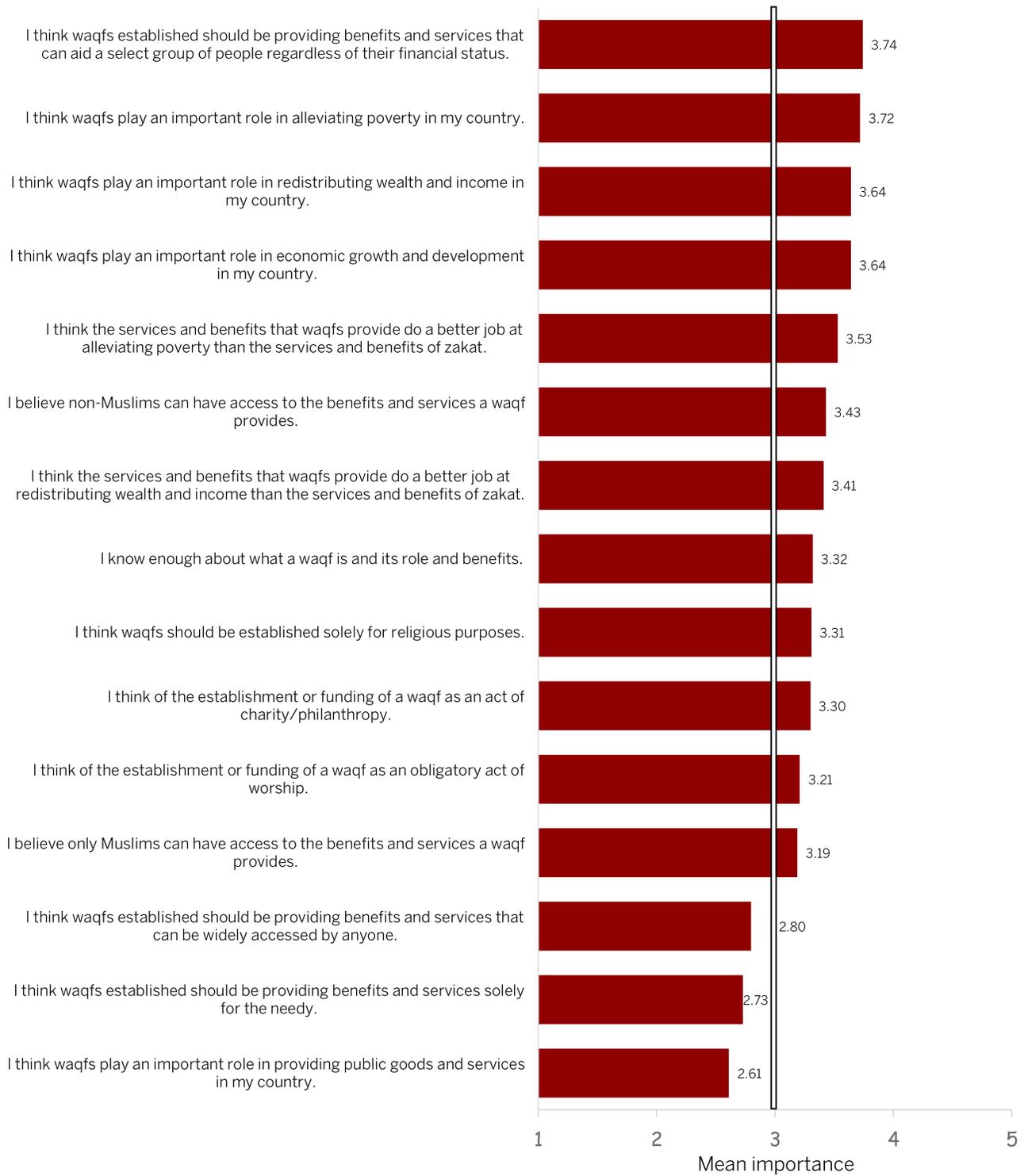
### Who should manage a waqf?

Among the 197 respondents who reported giving to waqf, most made a minimal level of contribution (<2% of median income in India), while about half (44%) reported making moderate (2–5% of median Indian income) and average (5–15% of median Indian income) levels of contributions. Only, 6% of the respondents said that their waqf giving exceeded ₹36,000 (>15% of median income in India).



### Annual waqf contribution (₹)

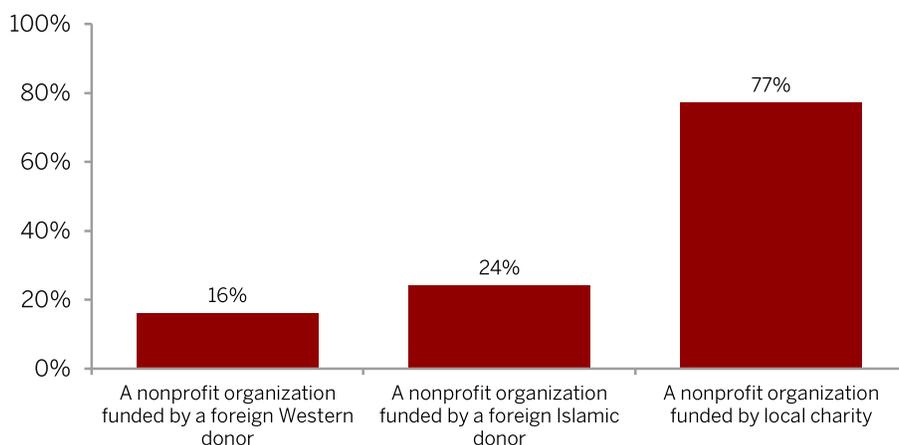
Respondents reported moderate knowledge and mixed normative views regarding waqf, alongside relatively strong agreement about its broader socioeconomic role. Self-assessed understanding of waqf and its benefits was moderate ( $M = 3.32$ ), and respondents were slightly more likely to view the establishment or funding of a waqf as an act of charity or philanthropy ( $M = 3.30$ ) than as an obligatory act of worship ( $M = 3.21$ ). Views on beneficiary eligibility were divided, with somewhat greater agreement that non-Muslims can access waqf benefits ( $M = 3.43$ ) than that access should be limited to Muslims only ( $M = 3.19$ ). Perceptions of a waqf's societal impact were more favorable: respondents agreed that waqfs play an important role in alleviating poverty ( $M = 3.72$ ), redistributing wealth and income ( $M = 3.64$ ), and supporting economic growth and development ( $M = 3.64$ ), though endorsement was weaker for the role of waqfs in providing public goods and services ( $M = 2.61$ ). When compared with zakat, waqfs were viewed as performing better in poverty alleviation ( $M = 3.53$ ) and wealth redistribution ( $M = 3.41$ ). Finally, respondents favored a selective-beneficiary model for waqf services ( $M = 3.74$ ) over models focused solely on the needy ( $M = 2.73$ ) or universally accessible benefits ( $M = 2.80$ ), and expressed only moderate agreement that waqfs should be established exclusively for religious purposes ( $M = 3.31$ ).



## Perceptions about waqf

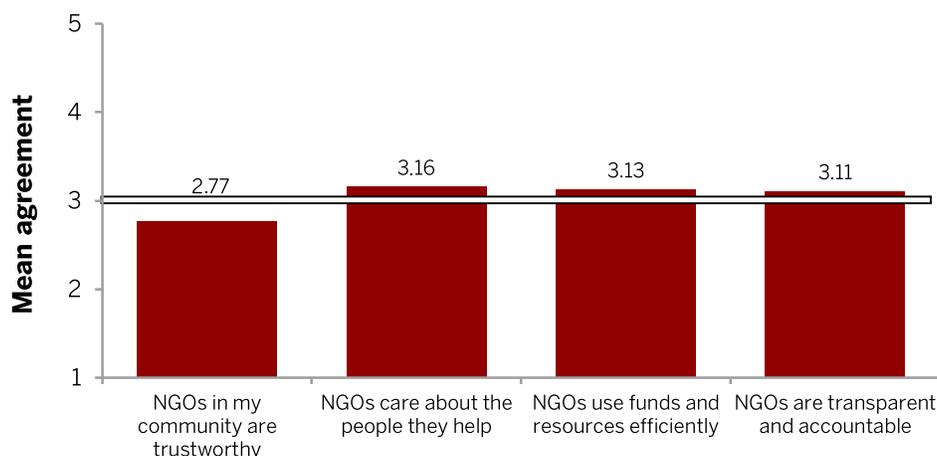
## NGOs

Participants exhibited varied perceptions of what constitutes a non-governmental organization (NGO). A nonprofit funded by a foreign Islamic donor was identified as an NGO by 24% of respondents, while those funded by a foreign Western donor or a local charity were identified as NGOs by 16% and 77%, respectively. This suggests that local funding is most strongly associated with respondents' understanding of NGOs, while foreign Islamic or Western funding is less readily recognized as constituting an NGO.



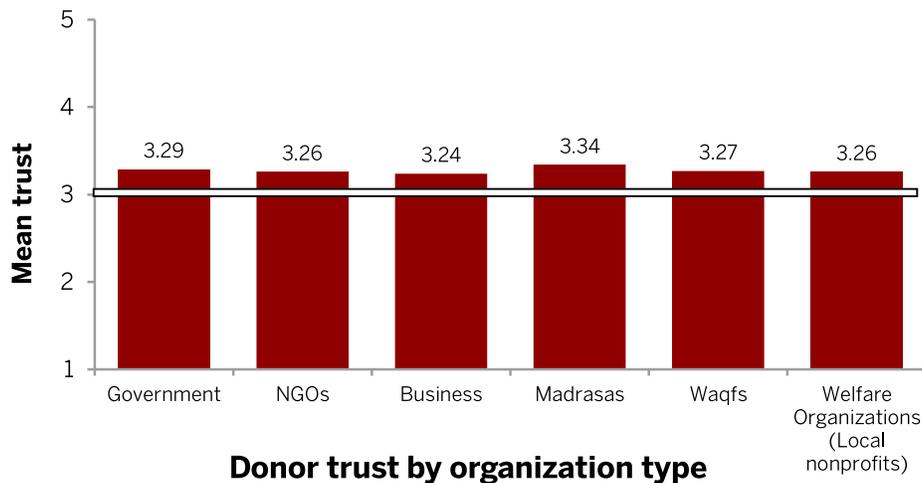
### What is an NGO?

Overall, respondents expressed mixed and somewhat cautious perceptions of NGOs, with trust emerging as the weakest dimension. Perceived trustworthiness of NGOs was relatively low ( $M = 2.77$ ), suggesting notable skepticism among respondents. In contrast, respondents were more inclined to agree that NGOs care about the people they help ( $M = 3.16$ ), use funds and resources efficiently ( $M = 3.13$ ), and are transparent and accountable ( $M = 3.11$ ), though these evaluations remained only moderately positive. The relatively low standard deviations (0.5–0.7) across items indicate a fair degree of consensus in these perceptions, pointing to broadly shared—but not strongly favorable—views of NGO performance and integrity.



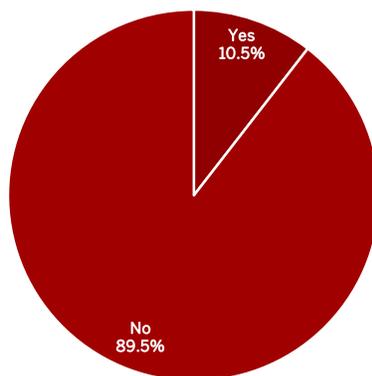
### NGO perceptions

Respondents' trust in various institutions was generally moderate, with all mean ratings slightly above the neutral midpoint of the 1–5 Likert scale. Trust was highest for madrasas ( $M = 3.34$ ), followed by government ( $M = 3.29$ ), waqfs ( $M = 3.27$ ), NGOs ( $M = 3.26$ ), welfare organizations ( $M = 3.26$ ), and business ( $M = 3.24$ ). These results indicate a generally mild level of trust across all institutions, with relatively small differences between them, and moderate variability ( $SD = 0.6$ – $0.7$ ) in responses, suggesting that while most respondents lean toward trusting these institutions, individual perceptions vary.

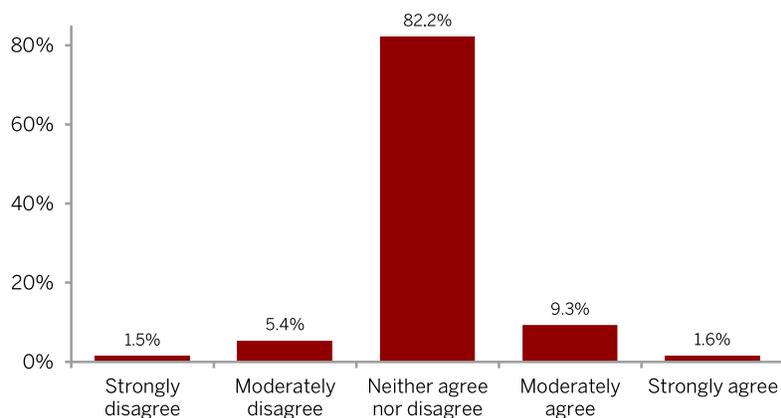


**Donor trust by organization type**

Despite positive perceptions of NGOs' performance, actual charitable engagement was limited: only 10.5% of respondents reported giving to any charitable organization, while 89.5% did not. Additionally, respondents expressed limited support for supranational oversight of Islamic charitable giving, with 82.2% neither agreeing nor disagreeing that the United Nations or its affiliates should collect zakat, and only 10.9% expressing any agreement.



**Do you give charitable giving to an organization?**

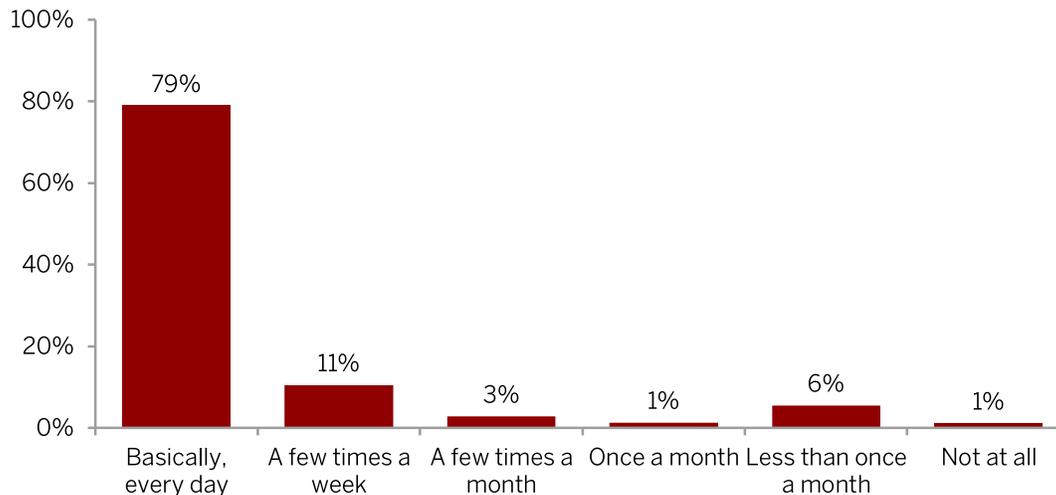


**The United Nations or its affiliate agencies should collect zakat**

Overall, respondents perceive NGOs as caring, efficient, transparent, and moderately trustworthy institutions, with local funding being the most readily associated with the NGO label. However, actual giving behavior remains limited, and there is little appetite for centralization or international collection of Islamic charitable funds.

## Community Interaction, Religious Identity, and Charitable Behavior

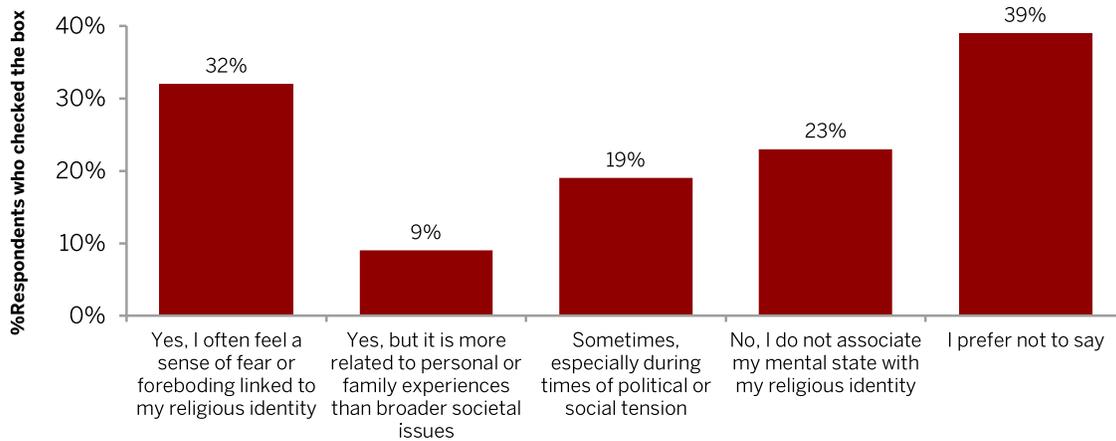
Social interaction and a sense of community remain central to participants' daily lives. Most respondents reported frequent contact with their neighbors, with 79% speaking with neighbors basically every day and 11% interacting a few times per week. Only a small proportion of participants had limited or no neighborly contact, with 6% engaging less than once a month and 1% not at all. This pattern indicates a generally high level of local social connectivity among the surveyed Muslim population.



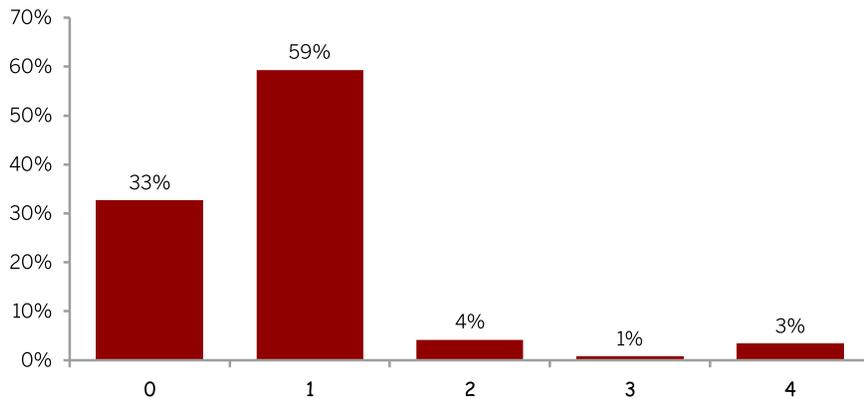
### During the last 12 months, how often did you talk with any of your neighbors?

Respondents were asked if their Muslim identity creates a heightened sense of anxiety, anguish, or mental stress, especially due to experiences of discrimination or a broader sense of societal unease or impending crisis. Approximately one-third of participants (32%) reported that their Muslim identity often creates a sense of fear or foreboding. Nine percent experienced stress primarily in relation to personal or individual circumstances, while 19% felt such stress sometimes, especially during politically charged periods. Only 23% of total respondents did not associate their mental state with their religious identity, while 39% preferred not to share their experiences. Collectively, these results suggest that a significant percentage of participants experience identity-linked stress, though responses vary depending on context and personal willingness to report.

The chart showing stress and anxiety due to religious identity can be easily misinterpreted if one misses the fact that it shows a summary of five separate questions (as opposed to mutually exclusive categories of a single question). In order to clarify this, the distribution of total number of boxes checked by a respondent for the first four questions or stressors - ignoring the "I prefer not to say" question which is technically meaningless because checking the box for this question did not stop respondents from checking boxes for the other four questions—is presented. This distribution shows that out of the 4,000 respondents, only about 33% did not select any of the first four boxes (thus reporting zero stressors). A majority (59%) identified one stressor, 4% selected two stressors, 1% reported three and 3%, reported four stressors. In other words, 67% of the surveyed Muslim population reported a heightened sense of anxiety due to one or more stressors related to their religious identity.

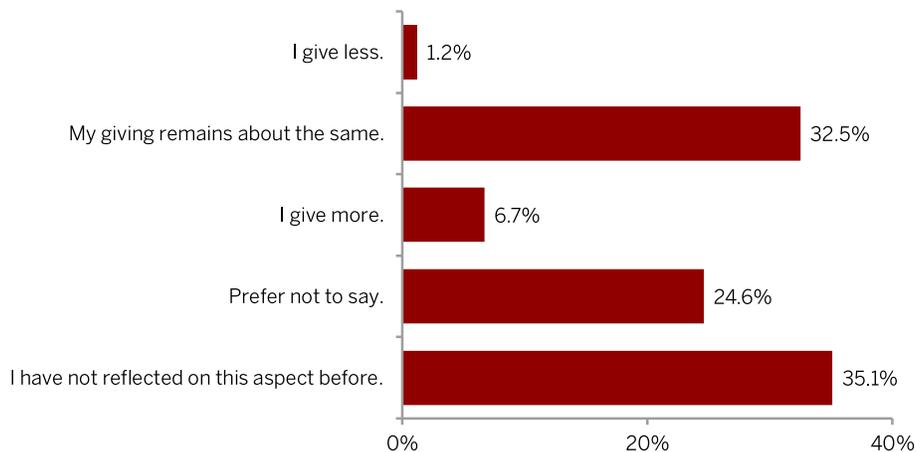


### Stress and anxiety due to religious identity



### Total number of stressors reported

Participants' charitable behavior under conditions of personal or community hardship was generally stable. About one-third (32.5%) indicated that their zakat or sadaqah giving remains roughly the same during difficult times, whereas 6.7% reported increasing their contributions. Only a very small fraction (1.2%) gave less in such circumstances. A substantial portion of respondents either had not reflected on this question before (35.1%) or preferred not to answer (24.6%). This indicates that while most individuals either maintain or increase their charitable engagement in times of difficulty, there remains considerable uncertainty and some ambivalence regarding the impact of hardship on giving behavior.



### During times of personal or community hardship, how does your zakat/sadaqah giving change?





## Conclusion

This survey provides a comprehensive overview of charitable giving, volunteering, and philanthropic engagement among a large sample of Indian Muslims. The findings reveal that respondents are highly engaged in both formal and informal charitable activities, guided primarily by altruistic and religious motivations. Monetary contributions are mostly directed toward individuals in need, complemented by selective support for organizations and institutions such as waqfs and NGOs. Zakat contributions are concentrated around religiously significant periods, particularly Ramadan, and are primarily distributed directly to individuals rather than through government or organizations, reflecting a preference for local, community-centered philanthropy. Volunteers similarly prioritize altruistic, social, and personal growth motivations over career or financial incentives, with time devoted to a diverse range of causes including religious, educational, and social welfare activities.

Respondents' perceptions of philanthropic institutions underscore nuanced understandings and trust hierarchies. Waqfs are seen as important vehicles for poverty alleviation, wealth redistribution, and public benefit. NGOs are recognized as capable, purposeful, and moderately trustworthy, though engagement with them remains limited, particularly in terms of monetary giving and support for international oversight. Community interaction remains strong, with frequent neighborly contact reflecting high social cohesion, while experiences of identity-linked stress are present for a significant majority, highlighting the psychosocial dimensions of religious identity. Across contexts, charitable behavior is largely stable even during periods of hardship, reflecting resilient patterns of giving and volunteering that are shaped by faith, local ties, and a moral commitment to support those in need.

Collectively, these results illustrate a philanthropic landscape characterized by strong community engagement, religion-driven motivations, and selective institutional trust, providing critical insights for scholars, practitioners, and policymakers seeking to understand and support charitable behavior within the Indian Muslim context.

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# Philanthropy in India

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