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# Why the widow's mite is an example to us all

Most world religions tell the faithful to give a proportion of their wealth. It may not be the sacrifice it seems, says Nick Kettles

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[The Observer](#)



Tax breaks and 'healthy' guilt provide enough incentive for most charitable donations. People give an average of £12.93 a month, according to a new report by the Charities Aid Foundation - less than 1 per cent of the average monthly wage.



But for the believer, upwards of 10 per cent is more appropriate, given before the bills are paid, not after. A recent survey by the Evangelical Alliance (EA), which represents the views of 1.3 million Christians, found 18- to 35- year-old churchgoers gave £51 a month on average, four times as much as non-believers.



The Christian practice of tithing has parallels in all the world's main religions. While each form is different, giving money as well as service remains an act of worship for Jews, Christians, Muslims, Sikhs, and Hindus.

Reverend Malcolm Duncan, head of church life at the EA, says: 'If your faith has not impacted your wallet, one must question the depth of your faith. Yet giving should be done not out of obligation, but from heartfelt engagement with the world.'

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Rabbi Shindler, director of rabbinic liaison at the Chief Rabbi's Office, goes further: 'What we earn and have can be taken as a statement of who we are. Tzedakah [the Jewish form of tithing] helps us retain a sense of humility, of what our real value is in our relations with others.'

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- ▶ Money is not the root of all evil, it seems - but the love of money is.
- ▶ For the modern-day believer, giving money is seen as a way of doing God's works in the world. Dr Zaki Badawi of the Muslim College in London says: 'We believe money should not be an aim in itself, but a means. Zakat is there for the community to apply for.'

While exact amounts are difficult to quantify, tithing and similar practices are the lifeblood of many charities. The Red Cross, Christian Aid, Tearfund, Sewa International and Jewish Aid rely heavily on faith-inspired giving.

Reverend Duncan says it goes beyond giving to charity: 'There is an invisible economy that pays for a myriad of community projects, all funded by regular committed giving of UK Christians.' And zakat (the Muslim equivalent of tithing) is responsible for supporting public services such as schools and hospitals.

While religions don't advocate giving money as a means of improving their own prosperity - Bimal Krishna Das, general secretary of the National Council of Hindu Temples, says the Bhagavad-Gita guides Hindus to 'give without expectation of return' - many believers claim to have seen an improvement in their finances while tithing.

Reverend Duncan relates his personal experience: 'As a result of tithing, our financial security has strengthened and we are in a position to give more than before.'

Perhaps a rich man can pass through the eye of the needle, then. Professor Harmindar Singh, founder of the Sikh Divine Fellowship, says: 'You can be a millionaire, provided you achieve it by honest means and share your wealth.'

JD Rockefeller tithed more than half a billion dollars in his lifetime, offering critics a standard reply: 'God gave me the money.'

While believers tend to give more, most faiths advise against reckless giving. With that in mind, regular, systematic giving is the healthiest approach to faith-inspired giving. And this is healthy for the seeker, says Shindler: 'Giving every day is better than one annual cheque. Then it will impact on your psyche.'

It's healthy for the Treasury too, says Badawi: 'Zakat is designed to help the poor, but it also helps the economy by keeping money in circulation.'

## Giving whatever you believe

**Christian Tithe v. & n.** From the Old English *teotha* meaning a tenth.

▲

A tenth of annual produce or income formerly taken as a tax for the support of the church. Voluntary

**Muslim** Zakat, meaning increase, or purification, was made compulsory from the second year of the Hidra, the Muslim lunar calendar. Muslims give Zakat at 2.5 per cent a year on all income, and after Ramadan give an amount about equal to the price of a meal. Zakat is enshrined in Muslim law

**Jewish** Tzedakah, meaning 'doing the right thing' or 'charitable giving'. When the Rabbis came to quantify how much Tzedakah to give, they advocated Ma'aser, meaning a tenth part. Voluntary, yet embedded in Jewish culture and scripture

**Hindu** The Vedic tradition guides Hindus to give according to their ability and position - which for a family man would be up to 50 per cent. Voluntary

**Buddhist** 'Right livelihood' and 'right action' on the Buddha's eightfold path guide Buddhists in their relationship with money

**Sikh** The Sikh Code of Conduct advocates that 10 per cent of income should be given to charity. Voluntary



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