

## **The Concept of Charity in Islam: An Analysis on the Verses of the Quran and Hadith**

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### **Abstract**

Charitable giving is deemed as one of the most important obligations in Islam which impacts in the wellbeing of an individual and the welfare of the society as a whole. Thus, this paper aims to explore the concept of charity in Islam by basing on the two important sources which are the *Quran* and *Hadith*. An analysis based on the verses of *Quran* and *Hadith* pertaining to charity is conducted and it is found that there are two words commonly used for charity in Islam which are *sadaqah* and *infaq*. Further probe on the definition and types of charity yields a result of a complete classification of charity which is broken down into two major categories; the mandatory and the voluntary charitable giving. Four conditions of charity are also discussed which are the donor, recipient, gift and intention describing the flexibility and dynamic of this act. Lastly, some verses of *Quran* containing the economic role of charitable giving are examined showing the growing nature of this act that promotes prosperity to the donor, recipient and the society.

**Keywords:** charitable giving, *sadaqah*, society welfare, individual wellbeing

### **Introduction**

Charitable giving is one of the most fundamental obligations prescribed in Islam. It is highly encouraged and emphasized in the *Quran* and *Hadith* as the noblest way of spending the wealth for the sake of Allah and helping the needy which should be the common practice of every Muslim. Charitable giving is not just a means of spiritual purification, but also as a tool for building

socio-economic sustainability<sup>1</sup> and social reforms resulting in the wellbeing of an individual and society in the world and hereafter. In general, charity is defined as an organization that raises money to help people in need and also an act of kindness and understanding towards others<sup>2</sup>. It is also described as the benevolent act toward the love of humanity pertaining to generosity and helpfulness toward people in need by giving aid in terms of food, money or others. In Islam, charity comes from an Arabic word *ṣadaqah* which according to Ibn Manẓūr<sup>3</sup> has several meanings. Firstly, *ṣadaqah* means to be truthful which is the antonym to lies and is associated with someone who has noble characters and manners. It is also defined as whatever given to the needy for the sake of Allah and can also means a dowry given by a husband to his wife. Similarly, *ṣadaqah* is defined as to be truthful, true or sincere, to speak the truth, to establish or confirm the truth of what is said, to verify, accountability, to keep faith, truth, veracity, sincerity, soundness, excellence in a variety of different objects and the giving for the sake of Allah<sup>4</sup>. In general, *ṣadaqah* means a noble act of giving by a person to others sanctified for the sake of Allah in many forms and ways.

### Definition of Charity Based on the Quran

To further understand the meaning and concept of charity in Islam, verses from the Quran containing the command of charity are assessed:

أَلَمْ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّهَ هُوَ  
التَّوَّابُ الرَّحِيمُ

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<sup>1</sup> Benaouda Bensaïd and Fadila Grine, "Ethico-Spiritual Dimensions of Charity: An Islamic Perspective," *Middle-East Journal of Scientific Research* 13 (2013): 65–77, doi:10.5829/idosi.mejsr.2013.13.e.13015.

<sup>2</sup> Federal Chambers, *Advanced English Dictionary, English-Bahasa Malaysia Edition* (Selangor: Chambers Harrap Publishers ltd, 2000), 187.

<sup>3</sup> Muḥammad bin Mukarram bin ‘Alī Ibn Manẓūr, *Lisān al-‘Arab* (Kaherah: Dār al-Ma‘ārif, 1999), 2419.

<sup>4</sup> John Penrice, *A Dictionary and Glossary of the Quran* (Kuala Lumpur: The Other Press, 2006), 126.

Translation: “Do they not know that it is Allah who accepts repentance from His servants and receives charities and that it is Allah who is the Accepting of repentance, the Merciful?”<sup>5</sup>.

Al-Ṭawbah 9:104

According to Ibn Kathīr<sup>6</sup>, this verse contains a command from Allah to perform *ṣadaqah* as a way to sanctify and to purify oneself for those who repent for the sins which also includes the meaning of performing *zakat*. Al-Qurṭubī<sup>7</sup> defines the meaning of *ṣadaqah* in this verse specifically refers to *zakat* and discusses the reward given to the donor. Al-Marāghī<sup>8</sup> expounds the meaning of *ṣadaqah* in this verse to whatever spent by the believers for getting closer to Allah which infers to the general charitable giving. These commentaries signal that *ṣadaqah* carries the meaning of both the voluntary charitable giving as well as mandatory charitable giving.

Furthermore, *ṣadaqah* is also mentioned as a form of penalty in the following verse;

فَمَنْ كَانَ مِنْكُمْ مَّرِيضًا أَوْ بِهِ أَذًى مِّن رَّأْسِهِ فَغَدِيَّةٌ مِّنْ صِيَامٍ أَوْ صَدَقَةٍ أَوْ  
نُسْكَةٍ ۚ

Translation: “And whoever among you is ill or has an ailment of the head [making shaving necessary must offer] a ransom of fasting [three days] or charity or sacrifice<sup>9</sup>”.

Al-Baqarah 2:196

The word *ṣadaqah* in this verse is interpreted by Ibn Kathīr<sup>10</sup> based on the hadith narrated by al-Bukhārī as an option of penalty or *kaffarah* by paying the *fidyah* in the form of giving food for those who shave their heads due to ailment during *Ihram* (pilgrimage). The options for the penalty are to pay the *fidyah* in

<sup>5</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*” (Riyadh: Darussalam Publishers & Distributors, 2000).

<sup>6</sup> Ismā‘īl bin Kathīr al-Damsyīqī, *Tafsīr al-Qurān al-‘Aẓīm* (Egypt: Maktabah al-Tawfiqia, 2000), 143.

<sup>7</sup> Muḥammad bin Aḥmad al-Anṣārī al-Qurṭubī, *Al-Jāmi‘ li Ahkām al-Qurān* (Cairo: Dār al-Ḥadīth, 2002), 4:568-569.

<sup>8</sup> Aḥmad Muṣṭafā al-Marāghī, *Tafsīr al-Marāghī* (Beirut: Dār al- Fikr, 2001), 4:110-112.

<sup>9</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 4: 239.

<sup>10</sup> Ibn Kathīr, *Tafsīr al-Qurān al-‘Aẓīm*, 1/2, 301.

the form of three days fasting or giving charity by feeding six poor people or sacrificing an animal. Al-Qurtubī<sup>11</sup> discusses that although it has been agreed unanimously to sacrifice a sheep, scholars however are not in agreement on the days of fasting and the measurement of the charity. According to the hadith by Ka'āb, the number of days to fast is three and according to Al-Ḥasan, Ikrimah and Nāfi', the duration is ten days. For the charitable giving measurement Mālik, Al-Shāfi'ī and Abū Ḥaniīfah agree that it has to be given in the amount of two mudd (based on the Prophet's mudd weightage) while Ahmad bin Hanbal suggests that 1 mudd of wheat must be given for every poor person or half of *sha'* of dates.

Al-Marāghī<sup>12</sup> gives the same explanation on the mode of *fidyah* with additional information that after the revelation of this verse, Ka'ab narrated that the prophet commanded on the form of *fidyah* in three days of fasting or giving charity equivalent to six bushel of dates. A clearer explanation on the measurement of charity in *fidyah* is clarified by Wahbah al-Zuhaylī<sup>13</sup> who states that the *fidyah* to be distributed is six bushel of dates with a bushel equals to 2.751 kilogram is given to each poor person. If the charity is given in the form of wheat, the measurement is three bushel and each poor will get half a bushel. Other scholars use *faraq* measurement whereby a *faraq* equals to 16*rotl*. A *rotl* is 408/ 450gram. Besides that, Abu Yusuf says that the *fidyah* can be in the form of giving food for the needy during lunch and dinner. Thus, it is concluded that charity can also be given in the form of food or feeding the needy for the purpose of paying the penalty of religious conduct which falls under mandatory charitable giving category.

Another type of voluntary charitable giving is also evident in Surah Yūsuf as follows:

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<sup>11</sup> Muḥammad bin Aḥmad al-Anṣārī al-Qurtubī, *Al-Jāmi' li Ahkām al-Qurān*, 1:733.

<sup>12</sup> Aḥmad Muṣṭafā al-Marāghī, *Tafsīr al-Marāghī* (Beirut: Dār al-Fikr, 2001), 1:179-181.

<sup>13</sup> Wahbah al-Zuhaylī, *al-Tafsīr al-Munīr fi al-'Aqīdah wa al-Sharī'ah wa al-Manhaj* (Damascus: Dār al-Fikr, 2003), 1:558- 560.

فَلَمَّا دَخَلُوا عَلَيْهِ قَالُوا يَا أَيُّهَا الْعَزِيزُ مَسَّنَا وَأَهْلَنَا الصُّرُّ وَجِئْنَا بِبِضَاعَةٍ مُرْجَاةٍ  
فَأَوْفِ لَنَا الْكَيْلَ وَوَصِّدْقٍ عَلَيْنَا ۖ إِنَّ اللَّهَ بِجَزِي الْمُتَصَدِّقِينَ

Translation: “So when they entered upon Joseph, they said, “O ‘Azeez, adversity has touched us and our family, and we have come with goods poor in quality, but give us full measure and be charitable to us. Indeed, Allah rewards the charitable”<sup>14</sup>.

Yūsūf 12:88

According to al-Qurṭubī<sup>15</sup>, the word *ṣadaqah* in this verse contains several meanings. The first from Ibn Jurayj, Sa‘īd bin Jubayr, as-Suddī and al-Ḥassan who opine that this word means to give advantage between high and low price. Secondly, to give more than what is deserved as explained by Sufyān bin ‘Uyaynah, to ‘return our brothers to us’ as defined by Ibn Jurayj and to ‘forgive us’ as posited by Ibn Shajarah. Al-Marāghī elaborates this verse by describing the word *ṣadaqah* means as being kind by giving advantage to those who deserved.<sup>16</sup> Interestingly, this verse does not infer charity to any specific kinds of giving or any form of material gifts but it tends to mean the act of being kind which leads to a more general meaning of charity.

Apart from the word *ṣadaqah*, another word also found commonly used in the Quran to convey the command of doing charity is *infaq*. The term *infaq* is rooted from the word *nafaqa* which literally means to spend. Al Marbawī<sup>17</sup> defines *infaq* as to spend with planning. Linguistically, *infaq* refers to any kinds of spending but from the view of *Shariah*, the concept of *i infaq* is mostly discussed in the context of spending away to seek pleasure of God and for the benefit and improvement of the society as a whole which includes the donor and the family as found in the following Quranic verses:

<sup>14</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 5:202

<sup>15</sup> Al-Qurṭubī, *al-Jami’ li Ahkām al-Qurān*, 5:227-230.

<sup>16</sup> Al-Marāghī, *Tafsir al-Marāghī*, 5:18-21

<sup>17</sup> Muḥammad Idris Abdul Rauf al-Marbawī, *Kamus al-Marbawī* (Egypt: Muṣṭafā al-Bābī al-Halabī wa Awlādihi, 1929), 336.

الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ وَالَّذِينَ يُؤْمِنُونَ بِمَا  
أُنزِلَ إِلَيْكَ وَمَا أُنزِلَ مِنْ قَبْلِكَ وَبِالْآخِرَةِ هُمْ يُوقِنُونَ

Translation: “Who believe in the unseen, establish prayer, and spend out of what We have provided for them, And who believe in what has been revealed to you, [O Muhammad], and what was revealed before you, and of the Hereafter they are certain [in faith]”.<sup>18</sup>

Al-Baqarah 2:3-4

According to Ibn Kathīr<sup>19</sup> the word *infaq* in this verse originally refers to the meaning of spending on family and also general spending meant for the sake of getting closer to the Creator in accordance to one’s capability before the obligation of *zakat*. After the *zakat* obligation is revealed the meaning is replaced with *zakat* on wealth. Al-Marāghī<sup>20</sup> explains that *infaq* in this verse covers both the mandatory spending such as giving to spouse, children and family members and also the voluntary giving which works in purifying the soul. Al-Qurtubī<sup>21</sup> explains that the word *infaq* in this verse refers to the act of withdrawing wealth by the hand. Ibn ‘Abbās reckons that this word refer to the payment of *zakat* as it is mentioned together with the obligation of *salat* (prayer). It is also said that it refers to the *nafqah* (spending) from a husband to the wife as it is the foremost spending. Abū Qilabah also states that it refers to the mandatory spending to the family while Ḍaḥḥak opines that as the word *zakat* is not specifically used, this term refers to the voluntary charitable giving such as offering sacrifice. Thus, it is concluded that this word refers to the general *infaq* which covers both the mandatory and voluntary charitable giving.

The use of both words *ṣadaqah* and *infaq* is observed in the following indicating that both word are synonymous in meaning.

وَأَنْفِقُوا مِنْ مَا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَّ أَحَدَكُمْ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي  
إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُنْ مِنَ الصَّالِحِينَ

<sup>18</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 1:112-114

<sup>19</sup> Ibn Kathīr, *Tafsir al-Qurān al-'Azīm*, 1/2:54.

<sup>20</sup> Al-Marāghī, *Tafsir al-Marāghī*, 1:28-29.

<sup>21</sup> Al-Qurtubī, *al-Jami' li Ahkām al-Qurān*, 1:163-177

Translation: “And spend [in the way of Allah from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give Ṣadaqah from my wealth and be among the righteous”<sup>22</sup>.

Al-Munāfiqūn 63:10

Ibn Kathīr<sup>23</sup> defines both words *infaq* and *ṣadaqah* as to spend in Allah’s cause while al-Qurṭubī<sup>24</sup> argues that both words indicate the obligation of mandatory charitable giving and also associated to the obligation of pilgrimage for those who can afford of doing so but postpone it until the time of death and they ask the God for respite; this definition is also shared by Wahbah al-Zuhaylī<sup>25</sup>.

From the discussion, it is found that the word *ṣadaqah* and *infaq* are mostly used to represent the meaning of charity in the Quran which basically refer to the act of spending out of the wealth for the sake of Allah and that there are two major categories of spending for charity which are the mandatory charitable giving and voluntary charitable giving. Although majority of these verses connote the charity to material spending and prove that these two words are synonymous in meaning, a slight difference is detected for the word *ṣadaqah* in Surah Yusuf indicating that the word charitable also means to be kind. To explore the other facades of charity in Islam, evidences from the Hadith are also examined in the following section.

### **Definition of Charity Based on the Hadith**

The following hadith discusses the variety of voluntary spending from freeing a slave and giving to the poor. However giving to the family as the mandatory charitable giving is prioritized and highly rewarded.

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<sup>22</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 9.:658.

<sup>23</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 7/8:106-107.

<sup>24</sup> Al-Qurṭubī, *al-Jami’ li Ahkām al-Qurān*, 9:368-369.

<sup>25</sup> Al-Zuhaylī, *al-Tafsīr al-Munīr fī al-‘Aqīdah wa al-Sharī‘ah wa al-Manhaj*, 14.:610-614

عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ ” دِينَارٌ أَنْفَقْتَهُ فِي سَبِيلِ اللَّهِ وَدِينَارٌ أَنْفَقْتَهُ فِي رَقِيَّةٍ وَدِينَارٌ تَصَدَّقْتَ بِهِ عَلَى مِسْكِينٍ وَدِينَارٌ أَنْفَقْتَهُ عَلَى أَهْلِكَ أَعْظَمُهَا أَجْرًا الَّذِي أَنْفَقْتَهُ عَلَى أَهْلِكَ “<sup>26</sup>

Translation: Abū Hurayrah reported Allah’s Messenger as saying: “Of the dinar you spend as a contribution in Allah’s path, or to set free a slave, or as a sadaqa given to a needy, or to support your family, the one yielding the greatest reward is that which you spent on your family.”<sup>27</sup>

*Ṣadaqah*, specifically the voluntary charitable giving also can be done in the form of a will or *wasiah* as evidently found in the hadith of Ṣaḥīḥ Muslim:

عَنْ عَائِشَةَ، أَنَّ رَجُلًا، أَتَى النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ يَا رَسُولَ اللَّهِ إِنَّ أُمِّي افْتَلَسَتْ نَفْسَهَا وَلَمْ تُوصِ وَأَطْنُهَا لَوْ تَكَلَّمَتْ تَصَدَّقَتْ أَفَلَهَا أَجْرٌ إِنْ تَصَدَّقْتُ عَنْهَا قَالَ ” نَعَمْ “<sup>28</sup>

Translation: ‘Aisha said that a person came to the Messenger of Allah and said: “My mother died suddenly without having made any will. I think she would have definitely given Sadaqa if she had been able to speak. Would she have a reward if I gave Sadaqa on her behalf? He (the Holy Prophet) said: Yes.”<sup>29</sup>

*Ṣadaqah* is also given in the form of a gift during the time of Prophet as the Prophet is not entitled to receive a charity, it is regarded as a gift or *hadiyah*.

عَنْ أَنَسٍ رَضِيَ اللَّهُ عَنْهُ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أُتِيَ بِلَحْمٍ تُصَدَّقُ بِهِ عَلَى بَرِيرَةَ فَقَالَ ” هُوَ عَلَيْهَا صَدَقَةٌ، وَهُوَ لَنَا هَدِيَّةٌ “<sup>30</sup>

<sup>26</sup> Yaḥyā Ibn Sharaf al-Nawāwī, *al-Manhaj fī Sharḥ Ṣaḥīḥ Muslim Ibn Ḥajjaj al-Musamma Ikhtišāran Sharḥ Ṣaḥīḥ Muslim* (Beirut: Dār al-Khayr, 1999), 7/8/9: 68.

<sup>27</sup> Abdul Hamid Siddiqi, *Saḥīḥ Muslim; Arabic-English* (India: Adam Publishers & Distributors., 1999), 2:91.

<sup>28</sup> Al-Nawāwī, *al-Manhaj fī Sharḥ Ṣaḥīḥ Muslim Ibn Ḥajjaj al-Musamma Ikhtišāran Sharḥ Ṣaḥīḥ Muslim*, 7/8/9:74

<sup>29</sup> Abdul Hamid Siddiqi, *Saḥīḥ Muslim; Arabic-English*, 2:94.

<sup>30</sup> Muḥammad bin Ismā‘īl al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, 1:388.



Translation: Narrated Anas: Some meat was presented to the Prophet (p.b.u.h) and it had been given to Barira (the freed slave-girl of Aisha) in charity. He said, “This meat is a thing of charity for Barira but it is a gift for us”<sup>31</sup>.

The gift is also known as *hibah* and can be used as an instrument for voluntary charitable giving as found in the hadith that follows:

عن ابن عباس رضي الله عنهما أن رسول الله صلى الله عليه وسلم قال:  
”الذي يعود في هبته كالكلب يرجع في قيئه“<sup>32</sup>

Translation: Ibn ‘Abbās (May Allah be pleased with them) said: “The Messenger of Allah said, ‘He who gives something (to someone) as a gift and then gets it back (from him or her) is like a dog which eats its own vomit.’”<sup>33</sup>

Other than that, charitable giving also can be carried out in the form of *waqf* as proven in the parable of ‘Umar al-Khaṭṭāb, the Prophet’s companion who donated his land in Khaybar in the form of *waqf* in which the possession is still intact but the production from the land is given for charity as described in the hadith below:

عَنِ ابْنِ عُمَرَ، قَالَ أَصَابَ عُمَرُ أَرْضًا بِحَيِّيرَ فَأَتَى النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ  
يَسْتَأْمِرُهُ فِيهَا فَقَالَ يَا رَسُولَ اللَّهِ إِنِّي أَصَبْتُ أَرْضًا بِحَيِّيرَ لَمْ أُصَبْ مَالًا قَطُّ هُوَ  
أَنْفَسُ عِنْدِي مِنْهُ فَمَا تَأْمُرُنِي بِهِ قَالَ ” إِنْ شِئْتَ حَبَسْتَ أَصْلَهَا وَتَصَدَّقْتَ  
بِهَا“. قَالَ فَتَصَدَّقْ بِهَا عُمَرُ أَنَّهُ لَا يُبَاعُ أَصْلُهَا وَلَا يُبْتَاغُ وَلَا يُورَثُ وَلَا يُوهَبُ.  
قَالَ فَتَصَدَّقْ عُمَرُ فِي الْفُقَرَاءِ وَفِي الْقُرْبَى وَفِي الرِّقَابِ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ  
وَالضَّيْفِ لَا جُنَاحَ عَلَيَّ مَنْ وَلِيَهَا أَنْ يَأْكُلَ مِنْهَا بِالْمَعْرُوفِ أَوْ يُطْعِمَ صَدِيقًا  
غَيْرَ مُتَمَوِّلٍ فِيهِ . قَالَ فَحَدَّثْتُ بِهَذَا الْحَدِيثِ مُحَمَّدًا فَلَمَّا بَلَغْتُ هَذَا الْمَكَانَ

<sup>31</sup> Mahmood Matraji, *The Translation of the Meanings of Sahih al-Bukhari*, 2:312.

<sup>32</sup> Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, 2:226

<sup>33</sup> Mahmood Matraji, *The Translation of the Meanings of Sahih al-Bukhari*, 3:441

عَيْرٌ مُّتَمَوِّلٍ فِيهِ . قَالَ مُحَمَّدٌ عَيْرٌ مُّتَأْتَلٍ مَالًا . قَالَ ابْنُ عَوْنٍ وَأَنْبَاءُي مَنْ قَرَأَ هَذَا الْكِتَابِ أَنَّ فِيهِ عَيْرٌ مُّتَأْتَلٍ مَالًا.<sup>34</sup>

Translation: Ibn Umar reported: Umar acquired a land at Khaibar. He came to Allah's Apostle and sought his advice in regard to it. He said: "Allah's Messenger, I have acquired land in Khaibar. I have never acquired property more valuable for me than this, so what do you command me to do with it? Thereupon he (Allah's Apostle) said: If you like, you may keep the corpus intact and give its produce as Sadaqa. So 'Umar gave it as Sadaqa declaring that property must not be sold or inherited or given away as gift. And Umar devoted it to the poor, to the nearest kin, and to the emancipation of slaves, aired in the way of Allah and guests. There is no sin for one, who administers it if he eats something from it in a reasonable manner, or if he feeds his friends and does not hoard up goods (for himself). He (the narrator) said: I narrated this hadith to Muhammad, but as I reached the (words)" without hoarding (for himself) out of it." he (Muhammad' said: "without storing the property with a view to becoming rich". Ibn 'Awn said: He who read this book (pertaining to Waqf) informed me that in it (the words are) "without storing the property with a view to becoming rich"<sup>35</sup>.

Interestingly, charitable giving in hadith is very wide in meaning as according to the Prophet, every good deed is considered as charity.

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ . رَضِيَ اللَّهُ عَنْهُمَا عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ  
"كُلُّ مَعْرُوفٍ صَدَقَةٌ"<sup>36</sup>.

Narrated Jābir bin 'Abd Allah: The Prophet said "Enjoining, all that is good is a Sadaqa"<sup>37</sup>.

The encouragement to do charity is subjected to all Muslims in every way they are able to do so. The Muslims must work to

<sup>34</sup> Al-Nawāwī, *al-Manhaj fī Sharḥ Ṣaḥīḥ Muslim Ibn Ḥajjaj al-Musamma Ikhtisāran Sharḥ Ṣaḥīḥ Muslim*, 10/11/12 :253-254.

<sup>35</sup> Abdul Hamid Siddiqi, *Sahih Muslim; Arabic-English*, 3:83

<sup>36</sup> Al-Bukhārī, *Sahih al-Bukhari*, 4:107.

<sup>37</sup> Mahmood Matraji, *The Translation of the Meanings of Sahih al-Bukhari*, 8:57.

earn and contribute to the charity, if they are not able to do so, they are encouraged to help the needy with their might, if they are not able to do so, they have to bring people to do good deeds and if they are not able to do so they have to refrain themselves from doing bad things. All these are categorized as charity which means charity should not only be done using material means but also other means such as manpower and good deeds.

عَنْ سَعِيدِ بْنِ أَبِي، بُرْدَةَ عَنْ أَبِيهِ، عَنْ جَدِّهِ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ " عَلَى كُلِّ مُسْلِمٍ صَدَقَةٌ " . قِيلَ أَرَأَيْتَ إِنْ لَمْ يَجِدْ قَالَ " يَعْتَمِلْ بِيَدَيْهِ فَيَنْفَعُ نَفْسَهُ ذَا الْحَاجَةِ الْمَلْهُوفَ " وَبِتَصَدَّقُ . قَالَ قِيلَ أَرَأَيْتَ إِنْ لَمْ يَسْتَطِعْ قَالَ " يُعِينُ " . قَالَ قِيلَ لَهُ أَرَأَيْتَ إِنْ لَمْ يَسْتَطِعْ قَالَ " يَأْمُرُ بِالْمَعْرُوفِ أَوْ الْحَيْرِ " . قَالَ أَرَأَيْتَ إِنْ لَمْ يَفْعَلْ قَالَ " يُمَسِّكُ عَنِ الشَّرِّ فَإِنَّهَا صَدَقَةٌ لَمْ يَفْعَلْ " .<sup>38</sup>

Translation: Sa‘īd bin Abū Burda reported on the authority of his grandfather that the Messenger of Allah said: “Giving of Sadaqa is essential for every Muslim. It was said (to him): What do you say of him who does not find (the means) to do so? He said: Let him work with both his hands, thus doing benefit to himself and give Sadaqa. It was said to him: What about him who does not have (the means) to do so? He said: Then let him assist the needy, the aggrieved. It was said: What do you say of one who cannot even do this? He said: Then he should enjoin what is reputable or what is good. He said: What about him if he cannot do that? He (the Holy Prophet) said: He should then abstain from evil, for verify that is Sadaqa on his behalf”<sup>39</sup>.

Another example of charity deed is to planting trees which is rewarded for everything eaten out of it, everything stolen out of it and everything eaten out of it by animals.

عَنْ جَابِرٍ، قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " مَا مِنْ مُسْلِمٍ يَغْرِسُ غَرْسًا إِلَّا كَانَ مَا أَكَلَ مِنْهُ لَهُ صَدَقَةٌ وَمَا سَرِقَ مِنْهُ لَهُ صَدَقَةٌ وَمَا أَكَلَ السَّبُعُ

<sup>38</sup> Al-Nawāwī, *al-Manhaj fī Sharḥ Ṣaḥīḥ Muslim Ibn Ḥajjaj al-Musamma Ikhtisāran Sharḥ Ṣaḥīḥ Muslim*, 7/8/9 : 78.

<sup>39</sup> Abdul Hamid Siddiqi, *Saḥīḥ Muslim; Arabic-English*, 2:96

مِنْهُ فَهُوَ لَهُ صَدَقَةٌ وَمَا أَكَلَتِ الطَّيْرُ فَهُوَ لَهُ صَدَقَةٌ وَلَا يَرْزُقُهُ أَحَدٌ إِلَّا كَانَ لَهُ صَدَقَةٌ“<sup>40</sup>

Translation: Jābir (Allah be pleased with him) reported Allah’s Messenger as saying: “Never does a Muslim plants a tree except that he has the reward of charity for him, for what is eaten out of that is charity; what is stolen out of that, what the beasts eat out of that, what the birds eat out of that is charity for him. In short, none incurs a loss to him but it becomes a charity on his part.”<sup>41</sup>

Therefore, from the discussion it is concluded that charitable giving can be done in any means not only restricted to material giving but also covers the nonmaterial aspects such as doing good towards others.. It is also discovered from the discussion that many instruments can be used to conduct charitable giving such as *wasiah*, *hibah*, *hadiah* and *waqf*. The findings from the Quran and Hadith lead to the formation of charitable giving classification below:

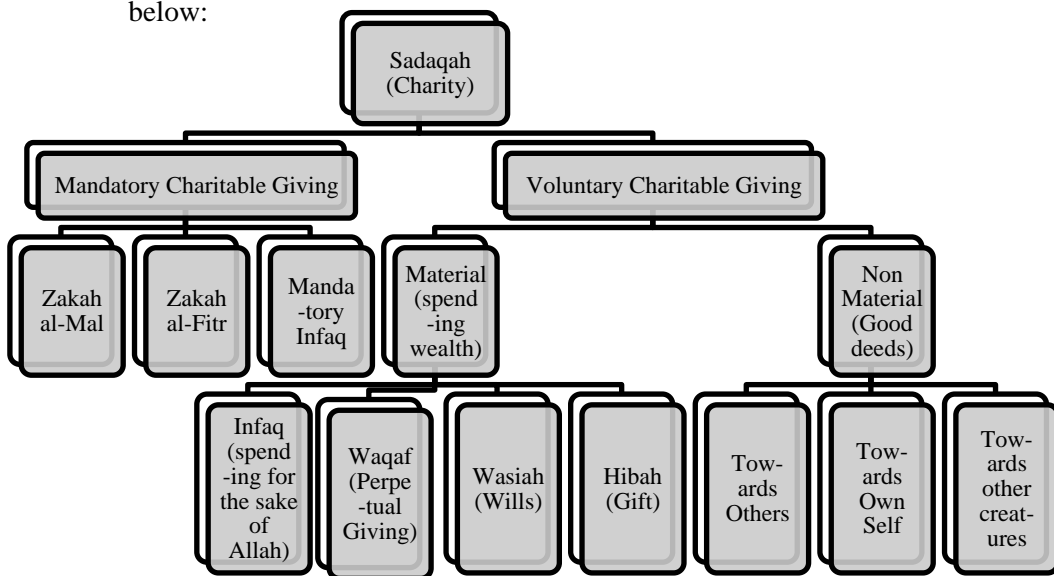


Figure 1: Classification of Charitable Giving

<sup>40</sup> Al-Nawāwī, *al-Manhaj fī Sharḥ Ṣaḥīḥ Muslim Ibn Ḥajjaj al-Musamma Ikhtīṣāran Sharḥ Ṣaḥīḥ Muslim*, 10:164.

<sup>41</sup> Abdul Hamid Siddiqi, *Sahih Muslim; Arabic-English*, 1:31.

## The Rules of Voluntary Charitable Giving in Islam

As the rules of mandatory charitable giving has been widely discussed, the rules of voluntary charitable giving has been left nearly unexplored. To conduct a valid voluntary charitable giving, four important requirements which are the donor, the recipient, the gift and the intention<sup>42</sup> must be fulfilled to conduct a valid charitable giving.

### A. The Donor (*al-Mutaşaddaq*)

The donor is the giver who spends his own wealth to conduct charitable giving and must have sanity, ability to think, reached puberty and qualified to do transaction.<sup>43</sup> This quality of donor is termed as *al-ahliyyat* which means the competence and legal capacity of a person to acquire rights and accept duties. According to Wahbah al-Zuhayli<sup>44</sup>, there are two types of *al-ahliyyah* in *muamalat* which are;

- i) *Ahliyyah al-Wujub* (the capacity to acquire rights and obligations or known as the receptive legal capacity)
- ii) *Ahliyyah al-Ada'* (the capacity to execute or known as the active legal capacity)

### B. The Recipients (*al-Mutaşaddaq 'alayh*)

The recipient is the person or the party that receives donation from the other<sup>45</sup>. There are many categories of recipients of charity as found in the Quran. The discussion of the recipient categories is as follows:

لَيْسَ الْبِرُّ أَنْ تُولُوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ  
وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَى  
وَالْيَتَامَى وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى

<sup>42</sup> Al-Jumu'ah Ali Ibn Muḥammad, *Mu'jam al-Muṣṭalahāt al-Iqtisadiyyah wa al-Islāmiyyah* (Riyadh: Maktabah al-'Ubaykat, 2000), 347

<sup>43</sup> Al-Jumu'ah Ali Ibn Muḥammad. *Mu'jam al-Muṣṭalahāt al-Iqtisadiyyah wa al-Islāmiyyah*, 348.

<sup>44</sup> Wahbah al-Zuhaylī, *al-Fiqh al-Islāmī wa Adillatuhu* (Damascus: Dār al-Fikr, 1989), 116.

<sup>45</sup> Al-Zuhaylī, *al-Fiqh al-Islāmī wa Adillatuhu*, 348.

الرَّكَاءَ وَالْمُؤْتُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا ۗ وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ  
الْبَأْسِ ۗ أُولَئِكَ الَّذِينَ صَدَقُوا ۗ وَأُولَئِكَ هُمُ الْمُتَّقُونَ

Translation: “Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah , the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous”<sup>46</sup>.

Al-Baqarah 2:177

This verse explains the term *birr* refers to obedience to Allah by following all His legislations. Ibn Kathīr elaborates this verse by stating that a person who gives away when he is also in need poses a higher degree of giving and that giving should be made to<sup>47</sup>:

- i. Kinsfolk or relatives who are in need.
- ii. The orphans who are children having lost their fathers and still need governance from others.
- iii. The poor who do not have enough basic necessities such as food, clothing or home. (*al-Miskīn*)
- iv. The wayfarers who are travelers in need of money who must be helped to get him return to his homeland and the guest hosted by Muslims is also included in this definition. (*Ibn al-Sabīl*)
- v. The beggars who beg people for charity. (*as-Sā'il*)
- vi. The servants by setting them free. (*al-Riqab*)

Al-Qurtubī<sup>48</sup> posits that spending on the mentioned groups of people is not considered as spending on *zakat* but it is the obligation of spending the wealth which is called *mal al birr* (spending on good deed). Although a person has already performed the mandatory charitable giving (*zakat*), help should

<sup>46</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 1:478.

<sup>47</sup> Ibn Kathīr, *Tafsir al-Qurān al-'Azīm*, 1/ 2:268-271.

<sup>48</sup> Al- Qurtubī, *al-Jāmi' li Ahkām al-Qurān*, 1:628-634.

also be given to the person in need especially from the aforementioned group. Al-Marāghī<sup>49</sup> elaborates that to help these people in need are not restricted by time or amount but solely depends on the giver. However it is the obligation of Muslim to help these people which eventually strengthens the relationship among the people in the society.

Furthermore, it is permissible to give to anybody in need even the non Muslims as explained in the following verse;

لَيْسَ عَلَيْكَ هُدَاهُمْ وَلَكِنَّ اللَّهَ يَهْدِي مَن يَشَاءُ ۗ وَمَا تُنْفِقُوا مِنْ خَيْرٍ  
فَلِأَنفُسِكُمْ ۗ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ ۗ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُوَفَّ  
إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ

Translation: “Not upon you, [O Muhammad], is [responsibility for] their guidance, but Allah guides whom He wills. And whatever good you [believers] spend is for yourselves, and you do not spend except seeking the countenance of Allah. And whatever you spend of good - it will be fully repaid to you, and you will not be wronged”<sup>50</sup>.

This verse indicates the permissibility to give charity to the non Muslims as according to Ibn Kathīr<sup>51</sup>, based on the opinion of Hassan al-Başfī, the charity given for the sake of Allah will not be asked on who are the recipients whether they are the righteous, deserving the help, good or evil and so on as the reward will be given for his good intention. Al-Qurtubī<sup>52</sup> clarifies that this verse is revealed after the Prophet denies the charitable giving for a Jew as he wishes that the Jew will be drawn to Islam and later Allah commands that giving to non Muslim is permissible and that it is not the obligation to force anyone to embrace Islam. Most of scholars opine that only voluntary charitable giving can be given to the non Muslims but not the mandatory charitable giving or zakat as suggested by Ibn al-Mundhīr.

<sup>49</sup> Al-Marāghī, *Tafsir al-Marāghī*, 1:156-160.

<sup>50</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safī Ur Rahman al-Mubarakpuri*, 2:63

<sup>51</sup> Ibn Kathīr, *Tafsīr al-Qurān al-Azīm*, 1 :423-427.

<sup>52</sup> Al-Qurtubī, *Al-Jāmi' li Ahkām al-Qurān*, 2:291-297

Al-Marāghī<sup>53</sup> states that the benefit of giving will return to the giver and that Allah promises that the giving will not be left wasted and it will be fully rewarded. Wahbah az-Zuhaylī<sup>54</sup> further elaborates that the benefit of giving for charity will be gained by the giver and that the donor must conduct the giving solely to attain the pleasure of the God not concerning the effect of the donation to the recipients. This opinion is based on the hadith below that shows charity can be given to anyone as long it is sincerely done for the sake of Allah and the result of giving is not determined by the giver.

وعن أبي هريرة رضي الله عنه أن رسول الله صلى الله عليه وسلم قال: "قال رجل لأتصدقن بصدقة، فخرج بصدقته، فوضعها في يد سارق، فأصبحوا يتحدثون: تصدق على سارق! فقال: اللهم لك الحمد لأتصدقن بصدقة، فخرج بصدقته، فوضعها في يد زانية؟! فأصبحوا يتحدثون: تصدق على زانية فقال: اللهم لك الحمد على زانية، لأتصدقن بصدقة، فخرج بصدقته، فوضعها في يد غني، فأصبحوا يتحدثون! تصدق الليلة على غني، فقال: اللهم لك الحمد على سارق، وعلى زانية، وعلى غني! فأتى فقيل له: أما صدقتك على سارق، فلعله أن يستعف عن سرقتك، وأما الزانية فلعلها تستعف عن زناها، وأما الغني فلعله أن يعتبر، فينفق مما آتاه الله".<sup>55</sup>

Translation: Abū Hurayrah (May Allah be pleased with him) said: The Messenger of Allah said: "A man (from amongst the people before you) said: 'Indeed! I will give in charity'. So he took his Ṣadaqah out and placed it in a thief's hand. In the morning the people were talking (about this incident) and saying: 'Ṣadaqah was given to a thief last night'. The man said: 'O Allah! Praise be to You. I have given Ṣadaqah to a thief. Indeed, I will give in charity!' So he took his Ṣadaqah out and he placed it in a prostitute's hand. In the morning the people were talking (about this incident) and saying:

<sup>53</sup> Al-Marāghī, *Tafsīr al-Marāghī*, 1:278-280.

<sup>54</sup> Wahbah al-Zuhaylī, *al-Tafsīr al-Munīr fī al-'Aqīdah wa al-Sharī'ah wa al-Manhaj*, 2:78-89.

<sup>55</sup> Al-Bukhārī, *Sahih al-Bukhari*, 1:367-368.



‘Şadaqah was given to a prostitute last night’. On hearing this, the man said: ‘Praise be to You, O Allah! I gave Şadaqah to a prostitute. Indeed, I will give in charity!’ So he took his Şadaqah out and placed it in a rich man's hand. In the morning the people were talking (about this incident) and saying: ‘Şadaqah was given to a rich man last night’. The man said: ‘O Allah! Praise be to You (for helping me) give charity to a thief, a prostitute and a rich man’. Then he had a dream in which he was told that his Şadaqah to the thief might result in his refraining from his theft, his Şadaqah to the prostitute might help her abstain from her immorality, and his Şadaqah to the rich man might help him pay heed and spend from what Allah had bestowed upon him<sup>56</sup>.

Although the criteria of the recipient is not clearly specified and the term of beggar is general that includes all people in need that transcends beyond the race, religion and others, the following verse expresses that the priority in giving charity must be given to the needy person who does not manifest his hardship by begging the help from others. The characteristic of the person that deserved the help is further described in the following verse:

لِلْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ  
الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِحْفَافًا ۗ وَمَا  
تُنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

Translation: “[Charity is] for the poor who have been restricted for the cause of Allah, unable to move about in the land. An ignorant [person] would think them self-sufficient because of their restraint, but you will know them by their [characteristic] sign. They do not ask people persistently [or at all]. And whatever you spend of good - indeed, Allah is Knowing of it<sup>57</sup>.”

Al-Baqarah 2:273

<sup>56</sup> Mahmood Matraji, *The Translation of the Meanings of Sahih al-Bukhari*, 2:274-275

<sup>57</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 2:62.

According to Ibn Kathīr<sup>58</sup> this verse describes the characteristics of the poor who deserved to be given charity, who;

- i. is fighting in the way of Allah, giving all his strength in *Jihad* and seeking the pleasure of Allah SWT,
- ii. does not have the capability to work due to illness or others,
- iii. does not want to beg for keeping his or her dignity until no one knows of his/ her misery
- iv. has a special characteristic only known by sincere believer such as being *tawaddhu'* without deliberately revealing the physical state of a needy person.
- v. is not begging as forcefully as the usual beggars do.

Al-Qurṭubī<sup>59</sup> also explains on the aforementioned characteristics by expanding the discussion on the fifth criterion which is the condition of asking for help which is not forcefully. On the contrary, some scholars such as al-Ṭabarī and al-Zujāj specified that these people will not be begging at all as they avoid the worldly affairs. Imam Ahmad says that begging is allowed if someone is under extreme difficulty although restricting himself from begging is better for him as one must surrender himself to God. Thus it is ruled out that begging is allowed under critical condition and the person asked must be chosen from the pious. However, if something is given not out of begging then it must be accepted as a blessing from the God. Moreover, a needy person is allowed to beg not more than three times and if a person is asked to help and he is capable of doing so, he is obliged to fulfill the request.

It is also recorded that it is *haram* or unlawful for a wealthy or a person who possesses any kinds of wealth to beg which is also supported by Al-Marāghī<sup>60</sup>. Nevertheless, there are exceptions to give *ṣadaqah* to rich man as according to hadith narrated by Ata ibn Yasar who fights for Allah's cause, acts as the amil or the *ṣadaqah* collector, a debtor, a rich man who gives charity with his own money and a rich man who has been giving charity to his neighbor and is given a gift or *ṣadaqah* as a return as explained in the hadith below:

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<sup>58</sup> Ibn Kathīr, *Tafsīr al-Qurān al-Azīm*, 1/ 2:423-427

<sup>59</sup> Al-Qurṭubī, *al-Jāmi' li Ahkām al-Qurān*, 2: 291-297.

<sup>60</sup> Al-Marāghī, *Tafsīr al-Marāghī*, 1:278-280

عَنْ عَطَاءِ بْنِ يَسَارٍ، أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ ” لَا تَحِلُّ الصَّدَقَةُ لِغَنِيِّ إِلَّا لِحِمْسَةِ لِعَازٍ فِي سَبِيلِ اللَّهِ أَوْ لِعَامِلٍ عَلَيْهَا أَوْ لِعَارِمٍ أَوْ لِرَجُلٍ اشْتَرَاهَا بِمَالِهِ أَوْ لِرَجُلٍ كَانَ لَهُ جَارٌ مِسْكِينٌ فَتُصَدَّقَ عَلَى الْمِسْكِينِ فَأَهْدَاهَا الْمِسْكِينُ لِلْغَنِيِّ“.<sup>61</sup>

Translation: Narrated ‘Aṭā’ ibn Yasar: The Prophet said: *Ṣadaqah may not be given to rich man, with the exception of five classes: One who fights in Allah's path, or who collects it, or a debtor, or a man who buys it with his money, or a man who has a poor neighbour who has been given ṣadaqah and gives a present to the rich man*<sup>62</sup>.

### C. The Gift (*al-Mutaṣaddaq Bih*)

The third component of giving is the gift which is given to the recipients in the form of money, things or services. It is encouraged to give things that are loved and favoured as in mentioned in the following verse:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

Translation: “Never will you attain the good [reward] until you spend [in the way of Allah ] from that which you love. And whatever you spend - indeed, Allah is Knowing of it”<sup>63</sup>.

Āli ‘Imrān 3:92

Ibn Kathīr<sup>64</sup> elaborates that the word *al-Birr* refers to paradise which means one will attain the reward of paradise if he spends in charity for the sake of Allah of the things that he most loves. Al-Qurṭubī<sup>65</sup> reports that scholars are in different views on the meaning of *al-Birr* in this verse. Some companions of the Prophet like Anas and Abū Ṭalḥah associate it to the meaning of the ultimate charity. While Ibn Mas‘ūd, Ibn ‘Abbās, ‘Aṭa’, Mujāhid, ‘Amr bin Maymūn and al-Suddī define it as the reward of

<sup>61</sup> Abī Dawūd Sulaymān Ibn al-Ash‘ath al-Sijistānī, *Sunan Abī Dawūd* (Beirut: Dār al-Fikr, 1999), 2:202.

<sup>62</sup> Yaser Qadhi, *English Translation of Sunan Abu Dawud* (Riyadh: Darussalam, 2008), 2:288.

<sup>63</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safī Ur Rahman al-Mubarakpuri*, 2:210.

<sup>64</sup> Ibn Kathīr, *Tafsir al-Quran al-Azim*, 1 /2:54-55.

<sup>65</sup> Al-Qurṭubī, *al-Jāmi’ li Ahkām al-Qurān*, 3:495-496

paradise. Other scholar such as Athiyah al-Awfa describes it as the obedience.

Furthermore, the allocation of giving is explained in the Quran as stated in the following verse that one should spend in charity from the spare of the family needs.

وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ

Translation: "And they ask you what they should spend. Say, "The excess [beyond needs]"<sup>66</sup>.

Al-Baqarah 2:219

Ibn Kathīr<sup>67</sup> states that it is summoned that the basic need of a family must be fulfilled and the surplus of it can be spend on charity. According to al-Qurtūbī<sup>68</sup>, the word *al-afw* means something that is easy, extra, and can be given away without heavy heart which means to give something that will not cause hardship to the giver. Al-Ḥasan, Qatādah, Athar, al-Suddī, al-Qarzi Muḥammad bin Ka‘ab, Ibnu Laila and Ibn ‘Abbās suggest that this word means the excess from the family need. Al-Marāghī<sup>69</sup> specifies that the form of giving here is the voluntary giving as the amount of giving is decided by the giver which is the surplus from what is needed.

It is also reminded in the Quran that the gifts to be given to the recipients of charity must come from a good and permissible source as stated in the following verse:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَحْدِيثِهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۖ وَاعْلَمُوا أَنَّ اللَّهَ عَنِّي حَمِيدٌ

Translation: "O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would

<sup>66</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 1:607.

<sup>67</sup> Ibn Kathīr, *Tafsir al-Qurān al-Azīm*, 1/2:333-336.

<sup>68</sup> Al-Qurtūbī, *al-Jāmi‘ li Ahkām al-Qurān*, 2:38-58.

<sup>69</sup> Al-Marāghī, *Tafsir al-Marāghī*, 1:203-210.

not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy”<sup>70</sup>.

Al-Baqarah 2:267

Ibn Kathīr<sup>71</sup> concludes that the source of charity must purely and honestly earned. This includes the things or food to be given away must also be in good condition. This verse was revealed after the Ansar had been found to mix between good ripe dates with less good quality dates for charity. It is also explained in this verse that the charity is not for Allah as He is free from needing anything but the charity is for the needy ones. Al-Qurtubī opines that not only the source of giving must be good and permissible, Allah SWT also prohibits the giving of unwanted things which are not favoured by anyone as stated by al-Qurtubī<sup>72</sup>, Al-Marāghī<sup>73</sup> and Wahbah al-Zuhaylī<sup>74</sup>.

#### D.Intention (*an-Niah*)

As charitable giving is meant for the sake of God, intention plays an important role to determine whether the act becomes an *ibadah* (religious deed) or not. Thus good intention is very much highlighted in this kind of giving as prescribed in the verse as follows:

وَمِنَ الْأَعْرَابِ مَنْ يَتَّخِذُ مَا يُنْفِقُ مَغْرَمًا وَيَتَرْتَضِ بِكُمْ الدَّوَائِرَ ۗ عَلَيْهِمْ دَائِرَةُ  
السَّوْءِ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ (٩٨) وَمِنَ الْأَعْرَابِ مَنْ يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ  
وَيَتَّخِذُ مَا يُنْفِقُ قُرْبَاتٍ عِنْدَ اللَّهِ وَصَلَوَاتِ الرَّسُولِ ۗ أَلَا إِنَّهَا قُرْبَةٌ لَهُمْ ۗ  
سَيُدْخِلُهُمُ اللَّهُ فِي رَحْمَتِهِ ۗ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

Translation: “And among the bedouins are some who consider what they spend as a loss and await for you turns of misfortune. Upon them will be a misfortune of evil. And Allah is Hearing and Knowing (98)But among the bedouins are some who believe in Allah and the Last Day and consider

<sup>70</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ abridged by a group of Scholars under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 2:54

<sup>71</sup> Ibn Kathīr, *Tafsīr al-Qurān al-Azīm*, 1/ 2:419-422.

<sup>72</sup> Al-Qurtubī, *al-Jāmi‘ li Ahkām al-Qurān*, 2 : 274-281.

<sup>73</sup> Al-Marāghī, *Tafsīr al-Marāghī* 1:273-274

<sup>74</sup> Al-Zuhaylī, *al-Tafsīr al-Munīr fī al-‘Aqīdah wa al-Sharī‘ah wa al-Manhaj*, 2.:63-68.

what they spend as means of nearness to Allah and of [obtaining] invocations of the Messenger. Unquestionably, it is a means of nearness for them. Allah will admit them to His mercy. Indeed, Allah is Forgiving and Merciful (99)<sup>75</sup>.

Al-Tawbah 9:98-99

This verse describes the attitude of some Arabs of Bedoiuns who regard charitable giving as a loss and a waste and they conduct the giving for the sake of showing off and to protect themselves from the law. Allah proclaims that this kind of giving is useless and does not benefit the doer in any ways. While there are some Bedoiuns who sincerely spend in charity for the sake of Allah and to receive prayers from the Prophet, the act of giving by them is acknowledged and accepted by Allah and rewarded with His blessings<sup>76</sup>.

Spending in charity also must be sincerely done in the sense that no reward is expected to be returned as stated in verse as follows:

إِنَّمَا نَطْعِمُكُمْ لَوَجْهِ اللَّهِ لَا نُرِيدُ مِنْكُمْ جَزَاءً وَلَا شُكْرًا

Translation: “[Saying], “We feed you only for the countenance of Allah . We wish not from you reward or gratitude<sup>77</sup>.”

Al-Insān 76:9

According to the commentaries by Ibn Kathīr<sup>78</sup>, Al-Marāghī<sup>79</sup> and al-Zuhaylī<sup>80</sup>, this verse describes among the deeds of a righteous which will be rewarded by Allah is to feed the needy for the sake of Allah without expecting any return from the receiver nor expression of gratitude from them as it is done sincerely for seeking the pleasure of the God and for fear of the judgement day.

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<sup>75</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 4:500.

<sup>76</sup> Ibn Kathīr, *Tafsir al-Qurān al-Azīm*, 3/4:138-139

<sup>77</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 10:286.

<sup>78</sup> Ibn Kathīr, *Tafsir al-Qurān al-Azīm*, 7/8:225-227.

<sup>79</sup> Al-Marāghī, *Tafsir al-Marāghī*, 10:209-211

<sup>80</sup> Al-Zuhaylī, *al-Tafsir al-Munir fī al-'Aqīdah wa al-Sharī'ah wa al-Manhaj*, 15:306-315

Since the emphasis of intention is greatly put on charity spending, some acts that nullify the charity are also discussed in several verses of the Quran in Surah al-Baqarah:

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتَّبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَذَى ۖ هُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Translation: “Those who spend their wealth in the way of Allah and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve”<sup>81</sup>.

Al-Baqarah 2:262

This verse contains a warning from Allah SWT on the deeds that can nullify the charity by reminding people who receive the charity about it in words or actions. Ibn Kathīr<sup>82</sup> explains that the acceptable charitable giving based on the opinion by al-Mawridī, is done not by expecting any return or thanking from the receiver and also free from mentioning or informing others about it as doing so will hurt the feeling of the receiver. The word *al-Mann* means to remind people of your own kindness and brag about it to the extent of causing harassment to the receiver while *al-Aza* means to hurt the recipient of charity in harsh words<sup>83</sup>.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُبْطِلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ ۖ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا ۖ لَا يَقْدِرُونَ عَلَى شَيْءٍ مِّمَّا كَسَبُوا ۗ وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ

Translation: “O you who have believed, do not invalidate your charities with reminders or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day. His example is like that of a [large] smooth stone upon which is dust and is hit by

<sup>81</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 2:46.

<sup>82</sup> Ibn Kathīr, *Tafsīr al-Qurān al-Azīm*, 1/ 2:416-417.

<sup>83</sup> A-Zuhaylī, *al-Tafsīr al-Munīr fī al-'Aqīdah wa al-Sharī'ah wa al-Manhaj*, 2:44-55.

a downpour that leaves it bare. They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people”<sup>84</sup>.

Al-Baqarah 2:264

The act of giving is invalidated through the act of reminding people of the deed and showing off to gain publicity and popularity. Giving charity in pursuit of gaining publicity and popularity nullifies the act like it has never been done. Allah SWT describes this deed like dust on a hard and slippery stone that is completely washed out in a pouring rain<sup>85</sup>. However, charity act is not obligated to be done in anonymity to be accepted by the God as there are many verses in the Quran which discuss the act of doing the charity openly or anonymously. Surah al-Ra‘d verse 22 implies that charitable giving can be done both openly and secretly.

وَالَّذِينَ صَبَرُوا ابْتِغَاءَ وَجْهِ رَبِّهِمْ وَأَقَامُوا الصَّلَاةَ وَأَنفَقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً  
وَيَذَرُونَ بِالْحَسَنَةِ السَّيِّئَةَ أُولَئِكَ هُمُ عُقْبَى الدَّارِ

Translation: “And those who are patient, seeking the countenance of their Lord, and establish prayer and spend from what We have provided for them secretly and publicly and prevent evil with good - those will have the good consequence of [this] home”<sup>86</sup>.

Al-Ra‘d 13:22

Ibn Kathīr<sup>87</sup> classifies the quality of the blessed ones who are promised with heaven based on this verse and one of the qualities is those who spend the mandatory spending and the voluntary spending at all conditions; openly or secretly and times; day or night. Similarly al-Marāghī<sup>88</sup> also opines that the spending includes both the mandatory and voluntary which is done openly or secretly, during day or night. However al-Qurtubī<sup>89</sup> explains

<sup>84</sup> Abdul Malek Mujahid, *Tafsīr Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safī Ur Rahman al-Mubarakpuri*, 2:47.

<sup>85</sup> Al-Marāghī, *Tafsīr al-Marāghī* 1:268-271.

<sup>86</sup> Abdul Malek Mujahid, *Tafsīr Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safī Ur Rahman al-Mubarakpuri*, 5: 267.

<sup>87</sup> Ibn Kathīr, *Tafsīr al-Qurān al-‘Azīm*, 3 /4:314.

<sup>88</sup> Al-Marāghī, *Tafsīr al-Marāghī*, 5:54-56.

<sup>89</sup> Al- Qurtubī, *Al-Jāmi’ li Ahkām al-Qurān*, 5:279-283



that the spending refers to the mandatory charitable giving as according to Ibn ‘Abbās.

Further explanation on the anonymity in giving is presented in Surah al-Baqarah verse 271.

إِنْ تُبْدُوا الصَّدَقَاتِ فَيَعْمًا هِيَ ۖ وَإِنْ تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ خَيْرٌ لَّكُمْ ۚ وَيُكَفِّرْ عَنْكُمْ مِّنْ سَيِّئَاتِكُمْ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

Translation: “If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you, and He will remove from you some of your misdeeds [thereby]. And Allah, with what you do, is [fully] Acquainted”<sup>90</sup>.

Al-Baqarah 2:271

This verse explains that charity done openly is good as it can be an exemplary to the society. However, charity in anonymity is better as it avoids the act of bragging and erases the sins<sup>91</sup>. Hasan opines in *Tafsir al-Qurtubī* that conducting the mandatory charitable giving in public is better and for voluntary giving, secrecy is better. Ibn Abbas reveals that Allah rewards a concealed noble deed up until 70 times and that the hidden mandatory charitable giving is rewarded 25 times higher than doing it openly. This is to avoid the feeling of *riya*’ or boastfulness.<sup>92</sup>

### The Roles of Charitable Giving in the Economy

Charitable giving from the economic perspective is deemed to be an effective tool to accomplish the objective of optimal redistribution of resources and goods which eventually impact positively on social welfare that has also been the focus of the theory of welfare economics. This due to its nature which has a growing impact to the wealth of the donor as described in the Quran in Surah al-Baqarah:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أُنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنبُلَةٍ مِّائَةٌ حَبَّةٌ ۗ وَاللَّهُ يُضَاعِفُ لِمَن يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ

<sup>90</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 2:60.

<sup>91</sup> Al-Zuhaylī, *al-Tafsir al-Munir fi al-‘Aqidah wa al-Shari‘ah wa al-Manhaj*, 2:72-78.

<sup>92</sup> Al-Qurtubī, *Al-Jāmi’ li Ahkām al-Qurān*, 2: 284-288.

Translation: “The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing”<sup>93</sup>.

Al-Baqarah 2:261

In this verse Allah SWT describes the impact of giving for charity like a growing seed that multiplies from a tiny seed into seven spikes that each contains a hundred grains. Al-Marāghī<sup>94</sup> reported that a group of researcher conducted an experiment in 1942 to prove the multiplication of a sown seed of grain as stated in the Quran. As a result, they found that a spike produces 107 seeds. This proves the truth of this verse and the fact that an act of charitable giving triggers a spill over impact to the society estimating to 700 times. Meanwhile Ibn Kathīr<sup>95</sup> elaborates on this verse from different angle. He suggests that this analogy refers to the reward promised by Allah SWT to those who spend for the sake of Allah that He will reward the deed in 10 to 700 folds. Wahbah al-Zuhaylī<sup>96</sup> concludes that a charitable giving act impacts in multifold to both the doer and the society. The growing benefit is illustrated when a donor plays its economic role in giving charity to a receiver, the positive impact will be gained by the nation as it reduces the cost of management in many ways. The positive impact received by the nation is then manifested through better services to the society that includes the donor. The chain effect of the growing benefit is described in the following diagram in the Figure 2:

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<sup>93</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 2:44.

<sup>94</sup> Al-Marāghī, *Tafsir al-Marāghī*, 1:268-271.

<sup>95</sup> Ibn Kathīr, *Tafsir al-Qurān al-Azīm*, 1/ 2:414-415.

<sup>96</sup> Al-Zuhaylī, *al-Tafsir al-Munir fi al-'Aqidah wa al-Shari'ah wa al-Manhaj*, 2:44-55.

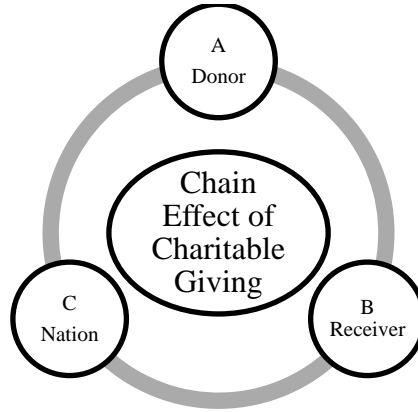


Figure 2: The Chain Effect of Charitable Giving

The impact of charitable giving is also discussed in verse 265 of the same surah:

وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ ابْتِغَاءَ مَرْضَاتِ اللَّهِ وَتَثْبِيْتًا مِّنْ أَنفُسِهِمْ كَمَثَلِ جَنَّةٍ  
 بِرَبْوَةٍ أَصَابَهَا وَابِلٌ فَآتَتْ أُكُلَهَا ضِعْفَيْنِ فَإِن لَّمْ يُصِبْهَا وَابِلٌ فَطَلٌّ ۗ وَاللَّهُ بِمَا  
 تَعْمَلُونَ بَصِيرٌ

Translation: “And the example of those who spend their wealth seeking means to the approval of Allah and assuring [reward for] themselves is like a garden on high ground which is hit by a downpour - so it yields its fruits in double. And [even] if it is not hit by a downpour, then a drizzle [is sufficient]. And Allah , of what you do, is Seeing”<sup>97</sup>.

Al-Baqarah 2:265

Allah SWT symbolizes the deed by those who spend their wealth for the sake of God is like a garden on high ground that stays fertile on heavy rain and light rain. This shows that the nature of sincere giving deed is that its goodness grows and never goes barren. It also implies that Allah accepts and increases the deed and that none of them escapes His watch.<sup>98</sup> Wahbah al-

<sup>97</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 2:50.

<sup>98</sup> Ibn Kathir, *Tafsir al-Qur'an al-'Azim*, 1/ 2:417.

Zuhaylī<sup>99</sup> further elaborates the meaning by explaining that sincere deed of giving produces good results that are abundant, continuous and sustainable. Al-Marāghī<sup>100</sup> explains that Allah symbolizes the soul of generous being is like a fertile tree at the highest ground with plenty of water and sun which gives more during good times and gives whatever it can during hard times consistently.

The indication of growing effect of charity is also seen in the following verse as explained by Ibn Kathir<sup>101</sup> that Allah forbids usury but increases the charity and makes it grow. Although the nature of *riba* or usury is to substantiate the amount but eventually it will end in less which is in contrast to charity that has growing effect. Al-Qurtubī<sup>102</sup> opines that Allah erases the blessing of wealth for those who practice usury and Ibn Abbas defines that the destruction will come during the hereafter when all religious deeds are not accepted due to involvement in usury. While the word *yurbi* or grow for charity means the wealth is blessed in the world and the reward is multiplied in the hereafter. Wahbah al-Zuhaylī clarifies the verse by stating that Allah reduces the wealth gained from usury and increases the wealth due to giving *sadaqah*<sup>103</sup>.

بِمَحَقِّ اللَّهِ الرَّبَا وَيُزِي الصَّدَقَاتِ ۖ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Translation: “Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever”<sup>104</sup>.

Al-Baqarah 2:276

The act of giving for charity is also portrayed as advancing loan to the God. The usage of the word loan literally means that the loan must be returned to the loaner. Not only Allah symbolizes the giving as a loan which temporarily taken from the loaner and must be repaid but also He promises a grand reward for doing so:

<sup>99</sup> Al-Zuhaylī, *al-Tafsīr al-Munīr fī al-‘Aqīdah wa al-Sharī‘ah wa al-Manhaj*, 2:56-63.

<sup>100</sup> Al-Marāghī, *Tafsīr al-Marāghī* 1:272-273.

<sup>101</sup> Ibn Kathīr, *Tafsīr al-Qurān al-‘Azīm*, 1/ 2:430-432.

<sup>102</sup> Al-Qurtubī, *al-Jāmi‘ li Ahkām al-Qurān*, 2: 298-317.

<sup>103</sup> Al-Zuhaylī, *al-Tafsīr al-Munīr fī al-‘Aqīdah wa al-Sharī‘ah wa al-Manhaj* 2:90-111.

<sup>104</sup> Abdul Malek Mujahid, *Tafsīr Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 2:75.

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً ۗ وَاللَّهُ يَقْبِضُ وَيَبْسُطُ وَإِلَيْهِ تُرْجَعُونَ

Translation: "Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned<sup>105</sup>".

Al-Baqarah 2:245

Wahbah al-Zuhaylī<sup>106</sup> elaborates that Allah SWT aims to eliminate two destructive attitudes of a human being that is coward and stingy by offering the greatest offer. The greatest offer which is *al-Qardh* or a loan lent to the God who is the most powerful and the controller of the provisions. The word *al-Qardh* is further explained by al-Qurtubī<sup>107</sup> who states that *Al-Qardh* or loaning to Allah SWT is to spend money for *Jihad* that is for the sake of Allah. It is also put forward to describe that return is guaranteed by Allah SWT as any loans must be returned and that it is promised in multifold.

The warranty of repayment for charitable act by the God is also evident in the following verse of Surah al-Anfal:

وَأَعِدُّوا لَهُمْ مَا اسْتَطَعْتُمْ مِّنْ قُوَّةٍ وَمِنْ رِبَاطِ الْخَيْلِ تُرْهَبُونَ بِهِ وَعَدُوَّ اللَّهِ وَعَدُوَّكُمْ  
وَأَخْرَيْنَ مِنْ دُونِهِمْ لَا تَعْلَمُونَهُمُ اللَّهُ يَعْلَمُهُمْ ۗ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فِي سَبِيلِ  
اللَّهِ يُوَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ

Translation: "And prepare against them whatever you are able of power and of steeds of war by which you may terrify the enemy of Allah and your enemy and others besides them whom you do not know [but] whom Allah knows. And whatever you spend in the cause of Allah will be fully repaid to you, and you will not be wronged."<sup>108</sup>

Al-Anfāl 8:60

<sup>105</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 1:680.

<sup>106</sup> Al-Zuhaylī, *al-Tafsīr al-Munīr fī al-'Aqīdah wa al-Sharī'ah wa al-Manhaj*, 2:781-790.

<sup>107</sup> Al-Qurtubī, *al-Jāmi' li Ahkām al-Qurān*, 2: 201-206.

<sup>108</sup> Abdul Malek Mujahid, *Tafsir Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safi Ur Rahman al-Mubarakpuri*, 4:343.

Ibn Kathīr explains that the full repayment is guaranteed by Allah of whatever spent on *jihad*<sup>109</sup>. Al-Qurṭubī discusses on the meaning of *infaq* in this verse which carries several meanings such as whatever given for charity and whatever spent on oneself and the horses for the sake of *jihad*. There is also a firm promise by the God that those who do so will be rewarded in the hereafter where a good deed is repaid from 10 to 700 folds and infinity.<sup>110</sup> Al-Marāghī states that everything spent in the way of Allah will be repaid by Him and that the strength of the ummah can be achieved through charitable giving by channeling the charity to better equip the Muslim in facing the coming tribulations and this is the promise from the God that those who do so will not be oppressed and mistreated and will be completely replaced in the world and hereafter<sup>111</sup>.

Similarly, the term of loaning for charitable giving is also evident in Surah al-Hadid verse 18 which is promised to be returned, multiplied and given noble reward.

إِنَّ الْمُصَدِّقِينَ وَالْمُصَدِّقَاتِ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُضَاعَفُ لَهُمْ وَهُمْ أَجْرٌ  
كَرِيمٌ

Translation: “Indeed, the men who practice charity and the women who practice charity and [they who] have loaned Allah a goodly loan - it will be multiplied for them, and they will have a noble reward<sup>112</sup>”.

Al-Hadīd 57:18

Ibn Kathīr<sup>113</sup> and Al-Marāghī<sup>114</sup> explain that this verse indicate that both men and women who spend sincerely to seek Allah’s pleasure especially in helping the poor and the needy will be rewarded in ten to 700 fold. Al-Qurṭubī<sup>115</sup> and explicates that this verse refers to the voluntary charitable giving by both men and women that will be repaid in 10, 70,700 until infinity folds

<sup>109</sup> Ibn Kathīr, *Tafsīr al-Qurān al-‘Azīm*, 3/4:55-57.

<sup>110</sup> Al- Qurṭubī, *al-Jāmi’ li Ahkām al-Qurān*, 4: 394-397.

<sup>111</sup> Al-Marāghī, *Tafsīr al-Marāghī*, 4:13-15.

<sup>112</sup> Abdul Malek Mujahid, *Tafsīr Ibn Katsir/ Abridged by a Group of Scholars Under the Supervision of Shaykh Safī Ur Rahman al-Mubarakpuri*, 9:485.

<sup>113</sup> Ibn Kathīr, *Tafsīr al-Qurān al-‘Azīm*, 7/8:17-19.

<sup>114</sup> Al-Marāghī, *Tafsīr al-Marāghī*, 9:331.

<sup>115</sup> Al-Qurṭubī, *al-Jāmi’ li Ahkām al-Qurān*, 9:209-210.

and they ultimately will be rewarded with paradise. In short, these Quranic verses describe the nature of charity that expands and grows the capital and its repayment is guaranteed by the God Himself showing that any individuals or institutions that practice charity will never experience loss but will gain prosperity.

### **Conclusion**

As a conclusion, the discussion on the verses of Quran and al-Hadith pertaining charity denotes that the definition of charitable giving in Islam is different from the common definition of charity which is aimed to help the needy for the love of mankind whereas the giving in Islam is meant to help the needy not only for the sake of mankind but it moves further to gain the love of Allah. There are many classifications of charitable giving which are broken down into two major categories namely the voluntary charitable giving and the mandatory charitable giving. These two major components are further classified into significant categories showing the expanded elaboration of both components especially the voluntary charitable giving component that includes the different mechanisms of voluntary charitable giving such as *waqf*, *hibah*, *hadiyah* and *wasiah* as well as the nonmaterial giving. Four important components of charitable giving which are the donor, the recipients, the gift and the intention are also discussed which indicate the dynamic and flexibility of voluntary charitable giving that is not restricted to any specific donor, amount and recipient. Finally the elaboration of its economic role based on the verses of Quran depicts the growing nature of charitable giving that benefit the donor, the recipient and the society as a whole.

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