

Giving for the sake of Allah

Who is the one that will give to Allah a goodly loan, so that He may increase it manifold to his credit and give him a generous reward besides it? AL-HADEED/11

Charity is an act of giving out to the people in need and society at large. Charity can be in form of money, goods, food or even simple act of spending time with those who need your assistance in any form. Life doesn't offer equal opportunities for everyone; through charity we can share our blessings with those less fortunate and thus try to bring balance in the society. The concept of charity derives from the fact to acknowledge that we own nothing but whatever has been given to us is a blessing by Allah (SWT) and it's His property. So when we give out something from our pocket, we are actually sharing Allah's blessings with His mankind and since we don't own anything, we don't lose anything by giving out but only gain Allah's rewards.

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 knows of it.” (Quran 3:92)

Charity is purely for the sake of Allah and no worldly gain should be intended while making charity. It should only be made to seek Allah's forgiveness and His blessings.

“They ask you, [O Muhammad], what they should spend. Say, “Whatever you spend of good is [to be] for parents and relatives and orphans and the needy and the traveler. And whatever you do of good – indeed, Allah is Knowing of it.”” (Quran 2:215)

It is said that no one should be aware of the charity you give out so much so that your left hand shouldn't be aware of the charity you give out with your right hand. Secrecy should be kept when giving charity for two reasons. Firstly, charity is for Allah and not to show off your good deeds and wealth to the world, and secondly

in order to not hurt the respect and honor of the person being given charity. In Quran, Allah reminds us not to be boastful of our charity in the following verse:

“You who believe, do not cancel out your charitable deeds with reminders and hurtful words.” (Quran 2:264)

There are two forms of charity in Islam – obligatory and voluntary, called *Zakat* and *Sadaqa* respectively.

Zakat means Purification, growth and blessing. It is given out once a year generally during the month of Ramadan. However, those failing to give Zakat in Ramadan can pay their charities at any time of the year. It is one of the **fundamental pillars of Islam** which complete the faith of a Muslim. According to Islamic regulations, Zakat is **2.5%** of one year’s total cumulative wealth. Zakat is compulsory for every Muslim and it is payable by every Sahib-e-Nisab. **Calculation of Zakat** is a very important matter and it should be handled carefully.

Sadaqa is voluntary act of charity. Sadaqa doesn’t necessarily mean giving out wealth but it can be any simple act of Kindness that another human or even animal benefits from. It is a Sadaqa in way of Allah to remove any difficulty from someone’s path as well as it is considered sadaqa to smile at someone or just offering a simple Salam. Being kind to animals and taking care of their food is a charity. Offering water to a thirsty person or to help them with some burden are all considered charity and all these acts are rewarded by Allah (SWT).

“Who spend [in the cause of Allah] during ease and hardship and who restrain anger and who pardon the people – and Allah loves the doers of good.” (Quran 3:134)

The Prophet also said:

“Give charity without delay, for it stands in the way of calamity.” – Al-Tirmidhi

Both Zakat and Sadaqa have been mentioned in the Holy Quran countless times. Paying Zakat is always mentioned next to offering Salah, which highlights the importance of Zakat in Islam.

“And establish prayer and give Zakat, and whatever good you put forward for yourselves – you will find it with Allah. Indeed, Allah of what you do, is Seeing.” (Quran 2:110)

“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.” (Quran 2:261)

From multiple mentions of charity given in Quran and different examples in Sunnah, we can conclude that charity is essence of Islam and it has great importance in lives of Muslim. Muslim community thrives on charity. The effort Islam puts in financial check and balance for every member of the Muslim society shows the deep values for human rights. It helps building a strong society where the flow of wealth is even and basic human needs are met. Along with the help of those receiving charity, The Muslim who is Giving charity also benefits from it in terms of increase in faith. In Islam, charity is seen as multiplication of wealth in contrast to giving out money which keeps reminding Muslims about hereafter and their accountability before Allah. Thus Islam and Quran heavily promote charity and every Muslim is rewarded with something which is way better than what he gives up in way of Allah.

In Quran Allah has talked extensively about Zakat/sadaqa (Charity). Similarly our beloved prophet also said in many authentic Ahadith about the importance of charity.

Allah has talked in Quran about charity in different ways:

- 1) He has mentioned as one of the qualities of believers, who spend on His path,
- 2) He called this charity as a loan to Himself.
- 3) Severe punishments for those who do not pay Zakat/charity.
- 4) Where, how much and what to spend in charity
- 5) Rewards for those people who spent in His path.
- 6) What things nullify one's Zakat/sadaqa.

We will list some of these things direct from the Quran on Allah's own words.

True believers are those who spend for the sake of Allah:

- Those who perform the prayer; and from Our provisions to them, they spend. These are the true believers. They have high standing with their Lord, and forgiveness, and a generous provision. Q 8/3-4
- This is the Book in which there is no doubt, a guide for the righteous. Those who believe in the unseen, and perform the prayers, and give from what We have provided for them. Q 2/3-4
- These are the Verses of the Wise Book. A guide and a mercy for the righteous. Those who observe the prayer, and pay the obligatory charity, and are certain of the Hereafter. Q 31/2-4
- Their sides shun their beds, as they pray to their Lord, out of reverence and hope; and from Our provisions to them, they give.
Q 32/16

- When it is recited to them, they say, “We have believed in it; it is the truth from our Lord; we were Muslims prior to it.” These will be given their reward twice, because they persevered; and they counter evil with good; and from Our provisions to them, they give Q 28/43-54
- Those who say, “Our Lord, we have believed, so forgive us our sins, and save us from the suffering of the Fire.” The patient, and the truthful, and the reverent, and the charitable, and the seekers of forgiveness at dawn. Q 3/17
- You will not attain virtuous conduct until you give of what you cherish. Whatever you give away, God is aware of it. Q 3/92

**Giving charity in the path of Allah, Allah calls it a loan to Him
(Subhan Allah)**

- Who is he who will offer God a generous loan, so He will multiply it for him manifold? God receives and amplifies, and to Him you will be returned. Q2/245
- The charitable men and charitable women, who have loaned God a loan of righteousness—it will be multiplied for them, and for them is a generous reward. Q57/18
- If you lend God a good loan, He will multiply it for you, and will forgive you. God is Appreciative and Forbearing. Q64/17
- And observe the prayers, and give regular charity, and lend God a generous loan. Whatever good you advance for yourselves, you

will find it with God, better and generously rewarded. And seek God's forgiveness, for God is Forgiving and Merciful. Q 73/20

Severe punishment for who do not pay Zakat/Charity

- Those who hoard gold and silver, and do not spend them in God's cause, inform them of a painful punishment. On the Day when they will be heated in the Fire of Hell, then their foreheads, and their sides, and their backs will be branded with them: "This is what you hoarded for yourselves; so taste what you used to hoard."
Q 9/34-35
- Those who withhold what God has given them of his bounty should not assume that is good for them. In fact, it is bad for them. They will be encircled by their hoardings on the Day of Resurrection. To God belongs the inheritance of the heavens and the earth, and God is well acquainted with what you do. Q 3/180
- And give from what We have provided for you, before death approaches one of you, and he says, "My Lord, if only You would delay me for a short while, so that I may be charitable, and be one of the righteous." But God will not delay a soul when its time has come. God is informed of what you do. Q 63/10-11
- Those who are stingy, and exhort people to stinginess, and conceal what God has given them from His bounty. We have prepared for the disbelievers a disgraceful punishment. Q 4/37

- And spend in the cause of God, and do not throw yourselves with your own hands into ruin, and be charitable. God loves the charitable Q 2/195

Where, how much and what to spent in charity

- Righteousness does not consist of turning your faces towards the East and the West. But righteous is he who believes in God, and the Last Day, and the angels, and the Scripture, and the prophets. Who gives money, though dear, to near relatives, and orphans, and the needy, and the homeless, and the beggars, and for the freeing of slaves; those who perform the prayers, and pay the obligatory charity, Q 2/177
- They ask you what they should give. Say, “Whatever charity you give is for the parents, and the relatives, and the orphans, and the poor, and the wayfarer. Whatever good you do, God is aware of it. Q 2/215
- .” And they ask you about what they should give: say, “The surplus.” Thus God explains the revelations to you, so that you may think. Q 2/219
- As for man, whenever his Lord tests him, and honors him, and prospers him, he says, “My Lord has honored me.” But whenever He tests him, and restricts his livelihood for him, he says, “My Lord has insulted me.”. Not at all. But you do not honor the orphan. And you do not urge the feeding of the poor. And you devour inheritance with all greed. And you love wealth with immense love. Q 89/15-20

- And We showed him the two ways. (Good, leading towards paradise and evil, leading towards hell) But he did not attempt to tackle the (Aqaba, the steep path). And what will explain to you what the Aqaba is? The freeing of a slave, or the feeding on a day of hunger, to an orphan relative, or to a needy in distress. Who believe, and advise one another to patience, and advise one another to kindness. These are the people of happiness .But as for those who defy Our revelations—these are the people of misery. Upon them is a padlocked Fire. Q 90/10-20.
- Have you considered him who denies the Day of Judgment? It is he who mistreats the orphan and does not encourage the feeding of the poor. Q 107/1-3
- Charities are for the poor, and the destitute, and those who administer them, and for reconciling hearts, and for freeing slaves, and for those in debt, and in the path of God, and for the traveler in need—an obligation from God. God is All-Knowing, Most Wise. Q9/60

Rewards for those, who spent in Allah’s path.

- Those who believe, and do good deeds, and pray regularly, and give charity—they will have their reward with their Lord; they will have no fear, nor shall they grieve Q 2/277

- If you give charity openly, that is good. But if you keep it secret, and give it to the needy in private, that is better for you. It will atone for some of your misdeeds. God is cognizant of what you do.
Q 2/271
- Those who spend their wealth by night and day, privately and publicly, will receive their reward from their Lord. They have nothing to fear, nor shall they grieve. Q2/274
- Those who give in prosperity and adversity, and those who restrain anger, and those who forgive people. God loves the doers of good.
Q3/134
- Those who perform the prayer; and from Our provisions to them, they spend. These are the true believers. They have high standing with their Lord, and forgiveness, and a generous provision. Q7/3-4
- Whatever you spend in God's way will be repaid to you in full, and you will not be wronged. Q7/60
- God has purchased from the believers their lives and their properties in exchange for Paradise, so rejoice in making such an exchange—that is the supreme triumph. Q9/111
- So give the relative his rights, and the destitute, and the wayfarer. That is best for those who seek God's pleasure Those are the prosperous Q 30/38
- Those who recite the Book of God, and perform the prayer, and spend of what We have provided for them, secretly and publicly, expect a trade that will not fail. Q35/29

What things nullify one's Zakat/sadaqa.

- you who believe! Do not nullify your charitable deeds with reminders and hurtful words, like him who spends his wealth to be seen by the people, and does not believe in God and the Last Day. His likeness is that of a smooth rock covered with soil: a downpour strikes it, and leaves it bare—they gain nothing from their efforts. God does not guide the disbelieving people. Q2/264
- Those who spend their wealth in the way of God, and then do not follow up what they spent with reminders of their generosity or with insults, will have their reward with their Lord—they have nothing to fear, nor shall they grieve Q2/262
- Kind words and forgiveness are better than charity followed by insults. God is Rich and Clement. Q2/263

There are numerous Ahadiths from our beloved Prophet about charity. One famous one is that “After death a believers rewards stops except three things and one of them his rewards from Sadaqa –e-jaria (continuous charity). (Muslim)

Continuous charity includes building Mosques, religious institutions, hospitals, water wells, taking care of orphan etc (Basically anything which continue to benefit a community or a society as a whole)

Points to ponder:

- In Quran whenever Allah talks about spending in His path, He always first says spend whatever We have given you, so He basically makes it abundantly clear that it is not your money, so do not think you are doing a favor to Him, but He is so generous and Merciful that even from His money when you spend He still gives reward. Also He calls the money you spend (from His money) a loan to Him and promise to repay manifold (Subhan- Allah).
- Allah said in Quran “O you who believed, enter into Islam completely and do not follow the footsteps of Satan. Indeed he is your clear enemy” Baqara 210. It means follow all Allah’s and His Messengers commandments not pick and choose worship acts. It is a known fact that in our society that, we practice some acts of worship regularly and ignore some especially Zakat/sadaqa. We pray, 5 times a day, fast in Ramadan and go to Hajj/Umra but when money is involved we look the other way. We have seen in above verses of rewards and punishments for giving and not giving Zakat/charity.
- There are two rights upon us, one is called Hooqoq Allah (Right of Allah on us) and the other called Hooqoq Al Ibad (Right of a fellow being on us) Scholars say that the foremost important right of Allah on us is to pray obligatory Salah and foremost important right of our fellow beings either our close relatives, or community or our Muslim brother as a whole to help them when they are in need most importantly financially. It is hoped that rights of Allah may be forgiven by Merciful Allah, but no human being even your mother and father will forgive their right on the Day of Judgment as everybody will be looking for themselves.

- **Hazarat Abu Bakar (The great companion of Prophet) waged a war against the people who refused to pay the Zakat right after the death of Prophet, which tells the importance of Zakat in the eyes of Prophets Companions.**

NOTE: Readers are encouraged to check Islamic scholars as to how much, and on what items (gold, cash, stocks, rental properties etc) Zakat is calculated and given.