

## Charity and Morals: Philosophical and Theological perspective

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**Abstract:** There are five fundamental foundations of the law of Islamic life. They are – *Belief (Iman)*, *Prayers (Namaz)*, *Fasting (Roza)*, *Hajj* and *Zakat (Charity)*. The first three namely *Imman*, *Namaz* and *Roza* are a must-do for all Muslim (*wajib/fard*). But *Hajj* and *Zakat* are only for rich Muslim. *Zakat* is the Arabic word, which means *chastity*, increment, excess etc. In the linguistic dense, *Zakat* means – A portion of the rich's wealth is given to the poor. *Zakat* is one side sacred and purifies the donor's wealth. On the other hand ensures the financial security of the poor. *Zakat* removes the irritation of the poor stomach and the irritation of rich's mind. *Zakat* changes the mental and meditative ideas of the rich and the poor. From society removes *Jealousy*, *Envy*, and *hate*. Rich's gives and the poor accept, the poor benefit financially as a result the poor do not envy the wealth of the rich, do not worry about taking away the rich, rather, the poor became the keeper of the wealth. *Zakat* creates love and brotherhood between poor and rich. As the result there are no strife between the rich and the poor, *Have-Have* it's not struggle. Rather, it facilitates the path of the rich and poor. Islam says capital will remain but capital will not be exploited. *Zakat* is the great weapon to stop the exploitation. That's why; *zakat* is the backbone of the Islamic economic system.

**Keywords:** Islam, Charity (Zakat), Fidyah, Kaffara, Sadaqah, nafaqa,

Charity is one of the most basic obligations prescribed and emphasized in the *Qur'an* and *Hadith* for the Muslim. Charity is not just a means of spiritual purification, but also as a tool for building socio-economic sustainability 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. (Chambers, 2000, p.187) In Islam, charity comes from an Arabic word '*sadaqah*' which 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, *sadaqah* is defined as to be sincere, to speak the truth, truthful, to establish the truth of what is said, to verify, accountability, to keep faith, honesty, soundness, excellence in a variety of different objects and the giving for the sake of Allah. (Penrice, 2006, p.126)

In the Qur'an Allah says,

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? (Al-Ṭawbah, 9:104)

These verses have a command from Allah to make *sadaqah* as a way to purify oneself for those who apologize for the sins which also includes the meaning of performing *zakat*. One of the Islamic scholar, *Al-Qurtubi* defines the meaning of

*ṣadaqah* in this verse specifically refers to *zakat* and discusses the reward given to the donor. In addition, *ṣadaqah* is also mentioned as a form of punishment in the following verse;

And whoever among you is ill or has an ailment of the head a ransom of fasting or charity or sacrifice. (Al-Baqarah, 2:196)

This verse is based on the *hadith* narrated by *al-Bukhari* 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 sickness during pilgrimage. The options for the punishment are to pay the *fidyah* in the form of three days fasting or giving charity by feeding six poor people or sacrificing an animal. A clearer explanation of charity in *fidyah* is clarified by Wahbah al-Zuhayli 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. (Zuhayali, 2003, pp.558-560) 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 obligatory charity category.

Another word also found commonly used in the Qur'an to convey the command of doing charity is *infaq*. The term *infaq* is rooted from the word *nafaqa* which literally means to spend. Linguistically, *infaq* refers to the spending but the concept of *infaq* is discussed in the context of spending away to seek bliss of God and for the benefit and improvement of the society as a whole. In the Qur'an

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, and what was revealed before you, and of the Hereafter they are certain. (Al-Baqarah, 2:3-4)

Here, the word *infaq* refers to the meaning of spending on family and also general spending meant for the sake of getting closer to the Creator in accord to one's ability before the obligation of *zakat*. Al-Qurtubi explains that the word *infaq* in this verse refers to the act of withdrawing wealth by the hand.

From the above discussion, it is found that the word *ṣadaqah* and *infaq* are mainly used to symbolize the meaning of charity in the Qur'an which basically refers to the act of spending out of the wealth for the sake of Allah. There are two major categories of spending for charity which are the compulsory charity and voluntary charity. Although majority of these verses indicate 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.

Various *hadith* discusses the variety of charitable 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. Abu Hurayrah reported Allah's Messenger as saying that

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. (Sahih Muslim, 2:91)

The word *Ṣadaqah*, specifically the voluntary charity also can be done in the form of a will as clearly found in the *hadith* of Ṣaḥīḥ Muslim. 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 re-

ward if I gave Sadaqa on her behalf? He said: Yes. (Sahih Muslim, 2:94)

Therefore, *Sadaqah* 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*. Charity is also can be carried out in the form of *waqf* as proven in the parable of ‘Umar al-Khaṭṭab, 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*. 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 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. He said: I narrated this hadith to Muhammad, but as I reached the” without hoarding out of it.” he (Muhammad) said: “without storing the property with a view to becoming rich”. Ibn ‘Awn said: He who read this book informed me that in it “without storing the property with a view to becoming rich. (Sahih Muslim, 3:83)

Therefore, charity in *hadith* is very extensive in meaning as according to the Prophet, every good deed is considered as charity.

The encouragement to do charity is subjected to all Muslims in every way they are able to do so. The Muslims must work to make and contribute to the charity, if they are not able to do so, they are encouraged to help the needy with their strength, if they are not able to do so, they have to bring people to do good deeds and even, if they are not able to do so they have to abstain themselves from doing bad things. All these are categorized as charity which means charity should not be done using material means but also other means such as man-power and good deeds.

Sa‘id bin Abu 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: What do you say of him who does not find 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 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 said: He should then abstain from evil, for verify that is Sadaqa on his behalf. (sahih Muslim, 2:96)

Another example of charity deed is to planting trees which is rewarded for everything eaten out of it. Jabir 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. (Sahih Muslim, 1:31)

Therefore, it is concluded that charity can be done in any means not only restricted to material giving but also covers the non-material aspects such as doing good towards others.

As the rules of mandatory charitable giving have been widely discussed, the rules of voluntary charitable giving have been left nearly unexplored. To conduct a valid voluntary charitable giving, there are four important requirements, these are the donor, recipient, gift and intention must be fulfilled to conduct a valid charitable giving.

1. The donor is the giver who spends his own wealth to conduct charitable giving and must have good sense, ability to think, reached teenage years and qualified to do transaction. 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.

2. The recipient is the person that receives donation from the other. There are many categories of recipients of charity as found in the Qur'an. Allah says, Righteousness is not that you turn your faces toward the east or the west, but righteousness is 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 traveller, those who ask, and for freeing slaves; establishes prayer and gives zakah; fulfil 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. (Al-Baqarah, 2:177)

Here, Al-Qurtubi states 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*. Although a person has already performed the mandatory charitable giving, help should also be given to the person in need especially from the aforementioned group. However, it is the obligation of Muslim to help these people which finally strengthens the relationship among the people in the society. 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 religion, race, and others. The priority in giving charity must be given to the needy person who does not apparent his hardship by begging the help from others.

3. The 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, Never will you attain the good until you spend from that which you love. And whatever you spend - indeed, Allah knows of it. (Ali 'Imran, 3:92)

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. Some companions of the Prophet Muhammad associate it to the meaning of the ultimate charity; while others define it as the reward of paradise. It is also reminded in the Qur'an that the gifts to be given to the recipients of charity must come from a good and permitted source as stated in the following verse,

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 there from; spending while you would not take it except with closed eyes. And know that Allah is Free of need and Praiseworthy. (Al-Baqarah, 2:267)

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-Qurtubi considers that not only the

source of giving must be good and permissible; Allah also prohibits the giving of unwanted things which are not favoured by anyone.

4. 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,

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. But among the bedouins are some who believe in Allah and the Last Day and consider what they spend as means of nearness to Allah and of 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. (Al-Tawbah, 9:9899)

This verse describes the attitude of some Arabs of Bedouins who said that 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 says that this kind of giving is useless and does not benefit the doer in any ways. While there are some Bedouins who sincerely use up 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.

Since the emphasis of intention is greatly put on charity spending, some acts that reverse the charity are also discussed in several verses of the Qur'an in *Surah al-Baqarah*,

Those who spend their wealth in the way of Allah and then do not follow up what they have spent with reminders or injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve. (Al-Baqarah, 2:262)

This verse contains a warning from Allah on the deeds that can reverse the charity by reminding people who receive the charity about it in words or actions. 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. However, charity act is not obligated to be done in anonymity to be accepted by the God as there are many verses in the Qur'an which discuss the act of doing the charity openly.

Further explanation on the ambiguity in giving is presented in *Surah al-Baqarah*,

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. And Allah, with what you do, is Acquainted. (Al-Baqarah, 2:271)

This verse explains that charity done openly is good as it can be an ideal to the society. However, charity in ambiguity is better as it avoids the act of bragging and erases the sins. Ibn Abbas reveals that Allah rewards a concealed gracious deed up until seventy times and that the hidden mandatory charitable giving is rewarded twenty five times higher than doing it openly. This is to avoid the feeling of boastfulness.

Charity from the economic perspective is deemed to be an effective tool to achieve the objective of best redistribution of resources and goods which finally

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 Qur'an in *Surah al-Baqarah*,

The example of those who spend their wealth in the way of Allah is like a seed which grows seven spikes; in each spike is a hundred grains. And Allah multiplies for whom He wills. And Allah is all Encompassing and Knowing. (Al-Baqarah, 2:261)

In this verse Allah 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. Wahbah al-Zuhayli concludes that a charitable giving act impacts in manifold 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.

Allah symbolizes the deed by those who spend their wealth for the sake of God is like a garden on high ground that stays productive 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. Although the nature of usury is to validate the amount but finally it will end in less which is in contrast to charity that has growing effect. Allah erases the blessing of wealth for those who practice usury and the destruction will come during the hereafter when all religious deeds are not accepted due to involvement in usury.

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 for the time being taken from the loaner and must be repaid but also He promises a grand reward for doing so,

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. (Al-Baqarah, 2:245)

In this verse, Allah aims to eradicate 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 rented to the God who is the most powerful and the controller of the provisions. It is also put forward to describe that return is guaranteed by Allah as any loans must be returned and that it is promised in manifold.

The guarantee of reimbursement for charitable act by the God is also evident in the following verse of *Surah al-Anfal*,

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 whom Allah knows. And whatever you spend in the cause of Allah will be fully repaid to you, and you will not be wronged. (Al-Anfal, 8:60)

Al-Qurtubi discusses on the meaning of *infaq* in this verse which carries several meanings such as whatever given for charity and whatever spent on own-self 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 ten to seven hundred folds and infinity. 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 channelling the charity to better provide 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.

To conclude, the discussion on the verses of *Qur'an* and *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. Then, 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 *Qur'an* depicts the growing nature of charitable giving that benefit the donor, the recipient and the society as a whole.

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