

Sadaqa: Fullness of Spirit

(Reading Packet)

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Readings for Spiritual Retreat, Ramadan 2002
 “Sadaqa – Fullness of Spirit”

Why “Sadaqa”?

Allah, may He be exalted, consistently identifies the faithful (*mu'minûn*) as those who spend of their wealth for the benefit of others and in Allah's way, in other words, those who consistently give *sadaqa*, or charity. Thus, giving of oneself – of one's wealth, one's time, one's energy, even one's goodwill – has a unique and integral relationship with the very quality of faith (*îmân*).

In a moment in time when Allah, the Truth, has put a mirror – nay, a magnifying glass – in front of us, we see within ourselves, as individuals and as a community, a narrowness of spirit, a lack of charitability, that can only reflect a fault in our *îmân*. If constriction of the spirit is the disease, then *sadaqa* – the fullness of spirit – is the cure.

Philology

sadaqa = to speak the truth, be sincere

tasaddaqa (bi) = to give (as) alms (`ala = to)

sadaqah = alms, charity; voluntary and obligatory giving (*zakat*)

sadaqat al-fitr = almsgiving at the end of Ramadan

sadaqah jariyah = on-going alms

sidq = truthfulness, sincerity

Qur'anic ayat

Please read the following verses in preparation for the Qur'anic reflections, which will occur at each salat time.

The following passages based (with minor modifications) on the Yusuf Ali translation:

- We ordained therein for them life for life, eye for eye, nose for nose, ear for ear, tooth for tooth, and wounds equal for equal. But if anyone remits the retaliation by way of *sadaqa*, it is an act of atonement for himself. And if any fail to judge by what Allah has revealed, they are wrongdoers. Q5:45 (al-Ma'idah)
- And spend something out of the substance which We have bestowed on you, before death should come to any of you and he should (then) say, 'O my Lord! Why didst Thou not give me respite for a little while? I would then have given (largely) in *sadaqa*, and I would have been one of the doers of good.' Q63:10 (al-Munafiqun)
- If the debtor is in difficulty, grant him time till it is easy for him to repay. But if you remit it by way of *sadaqa*, that is best for you, if you only knew. Q2:280 (al-Baqarah)

- Kind words and covering of faults are better than *sadaqa* followed by injury. Allah is free of all wants, most forbearing. Q2:263 (al-Baqarah)
- In most of their secret talks there is no good, but if one exhorts to a deed of charity or goodness or reconciliation between people, (then secrecy is permissible). To him who does this, seeking the good pleasure of Allah, We shall soon give a tremendous reward. Q4:114 (an-Nisa')
- Of their goods take *sadaqa*, that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them. And Allah is Hearing and Seeing. Q9:103 (al-Tawbah)
- *Sadaqat* are for the poor and the needy, and those employed to administer (the funds), for those whose hearts have been reconciled, and for those in bondage and the debtors, and in the way of Allah and for the wayfarer. (Thus it is) ordained by Allah. And Allah is knowing, wise. Q9:60 (al-Tawbah)
- O ye who believe! Cancel not your *sadaqah* by reminders of your generosity or by injury - like those who spend their substance to be seen of men, but believe neither in Allah nor in the Last Day. They are in similitude like a har barren rock, on which is little soil; on it falls heavy rain, yet leaves it still a bare stone. They will be able to do nothing with that which they earn. And Allah guideth not those who reject faith. Q2:264 (al-Baqarah)

Hadith

Words of the Prophet (saw) are in green.

The importance of sadaqa, and what constitutes sadaqa:

Sa'id b. Abu Burda reported that the Apostle 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 verily that is Sadaqa on his behalf.

[Sahih Muslim, Bk.5, n.2202]

The importance of sadaqa, and what constitutes sadaqa:

Abu Huraira narrated that Allah's Messenger said this: Sadaqa is due on every joint of a person, every day the sun rises. Administering of justice between two men is also a Sadaqa. And assisting a man to ride upon his beast, or helping him load his luggage upon it, is a sadaqa; and a good word is a sadaqa; and every step that you take towards prayer is a sadaqa, and removing of harmful things from the pathway is a sadaqa.

[Sahih Muslim, Bk. 5, n. 2204]

What constitutes sadaqa:

Abu Dharr relates that some people said to the Prophet: The wealthy walk away with a great deal of merit. They pray as we pray and fast as we fast, but then they are able to give in charity of their spare wealth.

He said: Has not Allah endowed you with that which you can employ for charity? All glorification of Allah is charity, all praise of Allah is charity, all affirmation of Allah's unity is charity, all affirmation of Allah's greatness is charity, enjoining good is charity, forbidding evil is charity, consorting with your wives is charity.

They asked: Messenger of Allah, is it that one of us should satisfy his urge and he would be rewarded?

He said: If he satisfied his urge unlawfully, would it not be sinful? Thus when he satisfies it lawfully it is meritorious.

[Riyad as-Salihin, Bk.13, n.120, related by Muslim]

What constitutes sadaqa:

... The Holy Prophet was asked: Messenger of Allah, are we rewarded for kindness to animals also? He answered: There is a reward for kindness to every living thing.

[Riyad al-Salihin, Bk.5, n.126, related by Bukhari and Muslim]

What constitutes sadaqa:

Abu Musa al-Ash`ari relates that the Holy Prophet directed: **Visit the sick, feed the hungry and procure the freedom of slaves.**

[*Riyad al-Salihin*, Bk.143, n.901, related by Bukhari]

Even tiny amounts of sadaqa are beneficial:

'Adi b. Hatim reported that he heard Allah's Messenger (may peace be upon him) as saying: **He who among you can protect himself against Fire, he should do so, even if it should be with half a date.**

[*Sahih Muslim*, Bk. 5, n. 2215]

On-going sadaqa (sadaqa jariya):

Abu Huraira relates that the Holy Prophet said: **When a person dies his actions come to an end except three that he leaves behind: a continuous charity, knowledge from which benefit may be derived, and righteous offspring who pray for him.**

[*Riyad al-Salihin*, Bk.161, n.953, related by Muslim]

The Prophet's generosity, especially in Ramadan:

Ibn Abbas relates that the Holy Prophet was the most generous and bountiful of men during Ramadan, when Gabriel visited him every night and recited the Qur'an to him. During this period the bounty of the Prophet waxed faster than the rain-bearing breeze.

[*Riyad al-Salihin*, Bk.217, n.1227, related by Bukhari and Muslim]

To whom one should give:

Abu Hurairah relates that the Holy Prophet said: **Of the dinar you spend in the cause of Allah, the dinar you spend in procuring the freedom of a slave, the dinar you give away in charity to the poor and the dinar you spend on your wife and children, the highest in respect of reward is the one you spend on your wife and children.**

[*Riyad al-Salihin*, Bk.36, n.291, related by Muslim]

To whom one should give:

Narrated Abu Huraira: Allah's messenger (saw) was asked, "What type of sadaqa is most rewarded?" He replied, **"What a man with little wealth can afford to give, and begin with your dependents."**

[*Ibn Hajar*, Bk.4, n.512]

To whom one should give:

Ayesha relates that she asked the Holy Prophet: I have two neighbors. To which should I sent a present?

He said: **To the one whose door is nearer to yours.**

[*Riyad al-Salihin*, Bk.39, n.312, related by Bukhari]

Generosity of spirit:

Abu Huraira relates that the Holy Prophet said: **The food of two suffices for three and the food of three suffices for four.**

[*Riyad al-Salihin*, Bk.62, n.568, related by Bukhari and Muslim]

Generosity of spirit:

Abu Huraira reported Allah's Messenger as saying: The similitude of a miserly man and the giver of charity is that of two persons with coats of mail over them; when the giver of charity intends to give charity, it expands over him (so much so) that the footprints are also obliterated. And when the miserly man intends to give charity, it contracts over him, and his hands are tied up to his collar bone, and every ring is fixed up to another.

He (the narrator) said: I heard the Messenger of Allah (may peace be upon him) as saying: He tries to stretch it, but he is not able to do so.

[*Sahih Muslim*, Bk. 5, n. 2229]

Generosity of spirit:

Abu Huraira reported that a person came to the Apostle of Allah (may peace be upon him) and said: Messenger of Allah, which charity is the greatest in reward?

(The Holy Prophet said): By your father, beware, you should give charity (in a state when you are healthy and close-fisted, haunted by the fear of poverty, and still hoping to live (as rich). And you must not defer charity (to the time) when you are about to die, and would then say: "This is for so and so, and this for so and so." It has already become the possession of so and so.

[*Sahih Muslim*, Bk. 5, n. 2251]

Sayings attributed to Hadrat `Ali ibn Abi Talib (raa)

as found in *Nahj al-Balagha*,

tr. by Thomas Cleary in *Living and Dying with Grace*

"Generosity is that which comes from one's own initiative; as for that which is given in response to a request, that is either shame or rebuke." (p.8)

"Do not be embarrassed to give but a little, for it is even less generous to withhold altogether." (p.10)

"The indigent one is actually a messenger of God, so whoever denies the poor denies God, and whoever gives to the poor gives to God." (p.96)

Charitable giving in Islam

Azim Nanji

Compassion, social justice, sharing and strengthening – all these are encompassed in the Quranic articulation of the ethical concept of charitable giving. This ethic aims not only to correct social ills but also to reflect the moral and spiritual value attached to the use of wealth, resources and effort for the welfare of individuals and communities.

The Quranic perspective on the sharing of wealth and resources is rooted in certain essential ideals:

- The absence of a dichotomy between spiritual and material endeavours in human life. Acts sanctioned as part of faith are linked to the daily conditions of life in the world.
- The nature, purpose and function of the Muslim community (Umma). The Umma is perceived as 'the best of communities created to commit to the good and to struggle against the bad' (Q3:110).
- The trusteeship of wealth and property. Those who possess wealth are accountable for the way in which it is earned and expended.

These essential ideals, among others, establish the basis for both the underlying moral sense and the actual practice of charitable giving in Islam.

The Muslim community

The Umma is not merely a religious community in a narrow sense. Historically, it also represented a context where moral and social values of the faith could be translated into action as the Muslim community expanded through conversion and conquest. As giving and ethics became integrally connected to evolving Muslim practice, procedures for collection and distribution of individual charitable giving gradually became institutionalized.

According to the Quran, true sovereignty belongs to God. The Prophet [pbuh], his successors, the community and even the state act merely as the instruments by which moral and spiritual ideals can be translated into society. Individuals within society are trustees through whom the moral and spiritual vision of the Quran is fulfilled in personal and community life. They are thus accountable for the way they use their resources and wealth, and they earn religious merit by utilizing them in a socially beneficial way. The Quran emphasizes social solidarity as an ideal that enjoins both justice and generosity (Q16:90). While condemning the hoarders of wealth (Q3:180), it upholds as truly virtuous those who spend from their resources to assist others (Q57:18).

The necessity and value of giving are articulated in the Quran through a number of terms. The meanings of these terms are integrated with one another, and they are often used interchangeably. The most significant terms are *sadaqa* and *zakat*.

Sadaqa

While the word *sadaqa* and its various forms have come to be interpreted in the more restricted sense of voluntary rather than obligatory giving, in its original context *sadaqa* reflects the idea of righteousness or truth, endowing acts of giving with moral agency.

Many derivatives of *sadaqa* are found in the Quran. One passage (Q9:104-5) links God's acceptance of repentance with *sadaqa*, thus suggesting its value as an expiation. Such a theme is further extended by linking fasting and *sadaqa* (Q2:196) as ways of fulfilling obligations of the Hajj (Pilgrimage) if, for example, illness prevents its completion. Thus not every *sadaqa* needs to be a gift of material value. It can also consist of voluntary effort freely given (Q9:79).

The Quran is critical of those who give in order to appear generous. *Sadaqa* is better given discreetly to those in need rather than for the purpose of public acknowledgement (Q2:271). In fact, ostentatious public behaviour renders a charitable act self-serving, thereby negating or compromising its value (Q2:264).

The Quran not only elaborates the uses to which *sadaqa* may be put, but also specifies the types of recipient who ought to benefit from it (Q9:60). Worthy recipients include those afflicted by poverty and those in need and incapable of assisting themselves.

Zakat

Over time, the term *zakat* came to be distinguished by Muslim jurists from *sadaqa* and conceived as obligatory almsgiving. This restricted sense is not obvious in the Quran, where the term is often used interchangeably with *sadaqa* (eg Q9:60).

As used in the Quran, *zakat* suggests that giving is simultaneously cleansing of oneself and one's property; through sharing, it enhances the capacity of others. This kind of giving is compared in the Quran to rain that further nourishes a fertile garden whose yield is doubled (Q2:265). The word *zakat* is explicitly linked to other primary acts of belief and practice of the faith, further extending the principle of almsgiving and intertwining the practice of *sadaqa* and *zakat*.

It was prophetic practice that provided indications for the more specific institutionalization and modes of collection of *zakat*. In general, one was to give according to one's capacity, based on what had been generated from resources in one's possession. While generosity is commended, due attention to family as well as personal needs is also emphasized.

Giving is also associated with reward from God in the verse that urges individuals to offer God 'a beautiful loan', which through God's bounty will be multiplied many times over (Q2:245; Q57:11). Since God is deemed to be the ultimate giver, such offerings are interpreted merely as acts of returning to God what is ultimately due to His generosity.

The institutionalisation of Quranic values

With the growth of the Muslim Umma in Medina, procedures for the collection and distribution of *sadaqa* and *zakat* were elaborated within the interconnected and evolving political, moral and social order. In an essay exploring the use of the Quranic term *Haqq* (the real or the true), Clifford Geertz remarks that the interconnectedness of 'the right' and 'the real' is a constant in all aspects of the application of Islamic ideals to society.[1]

By the time of the Prophet's death in 632CE a framework of practices governing the collection and distribution of the sadaqa and zakat contributions had already developed. The record of this period suggests that the early Muslim community oversaw and directed the assessment, collection and distribution of dues, entrusting specially appointed collectors to distribute the dues to the intended recipients. Even in the Prophet's time giving was not left simply at the level of voluntary action; attempts were made to create an institutional structure. Shia sources also emphasize the need to entrust zakat to the rightful authorities.

This effort to create a fiscal framework for the use of such donations in keeping with Quranic values is articulated more elaborately in the juristic literature produced by succeeding generations of Muslim scholars and jurists. Zakat thus becomes an obligatory contribution while sadaqa is conceived of as supererogatory – beyond the demands of duty.

In distinguishing between zakat and sadaqa, jurists pointed out that while the former had limits attached to it and its uses were specified, sadaqa could be unlimited. The Shii Imam, Jafar al-Sadiq, is said to have emphasized that sadaqa spent in the way of God includes a variety of good works. Moreover, there are no constraints regarding to whom sadaqa can be given. Jurists often cite the Quranic narrative of Joseph in which his brothers, not aware of his true identity, ask him for charity to help the family in their time of temporary distress (Q12:88) as an example of sadaqa.

The model of the Prophet

Early Muslim scholars devoted significant effort to developing as complete a picture as possible of the Prophet's life, actions and words in the hadith, the accounts transmitted by his family, companions and others from the early generations of Muslims. Scholars then developed this record of his life into an exemplary precedent, the Sunna, a moral and ethical reference point for the community.

In some of the hadith, sadaqa encompasses every good deed and all kinds of assistance, even removing an obstacle from the road that would hinder travellers. It also includes actions such as the planting of things from which human beings, birds and animals might benefit in the future. Some of the Prophet's sayings emphasize the non-monetary and non-material value of almsgiving, so that a poor man's offering of a small amount is deemed to be more meritorious than a rich person's donation of a large sum. The Prophet's own behaviour was perceived as exemplary in the matter of almsgiving and his generous and selfless behaviour a model to be emulated.

Endowments (awqaf)

Among the institutions that developed out of Prophetic precedent were those that expressed the Quranic value of 'gifting to God a beautiful loan' (Q73:20; 64:17). Such acts of giving, which placed resources such as land or buildings into perpetual trust for charitable uses, became a very important part of Muslim practice. These pious endowments (awqaf; singular waqf) allowed a founder to extend his or her giving beyond the immediately visible objects of charity and even beyond the lifetime of the founder.

Endowments were used to endow mosques, madrasas (centres of learning), hospitals, water fountains and other facilities that were beneficial for the public. Notable Muslims, descendants of the Prophet, and many women contributed significantly to their community and the larger society through these philanthropic works. Such acts and their benefits were not restricted to Muslims. Certain narratives of the Prophet's life as well as Quranic verses indicate that both Muslims and non-Muslims can be beneficiaries of charitable acts and gifts, just as they are encouraged to give alms and establish charitable works to benefit the communities of which they are a part. Indeed, the waqf came to be considered the true institutional expression of the precept so often mentioned in the Quran of expending even the treasured portions of one's possessions for good causes.

The connection between the many Quranic verses on expending effort and wealth for good causes 'in the way of God' and the waqf became so well established that *tasbil* ('to set [something] in a path or way') became synonymous with *tauqif* (to establish a waqf). In modern Arabic, *tasbil* has virtually no other meaning.

Despite some disagreement between early jurists, the one absolutely cardinal point on which all jurists agree is that the basic purpose of the waqf is 'a good work' (*qurbah*, literally, 'closeness') or 'an approach to God' (*taqarrub*).

The institution was so extensively used in most Islamic societies that it became an important instrument for binding society together. Even the lives of the humble were integrated into society by the waqf. With so much wealth tied up in them, *awaqf* could become important instruments of civil society if they were well administered and used for the public good (and not just for the perpetuation of family wealth).

When in the nineteenth and twentieth centuries, nation-states assumed control of *awqaf* to a degree virtually unknown in earlier Islamic societies, many Muslims abandoned this major form of institutional charity, deeply wounding a valuable, flourishing tradition of civil society in the Muslim world.

Modern contexts

Practices such as *zakat*, *sadaqa* and the waqf offer opportunities to rethink the relevance of historical social welfare and charitable practices in contemporary Muslim social and economic life. As the majority of Muslims live in what is considered the developing world, the fundamental Quranic values of social justice and equitable distribution of resources should figure prominently in discussions of the relevance of religion to public policies and of private philanthropic action to the welfare of society.

Some modern Muslim thinkers have advocated the integration of *zakat* into the overall tax system in Muslim countries to develop further the ideal social welfare state. In recent times, Sudan and Pakistan have adopted specific policies to incorporate *zakat* into their fiscal framework rather than leave it as a private and personal. In the case of Pakistan, a *zakat* fund was created in 1979 to disburse mandatory contributions through a centralized state bureaucracy for a variety of causes. Other Muslim countries endowed with greater wealth or natural resources have implemented policies of providing assistance, in the context of *zakat*, to poorer Muslim countries.

It is within the framework of voluntary giving, however, that the most innovative and sustainable adaptations of the Quranic spirit have occurred. Many Muslims in many

parts of the world, individually or as a community, have translated Quranic philanthropic values – along with broader humanistic values of compassion and service – into voluntary associations and charitable organizations. They generally target the most vulnerable groups in societies: the poor, the unemployed, women and children and, increasingly, refugees and victims of war and violence.

1. C Geertz (1983) *Local Knowledge* New York: Basic Books, p 189. Other Western scholars of Muslim civilization, including the late Marshall Hodgson, have made much the same point.

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The Concept of Charity in Islam

Maulana Wahiduddin Khan

Charity, preached by every religion of the world, is a way of bringing justice to society. And justice is the essence of religion. Islam has therefore made charity, that is, *zakat*, obligatory and binding upon all those who embrace the faith; it has been made into an institution in order to give it permanence and regularity.

All human beings, according to Islam, have been created by one and the same God, and for this reason they belong to one great brotherhood. All being descendants of the same progenitor, Adam and Eve, they should naturally be each other's well-wishers. They must willingly come to one another's assistance, like members of the same large family. Islam has, therefore, laid the greatest of emphasis on the support of destitute and disabled members of society. It is a sacred duty of the wealthy to give part of their possessions to fulfill the needs of the deprived sections of the community.

A society can flourish only when its members do not spend all their wealth on the satisfaction of their own desires but reserve a portion of it for parents, relatives neighbours, the poor and the incapacitated. As the saying goes: Charity begins at home. A true believer is thus always prepared, after meeting the needs of his family, to assist other people in need of his help.

There are two forms of charity in Islam—obligatory and voluntary, called *zakat* and *sadaqa* respectively. *Zakah*, from the verb *zaka*, which signifies "to thrive," "to be wholesome," "to be pure" means purification. Giving up of a portion of the wealth one may possess in excess of what is needed for sustenance, is to "purify" or legalize it so that the remainder may lawfully be used by the alms giver.

Deducting *zakat* from one's earnings is a material acknowledgment of the fact that the actual giver is God. Since the giver is God, the recipient is duty bound to spend it in His cause.

The law of *zakat* is to take from those who have wealth and give it away to those who do not. This rotation of wealth is a way to balance social inequality.

Islam has established this institution to make concern for the poor a permanent and compulsory duty. This means an annual contribution of two and a half percent of one's income to public welfare. The rate on other types of wealth such as agricultural produce and jewelry is more. It is incumbent on minors and adults, males and females, living or dead.

Islamic law empowers the Islamic state or community to collect such contributions and keep a separate account of them. The funds thus accumulated must be spent on the eight categories specified in the Qur'an (2:177), namely, the poor and the destitute, the wayfarer, the bankrupt, the needy, converts, captives, the collectors of *zakat*, and in the cause of God. The last category allows such funds to be used for the general welfare of the community — for the education of the people, for public works, and for any other need of the Muslim community.

Zakat in spirit is an act of worship while in its external form it is the carrying out of social service. It is thus not just the payment of a tax as it is generally understood but is rather an act of religious significance. Its importance is underscored by the fact that the Qur'an treats it at par with *salat* (prayer). The Quran frequently enjoins the believers "to perform the worship and pay the *zakat*." It goes to the extent of saying that one cannot attain

righteousness unless one spends out of one's wealth for the love of God: "By no means shall you attain righteousness, unless you give of that which you love." (3:92)

So the test of charity lies not in giving away something we have discarded but the things that we value greatly, something that we love. It is unselfishness that God demands. It may be in any form—one's personal efforts, talents, skill, learning, property or possessions.

The demand of Islam that all its followers should spend their wealth freely on the common good of society cannot be fully met by the payment of the obligatory levy of zakat alone. According to a hadith the Prophet observed: "In one's wealth there is a due (to God and His men) besides zakat." Hadrat Ali, the fourth Caliph, explained this hadith thus: "God has ordained that the rich are to pay out of their wealth to that extent which is sufficient for the needs of the poor. So if [the poor] do not find food and clothing, or if any other need [of theirs] remains unfulfilled, it is because the rich are not doing their duty, and for this God will take them to task on the Day of Judgement."

According to Abdullah ibn Umar, the great religious scholar of the first phase of Islam, "If the zakat levy is insufficient to meet the needs of the poor, then it is the duty of the rich of every town to [go beyond that to] put the poor on their feet."

Abu Zar Ghifari, a companion of the Prophet, reported that the Prophet, while sitting in the shade of the Kabah wall, said, "They are the losers." Abu Zar enquired, "Who are they, O Messenger of God?" The Prophet replied: "Those who pile up heaps of wealth and (pointing in all directions with his hands) do not spend like this and this." (Bukhari and Muslim)

There are many verses in the Qur'an and many traditions of the Prophet making it quite clear that there is a due over and above zakat and that the wealthy are not relieved of their duties solely on payment of zakat.

The Qur'an uses the word 'haqq,' the right of the poor; so what the wealthy man is asked to give is not charity but that which *should* come back to the poor, as a matter of right.

All the expenditure of people in need in an Islamic society is covered by [the term] "sadaqa" (meaning literally 'righteousness' from the root sadaqa, to speak the truth, to be true) — a very wide term used in the Quran. (In Islamic literature, this is referred to as *sadaqat al-tatawwu*, or spontaneous alms-giving). According to Ibn Arabi (*Akham al-Quran*, 2/946-7), alms-giving is called "sadaqa" to indicate the sincerity (*sidq*) of the giver's [faith]. He goes on to say that sadaqa is a voluntary act of worship, a choice made of one's own free will. If the act is other than voluntary, it has no religious merit. "For man makes it obligatory for himself, just as God makes mercy obligatory for Himself towards those who repent." The only difference between sadaqa and zakat (the latter being a term widely used in the Quran and the hadith) is that while both kinds of alms-giving are necessarily voluntary (that being the reason for the word sadaqa covering both forms of contribution) the former is the result of an inspiration on the part of the donor as befits certain sets of circumstances, whereas zakat is given on the basis of a fixed percentage of the donor's wealth (*nisab*), so that the amount given will vary not according to the needs of a particular donee, but according to the earnings of the donor. In the case of *zakat* there is also a system of collection set up under Islamic law and there are persons appointed as collectors of these dues. The money thus collected is meant for the general benefit of the community. In the case of *sadaqat*, the bequest is made directly and spontaneously from one individual to another and the amount given is at the discretion of the giver.

If a very high standard has been set for charity, it is because zakat and sadaqa are performed by believers not just as moral obligations to society, but as sincere endeavours to gain God's pleasure. In his commentary on the Quran, Abdullah Yusuf Ali writes:

- (1) It must be in the way of God
- (2) It must expect no reward in this world
- (3) It must not be followed by reference or reminders to the acts of charity
- (4) Still less should any annoyance or injury be caused to the recipient e.g. by boasting that the giver relieved the person in the hour of need.

Thus the spirit of kindness and well wishing is the essence of charity. The giver is not to expect any reward from the beneficiary as there awaits for him an abundant reward from God—material, moral, and spiritual — what God deems it best to confer on His servant.

The Quran [v.2:264 & 271], warns us against spending “to be seen of men.” This is false charity. Alms-giving with this motive is worse than not giving away anything at all. In v.265 God gives a beautiful parable to illustrate the true nature of charity. It is like a field with good soil on a hillside. It catches good showers of rain and the moisture penetrates the soil. The favourable conditions increase its output enormously. So a man of true charity is spiritually healthy. He is the most likely to attract God's bounties. The Quran goes on to give four parables to explain the truly spiritual nature of charity (2:261-266) . These parables explain how true charity bears on the whole of our lives.

Since charity is purely for the sake of God, it has value only if something good and valuable is given. It should be lawfully earned or acquired by the giver. It should include such things as are of use and value to others. Charity is, in the words of the Prophet, to place a thing in the palm of God. It is therefore obvious that placing worthless things in the hand of God dishonours Him.

There are some people who think that acts of charity would ruin them. Abdullah Yusuf Ali comments on such doubts: “No kind or generous act ever ruined one.” We have never heard of anyone who, due to his generosity to good causes, has been impoverished. It is because God has promised to shower such a person with greater bounties (2:268). On the other hand, false generosity, that is, extravagant expenditure for show or self-indulgence, does lead people to ruin.

In v.273, the Quran states that “charity is for those in need.” This is a general principle which enjoins us to help people in need, be they good or bad, on the right path or not, Muslims or non-Muslims. We are not supposed to judge in these matters. The chief end in charity, as reiterated here, should be God's pleasure and our own spiritual good. This verse in the first instance was revealed in Madina, but it is of general application.

The concept of charity in Islam is thus linked with justice. It is not limited to the redressal of grievances. It implies apart from the removal of handicaps, the recognition of the right that every human being has to attain the fullness of life.

This spirit of helping others to earn God's pleasure is best reflected in Muslim society in the field of education. Inspired by traditions of the Prophet that the greatest charity for a Muslim being to learn something, and then teaching it to others Muslims in large numbers have devoted themselves to other's education generation after generation.

Knowledge is the most wonderful thing in the whole universe. That is why there is nothing greater than knowledge being imparted by one human being to another. Muslims on a large scale have engaged themselves in receiving education and imparting it to

others, individually as well as by establishing maktabas and madrasas, that is, primary schools and colleges. These educational institutions established in the house of the teachers or in separate buildings, generally made no charges for instruction. During the medieval period, these madrasas flourished in tens of thousands throughout the Muslim world. The wealthy people helped in running these madrasas, not only through *zakat*, but also by making endowments (*wakf*) of their properties to these madrasas. The income from these properties met the needs of these schools. The orphans and poor people were given stipends over and above free board and lodging.

Sadaqa in the form of waqf is known as *sadaqa jaria*, i.e. permanent alms. Helping someone to establish himself in business; giving someone a proper education; helping someone recover from some disease by monetary assistance to looking after the orphans and the destitute; giving scholarships to students, all such charitable works come under *sadaqa jaria* —that is why so many centres of social welfare have continued to function in the Muslim community. It is unfortunate that the figures of individuals assisting people in need are not available. There are such traditions as stress the importance of giving *sadaqa* in the holy month of Ramazan. Therefore, in this month of fasting, almost all those who can afford it help the poor people in one way or another. The reward for giving voluntary alms in secret is seventy times that of giving it publicly (Al-Baydawi, *Anwar al-Tanzil*, 2/211).

Sadaqa is a very wide term and is used in the Quran to cover all kinds of charity. Its scope is so vast that even the poor who can have nothing tangible to give can offer *sadaqa* in the shape of a smile or a glass of water to a thirsty person, or they may even just utter a kindly word. Good conduct is frequently termed *sadaqa* in the hadith. Planting something from which a person, bird or animal later eats also counts as *sadaqa*. In this extended sense, acts of loving kindness, even greeting another with a cheerful face, is regarded as *sadaqa*. In short, every good deed is *sadaqa*.

The Practice of Sadaqa

Inspired by the verses of the Quran and the traditions and practices of the Prophet and his companions, the giving of *Sadaqa* to individuals or institutions remained widespread among the Muslims. The Prophet was the most generous of men. He used to give with his own hand. When asked for anything, he never refused. If he had nothing to give, he would borrow from one of his companions and pay him later.

The Prophet's wives were also known for their almsgiving. Of them Zaynab bint Jahsh was the most generous and was called by the Prophet "the longest of hand." She was also known as the "mother of the poor" (*umm al-masakin*) for her almsgiving. Aisha, the youngest wife of the Prophet too was known as "the mother of the poor." (Al-Ghazali, *Ihya ulum al-din*, vol.1/298). Whenever anyone uttered words of blessing for her, she used to return the same with some alms. After them we have shining examples of generosity set by the pious caliphs. Once when the Prophet urged them to give *sadaka*, Umar bin al-Khattab brought half of what he owned, but only to find that once again Abu Bakr had outdone him by giving away all that he had.

There is a very interesting example of the generosity of Uthman, the third Caliph. During the Caliphate of Abu Bakr people were in great distress due to a drought. The Caliph told them to remain patient, for God would soon relieve them. Before long Uthman's caravan arrived with its merchandise from Syria. There were one thousand camels in it, all of them loaded with wheat and foodstuffs from Syria. When the news got around

Madina, all the great traders of Madina rapidly converged on Usman's house. When he emerged to meet them, they expressed their urgent desire to purchase the foodstuffs so that they could pass it on to those townspeople who needed it.

Ushering them inside, he asked them how much profit they were prepared to give him on this merchandise. "Twelve dirhams on every ten dirhams worth," they replied. "But I can get a better price," said Uthman. "Then we'll give you fourteen," Uthman again said that he could get a better price, whereupon they put their price up to fifteen dirhams. But Uthman stood firm. Bewildered by his attitude, they asked him who could give him a better price, considering that all of the merchants of Madina were already assembled there. "I can get ten dirhams for every dirhams's worth," he told them, then asked them if any one of them could give a better price than that. No one spoke up. Then Uthman recited the verse of the Quran which says that those who do good will be rewarded tenfold. (6:60) He explained to them that he intended to give away all the wheat and other foodstuffs to the needy people of Madina.

According to the teachings of Islam the giving of sadaqa serves a number of functions. Sadaqa first and foremost acts as expiation for sins. The believers are asked to give sadaqa immediately following any transgression (*Ihya' Ulum ad-Din*, Al-Ghazzali, 1/298). Voluntary alms-giving can also compensate for any shortcoming in the past payment of zakat. Sadaqa also gives protection against all kinds of evil. Sadaqa wards off affliction in this world, questioning in the grave and punishment on Judgement Day. (Ismail Haqqi, *Tafsir Ruh al-Bayan*, 1/418). It is therefore recommended to give sadaqa by night and by day, in secret and in public to seek God's pleasure. (Quran, 2:274) The constant giving of a little is said to please God more than the occasional giving of much. Sadaqa is also a means of moral edification. It purifies the soul from the evil of avarice. Sadaqa is a reflection of generosity of God the All-giving. We conclude with a hadith which sums up the essence of Charity:

Every good act is charity. Your smiling to your brother is charity; an exhortation of your fellowman to virtuous deeds is equal to alms-giving; your putting a wanderer on the right road is charity; your assisting the blind is charity; your removing stones, and thorns, and other obstructions from the road is charity; your giving water to the thirsty is charity. A man's true wealth, as regards the Hereafter, is the good he does in this world to his fellow men. When he dies, people will say "what property has he left behind him?" But the angels will ask, "what good deeds has he sent before him?"