



Philanthropic Priorities and Purposes for Human Development in Islamic Perspective

Sadia Ejaz¹

Dr Shahzadi Pakeeza²

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Abstract:

Philanthropy is mentioned in the holy Qur'ān and Hadīth repeatedly along with prayer as one of the basic tenets of faith. Spending wealth for charitable activities is the cause of social wellbeing. This research discusses about the various philanthropic modes of philanthropy in the light of Qur'ān and Hādith. The purpose of this research is to discuss about the Islamic philanthropic priorities and purposes for human development in Islamic perspective Everything whether tangible, intangible and divine gifts are given from Allāh *سُبْحَانَهُ وَتَعَالَى* for the wellbeing of humans so, it is essential to share these things to all humans on equal level, for human development purpose. The article discussed in detail various philanthropic approaches for the distribution of wealth among humans to create justice and equality, and for social development in society. There are two basic modes of charity obligatory and voluntarily. Obligatory mode of charity such as *zakāt*, *zakāt ul-fitr* and voluntarily modes like *sadqāh*, *waqf*, *nadr*, *hadi*, *hibāh* all these approaches are the backbone of the Islamic economic system for the progress of the society. It is concluded that Islām has obligated various philanthropic modes whose basic purpose is human development and social well-being by practicing all these charitable activities.

¹ MPhil Research Scholar Fatima Jinnah Women University, Rawalpindi

² HoD, Department of Islamic studies, Fatima Jinnah Women University, Rawalpindi, dr.pakeeza@fjwu.edu.pk

Introduction

There are two categories of philanthropy in Islām; obligatory and voluntarily. In Islām, *sadqāh* or *infaq* are used interchangeably for charitable giving. The Islamic concept of philanthropy is not only confined to obligatory charity but it is also voluntarily. The obligatory charity is liable when it fulfilled the criteria given by Islamic law of *zakāt*. It is calculated according to the prescribed amount like 2.5 % on wealth, gold and silver. *Sadqāh ul-Fitr* is obligatory to pay at the end of month of Ramadan or before praying *Eid ul-fitr*. Voluntarily charity includes various types such as *fidyah* and *kaffārah*, practice of sacrifice (*qurbani*) on *Eid ul-Adha*, *hibāh* and *waqf* for continuous reward. All these modes are introduced by Islām and are practiced for the well-being of others. In this framework, Islam provides proper rules, framework and amount of charity for dealing with poverty.

1.1 Obligatory Mode of Philanthropy

Obligatory kinds of philanthropy are essential for those people who fulfill its conditions. The nature of obligatory philanthropy is outlined from Qur’ān and *Hadīth*. It includes *zakāt*, *zakāt al-fitr*, *nadhr*, *kaffārah* and *hadi*. Obligatory philanthropy mandatory on those who fulfilled its criteria and punishment will be given in both worlds if not given. Allāh ﷻ stated in the Holy Qur’ān regarding this:³

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَخْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ ۗ وَالَّذِينَ يَكْتُمُونَ
الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ⁴

“O ye who believe! There are indeed many among the priests and anchorites, who in Falsehood devour the substance of men and hinder (them) from the way of God. And there are those who bury gold and silver and spend it not in the way of God: announce unto them a most grievous penalty. On the Day when heat will be produced out of that (wealth) in the fire of Hell, and with it will be branded their foreheads, their flanks, and their backs, their flanks, and their backs. - "This is the (treasure) which ye buried for yourselves: taste ye, then, the (treasures) ye buried!"⁵

1.2 Zakāt (Mandatory Charity)

Zakāt is one of the five basic tenets of Islam. Whoever denies paying will be considered as disbelievers. Linguistically, *zakāt* is an infinitive form of the verb which denotes the meaning of growth. When this term is designated to a person, it means to progress or to prosper. Subsequently, this word has different meanings such as blessing, growth, purity and increase.⁶ The paying of *zakāt* purifies the soul and wealth from greed, arrogant and selfishness. In a

³ Iqbal, M.J. (2016). *Reviewing the Philosophy of Infaq Propounded by Qur’an And Sunnah For Making It More Society Friendly*. Journal of Humanities and Social sciences,21(11), 41-47.doi:10.9790/0837-2111094147. p.42.

⁴ Al-Quran, Surah al-Taubaah:34-35.

⁵ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.63.

⁶ Al Mu’jam al Wasit. (1990). *Majma al-Lughah al-Arabiyyah*.Vol:1. Cairo, Egypt: Dar al-Dawah.398.

broader way, it became a source of distribution of wealth from which community gets benefit. According to Islamic thought the word *zakāt* is used to practice of giving from specific share.⁷

The Holy Qur’ān says:

حُدِّ مِنْ أَمْوَالِهِمْ صَدَقَةٌ تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ⁸

*“Of their goods, take alms, that so thou mightiest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And God is One Who hearth and knoweth”.*⁹

Allāh ﷻ levied *zakāt* on every Muslim and mentioned its obligation in thirty-two verses of Qur’ān as mentioned in these verses:¹⁰

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ¹¹

*“And be steadfast in prayer; practice regular charity; and bow down your heads with those who bow down (in worship)”*¹²

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا¹³

*“And establish regular Prayer and give regular Charity; and loan to God a Beautiful Loan”.*¹⁴

The obligation of *zakāt* mentioned with *salaah* shows the importance of alms giving. Prayer is an obligatory act for creating strong bonding between Allāh ﷻ and His humans. It provides benefits for establishing justice and eliminating the gap that exist due to wealth. Paying *zakāt* is not only a favor to poor but it is an obligatory duty and a beautiful loan which is given in the way of Allāh ﷻ and will be returned with interest.¹⁵

فَإِذَا انْسَلَخَ الْأَشْهُرُ الْحُرْمُ فَاقْتُلُوا الْمُشْرِكِينَ حَيْثُ وَجَدْتُمُوهُمْ وَخُذُوهُمْ وَأَحْصُوا لَهُمْ وَأَقْرِضُوا لَهُمْ كَلَّ مَرَصِدٍ ۖ فَإِنْ تَابُوا وَأَقَامُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ فَخَلُّوا سَبِيلَهُمْ ۚ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ¹⁶

*“But when the forbidden months are past, then fight and slay the Pagans wherever ye find them, an seize them, beleaguer them, and lie in wait for them in every stratagem (of war); but if they repent, and establish regular prayers and practice regular charity, then open the way for them: for God is Oft-forgiving, Most Merciful.”*¹⁷

⁷ Abdullah, M., Suhaib.A.(2011). *The Impact of Zakat on Social life of Muslim Society*. Pakistan Journal of Islamic research.vol,8.85-91. p.86.

⁸ Al-Quran, Surah al-Tawbah:103.

⁹ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.66.

¹⁰ Imran, Y. (2005). *Kitab ul-Zakat (Book of Zakat)*. Lahore, Pakistan: Fiqh-ul Hadith Publication.p.26.

¹¹ Al-Quran, Surah al-Baqarah:43.

¹² Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.3.

¹³ Al-Quran, Surah al-Muzzammil:20.

¹⁴ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.213.

¹⁵ Salahuddin.Y.(2001). *Zakat, Ushar or Sadqat: Faraiz, Ihkam and Masail*. Lahore, Pakistan: Darrussalam.Ppublishers.p.13.

¹⁶ Al-Quran, Surah al-Tawbah:5.

¹⁷ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.61.

1.2.2 Heads of Expenditure of *Zakāt* (مصارف زكاة)

Muslims on whom *zakāt* is obligated are *muzakkin*. The amount of *zakāt* is distributed among *mustahiq* as specified in the Qur’anic verse. *Mustahiq* is someone who is eligible to take amount of *zakāt* as mentioned in Qur’ān:¹⁸

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ
وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ¹⁹

“Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of God; and for the wayfarer: (thus is it) ordained by God, and God is full of knowledge and wisdom”.²⁰

In the above-mentioned verse, there are eight types of persons who are entitled for *zakāt*. According to this verse, amount of *zakāt* cannot be spent on everyone. These are specific group of people described by Allāh ﷻ as:

a. Poor (الفقراء)

These are people who live in a penniless condition without any maintenance. They have a right to receive the amount of charity for fulfilling their basic necessities of life.²¹

b. Needy People (المساكين)

These people cannot meet their basic necessities of life. They are without any belongings and income. By giving them amount of *zakāt* they can better their condition of living.²²

c. Collectors of *Zakāt* (العاملين)

The amount of *zakāt* can be given to those people who provide service for collecting and circulating *zakāt* among its recipients. They are reliable institutions of community like NGOs.

d. Reconciliation of Hearts to Islam (المؤلفة القلوب)

They are the one who reconcile their hearts to Islām and lives in the Islamic state. They may be non-Muslims or newly embraced to Islām. A newly converted person is separated from its family and such persons can receive funds from *zakāt* until they settled and become wealthy.²³

¹⁸ Rahmatya, M.D., Wicaksono, M.F. (2018). *Model of receipt and distribution of zakat funds information system Conference series: Material and Engineering*.vol,102.114-116. doi:10.1088/1757-899X/407/1/012071. p.114.

¹⁹ Al-Quran, Surah al-Taubah:60.

²⁰ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.64.

²¹ Al-Mauddudi, A. (1997). *Tafheem ul Quran*.vol,2. Lahore, Pakistan: Service book club.p.206.

²² Salih, M.A.M. (2004). *Islamism and its enemies in the Horn of Africa*.(Editor: Alexander De Waal). Bloomington, United States: Indian university press.p.148.

²³ Iqbal, K. (n. d). *Zakat ka Masail (Issues related Zakat)*. Lahore, Pakistan: Hadith Publications.p.70.

e. Give *Zakāt* to Captives (في الرقاب)

Zakāt fund can be given to slaves. According to Maududi, releasing of slaves has two ways. Firstly, gave money to those who have in contract with their lords and if they paid certain amount of money, they will be released from slavery. Second process includes government that pays amount of *zakāt* to their masters. There is agreement among scholars of Islamic law about the first way of helping; however, there is a disagreement about the second one.²⁴

f. Give *Zakāt* to Debtors (الغارمين)

The amount of *zakāt* can be given to those who are in state of debt. Some of the jurists stated that those debtors are not eligible for receiving money from *zakāt* who spent their wealth in prohibited acts and support can be provided only when they apologize from this act.²⁵

g. Give in the Way of Allāh (في سبيل الله)

In specific terms, it is used for those people who are in battlefield (*Jihad*) and they fought against disbelievers. So, *zakāt* fund is given to them for supporting their families.²⁶

h. Give *Zakāt* to Way Farer (ابن السبيل)

Zakāt fund can also be given to those who are alone in distant land and had no support of his family. He cannot pay his expenditures of travelling. Refugees are also under this category as they left their homes or country due to violence in his country (*dar-ul harb*) and move to better Islamic land.²⁷

1.3 *Zakāt ul-Fitr* as a Mode of Charity

The word *fitr* is used in the same meaning as *iftar* which means breaking the fast. So, *zakāt ul-fitr* means paying *zakat* or *sadqāh* after breaking fast at the end of Ramadan.²⁸ This is another slighter kind of obligatory mode of philanthropy²⁹ It has two purposes; to get purification from invasive deeds which one have done during fast³⁰ and other is to provide help to those needy and poor people who have not enough money for celebrating Eid.³¹ As mentioned in this *hadith* of Prophet Muhammad ﷺ, 'Narrated Ibn 'Umar Allah's Messenger made it the payment of one *Sā'* of dates or one *ā'* of barley as Zakat-Fur on every Muslim slave or free, male or female, young or old; and he ordered that it be paid before the people went out to offer 'Eid.'³² *Zakāt ul-fitr* amount should be equal to one 'sa' which refers to four dual handed wheat and rice. The amount of *zakāt ul fitr* calculated on the evidence of *hadith* of Ibn

²⁴ Al-Mauddudi, A. (1997). *Tafheem ul Quran*. Vol:2. Lahore, Pakistan: Service book club.p.207.

²⁵ Ibid

²⁶ Ibid

²⁷ Iqbal, K. (n. d). *Zakat ka Masail (Issues related Zakat)*. Lahore, Pakistan: Hadith Publications.p.71.

²⁸ Al-Qardawi, Y. (n.d). *Fiqh al-Zakah*. Vol:1.Jeddah, Saudi Arabia. Scientific Publishing center. p.123.

²⁹ Nakhoda, S. (2013). *Zakat Q & A handbook*. Dubai, United Arab Emirates: Ethical institute of Islamic finance.p.27.

³⁰ Sabiq, S.S. (1940). *Fiqh ul Sunnah*.Vol,3. p.87.

³¹ Salahuddin.Y.(2001). *Zakat, Ushar or Sadqat: Faraiz, Ihkam and Masail*. Lahore, Pakistan: Darrussalam.Publishers.p.119.

³² Khan, M.M. (1997). *The Translation of the meaning of Sahih al-Bukhari, Arabic-English Traslation*. Jeddah, Saudia Arabia: Darussalam publishers.p.339

Umar, ‘Narrates Ibn `Umar: Allah’s Messenger (ﷺ) made it incumbent on all the slave or free Muslims, male or female, to pay one Sa’ of dates or barley as Zakat-ul-Fitr.’³³ This charity can be paid in the form of cash, food or any other item. Three Sunni school of thoughts did not permit to pay *zakāt tul fitr* in the form of cash and permits of food only. However, Imam Abū Hanīfah رحمه الله عليه allowed to pay cash equals to one sa of food.³⁴

Zakāt-ul-fitr should be paid by following certain conditions; the giver of *zakāt* should be Muslim, slave, free old and young as mentioned in the narration narrated by Ibn Umar. It is under the category of *sadqāh-ul-wajibat* and is obligatory to pay in prescribed timings specified by *Sharī‘ah*. Without a valid cause if someone missed it, he did a sin and must regret for his act.³⁵ It is obligatory on every member of the family whether they fast during Ramadan or not. The elder member of the family pays it on which he spent his wealth. Non-Muslims are not eligible for *zakāt ul-fitr*.³⁶

1.4 Charity for Expiation of Sins (كفارة)

The word *kaffārah* came from the Arabic word *kafar* which means covering.³⁷ According to Holy Qur’ān, *kaffārah* is an act of worship which is performed for Allāh ﷻ. It is practiced for compensation or expiation of sins and technically *kaffārah* refers to an act of philanthropy as it is paid for compensations of sins.³⁸ It is practiced in different situations as mentioned in Qur’ān:

أَيَّامًا مَّعْدُودَاتٍ ۚ فَمَنْ كَانَ مِنْكُمْ مَّرِيضًا أَوْ عَلَىٰ سَفَرٍ فَعِدَّةٌ مِّنْ أَيَّامٍ أُخَرَ ۗ وَعَلَىٰ الَّذِينَ يُطِيقُونَهُ فِدْيَةٌ طَعَامًا
مِّسْكِينٍ ۗ فَمَنْ تَطَوَّعَ خَيْرًا فَهُوَ خَيْرٌ لَهُ ۗ وَأَنْ تَصُومُوا خَيْرٌ لَّكُمْ ۖ إِن كُنْتُمْ تَعْلَمُونَ³⁹

“(Fasting) for a fixed number of days; but if any of you is ill, or on a journey, the prescribed number (Should be made up) from days later. For those who can do it (With hardship), is a ransom, the feeding of one that is indigent. But he that will give more, of his own free will, - it is better for him. And it is better for you that ye fast, if ye only knew.”⁴⁰

When someone mistakenly kills a person then he will free a slave and fast continuously for two months and provide meal for sixty people.⁴¹ *Kaffārah* is also liable on those who break the obligatory fast during the month of Ramadan without any legal cause. Such people will pay

³³ Khan, M.M. (1997). *Sahih al-bukhari, Arabic- English traslation*.vol,2. Riyadh, Saudi Arabia: Darussalam Publishers.p.339.

³⁴ Keller, N.H.M. (1997). *The Reliance of the travellers*. Beltsville, Maryland, USA: Amana Publications.p.263.

³⁵ Al-Munajjad, M.S. (2009). *Zakat ul-fitr*. Retrived 17th September ,2020, from Ijtihadnet.com/mp-content/uploader/zakat-Al-fitr.Pdf.p.6.

³⁶ Nakhooda, S. (2013). *Zakat Q & A handbook*. Dubai, United Arab Emirates: Ethical institute of Islamic finance.p.28.

³⁷ Ibn Manzor, A. (1999). *Lisan al-Arab*. Kaherah, Egypt: Dar al-Maarifa.p .148.

³⁸ Busaq, M.A. (2005). *Perspectives on Modern Criminal policy & Islamic Sharia*. Riyadh, Saudi Arabia: King Fahd National library cataloging in Publications.p.166.

³⁹ Al-Quran, Surah al-Baqrah:184.

⁴⁰ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.9.

⁴¹ Brockopp, J.E. (2003). *Islamic Ethics of life. Abortion, War and Euthanasia*.Columbias, South Carolina: university of South Carolina press.p.28.

kaffārah by releasing a slave, fast for two months and provide food to hungry.⁴² *Kaffārah* is also given when someone broke his oath by feeding ten needy people with two times meals each or provides dry food stuffs. Apart from this, he can also provide clothes to ten destitute or free a slave as an alternative. If someone cannot afford this, he can fast for three days. According to Hanafī school of thought, expiation must be given.⁴³

1.5 Sacrifice (هدي) as a Practice of Philanthropy

Sacrifice is referred as *udhiyyah* in Islamic *Sharī‘ah* and is the scarification of an animal in the way of Allāh ﷻ on the day of Eid-ul Adha as mentioned in Qur’ān:

فَصَلِّ لِرَبِّكَ وَأَنْحِرْ⁴⁴

“Therefore, to thy Lord turn in Prayer and Sacrifice.”⁴⁵

Hadi is a specific personal *infaq* which means to become closer to Allāh ﷻ.⁴⁶ It is mandatory on all those Muslims who can purchase a goat or another *hālāl* animal and slaughter it in way of Allāh. This obligatory scarification of animal can be performed from 9th-13th Zil-Hajj.⁴⁷ The meat of sacrifice can be distributed in family and needy people. The meat is divided in three portions; to relatives as a gift (*hadiya*), to needy people of community and for family. The basic aim of obligatory sacrifice is submission to Allāh ﷻ.⁴⁸

1.6 Voluntarily Mode of Philanthropy (صدقة نافلة)

The word *sadqāh* came from the Arabic word ‘*sidq*’ which literally means ‘uprightness’ or ‘truth’.⁴⁹ According to Islamic *Sharī‘ah*, it means spending voluntarily without looking for reward in turn. According to Qur’ān, *sadqāh* refers to voluntarily spending according to the will of giver.⁵⁰ Voluntarily giving is not owned by any one and is mandatory practice of philanthropy as Allāh ﷻ says:

الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ⁵¹

“Who establish regular prayers and spend (freely) out of the gifts We have given them for sustenance”.⁵²

⁴² Al-Tusi, M.I. (2008). *Concise Description of Islamic law and legal opinion*. Willesden, London: ICAS press.p.177.

⁴³ Musa, O., Abdul Azeez, S.B. (2014). *Oath and its implications from Islamic perspective*. Allawah Journal of Arabic and Islamic studies,4(1),191-202. p.197.

⁴⁴ Al-Quran, Surah al-Kauthar:2.

⁴⁵ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.230.

⁴⁶ Ambros, A.A., Prochazka, S. (2004). *A concise Dictionary of Koranic Arabic*.Wisesbaden, Peicherl verlag.p.2.

⁴⁷ Usmani, M.T. (n. d). *Falsafah Hajj or Qurbani*.Lahore, Pakistan: Baitul ul-Uloom Publishers.p.11.

⁴⁸ Al-Sakhrawi, A. (n. d). *Qurbani ka Fadāil o Masail*. Karachi, Pakistan: Urdu Islamic website.p.53.

⁴⁹ Said, A.A. (2006). *Contemporary Islam Dynamic, not static*. England, Uk: Routledge Publishers.p.145.

⁵⁰ Ben Said, B.,Grine, F., Mohd Nor.M.,& Mohd Yūsuf,M.(2013). Middle-East Journal of Scientific Research 13 (2): 171-182.doi: 10.5829/idosi.mejsr.2013.13.2.1791.p.171-172.

⁵¹ Al-Quran, Surah al-Anfal:3.

⁵² Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.57.

In Holy Qur’ān, there is great reward for those who spend in the way of Allāh ﷻ and is acknowledged as *Qard Hassan*. Voluntarily spending of money is not specific to one kind. It is clearly mentioned in the Qur’ān that piousness is not determined by only performing prayers but it is related to everything which he has in his life. The Arabic word *al-Tastiq* came from *sidq* which denotes believing on Allāh ﷻ and *sadqāh* determines truth. Righteousness (*sidq*) means confessing belief of Allāh ﷻ and performing obligatory prayers and spending money out of possessions as mentioned in Qur’ān:⁵³

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا ۗ وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ ۗ أُولَٰئِكَ الَّذِينَ صَدَقُوا ۗ وَأُولَٰئِكَ هُمُ الْمُتَّقُونَ⁵⁴

“It is not righteousness that ye turn your faces Towards east or West; but it is righteousness to believe in God and the Last Day, and the Angels, and the Book, and the Messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for the needy, for the wayfarer, for those who ask, and for the ransom of slaves; to be steadfast in prayer, and practice regular charity; to fulfill the contracts which ye have made; and to be firm and patient, in pain (or suffering) and adversity, and throughout all periods of panic. Such are the people of truth, the God-fearing.”⁵⁵

Allāh ﷻ warns Muslims that they can never achieve righteousness unless they spend wealth on His creature.⁵⁶ The various modes of voluntarily charities according to Islām are:

1.6.1 Endowment (وقف) as a Mode of Philanthropy

Islām encourages Muslims to help the needy and destitute people of the community. The privileged people of *ummah* donate their property to provide assistance to the community. This mode of philanthropy refers as endowment (*Waqf* or Hubs) which means sustained mode of philanthropy in the way of Allāh ﷻ.⁵⁷ The Arabic word *waqf* literally means ‘to stop’, ‘detention’ or ‘prohibition’. It is singular of *awqāf* and refers to the donation of certain property, asset or money for providing assistance.⁵⁸ Furthermore, Gaudiosi defined the meaning of *waqf* which is under the ownership of any person and he gifted it in present time for some philanthropic determination.⁵⁹ In a broader meaning, *waqf* is a contributed asset given by asset holder and basic aim is to provide welfare. The person can denote property either verbally or

⁵³ Iqbal, M.J. (2016). *Reviewing the philosophy of infaq propounded by Quran and Sunnah for making it more society friendly*. Journal of Humanities and social science,21(11), 41-47.doi: 10.9790/0837-2111094147. p.44

⁵⁴ Al-Quran, Surah al-Baqarah:177.

⁵⁵ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.9.

⁵⁶ Ibid

⁵⁷Sani, A. (2016, March). *Islamic Endowments waqf: Hope of the Muslim World*. Katsina, Nigeria: Umaru Musa Yara Dua university press.p.4.

⁵⁸ Kahf, M. (2007). *Financing the development of waqf property*. Singapore, International waqf conference. The Fullerton Hotel, Singapore.p.2-4.

⁵⁹ Gaudiosi, M.M. (1988). *The influence of the Islamic law of waqf on the Development of the Trust in England: The case of Merton college*. University of Pennsylvania Law Review, (136),1231-1261. p.1234.

written.⁶⁰ Majority of the Islamic scholars have a unanimous opinion on legal donation and these conditions are similar of sale agreement. The donor of the *waqf* clearly describes the nature of the property whether it is moveable or immovable, trustee and declaration. The representative of property should be selected by the benefactor (*waqif*). The Islamic scholars are agreed upon that donated property should be in the form of written document.⁶¹ Perpetuity is one of the significant conditions for donating any asset. It means static nature of *waqf* assets or ‘possessions left in eternity’. Perpetuity nature of assets provides benefit to both benefactor and beneficiaries. A perpetual charitable donation does not provide reward to *waqif* but also offers continuous profit to the receivers as well.⁶² The second condition of *waqf* is irrevocability which means it will never be taken back. In other words, the benefactor once declared a property for public use then he can never name it for private use.⁶³ The last conditions for *waqf* are non-transferable, entitled for sale or inherit.⁶⁴

1.6.2 Benevolent Loan (قرض حسنة) as an Act of Kindness

The Arabic word ‘*Qard*’ means ‘loan’ and ‘*Hassan*’ means beautiful and *Qard Hassan* means ‘cut off’.⁶⁵ Benevolent loan refers to giving of money to needy persons and this kind of loan is received without any interest.⁶⁶ *Qard Hassan* is a mode of philanthropy as it is used to provide financial support free of interest.⁶⁷ In Qur’ānic verse, Allāh ﷻ appreciates those who spend their money in the way of Allāh⁶⁸.

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً ۖ وَاللَّهُ يَقْبِضُ وَيَبْسُطُ وَإِلَيْهِ تُرْجَعُونَ⁶⁹

“Who is he that will loan to God a beautiful loan, which God will double unto his credit and multiply many times? It is God that giveth (you) Want or plenty, and to Him shall be your return.”⁷⁰

This verse states that whenever a person gives wealth to another as a *Qard Hassan* on the principle that the same amount will be return in reward.⁷¹ *Qard Hassan* provides benefit to

⁶⁰ McChesney, R. (1991). *Waqf in Central Asia: Four Hundred Years in the History of a Muslim Shrine, 1480-1889*. Princeton, New Jersey: Princeton University Press. doi: 10.2307/j.ctt7zvww1. p.10.

⁶¹ Elkhatib, M. (2016). *Waqf, its Rules and Applications in Islamic Finance*. Kuala Lumpur, Malaysia: international center for Education in Islamic Finance.p.6.

⁶² Laldin, M. A., Mahmud, M. W. & Fuad, S. M. (2006). *Objective of Shariah in the implementation of waqf. National Waqf Convention*. Kuala Lumpur, Malaysia: Department of Waqf, Zakat and Haji of Prime Minister Department.p.9.

⁶³ Gaudiosi, M.M. (1988). *The Influence of the Islamic Law of waqf on the Development of the Trust in England: The case of Merton collage*. University of Pennsylvania Law Review,136,1231-1261, Retrieved September 18th, 2020, from https://scholarship.law.upenn.edu/penn_law_review/vol136/iss4/6.p.1235.

⁶⁴ Ibid

⁶⁵ Al-Kasani, (1996). *Badia-al Sanai fi Tarteeb-al-Sharia*, (1st edition).Vol,7. Beirut, Lebanon: Dar ul-Fikr. p.581.

⁶⁶ Al-Zuhayli, W. (2002). *Al-Fiqh al-Islami wa Adillatuh*.Dar al-Fikr.vol,5. p.3786.

⁶⁷ Askari, H., Iqbal, Z., & Mirakhor, A. (2015). *Introduction to Islamic Economics: Theory and Application*. Hoboken, New Jersey: John Wiley and sons press.p.314.

⁶⁸ Al-Qardawi, Y. (2013). *Fiqh al-Zakah*. Islamic book Trust.p.77.

⁶⁹ Al-Quran, Surah al-Baqarah:245.

⁷⁰ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.13.

⁷¹ Saqib, L., Zafar, M.A., Khan, K.S., Robert, K.W., & Zafar, A.M. (2015). Local agricultural financing and Islamic banks: is Qard al-Hassan a possible Solution. *Journal of Islamic Accounting and Business research*,6(1), 122-147.doi: 10.1108/JIABR-04-2012-0018.p.133.

both giver and receiver.⁷² The practice of *Qard Hassan* is used to eliminate poverty by providing jobs and business opportunities to needy. It is the responsibility of receiver to follow moral duties in returning of amount which relies on the financial condition of the debtor. The creditor can give up his request of giving back if borrower has good intentions. The basic intention of *Qard Hasan* is to create harmony between poor and privileged people as an act of philanthropy.⁷³

1.6.3 Practice of Philanthropy on the Birth of a Baby (عقيقة)

According to Arabic *Lughah*, the word '*Aqīqah*' refers removal of hair of newborn baby from head on the seventh day of his birth. In general, the word *aqīqah* is used for slaughtering animal.⁷⁴ The ritual of *aqīqah* primarily consist of hair shaving from newborn baby's head and slaughtering an animal for the pleasure of Allāh ﷻ. The shaved hairs are weighted with silver and predicted amount is given as *sadqāh*. The slaughtering of an animal shows gratitude to Allāh ﷻ and meat is distributed among family, friends and needy people.⁷⁵ '*Umm Kurz narrated that she asked the Messenger of Allah about the aqiqah. He said: 'For the boy is two sheep, and for the girl is one, it will not harm you if they (i.e., the sheep) are male or female.'*⁷⁶ The practice of slaughtering an animal is also mentioned in the traditions of Prophet ﷺ. It is practiced by parents or custodians of the new born child. The basic purpose is to create bonding by inviting relatives on the celebration of newborn child.⁷⁷

1.6.4 Continuous Charity (صدقة جارية)

Sadqāh jāriyah refers to that kind of philanthropy which provides benefit to both donor and receivers even after the death of donor. The donor received reward from Allāh ﷻ even after his death until it provides benefit to receivers. The continuous endowments have constant rewards as mentioned in the *hādith* of Prophet ﷺ, '*When a man dies, all his good deeds come to an end, except three, ongoing charity, beneficial knowledge, or a righteous son who will pray for him.*⁷⁸

It provides benefit to deserving needy people who can modify their way of life by getting assistance from these assets. It is not only practice of worship but an act of philanthropy practiced for providing support. *Sadqāh jāriyah* also deals with daily basis donations to needy, to teach or supplies water, build canals, *māsājids* and *madrassas*. The purpose of *sadqāh* is to

⁷² Ibid

⁷³ Iqbal, Z., Shafiq, B. (2015). *Islamic finance and the role of Qard al-Hassan (Benevolent Loans) in enhancing inclusion: A Case of Kuwait*. ACRN Oxford Journal of Finance and Risk perspectives Special issue of social and Sustainable Finance, 4(4), 23-40. p.26.

⁷⁴ Khan, M.Y. (n. d). *Aqiqah ka Ihkam O Masail*. Lahore, Pakistan: Bait ul-Uloom Press. p.8.

⁷⁵ Saif ul-Islam, y. (2015). *Fundamental Human Rights towards Childhood, Islamic Guidelines are Unique to protect the Child*. Journal of Asia Pacific Studies, 4(2), 177-20. p.184.

⁷⁶ Ali Zai, A.Z. (2007). *English Translation of Jamia Tirmidi*. vol.3. Riyadh Saudi Arabia: Darussalam Publishers. p.293.

⁷⁷ Saif ul-Islam, y. (2015). *Fundamental Human Rights towards Childhood, Islamic Guidelines are Unique to protect the Child*. Journal of Asia Pacific Studies, 4(2), 177-20. p.198.

⁷⁸ Al-Khattab, N. (2007). *English Translation of Sahih Muslim*. (1st Edition). vol.4. Riyadh, Saudi Arabia. Darussalam. p.371.

provide help to others and get closer to Allāh ﷻ. The amount of *sadqāh jāriyah* is not specified by *Sharī‘ah* as it is according to the capacity of donor.⁷⁹

1.6.5 Will for Charity (وصية)

The distribution of wealth among community is one of the basic principles of Islamic economics. The purpose is to guarantee smooth allocation of property to heirs.⁸⁰ Linguistically, it comes from the Arabic root word *waṣā* which means ‘to instruct’ or ‘to command’.⁸¹ Technically, *wasiyah* means to contribute anything after the death of donor.⁸² Imam Shāfi‘ī elaborates the concept of *wasiyah* as permitting ownership of wealth to anyone else after death. In other words, *wasiyah* is defined as, ‘*It is a set of commands instruct by somebody to specific person whom he supposes to survive him.*’⁸³

The practice of philanthropy by using will provides an opportunity of help to deprived member of the community. In fact, giving a gift in the testimony of will for a philanthropic act not only provides assistance to the beneficiaries but is also a continuous reward for testator. In the Holy Qur’ān, it is clearly mentioned that heirs can take their share after paying certain deductions like payment of *zakāt*, expenses of funeral, due payments (*Qard*) and other liabilities such as will for charity (*wasiyah*).

كُتِبَ عَلَيْكُمْ إِذَا حَضَرَ أَحَدَكُمُ الْمَوْتُ إِنْ تَرَكَ خَيْرًا الْوَصِيَّةَ لِلْوَالِدَيْنِ وَالْأَقْرَبِينَ بِالْمَعْرُوفِ ۗ حَقًّا عَلَى الْمُتَّقِينَ⁸⁴

*“It is prescribed, when death approaches any of you, if he leaves any goods that he makes a bequest to parents and next of kin, according to reasonable usage; this is due from the God-fearing.”*⁸⁵

Abdur-Rehman Doi opines about this verse that it was revealed before inheritance and donation of charity.⁸⁶ Abdullah Yūsuf Ali stated that it is best for a dying human to mention will about his parents and relatives particularly as an act of benevolence and reverence. It is necessary to keep in view that practice of *wasiyah* should not be prejudiced to any heir.⁸⁷

In the traditions of Prophet ﷺ, one is authorized to make a testimony of one third from his wealth as a will (*wasiyah*) that the authorized heirs cannot be neglected or face any type of jeopardized situation.⁸⁸ It is narrated, ‘*Abd Allah Ibn ‘Umar reported the Messenger of Allah,*

⁷⁹ The Reward of giving Sadqah. (2015). Karachi, Pakistan: Maktabah-tul-Madinah Publishers.p.9.

⁸⁰ Jamalurus, H.L., Mokhtar, S.F., Rahim, H.A. (2019). The Awareness of Wasayah (will writing) practice among Muslims. Islamic Development Management. Springer, Singapore. https://doi.org/10.1007/978-981-13-7584-2_11.p.152.

⁸¹ Lane, E.W. (1893). *Arabic-English Lexicon*. Book,1. Part 8. London, United Kingdom: William and Norgate press.p.2944.

⁸² Al-Shawkani, A.M. (2010). *Nayl Awtar, Sharh Muntaqial-Akharmin Ahadith Sayyad alAkhyar*.vol,5. Beroot, Lebanon: Dar al-Fikr.p.142.

⁸³ Al-Shafai, H.M. (2008). *Al-Umm*.vol,5. Cairo, Egypt: Dar al-Hafith.p.5.

⁸⁴ Al-Quran, Surah al-Baqrah:180.

⁸⁵ Ali, A.Y. (n. d). *The meaning of the holy Qurān*. Islamic computing center.London.p.9.

⁸⁶ Al-Doi, A. (1984). *Shariah: The Islamic Law*. London, Uk: Ta-Ha Publishers.p.328.

⁸⁷ Ali, A.Y. (1999). *The Quran: Translation and commentary*. England, Ipci: Islamic vision Publishers.p.75.

⁸⁸ Al-Maududi, S.A., (1997). *Tafheem ul-Quran*. Lahore, Pakistan: Service book club.vol,1. p.240.

ﷺ said: “It is not right for a Muslim who has property regarding which he must make a will that he should sleep for two nights save that his will should be written down with him.”⁸⁹

Wasiyah is an important practice of philanthropy in Islām as it is from one of the directives of Allāh ﷻ (*Awāmīr Allāh*). These are practiced as an act of worship (*ibādāt*) or right of Allāh ﷻ. Fulfilling human rights is obligatory on Muslims for seeking pleasure of Allāh ﷻ. Will is mandatory on every sensible person who has assets left behind. Islamic will deals with belongings of others as an act of philanthropy for creating harmony by giving obligatory charity (*zakāt*) after Ramadan.⁹⁰ The importance of will is that it creates bonding as mentioned in *hadith*, ‘Allah granted you a third of your wealth at the time of your demise to increase your good deeds...’⁹¹ The tester cannot donate more than 1/3 from his total net worth. However, there is a legal consent of all heirs that he will not bequest more than one third.⁹² ‘Narrated Sa‘ad bin Abi Waqas: I said, “O Allah’s Messenger, I have property and none heirs from me but only one daughter of mine. Shall I give two-thirds of my property as Sadaqah?” He replied, “No.” I said, “Shall I give half of it as Sadaqah?” He replied, “No.” I said, “Shall I give a third of it as Sadaqah?” He replied, “You may give a third as Sadaqah, which is still a lot. To leave your heirs rich is better than to leave those poor and begging from people...’⁹³

1.6.6 Providing Gift as a Mode of Philanthropy (هبة)

Giving gift (*hibāh*) to any one is also considered as one of the modes of philanthropy. The Prophet ﷺ and companions always practice *hibāh* by offering and accepting gifts. Prophet ﷺ stated that sharing gifts is a way of creating bond with each other.⁹⁴ Philanthropy usually refers spending wealth voluntarily.

According to Islamic thought, it has been analyzed that Islām introduced various types such as obligatory and mandatory. Both kinds of Islamic charities involve *zakāt*, *waqf*, *kaffārah*, *nadhr*, *hibāh* and *sadqāh jāriyah*. Philanthropic objective is circulation of wealth to provide help and assistance to poor members of the society. Furthermore, the activities of Islamic philanthropy are practiced for the purpose of making love, kindness, benevolence and creating a strong bonding. So, philanthropy in Islām is a significant way to get closer to Allāh ﷻ and to help humanity financially. Obligatory charitable giving (*zakāt*) is mentioned in the holy Qur’ān along with other acts of worship such as prayer, pilgrimage, fasting etc. Along with the obligatory nature of *zakāt*, heads of *zakāt* and on whom *zakāt* is obligatory are also prescribed in detail.

⁸⁹Al-Asqalani, I. (1993). *Bulugh al-Marām min Adillat al-Ahkam*. Riyadh, Saudi Arabia: Darussalam publishers.p.285.

⁹⁰Salisu, T.M. (2016). *Will-Making (Wasiyah) in Islam: Juristic exposition*. Shariah Journal,24(1),157-180. p.175.

⁹¹ Al-Shawkani, M.A. (n. d). *Nayl Awtar: Sharh Muntaqi al-Akhbar*.vol.6. hadith num.2515.

⁹² Hussain, A. (n. d). *Islamic law of wills*. Retrieved October 14th, 2020, from <https://sunnahonline.com/library/fiqh-and-sunnah/778-the-islamic-laws-of-wills>.

⁹³ Khalil, M.S. (2001). *Mishkaat ul-Masabih*.vol,5. Lahore, Pakistan: Maktabah Qudossiyah publishers.p.659.

⁹⁴ Al-Fawzan, S. (n.d). A summary of Islamic Jurisprudence. vol,2. Retrived from <https://islamfuture.files.wordpress.com>. p.213.