

# The concept of charity in Islam

BS Foad, MD

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# Concepts discussed

- 1-Zakat (Obligatory charity) is an order from God to those able to give charity and must be fulfilled.**
- 2-Charity corrects social injustice**
- 3-Charity improves our character and behavior**
- 4-Charity improves the economy**
- 5-Charity is not just giving money: it involves our effort, guidance, help & kind words**

# Sadaqa (charity) and Zakat (obligatory charity)

**Sadaqa** comes from **Sidq** (truthfulness) and is part of **righteousness**. Therefore people of faith give Sadaqa because giving implies being truthful to Allah and being righteous, and understanding our accountability to Allah

**Zakat** comes from Zaka which implies **purity and increase**, so when we give in Zakat we are purifying our souls and we are increasing in piety and faith.

# Zakat ( obligatory charity ) is a requirement on Muslims

- Zakat is the third **corner stone** of Islam after prayer & creed
- It is **obligatory** on Muslims whose income or wealth reaches a certain level
- Both the **Qur'an & Sunnah** (tradition of Prophet Muhammad) explain that it is a requirement, and is not left to our generosity or good nature
- If we do not give Zakat then we are subject to God's displeasure & His punishment

# Zakat is a corner stone of Islam

## The Qur'an

**“Establish regular prayer and give Zakat (obligatory charity) and obey the messenger that you may receive mercy” An-Nur (The Light) 24: 56**

**“Of their money take a charity that you may purify them and sanctify them by it, and pray for them for indeed your prayer is a source of comfort for them and Allah is all-hearing, all-knowing”**

At-Tawba (Repentance) 9: 103

**Prophet Muhammad** (PBUH) said:

**(Islam is built on five pillars: To bear witness that there is no god but Allah and that Muhammad (PBUH) is His messenger; and to establish regular prayer; and to give Zakat; and to fast Ramadan; and to perform Hajj (Pilgrimage) Bokhari & Muslim**

Jareer Bin Abdullah said:

**(I gave my pledge to the prophet (PBUH) to establish regular prayers, and to give Zakat, and to give advice (sound and sincere) to every Muslim) Bokhari**

# Zakat and charity is part of faith

**“ Woe to those who join gods with Allah, those who do not give Zakat, and who deny the Hereafter “**

Fusselat 41: 6 & 7

**“ Do you see the one who denies the Judgment to come, such is the one who repulses the orphan, and encourages not the feeding of the indigent “**

Al-Ma'un 107 : 1-3

# The rationale of Zakat (obligatory charity)

- 1- To help the poor & needy and correct social injustice**
- 2- To re-circulate the wealth of the community, create jobs and stimulate the economy**
- 3-To help support institutions that provide valuable service to the community**
- 4-To liberate our souls of greed**
- 5-To avoid jealousy and hatred between rich and poor**
- 6-To please God and get His reward**

# The eight categories for whom Sadaqa (Charity) is allowed

“Charity are for the **poor** and the **needy**, and those **employed** to administer the funds; and for those whose hearts has been **reconciled** (to truth); for those **in bondage**; and those **in debt**; in the **cause of Allah**; and for the **wayfarer**. Thus is it ordained by Allah, for Allah is full of knowledge and wisdom”

**At-Tawba (Repentance) 9: 60**



# Charity is given to the poor

When the **prophet** ( PBUH ) sent Mo'adh to Yemen he told him ( .. **And inform them that Allah has ordained a charity in their money, to be taken from the rich among them to be returned to the poor among them )**

Bokhari, Muslim, Abou Dawood, Termedhi, Nesa'ee

# Charity for the needy

the **Prophet** ( PBUH ) said:

**(The needy is not the person who leaves if you give him something to eat, but the needy is the person who has no money but feels shy and does not ask for help) Ahmad, Bokhari & Muslim**

Similar Haddeth **(But the needy is the person who does not find a rich person who makes him self-sufficient, and who does not know his needs so he does not give him)**

Bokhari, Muslim & Ahmad

# Those in bondage

## Islam encouraged the freeing of slaves

The Qur'an mentions several places where the freeing of a slave is atonement of sin:

- Accidentally killing a believer (An-nesa'a 4: 92)
- Atonement of oath (Al-Maeda 5: 89)
- Az-Zehar (Al-Mujadela 58: 3)
- Atonement for intercourse in Ramadan

The Qur'an also encourages masters to give slaves their freedom (An-Nur 24: 33)

# Those in debt

Islam **discouraged being in debt** except for a good reason

Islam **encouraged Muslims to forgive the debt:**

**“If the debtor is in a difficulty, grant him time till it is easy for him to repay; but if you remit it by way of charity that is best for you if you only knew”**

Al-Baqara 2: 280

Those in debt are two categories:

- Those in debt for personal reasons
- Other people go into debt to help their community

Both **can be given of Zakat money**

The **debt of dead people** can be paid from Zakat

# In the way of Allah

**Old scholars limited this to Jihad and Hajj**

**Recent scholars** said it implies any activity that benefits the Muslim community and is intended to gain Allah's pleasure. **If Muslims live as a minority among non-Muslims and they need a school or a mosque or Islamic center to practice their Islam and to teach their children then this can be considered in the way of Allah**, in contrast to Muslims living in a Muslim country where these schools and mosques are the responsibility of the government

**Jihad is not only fighting, but involves striving to control our vain desires, spending money or talking or writing to counter those who are fighting Muslims or distorting the message of Islam.** The Prophet (PBUH) said: (Strive against the Mushrekeen (who worship idols) with your possessions, and with yourselves and your tongues) Ahmad & Abou Dawood

# How much is Zakat?

It is **2.5 %** of the income if it reaches a certain amount, and after debt is paid and what is essential for living

The Qur'an states: **"They ask you how much they are to spend, say: "What is beyond your needs"**

Al-Baqara (The Cow) 2: 219.

# Can taxes exempt one from paying Zakat?

Taxes do not exempt from paying Zakat because:

- Zakat is an **obligation from Allah**, whereas Taxes are obligated by the state
- Zakat is done **to get close to Allah, obey His orders** and gain His pleasure
- Zakat differs from Taxes in its **goals, its %, and how it is spent**

# Grave suffering for those who do not give Zakat

**“ There are those who hoard gold and silver, and spend it not in the cause of Allah, to them announce a most grievous chastisement. On the day when it will be heated in the fire of Hell, and with it will be branded their foreheads, their flanks and their backs” this is the treasure that you hoarded for yourselves, taste then what you hoarded “**

At-Tawba 9 : 35



# Charity in Islam: concepts discussed

**1-Why do we give in charity? The rationale of charity**

**2-The rewards of charity**

**3-Give charity early rather than late**

**4-Charity is more than just giving money!**

**5-Ethics in giving charity**

**6-Those who do not give charity are punished**

# WHY SHOULD WE GIVE IN CHARITY ?

- We are **entrusted** with the money that Allah blessed us with, and we are **accountable** regarding how we spend it, and whether we help the poor & needy and support important projects or keep it to ourselves or waste it
- Charity **purifies our hearts from greed**
- We **earn Allah's reward** and whatever we spend in charity is **replaced** by Allah
- Charity **atones for our sins**
- Our **good deeds are multiplied** by Allah
- The money is **not hoarded**, but **circulated and creates jobs** and the benefits the community

# We are accountable how we earn our money and how we spend it

**Prophet Muhammad** (PBUH) said: **(Every person when he dies will be asked to account for four things:**

**1-His whole life: what did he do?**

**2-And his youth: did he use it well or abuse it?**

**3-And his money: how did he earn it, and how did he spend it**

**4-And his knowledge: did he keep it to himself or spread useful knowledge?**

**Narrated by Termidhi**

# We use God's money during our life on earth, Allah is the real owner

**“How is it with you that you spend not in the cause of Allah? For to Allah belongs the heritage of the heavens and the earth. Not equal among you are those who spent and fought before the victory. These are higher in rank than those who spent and fought afterwards. But to all Allah has promised a goodly reward, and Allah is well acquainted with all that you do”** Al-Hadeed (The Iron) 57: 10

**Prophet Muhammad** (PBUH) said: **(Who among you the money that he leaves for his heirs is more beloved to him than his money)?** They said: **Our money is more beloved to us.** He said: **(Your money is what you send forward, and your heir's money is what you keep and not spend)**

Bokhari, Ahmad & Nesa'ee

We can use “our” money in our lifetime, we cannot take it with us; what we take is our deeds

**Prophet Muhammad** (PBUH) said: (Three things follow a person to his grave: his family, his deeds and his money; two return back and only one thing remain with him; his family and money return back and his deeds remain)

Ahmad, Bokhari, Termedhi & Nesa’ee.

**Prophet Muhammad** (PBUH) said: (When man dies his deeds cease except for three things: A charity that continues to help; or knowledge that benefits others; or a righteous son or daughter that pray to Allah on his behalf), , Ahmad, Muslim, Abou Dawood, Termedhi & Nesa’ee

# The rewards of giving charity

1-**Forgiveness** of sin

2-**Protection from Hell** Fire and **entering paradise**

3-Our souls are **purified of greed**

4-**God accepts our charity and multiplies** our good deeds

5-We are **protected by Allah** on the Day of Judgment

6-The **Angels pray** on behalf those who give in charity

7-**Our money never decreases** when give in charity, on the contrary it increases

# Our sins are forgiven when we give in charity

**“If you loan to God a beautiful loan He doubles it to your credit, and forgive you your sins, for God appreciates service and is forbearing”**

**At-Taghabun (Mutual loss & gain) 64: 17**

**Prophet Muhammad (PBUH) said:**

**(Charity wipes out the sin, as water extinguishes the fire)Termidhi**

**(The tests and trials that a person is subjected to in his family, money and neighbor (and the sins that he commits) are atoned for by prayer, charity, fasting and good deeds) Bokhari**

# Charity allows us to enter paradise

**Prophet Muhammad** (PBUH) was asked by Moa'dh: O messenger of Allah tell me a deed that allows me to enter paradise, and keeps me away from Hell Fire? He said: (You asked me about something great, but it is easy for the one whom Allah makes it easy for him: **You worship Allah alone with no partners; and establish regular prayers; and give in charity; and fast Ramadan; and perform Hajj (pilgrimage).** Then he said: (Shall I tell you the gates of goodness? **Fasting is protection; and charity wipes out the sin** as water extinguishes the fire; and the **prayer of the person in the middle of the night;** then he recited” **They forsake their beds of sleep calling on their Lord, in fear and hope, and they spend in charity out of what We bestowed on them, for no person knows what delights of the eye are kept hidden for them as a reward for their good deeds”**

As-Sajda (Prostration) 32: 16 & 17. Narrated by Termidhi



# Charity protects us from Hell Fire

Allah's messenger ( PBUH ) said:

**(Protect yourselves from Hell Fire by giving charity, even half a date; if you do not find anything to give, then by a good word)**

Bokhari, Muslim & Baihaqi

# We are protected by Allah on the Day of Judgment when we give charity

Prophet Muhammad (PBUH) said:

**(Seven people will be protected in the shade of Allah, on the Day when there is no shade or protection except His: A just ruler; and a young man raised well worshipping Allah; and a man whose heart is preoccupied with mosques; and two men who love one another for the sake of Allah, they come together and separate because of Allah; and a man who was seduced by a woman of money and beauty, but he said: "I fear Allah"; and a man who gave charity in secret, so that his left hand did not know what his right hand was giving; and a man who remembered Allah, when he was all alone, and his eyes teared) Bokhari**

# God accepts our charity

**“Do they not know that Allah accepts repentance from His servants, and that He takes the charity, and that Allah is the often-returning, most-merciful”**

At-Tawba (Repentance) 9: 104

**“The parable of those who spend their wealth in the cause of Allah is that of a grain of corn: it grows seven ears, and each ear has a hundred grains; Allah gives manifold increase to whom He pleases, and Allah cares for all, and He knows all things”**

Al-Baqara (The Cow) 2: 261

# God accepts our charity and let it grow for us

Prophet Muhammad (PBUH) said:

**(Any person who gives charity, even the measure of one date, from lawful earning, for Allah only accepts what is good, Allah will take the charity with his right hand and grows it for that person, and takes care of it like you take care of your young horse, till it becomes like a mountain)**

Bokhari & Muslim

**“Who is it that will loan to Allah a beautiful loan, which Allah will double to his credit and multiply many times? For Allah gives and restricts the provision, and to Him you shall return”**

Al-Baqara (The Cow) 2: 245

# Our souls are purified of greed

**“Man was created easily frightened, prone to despair when evil touches him; but niggardly when good befalls him. Except for those who pray: who are constant in their prayers, and those in whose wealth is certain right for those denied and those who ask”**

Al-Ma'rej (Ascension) 70: 19-25

**“Out of their possessions take a charity through which you purify them and sanctify them, and pray for them, for your prayers is comfort for them, and God is all-hearing, all-knowing”**

At-Tawba (Repentance) 9: 103

# The Angels pray on behalf those who give in charity

Prophet Muhammad (PBUH) said:

**(Every day in the morning two angels come down: one of them says: “O Allah replace the money of those giving in charity”, and the other angel says: “O Allah ruin and destroy the money of those who refuse to give in charity”)** Bokhari & Muslim

# Our money does not decrease when we give in charity

**“Say: “My Lord enlarges the provision and restricts it to whom He pleases of His servants; Whatever you give in charity He will replace it, for He is the best one to provide”**

Sa’ Ba 34: 39

**“Satan promises you poverty and bids you to shameful conduct, but Allah promises you forgiveness and His bounty, for Allah is ample, all-knowing”**

Al-Baqara (The Cow) 2: 268

# Our money does not decrease when we give in charity

Prophet Muhammad (PBUH) said:

**(Your money never decreases because you gave charity; and a person who forgives others, Allah will increase his dignity; and whoever humbles himself to Allah, Allah will raise him in honor)**

Ahmad, Muslim & Termedhi



# Give charity early rather than late

**“Spend out of what We provided for you before death comes to one of you, then he says: “O my Lord grant me respite for a short while, I will give in charity and be among the righteous”. But Allah will not delay the time of a soul when its time comes, for Allah is well aware of what you do”**

Al-Munafeqoun (The Hypocrites) 63: 10 & 11

# Give charity early rather than late

**Prophet Muhammad** (PBUH) was asked: Which charity is best? He said: **(To give in charity when you are healthy, and unwilling to give; you hope to live ( a good life) and you fear poverty; and not delay (charity) till your soul reaches the throat (about to die) , and you say: “I give this to this person, and this to this person”, for it is already theirs)**

Ibn Majja, Bokhari, Muslim & Nesa'ee

# Charity is more than just giving money

Prophet Muhammad (PBUH) said:

**(Every Muslim should give charity, every day). His companions asked: Suppose he does not have money to give? He said: (Then he works, earns money, become self-sufficient, and gives in charity). They said: Suppose he does not work? He said: (He helps those in dire need of his help). They asked: Suppose he does not do that? He said: (He guides to what is right). They asked: Suppose he does not do that? He said: (Then he does not harm others, and it will be considered a charity for him)**

Bokhari

# Charity is more than just giving money

Prophet Muhammad (PBUH) said:

**(A kind word is charity, and every step that a person takes for prayer is a charity; if you remove obstacles in the road it is a charity) Ahmad**

**(Every Muslim who plants a plant or a tree, and whatever eats of it, whether a bird or a human being or an animal, till it is written for him as a charity) Bokhari, Muslim, Ahmad & Termedhi**

# Charity is more than just giving money

- 1-Our effort to help others in need is a charity
- 2-The guidance we provide and the example we set for others is a charity
- 3-Kind words that help and comfort others is a charity
- 4-Not harming others is a charity

# Ethics in giving charity

- 1-Do not harm the feelings of others
- 2-Give charity in secret
- 3-Start with those related to you and those in need
- 4-Give charity out of lawful earnings
- 5-Give out of what you love most
- 6-Do not belittle or ridicule the effort of others

# Do not harm the feelings of others

**“Kind words and seeking God’s forgiveness is better than charity followed by injury, for Allah is free of want and most forbearing. O you who believe do not cancel your charitable deeds with reminders of your generosity or harming others”**

Al-Baqara (The Cow) 2: 263 & 264

**“ Those who spend their wealth in the cause of Allah, and follow not their gifts with reminders of their generosity or with injury, for them their reward is with their Lord, on them there shall be no fear, nor shall they grieve “ Al-baqara 2 : 262**

# Allah looks not at those who follow their charity with injury

Allah's messenger ( PBUH ) said:

**(Three groups of people Allah will not talk to them on the Day of Judgment, nor will He look at them or purify them, and they will have grave suffering: Those who are arrogant; and those who give charity, but follow that with injury and reminders of their generosity; and those who sell (some goods) and make an oath but are lying)**

Ahmad, Muslim, Abou Dawood, Nesa'ee, Termedhi



# Give charity in secret

## The Qur'an

**“If you disclose your charitable deeds it is ok, but if you conceal them and make sure they reach those who are poor it is better for you, and forgives you your sins, for Allah is well aware of all that you do”**

Al-Baqara (The Cow) 2: 271

**Prophet Muhammad** (PBUH) describing those protected by Allah on the Day of Judgment said: **(And a person who gives charity so that his left hand does not know what his right hand has given)** Bokhari

# Charity should be given to those related to us who are in need

Prophet Muhammad (PBUH) said:

**(Charity given to a needy person is one charity, but charity given to a relative is two charities: charity, and being good and close to your relations) Ahmad**

**(The upper hand (that gives) is better than the lower hand (that receives) and start with those whom you support; the best charity is that given when you are capable of giving; and whoever tries to be self-sufficient, Allah will make him self-sufficient and not dependent on others; and whoever does not beg, Allah will provide for him and make him rich) Bokhari & Muslim**

# Give to your relatives in need; it is their right in your money

**“And give what is due to your kin, and the needy and the wayfarer, but do not spend excessively”**

Al-Isra'a (Night Journey) 17: 26

**“Therefore, give to your kin his due right, as well as to the needy and the wayfarer. This is best for those who seek the countenance of Allah, and such who will succeed”**

Ar-Rum (The Romans) 30: 38

# Give in charity of what you have earned lawfully, and give the best

**“O you who believe spend (in charity) out of what you have earned lawfully and out of what We have produced for you from the earth, and do not give out of that which is bad, while you yourselves will not accept except with closed eyes, and know that Allah is free of want, worthy of praise” Al-Baqara (The Cow) 2: 267**

**“You will not achieve righteousness until you spend out of what you love the most; whatever you spend Allah is well aware of”**

Al-Imran (The Family of Imran) 3: 92

# Do not belittle or ridicule the charity given by others

A Muslim came with a small amount of charity, and the hypocrites said: “Allah has no need for the charity of this person”. Then this Qur’anic verse came down:

**“Those who laugh at, and ridicule the charity given by other believers and by those who cannot give except their sincere effort, Allah will humiliate them and ridicule them and they will have a grievous chastisement”** At-Tawba (Repentance) 9: 79. Narrated by Bokhari & Muslim

# One dollar given in charity may be better than 100,000 dollars

Prophet Muhammad (PBUH) said:

**(One Dirham is better and may surpass 100,000 Dirham) His companions asked: How can this be? He said: (A person has two Dirham, and he gives one Dirham in charity; whereas another person is very rich and gives only 100,000 Dirham)**

the first person gave 50% in charity, much more than what the second person gave

# When we give in charity we are spending money the right way

Allah's messenger ( PBUH ) said:

**(Wishing for yourself is allowed under two circumstances: A man whom Allah granted money, and he is spending it the right way; and a man whom Allah granted knowledge and wisdom, and he is applying it and teaching it to others)**

Bokhari, Muslim & Ibn Majja

# Pay your debt first before you give charity

Bokhari noted this subject under the heading “ No charity unless you are able to give; whoever gives when he is in need or his family is in need or he has a debt to pay, then he should pay his debt before he gives in charity, for he is not allowed to waste other people’s money, for the Prophet ( PBUH ) said: **(Whoever takes people’s money with the intent of wasting it, Allah will waste him)** and the Prophet (PBUH ) prohibited wasting money, therefore he cannot waste other people’s money because he wants to give in charity.

Narrated by Bokhari in the Book of Zakat



# Leave behind a charity that continues to help others

The **Prophet** ( PBUH ) said: **(When man dies all his deeds cease except for three things: a charity that continues to benefit others; or knowledge that is useful; or a righteous son or daughter who prays on his behalf)**

Ahmad, Muslim, Abou Dawood, Termedhi & Nesa'ee

# Allah accepts our charity on behalf a dead relative

Aesha related that a man asked the **Prophet** ( PBUH ) : My mother died suddenly, and did not leave a will; I think if she was able to talk now, she would have given in charity; does she get a reward if I give charity on her behalf? He said: ( Yes ) Muslim, Ahmad & Bokhari

# Give as charity what is most needed

Abi Sa'eed related that the **Prophet** ( PBUH ) said:

**(Any Muslim who clothes a naked Muslim, Allah will clothe him of the greens of heaven; and any Muslim who feeds a hungry Muslim, Allah will feed him of the fruits of heaven; and any Muslim who gives drink to a thirsty Muslim, Allah will give him drink from the nectar of heaven)**

Abou Dawood, Baihaqi, Ahmad & Termedhi

# Can Zakat be given to non-Muslims?

The majority of scholars say no, because of the Prophet's order to Moa'dh (Take charity from their rich to be returned to their poor) meaning Muslims (Bokhari).

**Omar gave of Zakat money to the needy among the people of the book**

Obviously poor and needy Muslims take precedence, but if there is enough Zakat money, and the needs of Muslims are fulfilled and there are needy non-Muslims then they can be given of Zakat money. Also if the goal is to reconcile their hearts to Islam.

# Charity can be given to non-Muslims

Asma'a Bint Abi Bakr said: My mother came to me while still not a Muslim at the time of Quraish after Allah's messenger had the treaty with them; I asked him ( PBUH ): My mother came to me and she needs me, should I get close to her and help her? He ( PBUH ) said : ( Yes, get close to her and help your mother )

Bokhari, Muslim & Abou Dawood

# Can Zakat be given to others living elsewhere?

The principle is that Zakat is to be dispersed in the country and community it was collected in, in order to help the poor & needy in that community, according to the Prophet's order: take Zakat from their rich to be returned to their poor.

Exceptions can occur:

- A person can give his Zakat to a poor relative living in another location
- If there is disaster or emergency that needs to be addressed in another Muslim country
- If there are no needy Muslims in that location, but there is a great need for poor Muslims in another location

# Zakat is obligatory on Muslims

Jareer Bin Abdullah ( may Allah be pleased with him) said:

**(I gave my pledge to the Prophet (PBUH) to establish regular prayers, and to give Zakat and to give advice (sincere and sound) to every Muslim)**

Muslim & Bokhari

Abou Horaira (may Allah be pleased with him) said: After Allah's messenger (PBUH) died and Abou Bakr was in charge some people refused to give Zakat, and he fought them saying: **“By Allah I will fight anyone who acknowledges prayers but refuses to give Zakat, for Zakat is obligatory in our money)**

Bokhari, Muslim, Termedhi, Nesa'ee, Ahmad & Abou Dawood

# Control your tongue

“Then he said: **(Shall I tell you what is the head crown of this affair, and its backbone and its highest degree?)** Moa’dh said: Yes O messenger of Allah. He said: **(The head of this affair is Islam, its backbone is prayer, and its highest degree is Jihad (striving in the cause of Allah).** Then he said: **(Shall I tell you what controls all this? And he took his tongue and said: Control this).** I said: Are we accountable for what we say? He said: **(What else causes people to be thrown on their faces in Hell Fire except what their tongues said?)**

Termedhi, Nesa’ee & Ahmad



# Can Zakat be given to a “Muslim” who is Fasik (sinful committing shameful deeds)?

We should not refer to him as a kafir (rejecting faith) as long as he believes and does not deny the basics of Islam; he may repent and amend his wrong behavior

But a person who eats in Ramadan and does not pray and drinks alcohol in public and sees nothing wrong in that then he is not deserving of Zakat money

A person who declares his Kufr and invites others to his belief is not to be given of Zakat's money

# Zakat is a cornerstone of Islam

**Prophet Muhammad** (PBUH) sent Moadh (may Allah be pleased with him) to Yemen and said:

**(Invite them to bear witness that there is no god but Allah and that I am Allah's messenger; if they accept that then inform them that Allah has ordained on them five prayers during each day and night; if they accept that, then informs them that Allah ordained on them a charity to be taken from the rich among them to be returned to the poor among them. If they obey respect the rest of their wealth and do not wrong anyone, for there is no screen between his prayer and Allah)**

Ahmad, Bokhari, Muslim, Abou Dawood, Termedhi, Nesa'ee & Ibn Majja

# Do not ask others for money

Hakeem bin Hizam said: I asked the Prophet ( PBUH ) and he gave me; then I asked him and he gave me, then he said: **(O Hakeem, this money is pretty and green, whoever takes it with a good heart, Allah will bless it for him; but if a person takes it never satisfied and asking for more, will have no blessing in it, and will become like the one who eats but is never full; the upper hand is better than the lower hand)**

Bokhari, Muslim, Nesa'ee, Termedhi & Baihaqi

# Charity is allowed for those in debt

Anas related that the Prophet ( PBUH ) said:

**(Asking for money to be helped is not allowed except for three persons: A very poor person; and someone in heavy debt; or someone who makes a pledge to pay blood money to save someone from being killed)**

Ahmad, Abou Dawood, Ibn Majja & Termedhi

# Zakat is not allowed for certain categories

1-The rich

2-Those healthy and able to work

3-Those fighting Islam & the Muslims

4-The family of the Prophet (PBUH)

5-The near relatives of the person giving Zakat

5-In the opinion of some scholars Zakat is not for non-Muslims, others feel it can be given to non-Muslims

# The Wayfarer

**Islam encouraged Muslims to travel for several reasons:**

- To earn a living (Al-Muzza-Mil 73: 20)
- To seek knowledge (Al-Ankabut 29: 20)
- Jihad in the way of Allah (At-Tawba 9: 41)
- Hajj (Al-Imran 3: 97)

**The traveler stranded away from home needs help**

# Pay your debt first before you give charity

**Bokhari** noted this subject under the heading “**No charity unless you are able to give;** whoever gives when he is in need or his family is in need or he has a debt to pay, then he should pay his debt before he gives in charity, for he is not allowed to waste other people’s money, for the Prophet (PBUH) said: (Whoever takes people’s money with the intent of wasting it, Allah will waste him); and he also (PBUH) prohibited wasting money, therefore he cannot waste other people’s money because he wants to give in charity

Bokhari in the Book of Zakat

# Those who hoard their money and do not give in charity will be punished

**“Let not those who covetously withhold of the gifts which Allah has given them of His grace think that it is good for them, no it will be the worse for them: soon it will be tied to their necks like a twisted collar, on the Day of Judgment. To Allah belongs the heritage of the heavens and the earth; and Allah is well-acquainted with all that you do”**

Al-Imran (The Family of Imran) 3: 180

**“Those who hoard gold and silver and spend it not in the way of Allah announce unto them a most grievous chastisement. On the day when it will be heated in the fire of Hell, and with it will be branded their foreheads, their flanks and their backs; this is the treasure which you hoarded for yourselves, taste then what you hoarded”**

At-Tawba (Repentance) 9: 34 & 35



# Those who do not give their Zakat will be punished on the Day of Judgment

Prophet Muhammad (PBUH) said:

**(Whomever Allah blessed him with money, but did not give its Zakat, it will appear to him on the Day of Judgment in the form of a male snake with two teeth; it will encircle his neck and hold him by his mouth, and say: “I am your money, I am your treasure”. Then the Prophet (PBUH) recited: “Let not those who hoard their money think that it is better for them, no it is worse for them, soon it will be tied to their necks like a twisted collar, on the Day of Judgment”**

Al-Imran (The Family of Imran) 3: 180

Malik, Bokhari, Muslim & Ahmad

# Charity allows us to enter paradise

Prophet Muhammad (PBUH) said:

**(The people of paradise are three: a person of authority who is just and gives in charity and is guided; and a person who is merciful, tender-hearted to his relatives and to other Muslims; and a person who is chaste and does not ask for help though he has many children)**

Muslim

# If the motivation is noble then the Sadaqa (charity ) is accepted

Abou Horaira related that Allah's messenger ( PBUH ) said:

**(A man said: "I will give charity", so he went out and gave his charity to a thief (unknowingly), next morning people said: He gave his charity to a thief, he said: "O Allah all praise is due to You that I gave my charity to a thief "; next day he gave charity to an adulteress, next morning people said: He gave his charity to an adulteress, he said: "O Allah all praise is due to You that I gave my charity to an adulteress). Next night he gave charity to a rich person..)**

# If the motivation is noble, then the Sadaqa (charity) is accepted

(, next morning people talked that he gave his charity to a rich person. He said: "O Allah all praise is due to you, that I gave my charity to a thief, and to an adulteress and to a rich person". He was told: "As for your charity to the thief, may be he will stop stealing; as for the adulteress, may be she will get chaste; as for the rich person, may be he will be admonished and spend out of what Allah provided for him")

Ahmad, Bokhari, Muslim & Nesa'ee