



In the Name of Allah, the Most Beneficent, the Most Merciful

Different Types Of Charity (in brief)

Zakah

Zakah (purify) is one of the five pillars of Islam. Zakah is not an option it is a Fardh (compulsory) act for all Muslims. It is eligible upon mature, sane men and women who meet Nisab threshold. It is a contribution paid once a year (one lunar year) on savings of 2.5% of their wealth. Zakat is not just a duty on those with wealth, but a right that the poor have over us.

“those in whose wealth there is a recognised right for the needy and the poor” [Qur’an 70:24-25]

This giving is to **‘purify’** your money and possessions from excessive desire for them or greed. The idea is that by giving this money you learn not to place too much importance on material wealth (cash and possessions).

Islam has its own economic principles. Zakah is one of the basic principles of the Islamic economy, based on social welfare and fair distribution of wealth.

Zakah must only be given to the specific eight categories mentioned in the Qur'an and it is not permissible to give it to anyone else. They are the people mentioned in the verse (interpretation of the meaning):

“As-Sadaqaat (here it means Zakaah) are only for the Fuqaraa’ (poor), and Al-Masaakeen (the needy) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allaah’s Cause (i.e. for Mujaahidoon — those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allaah. And Allaah is All-Knower, All-Wise” [al-Tawbah 9:60]

Fuqaraa (poor) – A poor in western society can be a person with wealth of £5,000 but in Islamic Society a poor is someone who is below the Nisab threshold.

Al-Masaakeen (the needy) – In western society it can mean someone in need of something (few material goods), where as in Islamic Society a person who has nothing even to eat and clothe himself and is compelled to beg alms.

Sadaqah

Sadaqah (giving in charity) can refer to a variety of acts which bring joy or benefit to others e.g. smiling at someone, speaking a kind word, helping them or removing harm from their way – but the word is most commonly used to refer to charitable giving in Islam.

Narrated Abu Dharr: The Prophet (Peace be upon him) has said: 'When you smile in your brother's face, or enjoin what is reputable, or forbid what is objectionable, or direct someone who has lost his way, or help a man who has bad eyesight, or remove stones, thorns and bones from the road, or pour water from your bucket into your brother's, it counts to you as Sadaqah.' [Tirmidhi hadith no.594]

Charity and fasting is a stronger and more effective barrier that will keep the person away from the Fire. As for fasting and Charity, Narrated Mu'adh ibn Jabal (ra), the Prophet (saw) had said,

"The fasting is a shield against evil, the charity extinguishes (the fire of sin) just as water extinguishes fire," [Transmitted by Tirmidhi Hadith no. 2, Ahmad, Ibn Majah]

This giving in charity is to eliminate the spiritual malady of miserliness. But because the heart of the giver is not immune from show and insincerity, it has been emphasized that Sadaqah should always be given secretly. Certainly, Riyah (pretending virtuousness) and miserliness are both very destructive diseases and Sadaqah that is rendered secretly is a powerful remedy to them.

Allaah says (interpretation of the meaning): *"Those who patiently persevere seeking the countenance their Lord; establish regular prayers; spend out of (the gifts) We have bestowed for their sustenance secretly and openly; and turn off Evil with good: for such there is the final attainment of the (Eternal) Home."* [Qur'an, Surah Ar-Ra'd 13:22]

Because there are many types of Sadaqah, they have been divided into the following two categories (*Sadaqah Wajibah* and *Sadaqah Nafilah*) both of which have separate rulings:-

Sadaqah Wajibah

This is charity which is binding in nature. This form of Sadaqah is similar to Zakah in that it must be spent on the same categories as defined by the Qur'an. This type of Sadaqah includes:-

1. Sadaqah al-Fitr
2. Nadhr
3. Fidyah
4. Kaffarah
5. Udhiyyah, Dam

Sadaqah al-Fitr -The main purpose is to provide those who fasted with the means of making up for their errors during the month of fasting. Also provides the poor with a means with which they can celebrate the festival of breaking the fast (Eid al-Fitr) along with the rest of the Muslims. **Click here to read more...**

Nadhr (vow) - When you oblige yourself to do something (e.g. if Allah does so and so for me then I will give a certain amount of money in charity) that is not obligatory because of something that you want to happen.

Allaah says (interpretation of the meaning): *'[Maryam said:] ... I have vowed a fast unto the Most Beneficent (Allaah)...'* [Maryam 19:26]

So a vow is the action, on the part of a person who is adult and of sound mind, of obliging himself to do something that is not obligatory, whether he intends to do it straight away or makes his doing it conditional upon something else.

Ruling on vows: Fulfilling legitimate (shar'i) vows are obligatory according to sharee'ah.

Allaah says (interpretation of the meaning): *"Then let them complete the prescribed duties (manaasik of Hajj) for them, and perform their vows..."* [al-Hajj 22:29]

Narrated 'Aisha: The Prophet said, "Whoever vows that he will be obedient to Allah, should remain obedient to Him; and whoever made a vow that he will disobey Allah, should not disobey Him." [Bukhari volume 8, book 78 (Oaths and vows, hadith 687)]

The kinds of vow which are discouraged are of different types, including vows that are made in return for something, whereby a person makes his doing an act of worship conditional upon attaining something or warding off something, and if that does not happen, he does not do the act of worship. This is what is discouraged and vows that go against the Qur'an or Sunnah, perhaps for the following reasons:-

1. The person who made the vow would be doing the act of worship reluctantly because it has become something he cannot avoid or get out of.
2. The person making the vow makes the act of worship conditional upon his getting what he wants, his vow becomes a kind of exchange or barter which corrupts his intention; if the sick person is not cured, he will not give the charity which he vowed to give that if the sick person was healed. This is miserliness, because the miser will not give anything except for something in return in this life (as opposed to the Hereafter), and what he gains is more than what he gives.

If they are unable to uphold the oath, they will have to give kafaarat yameen (the expiation for breaking a vow), and may be sinful. Kafaarat yameen is mentioned by Allaah in the verse (interpretation of the meaning):

"Allaah will not punish you for what is unintentional in your oaths, but He will punish you for your deliberate oaths; for its expiation (a deliberate oath) feed ten Masaakeen (poor persons), on a scale of the average of that with which you feed your

own families, or clothe them or manumit a slave. But whosoever cannot afford (that), then he should fast for three days. That is the expiation for the oaths when you have sworn. And protect your oaths (i.e. do not swear much). Thus Allaah makes clear to you His Ayaat (proofs, evidences, verses, lessons, signs, revelations, etc.) that you may be grateful” [al-Maa'idah 5:89]

Fidyah - The person who is extremely old and does not have the strength of fasting (sawm), and the person who is extremely ill and does not have any hope of recovering nor the strength to fast will have to give grain to a poor person equivalent to the amount stipulated for Sadaqatul Fitr (with stipulated amount feed one poor person with two complete meals) in place of every fast that such person miss. In the Shariah this is known as Fidyah. It is also permissible for such persons to give the value of the grain in cash.

Kaffarah (Expiation) - This is major compensation. It applies in various situations such as if a person breaks a fast during Ramadhan deliberately without a valid reason, Kaffarah would then be binding as the form of redemption.

- a) Fast for 60 consecutive days, if one breaks fast during this one has to start a new.
- b) If unable to do so, it is to feed 60 needy persons two full meals.
- c) If unable to do so, it is to free one slave.

Udhiyyah - Known as Qurbani or sacrifice. It is Wajib upon all mature Muslims who on the day of `Eid al-Adha, possess Nisab. Whoever qualifies for this is required to purchase a sheep or goat and slaughter that in the name of Allah after the 'Eid prayer preferably on the same day. The sacrifice can also be done on the two days after Eid. If one fails to make the sacrifice in these three days he will still have to donate the value of the animal (this remains Wajib). Also one may slaughter a larger animal (i.e. cow or buffalo) which will be counted as seven sacrifices.

From the meat he may eat himself and feed his family/relatives and also distribute meat amongst the people (preference the poor).

Virtues of Udhiyyah

“Neither the flesh (of the sacrificed animals) nor their blood reach Allah. But, it is your taqwa (piety and sincerity of heart) which reaches Him. Convey glad tidings to the sincere ones.” [Qur'an, Surah Hajj 22:37]

Narrated Zayd ibn Arqam (radhiyallahu anhu) reported that Rasulullah (sallallahu alaihi wassallam) said that:”...*For every hair (of sacrifice) you will receive a blessing...*” [Tirmidhi Hadith no.449]

Dam is of two types. One is like Udhiyyah in the sense that it is a religious requirement on adult Muslims which is the sacrifice of a sheep or goat. The only difference is that it is specific to people who are performing Hajj. This Dam is called Dam ash-Shukr.

The second type of Dam is like fidyah. It's a means of compensation for mistakes in Hajj, but the difference is the magnitude of the mistake. Fidyah is given in lieu of minor mistakes while Dam is in lieu of major mistakes.

Sadaqah Nafilah

The charity which is not binding in nature but is optional. **This type does not need to be spent on the specified categories to be rewarding nor does it has to be spent on Muslims,** although if spent on poor Muslims it would be more rewarding. The following are types of Sadaqah Nafilah:-

1. Lillah
2. Waqf
3. Sadaqah Jariyah
4. Sadaqah for the Removing of Difficulties.
5. Sadaqah for the Expiation of Sins or for Tawbah.

Lillah: Meaning 'for Allah', comprises any form of charity given in the cause of Allah on a pure voluntary basis and does not have the condition of having to be passed into the possession of a person, as it can be given to institutes example Masjids, Madrassas, Wells, hospitals, schools, orphanages etc. and also used for the running costs. These contributions are made through the goodwill of Muslims who give solely for the pleasure of Allah. This charitable giving is over and above the Zakah that one is liable for.

Zakah can only be spent directly on fixed category explained in the Qur'an and not on projects such as construction whereas Lillah can be utilised in constructing.

Allah, the Exalted One, says: "The parable of those who spend their substance in the way of Allah is that of a grain of corn: it groweth seven ears, and each ear hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: Allah careth for all and knoweth all things" [al-Baqarah 2:261]

Waqf: This is to allot something as a trust for a certain cause. This can be during one's lifetime or bequeathed in one's will. When executed, the donation becomes the property of Allah (and thus has specific rules regarding it), and its beneficiaries are to remain those named as the cause (e.g. the poor, orphans, students, the people of a certain locality, etc.) The difference between this and Lillah is that with Waqf ownership (only Allah swt) is not given to people or institutes but only the benefits are ascribed. Like today's trusts, Waqf also requires the care of trustees over it.

Sadaqah Jariyah (continuous charity): It includes any charity that continues to bring benefit to people, animals or the environment over time, and for as long as it does so it brings reward to the donor Insha'Allah. Even after you are gone, your good deeds will continue to benefit.

Narrated Abu Hurayrah, The Messenger of Allah said, "When a man dies, his acts come to an end, but three, recurring (ongoing) charity (Sadaqah Jariyah), or

knowledge (by which people) benefit, or a pious son (offspring), who prays for him (for the deceased).” [Muslim, Hadith no. 766]

Sadaqah for the Removing of Difficulties: This type of Sadaqah is Lillah. At the time of donating, should ask Allah to make easy one's deliverance. This can be understood from the Hadith:

Narrated Anas ibn Malik: Allah's Messenger (peace be upon him) said, '*Sadaqah appeases the Lord's anger and averts an evil death.*' [Tirmidhi hadith no.592]

Sadaqah for the Expiation of Sins or for Tawbah (Repent): This type of Sadaqah is also Lillah. At the time of donating, should ask Allah to forgive one's shortcomings or Tawbah (Repent). This can be understood from the verse:

'... Indeed good deeds take away bad deeds...' [Qur'an, 11:114]

"Unless he repents, believes, and works righteous deeds, for Allah will change the evil deeds of such persons into good deeds, and Allah is Oft-Forgiving, Most Merciful," [Sûrah al-Furqân 25:70]

Aqiqah: Consists of giving a name to the baby, shaving its hair off and offering a sacrifice of an animal (goat or lamb) or two as praise and thanks to Allah for the birth of a child. From the meat he may eat himself and feed his family/relatives and also distribute meat amongst the people (preference the poor). In short, Aqiqah is highly recommended Sunnah (it is **not** obligatory), which all Muslims should practice, especially if they have the means to do so.

Some Sadaqah will not benefit a person. This may be because of the following:-

1. Iman is not true/sincere or incorrect Aqeedah.

Iman – in Islamic theology denotes a believer's faith in the metaphysical aspects of Islam. Its most simple definition is the belief in the six articles of faith, known as arkān al-īmān. (Belief in Allah, angels, revealed books, Messengers, resurrection and the events of Qiyamah and belief in the predestination).

Aqeedah – refers to those matters which are believed in, with certainty and conviction, in one's heart and soul. They are not tainted with any doubt or uncertainty.

"It is not righteousness that ye turn your faces towards East and the West; but it is righteousness - to believe in Allah 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 fulfil 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". [Qur'an 2:177]

2. Disobeying the moral laws (an absolute principle defining the criteria of right action, divine justice and judgement or a truth of reason) of Allah (swt).
3. Riyah (pretending virtuousness) to falsely make oneself appear to be virtuous, good natured or a true believer before people for the sake of earning their respect and admiration, or for the purpose of gaining a good reputation among them.
4. Helping someone in some ways and then embarrassing them with shameful/harsh words.

The english translation by well-known scholars : Abdullah Yusuf Ali, Muhammad Marmaduke Pickthall, Dr. Muhammad Muhsin Khan and others.

We ask Allah (swt) to help us to do that which He loves and will please Him. May Allah (swt) bless our Prophet Muhammad (saw).

Whatever written of Truth and benefit is only due to Allah's Assistance and Guidance, and whatever of error is of me alone. Allah Alone Knows Best and He is the Only Source of Strength. Aameen