

Forms of Charity in Islamic Economics: An Analysis in the Quran and Sunna (As Reported in Bukhari and Muslim)

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Abstract: Charity is a way of bringing justice to every society, while justice is the essence of all religions in the World. It is in this respect that Islam made charity particularly Zakat, obligatory and binding upon all those who embrace the religion. Poverty had existed right from time immemorial, with around 3 billion people in the World living in abject poverty, out of which 35% are from Muslim World (World Bank 2010). This concern calls for urgent, collective and concrete efforts among the Muslim World to improve the conditions of poor Muslims, regardless of their color, gender, nationality and sect, since Islam amplifies unity and brotherliness. The objective of this research is therefore, to explore the forms of charity in Islam based on the two important sources which are the Quran and Sunna of the Prophet (PBUH) as reported in Bukhari and Muslims. Qualitative approach is employed in conducting the research and the data is collected through relevant literature survey, while descriptive technique is based on document analysis on literatures in the Qur'an and Hadith of the Prophet as reported in both Bukhari and Muslim as well as some views of few experts in Hadith literatures, such as Al Nisai, Ibn Majah and Tirmidhi which are used in analyzing the data. The general findings of the paper indicates that man is merely an agent carrying out God's will and pleasure on earth, and is therefore expected to expend the entrusted wealth on the various forms of charity in both the Qur'an and Sunna of the Prophet Muhammad (PBUH), these are: Zakat, which is an obligation, Charity as a social responsibility, which comprises, Sadaqat, Voluntary alms (Khairat) and Baitul Mal Funds. The research further identified eight categories classified in the Holy Qur'an and expatiated in Hadith, as the beneficiaries of Zakat and other forms of charity. While the method of payment of Zakat and other forms of charity should be in such a way that beneficiaries are not molested and only that which is good and honorable is given in charity. Finally, the paper found that rewards will be met by those who comply and render Zakat and other forms of charity, while terrible punishment await those who fails to comply with the various injunctions of the Qur'an as well as traditions of the Holy Prophet in disbursing Zakat and other forms of charity. It is suggested from this study that various governments could support charitable institutions to effectively collect and disburse Zakat and other forms of charity towards the alleviation of the sufferings of the general public.

Keywords: Charity, Islamic economy, poverty, Sadaqa.

I. INTRODUCTION

Charity is atonement for sins. The Holy Prophet is quoted as saying: "charity extinguishes sin just as water

extinguishes fire". Holy Prophet also said: "The Sadaqa is a repulsion of difficulties". Poverty and wealth are two actual facts and natural phenomena of the human life. Islam teaches that means of sustenance have been apportioned among people, for this Allah says; "It is We who have apportioned among them their livelihood in the life of this world and have raised some of them above others in degrees (of rank) that they may make use of one another for service. But the mercy of your Lord is better than whatever they accumulate" (Qur'an) 43:32).

The practice of charity in the Muslim societies has largely contributes towards solving the problems of poverty and inequality in those societies. This thesis explores the various forms of charity in the Quran and Sunna of the Prophet (PBUH) as reported in both Bukhari and Muslim.

The researcher established through some verses of the Quran and Hadith of the Prophet (PBUH), that man is merely an agent on earth carrying out God's will and pleasure, and thus bestowed with worldly materials mainly as a trust. This obligated him to the payment of Zakat and other optional charity.

II. PROBLEM STATEMENT

The concept of Poverty has been a problem as old as the human existence. It has been one of the widespread and dangerous problems faced by human kind today. Jeffrey Sachs (2005) opined that every day about 20,000 people perish because of extreme poverty. With many children dying of malaria, mothers and fathers dying of tuberculosis, young adults dying of AIDS, and thousands more dying of diarrhea, respiratory infection, and other killer diseases that prey on bodies weakened by chronic hunger. It has similarly been opined that, less than 10 per cent of the world's gross national product (GNP) originates from low-income countries (World Bank, 2000). Many organizations, such as the United Nations and World Bank have been working hard to eradicate poverty through some programs and policy developments.

Inspire of all these efforts, the conventional economic system has failed in advancing a workable solution to this issue of extreme poverty, further widening the gap between the rich and poor. However, it is instructive to note that the Islamic perspective have advanced notable ideas in the Quran and

Sunna on how to rescue the less privileged members of the society from the evil of poverty and underdevelopment. We therefore highlight various chapters of the Holy Quran and traditions of the Prophet (PBUH), where the issue of charity has been mentioned with a view to assisting the economically depressed classes of the society.

Charity in Islam is seen as an amplification of the ideal of community within the religion. Allah (SWT) calls upon every earning member of the society to be sympathetic to the creatures of God by doing the good deeds of charity as rightly stated by the following verse of the Holy Quran: "By no means shall ye attain righteousness unless ye give (freely) of that which ye love; and whatever ye give, Allah knoweth it well" (Al-Qur'an, 111:92).

The Qur'an also states:

'And be steadfast in your prayer and pay charity; whatever good you send forth for your future, you shall find it with Allah, for Allah is well aware of what you do' (2:110).

While some people are rich others are very poor, Islam specifies various forms of charity, which can be used to help in poverty. These sources are many and varied. Despite the fact that there are good number of studies on Charity, to the best knowledge of the researcher there has not been any comprehensive work dealing with all these modes of charity. We therefore set ourselves the task to conduct that in this study. The study examined the following research questions:

1. What are the various forms of Charity in the Quran and Sunna?
2. Who are the beneficiaries of these forms of Charity?
3. What are the methods of giving these Charities to be more efficient, effective and economical in approach?
4. What are the positive and negative incentives with respect to Charity?

The study also seeks to achieve the following objectives:

1. To find out the various forms of charity in the Quran and Sunna of the Prophet (PBUH) (as reported in Bukhari and Muslim).
2. To find out the beneficiaries of these various forms of charity.
3. To find out the proper methods of giving these charities to be more efficient, effective and economical in approach.
4. To find out the positive and negative incentives with respect to charity.

III. LITERATURE REVIEW

3.1 Islamic View of Poverty

Islam defines poverty as a state whereby an individual fails to fulfill any of the five basic human requirements of life: (a) Religion, (b) Physical self, (c) Intellect or Knowledge, (d) Offspring, and (e) Wealth. Islamic strategy for the alleviation

of poverty in the light of the Holy Quran and Sunna of the Prophet includes the prohibition of concentration of wealth in few hands and it should remain in circulation in the society so that its members may maintain their life and be vigorous and energetic.

3.2 Conceptualizing Charity

In order to understand the concept of charity in Islam, we need to assess the following verses from the Quran; "The alms are surely only for the poor and for the needy and for those employed to administer alms and for those whose hearts have been recently reconciled to the faith and for captives and for those burdened with debts, and (to be spent) for the cause of Allah and for the wayfarers [stranded on the way]. (Such ordinance is) a duty enjoined by Allah. And Allah is Knowing and Wise." (Al Tawbah, 9.60)

From this verse, Al-Qurtubi asserts that the word Sadaqa refers to the mandatory charity or Zakat that is specifically given to eight types of recipients, who are the poor, the needy, Zakah collector, newly converts, for freeing the slave, those in debts, those who are in the term of pursuing something for the cause of Allah and the stranded travelers.

Furthermore, Ibnu Kathir elaborated on the eight categories of Zakat recipient based on this verse who infers that this word signals to the payment of Zakat.

Charity is a means of purifying one's self and wealth, Allah says in the Quran, "Take Sadaqa (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them" (9:103). Charity is similarly, a means for increasing one's wealth, Allah further says in the Quran, "Allah destroys Ribâ (usury) and will give increase for charities. And Allah does not like every sinning disbeliever" (2:276). Allah also says in the Quran, "that which you give in Zakat seeking Allah's Countenance then those, they shall have manifold increase" (30:39). The Prophet (PBUH) said, "No wealth decreases by charity." [8] All these show us that, the practice of charity led to increase in one's wealth.

The Prophet Muhammad (PBUH) also said the best charity is to satisfy a hungry person. He also said, "No wealth of a servant of Allah is decreased because of charity". (Al – Tirmidhi, Hadith No. 2247).

The concept charitable giving is also detected in the hadith by the usage of the word Sadaqa as one of the five pillars of Islam in the following Hadith which is referred to the payment of Zakat:

"Narrated ibn `Abbas: The prophet (PBUH) sent Mu`adh to Yemen and said, "invite the people to testify that none has the right to be worshipped but Allah and I am Allah's messenger (PBUH), and if they obey you to do so, then teach them that Allah has enjoined on them five prayers in every day and night (in twenty four hours), and if they obey you to do so, then teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the

wealthy among them and given to the poor.” (Sahih Al-Bukhari).

Similarly, the mandatory spending to the family is also regarded as Sadaqa which falls under the mandatory charitable giving as the spending to the family is one of the compulsory spending in the following hadith, Narrated Abu Mas`ud Al-Ansari: The Prophet (PBUH) said, "When a Muslim spends something on his family intending to receive Allah's reward it is regarded as Sadaqa for him" (Sahih Al-Bukhari).

3.3 Forms of Charity in Islam

The two forms of charity in Islam are obligatory and voluntary charity (Social responsibility), otherwise known as Zakat and Sadaqa. The word "Zakat" is derived from the Arabic word "Zakah" which means "cleanliness, purification, increase, growth, righteousness, blessing and praise". Literally, Zakat means to grow and to increase, while in Shariah, Zakat is a concept referring to the redistribution of wealth prescribed by God to the deserving category of people. Apart from eradicating poverty, Zakat also eliminate greediness among Muslims and encourages socially oriented behavior (Nadzri, Abd Rahman and Omar, 2012). According to Qaradawi (1999), the word "al-Zakat" has been mentioned thirty times in the Holy Quran... According to Chapra (2000), Zakat literary means purification (thaharah), growth (mana'), blessing (barokah), and praise (madh). Zakat is a form of worship, which involves wealth. When a Muslim person's earnings reach a prescribed amount (called "Nisab") in excess of his needs, that person is required to pay a portion (on monetary wealth and on gold and silver it is 2.5%, or the 40th part of the wealth) of his earnings to the poor and needy. This is called Zakat or obligatory charity in Islam (Al-Kindi, 2007).

On the other hand, Sadaqa is derived from the word sidq (sincerity), it is a sign of sincerity of faith on the person giving it. It should be noted here that Sadaqa is important for a number of reasons. It both reduces the sins and increases the virtue of a Muslim. It further compensates for shortcoming in any negligence in the payment of zakat, such that if a person forgets to pay Zakat in the past, or was guilty to pay the Zakat, the Sadaqa reduces the burden of the past.

3.4 The Teachings in the Quran On the Forms of Charity

In Islam, provision of charity is a duty both on the individual of the community and on the state. This idea could be deduced both from the Quran (as contained in many verses) and from the Sunna of the Holy Prophet (PBUH). Charity aims at relieving the deprived and the destitute of their needs and wants so that not a single member of the society remains unprovided in his basic needs of food, clothing, shelter, medicine and education.

This section attempts to identify and discuss the teachings in the Quran on the forms of charity. We begin with an analysis of the theory of Vicegerency as contained in the Holy Quran, Zakat as an obligation, the beneficiaries of Zakat and other

forms of charity. Charity as a social responsibility, the method of giving the Zakat and other forms of charity without molesting the recipients and finally, the section discusses the rewards for those who comply and render, as well as punishment that will be met by those who failed to give up the regular charity and Zakat

3.4.1 Zakat as an Obligation

Zakat is one of the instruments as well as an obligation through which an Islamic economy maintains the desired balance of growth and social injustice. It is mentioned in the Qur'anic verse revealed in Mecca denoting pure charity and alms giving. The Qur'an states:

“And woe unto the idolators who give not the zakat, and who are disbelievers in the Hereafter”. (41:7).

The above verse affirmed to us that pity befalls those who reject truth that is those who deny their fellow beings the poor dues and or Zakat, they are the people who even deny the existence of the hereafter.

The term zakat means, “that which purifies” and that which hoisters”. It refers to that purity of the self which is acquired after the payment of obligatory contribution of Zakat. Qur'an further states:

“Take alms (Zakat) out of their property. Thou wouldst cleanse them and purify them thereby”. (9:103)

According to the verse above, goodness and purity awaits those who pays the obligatory contribution levied on their wealth in the form of Zakat. It is as a result of the spiritual aspect of Zakat that it is not levied on non-Muslim for, they could not be forced to perform any act of worship enjoined by Islam.

Zakat performs two important functions, purifying the soul of the contributor from the evil of niggardliness and paving the way for healthy growth of the community, the following verse of the Qur'an justifies the above fact.

“The faithful pay zakat very horribly and whatever they pay with their hearts full of fear (of God)”. (23:4)

In Islam, Zakat is one of the five pillars of Islam and it ranks next to prayer in order of importance, at least at twenty different places in the Holy Qur'an there was an association of zakat with salat. It is a compulsory ordinance on every Muslim whose wealth has reached the “Nisab” (limit prescribed for paying the zakat). Zakat is not mere charity but a necessary step towards human progress. The wealthier ones by rendering help to the less fortunate members of the community, in fact help themselves. If they deny this share to the poor, they damage their own selves. Zakat is a compulsory tax levied by an Islamic state on the members of the Muslim community so as to take the surplus money from the comparatively well-to-do members of the society and give it to the destitute and needy.

3.4.2 Purpose of Zakat

The chief purpose of Zakat is worship, but the main economic role is to uproot poverty and squalor in Islamic society. Consequently, the chief recipient of Zakat as contained in the Qur'an are:

“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 it is ordained by God, And God Is All-knowing and wise” (9:60).

In the foregoing verse, alms have been referred to as Zakat because in this verse they are "Ordained by God" and thus compulsory charity means Zakat. Similarly, one of the beneficiaries prescribed are those employed to administer the fund which implies that Zakat shall be compulsorily collected and expended on a national basis. The beneficiaries of Zakat mentioned in the verse are:

- A. Those whose hearts have been reconciled to truth and who would probably be persecuted by their former associates and so requires assistance until they become establish in their new environment.
- B. The wayfarers that are those stranded on their way will also have a share in the funds of Zakat.
- C. The rewards of those who have to collect and expend the zakat will also come from the fund of Zakat.
- D. Those held in the grip of debt will also have a share in the fund of Zakat.
- E. Those in bondage and debt will similarly be assisted with the fund of Zakat.
- F. The poor and needy and any other noble cause for which money may be needed.

The Qur'an also ordained us to give out charity to those not only in need and who ask, but also those who for some reasons are prevented from asking. In the views of Yusuf Ali, there may be many reasons that will prevent a person from asking for charity, one who may not know that he is in need, especially when we think of wealth and possession as including spiritual gifts and talents, one who may not know the person who possesses the things that can satisfy his needs and also one who may be dumb and helpless. This fact had been clearly stated in the Holy Qur'an, (51:19) and (70:24-25).

Hadith of the prophet did not make any addition to the above list of recipients of Zakat as will be noted later.

3.4.3 Charity as a Social Responsibility

It is not only on Zakat that one's obligations on his wealth lies, there are other social responsibilities which mankind with the ability and abundant wealth is expected to fulfill. Although these social responsibilities are not obligatory as in the case of Zakat, yet they are public responsibility Fard-Kifayah which becomes obligatory only if they are fulfilled by everyone. The following Qur'anic verse states:

"Righteousness is not that you turn your faces towards the east or the west, but (true) righteousness is (in) one who believes in Allah, the last Day, the angels, the Book, and the Prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask (for help), and for freeing slaves; (and who) establishes prayer and gives zakat; (those who) fulfill their promise when they promise; and (those who) are patient in poverty and hardship and during battle.

Those are the ones who have been true and it is those who are the righteous" (2:177)

In this verse the articles of faith and that of believe as required for a Muslim have been mentioned. The verse thus presented a beautiful description of the righteous and God-fearing man. Four heads are therefore presented in this regard:

- A. Humankind's faith should be truth and sincere.
- B. Humankind should therefore be preferred to show this faith in the deeds of charity to their fellow beings.
- C. Humankind should also support social organization as a sign of being good citizen.
- D. Humankind's individual soul must be firm and unshaken in all circumstances.

In similar vein, those who shall benefit from humankind's practical deeds of charity are also mentioned in the verse. These includes: our kith and kin, the orphans, people who are in real need but who could not ask, the stranger who is entitled to laws of hospitality, the slaves and people who are entitled to ask, merely the poor and needy.

The components of charity as a social responsibility expected to be performed by humankind, apart from the obligatory Zakat, are as follows:

- A. Sadaqa: is a very wide term used in the Qur'an to cover all kinds of charity. This source of social responsibility comes directly from the person giving it to a recipient not necessary for the state as in the case of Zakat. There is however no certainty as to the contribution from this component of social responsibility, with the exception of Zakatul-Fitr. The main item under Sadaqa include alms for the breaking of fast, Zakatul-Fitr, alms for the breaking of oaths and alms given as a gratification to Allah for the fulfillment of an objective. The beneficiaries of Sadaqa are mainly the poor and needy.

For intentionally breaking a fast (before sunset), one has to give one day meal for sixty poor men (this is most preferable) and or free a slave. With regards to those who for some reasons could not fast, the Qur'an states:

"(Fasting for) a limited number of days. Therefore, whoever among you is ill or on a journey (during them) - then an equal number of days (are to be made

up). In addition, upon those who are able (too fast, but with hardship) - a ransom (as substitute) of feeding a poor person (each day). And whoever volunteers excess - it is better for him but to fast is best for you, if you only knew" (2:184).

Furthermore, Sadaqa is also mentioned as a form of penalty in the following verse "But if any of you is ill or suffers from an ailment of the head (and he has to shave his head), he must pay the expiation either by fasting or by alms-giving or by offering a sacrifice." (2:196)

These verses informed us that if as a result of either suffering from illness of exhaustion, travelling or women under pregnancy, nursing mother or in the period of monthly course or in birthday, we find it difficult to fast, then we can fast for equal number at other days, however, if this is still hard for some of us, then we may effect a redemption by feeding a poor man.

- B. Zakatul-Fitr: is given on the occasion of id-ul-fitr and was first enjoined on the Muslims by the Holy Prophet (Peace be upon Him). Zakatul-Fitr serves as a contribution by Muslim with ample means to ensure that their Muslim brothers in unfortunate circumstances are free from want on the Id day and are able to celebrate the happy day suitable along with their other Muslim brothers. More of these analyses will be presented in the sections dealing with Bukhari and Muslim.

In the case of breaking an oath, one is required to feed ten individuals for a day or free a slave or to provide clothes to ten individuals or fast for three days. The Qur'an states:

"And do not make (your oath by) Allah an excuse against being righteous and fearing Allah and making peace among people. And Allah is Hearing and knowing." (2:224). Qur'an further states:

"Allah does not impose blame upon you for what is unintentional in your oaths, but He imposes blame upon you for what your hearts have earned. And Allah is Forgiving and Forbearing" (2:225).

The above verses warned mankind not to make oath in the name of God as an excuse for not doing the right thing. It has therefore been held that thoughtless oaths, if there is no intention behind them, can be expiated by an act of charity. The Hadith literature is more explicit on this as will be seen later.

1. Voluntary alms (Khairat): This is another form of social responsibility in Islam. Voluntary alms are used in the Qur'an to cover ordinary charity. Zakat has been called alms giving because it is also a kind of compulsory charity, in other words it is an obligatory

act, while ordinary alms giving are voluntary. The beneficiaries of this scheme of social security are mainly the needy and poor. Many verses of the Qur'an spoke on this form of charity as follows:

2. "Who believe in the unseen, establish prayer, and spend out of what We have provided for them. (2:3)

This verse informs us that all bounties on earth are from God, these bounties in all forms are provided to mankind by God. They may be physical gifts, Intangible gifts, spiritual gifts or otherwise. We are expected to use all with humility and moderation, we are neither to be selfish misers nor thoughtless prodigals. We should therefore give out of these bounties something that contribute to the well-being of others. Another verse also stresses:

"The patient, the true, the obedient, those who spend (in the way of Allah), and those who seek forgiveness before dawn." (3:17)

In this verse, the quality of a true servant of Allah are mentioned, among which the issue of charity comes in, where it was mentioned that their worship of God shows itself in the love of their fellow beings, for they are ready and liberal in charity.

Another verse of the Qur'an states:

"Who spend (in the cause of Allah) during ease and hardship and who and who restrain anger and who pardon - and Allah loves the doers of good". (3:134)

God loves (in the foregoing verse) those who are righteous; they are those who whether in difficulties or not spend for others in charity. On the contrary they redouble their efforts, for the charity or good deed - is all the more necessary in adversity.

The Qur'an also encourages mankind to fear God and give out in charity. This implies that both the fear of God and given out in charity are inseparable. The Qur'an thus declared:

"So, he who gives (In charity) and fears (God)" (92:5)

It has been observed from the foregoing verses the significance placed on voluntary alms in Islam. The practice of voluntary alms though not obligatory, yet mankind have been encouraged to regularly practice it, because of its greater rewards from Allah. It further contributes in securing the social well-being of the poor and needy. In fact, need is the first basis of right in Islam because it does not tolerate poverty in plenty. The right of the needy in the surplus wealth of the rich holds top priority in Islam and must under all circumstances be given first consideration.

- C. Baitul Mal Funds: A portion of the Baitul Mal Fund is also used towards the maintenance of the poor and needy. The sources of the Baitul Mal are Fay, Jizya,

Kharaj, Tariff, Lost and Found properties whose owners are not traced after a year and the wealth of the death who has left no heir. We now discuss these sources of Baitul Mal Fund and identifies what the Holy Qur'an says on them:

- D. Jizya: This is the tax imposed on non-Muslims in lieu of the guarantee extended to them by an Islamic state for the protection of their lives, properties, religious rites and for their exemption from the military service. In the early days, jizya was a tribute paid by nations which had fallen under Islamic rule, which was common practice in the old days. The collection of the jizya is based on the following God's words:

"Fight those who do not believe in Allah or in the Last Day and who do not consider unlawful what Allah and His Messenger have made unlawful and who do not adopt the religion of truth from those who were given the Scripture - (fight) until they give jizya willingly while they are humbled". (9:29).

The meaning of jizya as contained in the verse above is compensation. On the other hand, its technical meaning refers to a poll tax levied on those who did not accept Islam, but were willing to live under the protection of Islam and tacitly willing to submit to the ideals being enforced in a Muslim state. There is no amount fixed for jizya and the Qur'an used of submission in the above case is for two reasons, firstly that, old men, women and children were exempted from the payment of jizya, and secondly the use of force for enforcing religious belief on others have been clearly prohibited in the Holy Book. Imam Shafi'i suggested one dinnar per year (of jizya), which would be the Arabian gold dinnar of the Muslim states. Whatever be the case, the amount charged as jizya will depend on the circumstances in which the country finds itself. Similarly, jizya is not certain as it depends on war situation.

- E. Kharaj: This refers to revenue derived from a piece of land, while its technical meaning denotes the tax imposed on land. It is that tax which is levied on the producer of landed property owned by the non-Muslims conquered by force and who live in the Islamic state. The term has been used once in the Holy Qur'an:

"Or (is it that) You ask them for Kharaj (reward)? Indeed, the reward (kharaj) of your Rab is better". (23:72)

Ibn Manzur defined kharaj as a particular amount which people give out from their properties annually. Abu Ubaid however states, "this is what I have on record: that Umar gave them (the conquered people) land in return for a fixed rent. In the like manner, the

meaning of kharaj in Arabic language is rent and revenue."

From the above analysis, we have seen that kharaj is not only progressive but also flexible in nature, in addition to being quite consistent with the modern cannons of taxation. It should be noted that kharaj may not be a flourishing source of revenue to the Islamic state where people accept Islam peacefully.

- F. Fay: This is another source of the Baitul Mal Fund, the meaning of which does not seems to be quite clear among the Muslim jurists, and this lack of consensus with regards to its meaning dates back to the Quran interpretations by Muslim scholars. The Qur'an states:

"And what Allah restored to His Messenger from the people of the towns - it is for Allah and for the Messenger and for (his) near relatives and orphans and the (stranded) traveler - so that it will not be a perpetual distribution among the rich from among you. And whatever the Messenger has given you -take; and what he has forbidden you - refrain from. And fear Allah; indeed, Allah is severe in penalty". (59:7)

The above verse refers to the spoils of war taken from the Jews of Banu Nadir who surrendered to the Muslims as soon as the engagement between the two started.

In the views of Abu Yusuf, Fay is the land which the Muslim acquired from the non-Muslims either by force or through an agreement without the use of force so long as the head of the Muslim community decides not to distribute it among the fighters, of course if it was captured by force. In similar vein, some Muslim jurists refer to fay as the property of non-Muslims acquired by the Muslim without direct use of force. The fay land is usually a common property of the Muslims and thus included in the Baitul Mal Fund.

The portion of the Baitul Mal Fund may be used for invalidity allowances, widows' allowances, old age pensions and other grants as well as family maintenance. Abu Bakr, the second caliph declared; "I have granted them the right that when a person becomes unfit to work because of old age or is struck by a calamity or any peril or misfortune and becomes poor, he will be exempted from jizya and he and his family will receive maintenance allowance from the public treasury (Baitul Mall), so long as he remains in the Islamic state."

The foregoing analysis coupled with the Qur'anic injunctions justifies the fact that Baitul Mal Fund is an important tool of social security scheme in Islam. Hadith is more elaborate on this as will be discussed later.

3.4.4 Charity without Molestation

A person rendering poor due is required to exercise dignity in such practice. In other words, since the objective of the exercise is not to gain public praise but to satisfy your religious obligations, Islam requires that you offer the substance with some degree of dignity. You should not be proud that you are given out something in charity, instead, you should regard the exercise as relieving yourself out of some difficulties. The Qur'an states:

"O you who have believed, do not invalidate your charities with reminders or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day. His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people". (2:264).

It is important to note that while giving out Zakat and other forms of charity we shall take two things into consideration. Firstly, what we are offering must be the thing we honorably earned and secondly, it must be good, that is valuable and useful to the giver. We shall elaborate more in the next section on Sunna of the Prophet.

3.4.5 Positive and negative incentives with respect to charity

This analysis on the positive and negative incentives with respect to charity identified the verses of the Holy Qur'an which talks on the rewards that await those who comply with Allah's injunctions as well as punishment that will befall those who fails to comply. Finally, we shall observe those verses that talks on both rewards and punishment together.

1. *Positive Incentives with respect to Charity:* Mankind's obedience to the will and message of Allah will invariably be met with better rewards both here and in the Hereafter. Those who fear and believe in God and practice goodness will in return received Good (reward) from their Lord, as contained in the following verse:

"Say: O yeMy servants who believe! Fear Your Lord, Good is (the reward) for those who do good in this world Spacious is God's earth: Those who patiently persevere will truly receive a reward without measure" (39:10)

We now see how the Qur'an discusses the reward due on those who perform the obligations of charity and other social responsibilities. The importance of zakat can be judged by the fact that it has been included among the five pillars of Islam. There is no doubt that it occupies a very important place in Islam, second only to prayers. The commandment to perform prayers in the Holy Qur'an is almost always followed by zakat with the same emphasis. Other social responsibilities are also very important in

Islam even though they are not compulsory. The Qur'an thus states:

"The example of those who spend their wealth in the way of Allah is like a seed (of grain) which grows seven spikes in each spike is a hundred grains. And Allah multiplies (His reward) for whom He wills. And Allah is all - Embracing, All - Knowing". (2:261)

This verse affirms that a man of true charity is spiritually healthy. In other words, true charity is like a field with good soil on a high situation. The Qur'an also states:

"Those who believe, do deeds of righteousness, and establish regular prayers and regular charity, will have their reward with their Lord: on them shall be no fear nor shall they grieve". (2:277)

This verse implied that those who establish righteous deeds such as regular prayers and regular charity will have no fear and will obtain their reward from Allah.

In all the foregoing verses, we have seen how mankind will invariably earn rewards as a result of his service and devotion to the cause of Allah. It is clear from these verses that Allah (SWA) will double, grant prosperity, purify mankind's wealth and offer greater rewards to those who render their substance to the cause of Allah as directed by Allah (in the Holy Qur'an).

2. *Negative Incentives with respect to charity:* Those who refrain to abide by the guidance and commandment of Allah will have themselves to blame, for they are bound to receive severe punishment from their Lord in the Hereafter. The wealth amassed by mankind without rendering poor due and other social responsibilities, will not serve any purpose to him in the Hereafter. What will account for him will only be a life of truth and righteousness, and of goodness to all the creatures of God. The following verse justifies this fact:

"Nor will his wealth profit him when he falls headlong (into the fit)" (92:11)

This verse of the Qur'an affirms that the wealth amassed by mankind will have no use to him in the Day of Judgment, it will only add to the problems and evils that will befall one who fails to observe the message and commandments of Allah.

Another verse of the Qur'an states:

"But he who is a greed miser and think himself self-sufficient, and gives the lie to the best, we will indeed make smooth for him the path to misery: (59:8)

From the above verse, Yusuf Ali identifies three signs of evil:

- A. Selfish, greedy and denial of other people's rights.
- B. Arrogance and self-sufficiency and
- C. Knowingly dishonoring truth out of spite

This type of people will end in nothing but misery and where will then be their boosted wealth and possessions.

The Qur'an further states:

"And whatever ye spend in charity and devotion be sure God knows it all but the wrong doers have no helpers" (2:270).

In this verse, we were told that "the wrong doers have no helpers": that is those who refused to spend the substance bestowed upon them by Allah will have more regret in the Day Hereafter, because they will have no helpers or guidance to guide them as a result of their wrong practices in the world.

Another verse states:

"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. -----" This is the (treasure) which ye buried for yourselves: taste ye then, the (treasures) ye buried;" (9:35)

This verse refers to those who bury gold and silver, such misused wealth will itself become evidence against them. It will be as if the gold and silver will be heated to add to their heat of Hell fire.

In the analysis that follows, we have seen God's injunctions with respect to those who fails to observed regular charity and other forms of social responsibilities as ordained by God (in the Holy Qur'an).

The Hadith elucidates, expands and reaffirms these Quranic teachings as will be highlighted in the next section.

3.5 Reviewing the Teachings in Bukhari on the Forms of Charity

The Prophet Muhammad (SAW) has taught us to put into practice various forms of charity. These forms of charity as contained in the Holy Qur'an had been expatiated in the Sunna of the Prophet. The teachings contained in the collected versions of Al Bukhari had extensively spoken on the forms of charity taught and practiced by the Prophet and narrated by his companions and other Hadith narrators.

The work of Imam Bukhari has been unanimously seen as the most authentic of all the works in Hadith literature put together. Sahih Bukhari is a collection of sayings and deeds of prophet Muhammad (PBUH), also known as the Sunnah. The reports of the prophet's sayings and deeds are called Hadith. Bukhari lived a couple of centuries after the Prophet's death and worked extremely hard to collect his Hadith. Each report in his collection was checked for compatibility with the Qur'an, and the veracity of the chain of reporters had to be painstakingly established. Bukhari's collection is recognized by the overwhelming majority of the Muslim world to be one of the most authentic collections of the sunnah of the prophet (PBUH). Bukhari (full name Abu Abdullah Muhammad bin Ismail bin Ibrahim bin Al-Mughira al-Ja'fai) was born in 194 A.H. and died in 256 A.H.

His collection of Hadith is considered second to none. He spent sixteen years compiling it, and ended up with 2,602 Hadith (9,082 with repetition). His criteria for acceptance into the collection were amongst the most stringent of all the scholars of Hadith.

This section presents an analysis of the teachings in Sahih Al Bukhari on the forms of charity. It begins with a discussion on zakat as an obligation as contained in the Sunna of the Prophet and compiled in Al-Bukhari, the beneficiaries of zakat and other forms of charity, charity as a social responsibility, methods of payment and dignity in giving zakat and other forms of charity. Finally, an analysis of the positive and negative incentives with respect to charity was presented.

3.5.1 Zakat as an Obligation

The Muslims have been inclined to prefer the views that Zakat was made an obligatory duty after Hijrat and within five years of it. This is supported by the tradition related by Zamau bin Th'alba and other members of the deputation of the tribe of Abd-Al-Qais (which had waited on the Prophet in the 5th year of Hijrat), And the dialogue between Heaclius and Abu Sufyan (which took place in the beginning of the 7th year), and also the tradition related by Qais bin Obadah which says that, "the sacred Prophet bade us to pay Zakatul-fitr before the command for Zakat was revealed. Therefore, Zakat was made obligatory and the Prophet neither ordered us to stop the payment of Zakatul-Fitr nor to go on with it, but we continue to pay it.

Zakat is the prime source of income for the poor and one of the five basic principles of the religious duties enjoined on the Muslims. The Holy Qur'an spoke of Zakat along with daily prayers in 82 verses which rank uppermost among the obligatory duties in Islam. As will be observed later, the obligation of Zakat contained in the Hadith compiled by Al-Bukhari has been based on its inclusion as one of the five pillars of Islam, next only to prayer. The fact that Zakat is obligatory on all Muslim whose wealth reaches Nisab is generally accepted by the Jurists.

The religion of Islam exists on the performance of five basic actions of which zakat was placed third after prayer. This fact had clearly been mentioned in the following traditions of the Prophet: "Narrated Ibn 'Umar: Allah's Apostle said: Islam is based on (the following) five principles, to pay zakat (i.e. obligatory charity).

Another Hadith also shows that to pay Zakat is compulsory in Islam. This fact was made clear by the Prophet Muhammad in a tradition narrated by Talha bin. Ubaidullah, when a man from Najd with unkempt hair came to the Prophet (SAW), and asked him about Islam. Allah's Apostle said among other things, you have to pay Zakat (Obligatory charity).

The above Prophetic tradition among other things also reaffirms the fact that Zakat is obligatory act for all Muslims, being one of the pillars of Islam.

Payment of Zakat is an indication of one's belief and obedience to Allah. This was clearly reasserted in the Hadith narrated by Abu Jamra.

The Prophet ordered them to do four things. He ordered them to believe in Allah alone and asked them, do you know what is meant by believing in Allah Alone? They replied, "Allah and His Apostle know better ". Thereupon, the Prophet said, "it means:

To testify that none has the right to be worshipped but Allah and Muhammad is Allah's Apostle.

1. To offer Prayers perfectly.
2. To pay the zakat (obligatory charity)
3. To observe fast during the month of Ramadan.
4. And to pay Al-Khumus (one fifth of the booty to be given in Allah's cause.

The obligation of Zakat is further entrenched in this Hadith to its being part of one's belief in Allah. This is because without believing in Allah, a person's Islam does not even exist, thus believes in Allah occupies the beginning of a person's followership to the principles of Islam. To believe in Allah, one must in addition to all the aforementioned also pay zakat, it thus becomes an obligation in Islam.

The following are some of the other Prophetic traditions that emphasize the obligation of Zakat as reported in Sahih Al-Bukhari:

Narrated Ibn `Abbas:

The Prophet (SAW) sent Mu'adh to Yemen and said, "Invite the people to testify that none has the right to be worshipped but Allah and I am Allah's Messenger (SAW), and if they obey you to do so, then teach them that Allah has enjoined on them five prayers in every day and night (in twenty-four hours), and if they obey you to do so, then teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to the poor."

Narrated Abu Aiyub:

A man said to the Prophet (SWA) "Tell me of such a deed as will make me enter Paradise." The people said, "What is the matter with him? What is the matter with him?" The Prophet (SAW) said, "He has something to ask. (What he needs greatly) The Prophet (SAW) said: (In order to enter Paradise) you should worship Allah and do not ascribe any partners to Him, offer prayer perfectly, pay the Zakat and keep good relations with your Kith and kin." (See Hadith No. 12, Vol 8).

Narrated Abu Huraira:

A Bedouin came to the Prophet (SAW) and said, "Tell me of such a deed as will make me enter Paradise, if I do it." The Prophet (SAW) said, "Worship Allah, and worship none along with Him, offer the (five) prescribed compulsory prayers perfectly, pay the compulsory Zakat, and fast the month of Ramadan." The Bedouin said, "By Him, in Whose Hands my life is, I will not do more than this." When he (the Bedouin) left, the Prophet (SAW) said, "Whoever likes to see a man of Paradise, then he may look at this man."

Narrated Abu Huraira:

When Allah's Messenger (SAW) died and Abu Bakr became the caliph some Arabs renegade (reverted to disbelief) (Abu Bakr decided to declare war against them), `Umar, said to Abu Bakr, "How can you fight with these people although Allah's Messenger (SAW) said, 'I have been ordered (by Allah) to fight the people till they say: "None has the right to be worshipped but Allah, and whoever said it then he will save his life and property from me except on trespassing the law (rights and conditions for which he will be punished justly), and his accounts will be with Allah.'" "Abu Bakr said, "By Allah! I will fight those who differentiate between the prayer and the Zakat as Zakat is the compulsory right to be taken from the property (according to Allah's orders) By Allah! If they refuse to pay me even a she-kid which they used to pay at the time of Allah's Messenger (SAW). I would fight with them for withholding it" Then `Umar said, "By Allah, it was nothing, but Allah opened Abu Bakr's chest towards the decision (to fight) and I came to know that his decision was right."

The payment of zakat is obligatory as it is one of the five major principles of Islam. Zakat is the major economic means for establishing social justice and leading the Muslim society to prosperity and security. When Zakah is applied effectively, it goes a long way in eradicating poverty from the society--as it was demonstrated in the history of Islam. Furthermore, zakat ranked first in the various forms of charity as well as second legal measure adopted by the state to spread out wealth among the people.

3.5.2 Beneficiaries of Zakat and Other Forms of Charity:

As observed earlier when dealing with Qur'an, 8 categories are entitled to Zakat, Hadith seems to elaborate on that. The main purpose of zakat is to meet the needs of the poor and the

needy so that there will be no left a single destitute in the country. Similarly, as it is collected from the rich and spent on the poor, it helps to spread out wealth in the community. Those who possess wealth more than their needs contributes towards National Zakat fund, while others who have less than their needs.

The purpose of Zakat is made clear by the Prophet in the instruction he gave to Mu'adh when he sent him to Yamen. He was instructed: "Invite them to bear witness that there is no god save Allah, and that I am the Messenger of Allah; if they accept this, tell them that Allah has made obligatory a charity in their wealth which is taken from the wealthy among them and returned to the poor among them".

This tradition of the Prophet points to the fact that the wealthy do not exclusively own the wealth they possess. They are enjoined to share ownership with the poor and needy. At the end of every year, the share of the poor is to be calculated and 'returned' to them.

Similarly, the Holy Prophet has enjoined mankind on the significance of keeping their wealth open for the use of their relatives. Muslims have been enjoined that if they spend their wealth on the above beneficial purpose, they will achieve real success in this world and world hereafter. In fact, double reward awaits them, firstly, for helping relatives and second for giving out zakat. This fact was clearly stated in the following tradition by 'Amr bin Al-Harith (R.A):

Zainab (RA), the wife of 'Abdullah (RA) said, "I was in the Mosque and saw the Prophet (SAW) saying, 'O women! Give alms even from your ornaments.'" "Zainab (RA) used to provide for 'Abdullah (RA) and those orphans who were under her protection. So, she said to 'Abdullah (RA), "Will you ask Allah (SWT)'s Apostle (SAW) whether it will be sufficient for me to spend part of the Zakat on you and the orphans who are under my protection?" He replied "Will you yourself ask ALLAH (SWT)'s Apostle (SAW)?" Zainab (RA) added: So, I went to the Prophet (SAW) and I saw there an Ansari woman who was standing at the door (of the Prophet (SAW) with a similar problem as mine. Bilal (RA) passed by us and we asked him, 'Ask the Prophet (SAW) whether it is permissible for me to spend (the Zakat) on my husband and the orphans under my protection.' And we requested Bilal (RA) not to inform the Prophet (SAW) about us. So, Bilal (RA) went inside and asked the Prophet (SAW) regarding our problem. The Prophet (SAW) asked, "Who are those two?" Bilal (RA) replied that she was Zainab (RA). The Prophet (SAW) said, "Which Zainab?" Bilal (RA) said, "The wife of 'Abdullah (bin Masud (RA)." The Prophet (SAW) said, "Yes, (it is sufficient for her) and she will receive a double reward (for that): One for helping relatives, and the other for giving Zakat."

Reflecting on the classification and arrangement of these categories of people deserving Zakat, we realize that they represent a class in society worthy of sympathy, and it is our duty to build a compact and solid edifice, the parts of which

are closely integrated and linked together. It should also be noted that although the Qur'an specified the recipients of Zakat and other forms of charity, the Hadith in Bukhari does not seem to elaborate much. We shall in the next section identify more evidences on the issue of beneficiaries of Zakat and other forms of charity as reported in Muslim.

3.5.3 Charity as a Social Responsibility

Social responsibility in Islam involves working together by the individual members of society to fulfill the general needs of society as well as the individual needs of its members in order to protect a society from harm. All members of the society are aware of their rights and responsibilities towards one another, especially those who are incapable of fulfilling their own needs. These responsibilities entail providing for the needs of these people as well as protecting them from harm. These social responsibilities though not compulsory, are the other forms of charity apart from Zakat, which mankind have been encouraged to practice. Under this heading, we have lumped all social responsibilities as they occurred in Bukhari. These includes Sadaqat, Voluntary alms (Khairat) and Baitul-Mal-Funds.

1. Sadaqa: Besides Zakat, Muslims are also encouraged to give occasional charity "Sadaqa" such benefactors will be rewarded by Allah. The Holy Prophet is quoted as saying: "Charity extinguishes sin just as water extinguishes fire. The Holy Prophet also says: "The Sadaqa is a repulsion of difficulties. Poverty and wealth are two actual facts and natural phenomena of the human life. The main items under Sadaqa includes Zakatul-fitr, alms for the breaking of oath and the alms given as a gratitude to Allah for the fulfillment of an objective. We now see how this form of charity is treated in the Hadith reported in Al-Bukhari.
2. Zakatul-Fitr: This refers to the alms given on the occasion of id-ul-fitr and was first enjoined on the Muslims by the Holy Prophet on the occasion of id-ul-fitr in the year 2 A.H. Zakatul-Fitr is a duty which is Wajib on every Muslim, whether male or female, minor or adult as long as he / she has the means to do so. The proof that this form of charity is compulsory can be found in the Sunnah whereby Ibn 'Umar reported that the Prophet (SAW) made Zakatul-Fitr compulsory on every slave, freeman, male, female, young and old among the Muslims; one Sa' of dried dates or one Sa' of barely. Some scholars say any type of food that is common in a particular region can be given for fitr, (e.g. flour, ground beef, or milk in the United States).

Narrated Ibn Umar: 'Allah's Apostle said; it is incumbent on all the slave or free Muslim, male or female, to pay one sa' of dates or barley as Zakatul-Fitr. Another tradition also affirms:

Narrated Ibn Umar: Allah's Apostle enjoined the payment of one sa' of dates or one sa' of barley as Zakatul-Fitr on every Muslim slave or free, male or female, young and old and he ordered that it be paid before the people went out to offer the I'd prayer.

These traditions of the Prophet bring out certain facts which the Prophet enjoined on all the Muslims faithful regarding the offering of Zakatul-fitr. Firstly, it has been asserted that one sa'a of dates or one sa'a of barley should be given as Zakatul-fitr. Secondly, those who the Prophet made the payment incumbent on, includes all Muslims slave or free, male or female, as well as young and old. Thirdly, the Prophet enjoined the benefactors to offer such payment before I'd-il-fitr prayer. Some jurists however, consider payment of Zakatul-fitr lawful anytime during the month of Shawwal.

3. Sadaqa for the breaking of fast and oaths: In the case of Sadaqa for the breaking of fast and or oath, the following prophetic tradition narrated by Ka'b bin Ujra states: I came to the Prophet and he said to me, "Come near" so I went near to him and he said, "Are your lice troubling you?" I replied, "Yes", He said, "Shave your head and make expiation in the form of fasting; Sadaqa (giving in charity) or offering in sacrifice", (The sub narrator) Ayub said, Fasting should be for three days and the Nusk(sacrifice) is to be a sheep, and the Sadaqa is to be giving to six poor persons.

In this Hadith mankind has been encouraged to feed the poor and or offer sacrifice in order to account for their deliberate oath. In other words, this is an expansion of what was revealed in the Qur'an (22:196) and (5:89). Ibn 'Abbas', 'Ata' and Ikrima are said to have said, "Whenever the word or occurs in the Qur'an, then the person intended has the option to fulfil any of the alternatives specified. The Prophet therefore gave Ka'b the option as regards the expiation (for his oath), this was stated in the above tradition of the Prophet.

Another tradition also on similar ground narrated by Abu Huraira states: Narrated Abu Huraira: A man came to the Prophet and said, "I am ruined!" The Prophet said, "What is the matter with you?" He said, "I had sexual relation with my wife (while I was fasting) in Ramadan." The Prophet said, "Have you got enough to manumit a slave?" He said, "No." The Prophet said, "Can you fast for two successive months?" The man said, "No." The Prophet said, "Can you feed sixty poor persons?" The man said, "No." Then the Prophet said to him, "Sit down," and he sat down. Afterwards an 'Irq, i.e., a big basket containing dates was brought to the Prophet and the Prophet said to him, "Take this and give it in

charity." The man said, "To poorer people than we?" On that, the Prophet smiled till his premolar teeth became visible, and then told him, "Feed your family with it".

This tradition of the Prophet points to us when expiation became due or obligatory upon the rich and poor. The Prophet enjoined all Muslims to feed ten poor persons for expiation (of one's oath), whether these are relations or not.

These traditions on expiation indicates that the place of Sadaqa is mainly on the feeding of sixty poorer persons, it is expected that the persons so fed will be freed from want on the auspicious time they were fed. This further ensures the feeling of security on the part of the beneficiary, in addition to relieving the benefactor from the punishment of Allah in the day hereafter.

4. Voluntary Alms (Khairat): These are those alms given directly to the beneficiaries by the benefactors, they differ from the Zakat because they pass directly from the giver to the receiver. While on the other hand, Zakat may pass first to the state treasury before disbursement to the beneficiaries.

Voluntary alms as the name implies is voluntary and not compulsory. It can be given at any time according to the convenience of the person given it. The Prophet enjoined people to spend their wealth righteously in charity, this was particularly contained in the following Prophetic traditions: Narrated Haritha bin Wahab "I heard the Prophet (PBUH) saying: O people: Give in charity as time will come upon you when a person will wonder about with his object of charity and will not find anybody to accept it, and one (who will be requested to take it) will say, "If you had brought it yesterday I would have taken it, but today I am not in need of it".

In this Hadith, people are enjoined to practice charity as early as possible before it becomes too late to do so, i.e. when nobody will accept it. Mankind are therefore encouraged not to let this opportunity pass without having done some service to the Allah's servants, for that is the best way to win His pleasure (God).

Another tradition related by Abu Mas'ud Al-Ansari also states:

"Whenever Allah's Apostle (PBUH) ordered us to give in charity, we used to go to the market and work as porters and get a Mudd (a special measure of grain) and then give it in charity. (Those were the days of poverty) and today some of us have one hundred thousand".

In this tradition, people are encouraged to give in charity even with a half date. In other words, one should try as much as possible to earn something however small, so as to offer it in form of charity to earn Allah's reward.

The Prophet (PBUH) has further enjoined every Muslim to engage in voluntary alms or charity, for those who could not afford anything to offer in charity, should do good deeds. This is because it (good deeds) is also regarded as charity. This has been confirmed in the following tradition of the Prophet (PBUH) narrated by Abu Dawud:

The Prophet (PBUH) said, "Every Muslim has to give in charity. "The people asked, "O Allah's Apostle: If somebody has nothing to give what will he do? He said, "He should work with his hands and benefit himself and also give in charity (from what he earns)". The people further asked, "if he cannot even do that? He replied, "He should help the needy who appeal for help." Then the people asked, "If he cannot do that? He replied, "Then he should perform good and keep away from evil and this will be regarded as charitable."

Another Hadith also affirms: Narrated Ibn Abbas: The Prophet (PBUH) went out for the 'Id prayer on the 'Id day and offered a two Rak'at prayer; Then he went towards the women along with Bilal. He preached to them and ordered them to give in charity. And some (amongst them) started giving their arm bangles and earrings.

From the various Prophetic traditions discussed above, the voluntary alms are viewed as an important form of charity in Islam.

This form of charity is helpful towards building a good social security system for the contemporary Muslim societies. More of these will be discussed in the section of Al-Muslim collections.

5. Baitul-Mal-Funds: Here we shall identify the Prophetic sayings and actions on those things that constitutes the Baitul-Mal-Funds. These sources of Baitul-Mal-Funds such as Jizya, Kharaj, and Fay are also good forms of charity in Islam.
6. Jizya: This is the tax imposed on non-Muslims in an Islamic state, namely Christians and Jews (people of the Book), by the Muslim authorities who subdue them. There are two types of taxes, one of the taxes is levied on the individuals and the second usually levied on land. The former described frequently as Jizya while the latter being more frequently referred to as Kharaj (as will be discussed later). Each of the two terms requires a particularizing phrase for clarification with reference to how the Prophet (PBUH) treated and used them. The Prophet levied

on some people of the Book, Kharaj'on their necks'. Kharaj here definitely means poll tax as the qualifying phrase, "On their necks" clearly shows. In Kitab al-Kharaj, therefore, it is clear that Jizya is used to refer to tax and is interchangeable with Kharaj.

With respect to the above, the Prophetic tradition narrated by Abu Humaid As-Saidi states: We took part in the Holy battle of Tabuk in the company of the Prophet and when we arrived at the Wadi-al-Qura, there was a woman in her garden. The Prophet asked his companions to estimate the amount of the fruits in the garden, and Allah's Apostle estimated it at ten Awsuq (one wasq = 60 sa'a and one sa'a = 3 kg approximately). The Prophet (PBUH) said to this lady, "check what your garden will yield", when we reached Tabuk, the Prophet said, "There will be a strong wind tonight and so none should stand and whoever has camel should fasten it". So, we fastened our camels. A strong wind blow at night and a man stood up and he was blown away to a mountain called Taly. The king of Aila sent a white male and a sheet for wearing the Prophet as a present, and wrote to the Prophet that his people would stay in their place (and will pay Jizya taxation), Jizya is a head tax imposed by Islam on the people of scriptures and other people who have a revealed Book when they are under Muslim rule.

This Prophetic tradition above, confirmed the Prophet acceptance of Jizya as one of the tax system and component of Baitul-mal-funds in an Islamic state. Jizya is a form of charity in the sense that the amount so collected will be lumped into Baitul-mal-funds, part of which may be used to benefit the people.

The whole problem of imposition of Jizya must be understood in its historical perspective. In the primitive socio-economic set up, the imposition of Jizya was possibly the best choice, because it is consistent with the principles of natural justice. Every subject of the state must pay his due for the maintenance of internal security and preventing external invasion. Taxing the Muslims (in the form of zakat) to the exclusion of non-Muslims is perhaps, against natural justice. In fact, the spirit of Islam is faithfully reflected in the imposition of Jizya over the Dhimmis. Thus, Caliph Umar's General Abu Ubandah is reported to have ordered the Governor of Syria to refund Jizya as the Muslim army was not confident of defending the Dhimmis of Syria against the Roman attack. Again, we have evidence to prove that in many cases the children of Dhimmis were given monetary help from the treasury.

7. Kharaj: According to Al Mawardi, the literal meaning of Kharaj is rent. On the other hand, Kharaj denotes revenue derived from a piece of land or slap, while technically it refers to the tax imposed on land. It is important to note that not much was reported in Al-Bukhari on Kharaj, hence, we may refer to the section dealing with Qur'an earlier discussed.

Baitul-Mal-Funds as discussed above is an important form of charity in Islam, since it is used to maintain family, provide invalidation allowance, widows allowances, old age pensions and other grants.

Caliph Abubakar Siddiq, the second caliph declared, " I have grants them the right that when a person becomes unfit to work because of old age or is struck by a calamity or any peril or misfortune and becomes poor, he will be exempted from Jizya, he and his family will receive maintenance allowances from the public treasury (Baitul Mal) so long as he remains in the Islamic state. All these makes Baitul-Mal a good form of charity for the contemporary Muslim world.

3.5.4 Charity without Molestation

The issue of charity without molestation aimed to discuss the method of advancing zakat and other forms of charity with much dignity, without necessarily molesting the recipients. Alms should not be given as a form of show off or pride as clearly expressed in the Quranic verse (2:264).

Similarly, no charity is accepted from what is grabbed from the war booty in an illegal way, charity is accepted only from honestly earned wealth as pointed earlier in the Qur'an.

However, not much has been reported in Bukhari on this particular issue, we shall see more on this in the next section dealing with Muslim.

3.5.5 Positive and Negative Incentives with respect to Charity

Here we shall identify and analyze the positive and negative incentives associated with giving charity as reported in Bukhari.

1. Positive Incentives with respect to charity: The Prophet (SAW) had informed mankind that by giving charity, they will not only earn rewards, but their wealth will enlarge and re-double itself. This could be observed from the following tradition reported by Abu Huraira:

Allah's Apostle (PBUH) said, "if one gives in charity what equals one dates-fruit from the honestly earned money and Allah accepts only the honestly earned money - Allah takes it in His right (Hand) and then enlarges its reward for that person (who has given it), as anyone of you brings up his baby horse, so much so that it becomes as big as the mountain".

The foregoing tradition highlighted the reward that awaits those who comply and offer Zakat and other

forms of charity. It was stated that the wealth of a person who gives in charity from the honestly earned wealth will enlarged and re-double.

Another tradition narrated by Aisha (RAH) also states: A lady along with her two daughters came to me asking for (some alms), but she found nothing with me except one date which i gave to her and she divided it between her two daughters, and did not eat anything herself, and then she got up and went away. When the Prophet came in and i informed him about this story. He said, "whoever is put to trial by these daughters and he treat them generously (with benevolent), then these daughters will act as a shield for him from Hell fire". This tradition spoke of the need for generosity on fellow beings, as he who treats others generously will have those acting for him as a shield from the Hell fire in the Day Hereafter. Another tradition narrated by bin Hatim states that the Prophet encouraged people to save themselves from Hell fire by giving half a date fruit in charity.

The Prophet (PBUH) had also exhorts mankind to offer charity secretly and without making such a practice only for people to see. In this respect, the Prophet (as narrated by Abu Huraira) disclosed the promise of God to grant wisdom to seven people in the Day Hereafter. This wisdom will come in the providing shade on seven people in the day when there will be no shade (i.e. Day Hereafter).

Among the seven people was included the benefactor of charity who does such practice secretly that his left hand does not know what his right hand has given (i.e. nobody knows how much he has given in charity).

In this tradition, the Prophet (PBUH) encourages the offer of charity by a wife from her husband's property in form of foodstuffs, as this would attract rewards both for the wife for offering the charity, the husband for providing the foodstuffs and the storekeeper for storing the food.

The Prophet (PBUH) had also warned mankind against miserliness and niggardliness, for he who act in such manners will not get the pleasure of Allah. The following tradition narrated by Bint Abubakar confirmed this assertion:

That she (Asma) had gone to the Prophet (PBUH) and he said, "Do not shut your money bag; otherwise Allah too will withhold His blessings from you, spend (in Allah's cause) as much as you can afford.

This tradition informed us that unless we make upon our blessings to our fellow mankind, the blessings of Allah will also be far away from us. We must

therefore, regularly practice charity so that Allah's blessing will be bestowed on us.

Similarly, the Prophet disclosed that every day at least two angels come down from the Heaven and while one of them prays to Allah for compensation on those who are charitable, the other one prays for the destruction of non-charitable persons. This was clearly stated in the following Hadith narrated by Abu Huraira:

The Prophet said, "Every day two angels come down from Heaven and one of them says, 'O Allah; compensate every person who spends in your cause, and the other (angel) says, 'O Allah; Destroy every miser".

2. Negative incentives with respect to Charity: The Prophet Muhammad (SAW) had spoken of the sin of a person who does not pay Zakat

as was affirmed in the Holy Qur'an (9:34-36) discussed earlier. The following tradition of the Prophet narrated by Abu Huraira states: The Prophet said, "(On the day of Resurrection) camel will come to his owner in the best state of health they ever had (in the World), and if he had not pay its zakat (in the World) then they would tread him with their feet; and similarly, sheep will come to their owner in the best state of health they ever had in the World, and if he had not pay their zakat, then they would tread him with their horns". The Prophet added, "One of their right is that they should be milked while water is kept in front of them". The Prophet added, "I do not want anyone of you to come to me on the Day of Resurrection, carrying over his neck, a sheep that will be blasting such a person will (then) say, 'O Muhammad'; (please intercede for me.), I will say to him, 'I can't help you, for I conveyed Allah's message to you."

This Prophetic tradition enjoined people to pay zakat from their dues. The Prophet warned people of appropriate punishment that will befall those who fails to comply. The Hadith further enlightened us on how animals will punish their owner for failure to pay zakat out of them (the animals). The Prophet further warned mankind that no respite will come the way of all those who fails to comply in the Day of Resurrection.

Similar tradition by Abu Huraira also states: Allah's Apostle (PBUH) said, "Whoever is made wealthy by Allah and does not pay the Zakat of his wealth will be made like a bald headed poisonous male snake with two black spots over the eyes. The snake will encircle his neck and bite his cheeks and say, ' I am your wealth, I am your treasure. Then the Prophet

recited the Holy verse. 'Let not those who withheld. (3:180).

This tradition like the previous one emphasizes on the punishment that will befall those who fails to pay the dues out of their wealth.

From all the traditions highlighted above, it has become obvious that rewards await those who adhere to the teachings of the Qur'an and Sunna of the Prophet and practice charity with their wealth, while on the other hand, terrible punishment awaits those who fails to follow the teachings of the Qur'an and Sunna of the Prophet on the practice of charity. We shall see more of the analysis on our discussions in the traditions reported in Muslim.

3.6 Reviewing the Teachings in Sahih Muslim On the Forms of Charity

Imam Muslim has made a great contribution in the science of Hadith, this was through his collected version of Sahih Muslim, translated into English by Abdul Hamid Siddiq. Imam Muslim ibn Al-Hajjaj was born in the town of Nishapur in the Abbasid province of Khorasan, in present-day Northeastern Iran.

Historians differ as to his date of birth, though it is usually given as 202 AHS (817/818), 204 AHS (819/820), or 206 AHS (821/822). He travelled widely to collect traditions in Arabia, Egypt, Syria and Iraq where he attended the lectures of some of the prominent traditionist of his time, Ishaq B. Rahwain, Ahmad B. Hanbal, Ubaydullah Al-Qawainri, Qutaibah B. Sa'id, Abdullah b. Maslama, Harmalah b. Yahya and many others. Some of the commentators of Ahadith are therefore of the opinion that in certain respects, the collections of Imam Muslim's Sahih is the best and most authentic work on the subject. Imam Muslim took great pains to collect 300,000 traditions and then after a thorough examination of these collections, 4,000 traditions whose genuineness is fully established were retained.

This section dealt extensively on the collections of Imam Muslim mainly on the matter of charity. It begins with an analysis of zakat as an obligation in Islam as contained in Sahih Muslim. Other areas of interest in this chapter are, beneficiaries of zakat and other forms of charity, charity as a social responsibility in Islam, method of payment of zakat and other forms of charity, giving of charity without molesting or humiliating the recipients and positive and negative incentives instituted to ensure that zakat and other forms of charity are given. We begin with zakat as an obligatory duty in Islam.

3.6.1 Zakat as an Obligation:

Our interest under this heading is to find out as well as analyze those traditions collected by Imam Muslim in his Sahih hadith that talks on the obligation of zakat and other forms of charity. Like in Bukhari, Muslim too reported a number of Ahadith which shows the obligations of zakat. For

example: Abu Huraira reported: One day the messenger of Allah (PBUH) appeared before the public, then a man came to him and said; Prophet of Allah (tell me) what is Iman, upon this he (the Holy Prophet) replied; "That you affirm your faith in Allah, His Angels, His Books, His meeting; His Messengers and that you affirm your faith in the Resurrection Hereafter". He (again) said; Messenger of Allah (tell me) what does al-Islam signify. He (The Holy Prophet) replied; Al-Islam signifies that you worship Allah and do not associate anything with Him and you establish obligatory prayer and you pay the obligatory poor rate (zakat) and you observe the fast of Ramada (2:4).

The main teachings contained in the foregoing tradition is the fact that religion of Islam exists on the performance of five basic actions, namely, believe in God, the Prophets, performance of the five daily prayers, payment of zakat, performance of Hajj for those who possess the wherewithal and fasting in the month of Ramadan. Anyone therefore, who refuse to pay zakat which is one of the pillars of Islam is considered a destroyer of the building of Islam.

It is evident from this tradition that zakat is an obligatory act since the religion of one is not complete without its payment. In other words, the rejection of zakat is considered as an attempt to destroy the building of Islam, since Islam is considered like a building supported by the five principles. The primary motive of zakat is both religion as well as spiritual, while the social and economic aspects are subservient to that. The obligation of zakat is clearly stressed by Abu Bakar, the first caliph, who intended fighting against those who developed the act of separating prayer from zakat immediately after the death of the Prophet. It is reported that he had said; "By God, I will fight against those who discriminated between prayer and Zakat".

3.6.2 Beneficiaries of Zakat and other Forms of Charity

The beneficiaries of Zakat and other forms of charity refers to those persons who shall benefit from the wealth of zakat and other forms of charity. The recipients of Zakat are well known from the verse of the Qur'an quoted in chapter two. The Prophet (PBUH) reasserted that in various traditions reported. On other forms of charity, we can derive the recipients by looking at various traditions of the Prophet as collected by Sahih Muslim.

Prophet Muhammad (PBUH) has enjoined on mankind the significance of spending on the family and other closely nearest relatives before coming out with one's object of charity in search of the beneficiaries. This fact is clearly contained in the following tradition of the Prophet: Thauban reported Allah's Messenger as saying: "The most excellent dinar is one that a person spends on his family and the dinar which he spends on his animal in Allah's path and the dinar he spends on his companions in Allah's path". Abu Qilaba (one of the narrators said): Who is the person with greater reward than a person who spends on young members of his family

(and thus) preserves (save them from want) (and by virtue of which) Allah brings profit for them and makes them rich.

This tradition is an exhortation on mankind to provide means of sustenance for their family, animal as well as their companions. The tradition further emphasizes on the significance of protecting members of the family and other close relations from want and misery. Therefore, even feeding of one's children is regarded as charity in Islam.

Another tradition states also: Maimuna bint Harith reported that she set free a slave girl during the lifetime of Messenger of Allah and he said: "Had you given her to your maternal uncles, you would have greater reward".

It was explained by the translator of this collection that the uncles of Maimuna had been through adverse circumstances and they badly needed a maid servant for their family, so if Maimuna had given her to them, she should have earned two rewards, one for Sadaqa, and the other for showing generosity and kindness needy kind. This further entrenched the significance of offering charity to one's nearest relatives.

It should be observed that these traditions are similar to those earlier reported in Bukhari's collections. Charity is not to be exclusively reserved for the family members, wherever possible, it should also be extended to other needy members of the society. Indeed, close relatives such as wife, parents and children are not to be given a part of the Zakat because Zakat cannot be given to those who are your responsibility to feed. But it has to be given to other persons in the society. While Zakat is exclusively for non-close relatives, other forms of charities may also go to other members of the society, although close relatives have preference in this respect.

3.6.3 Charity as A Social Responsibility

The responsibility of mankind on his fellow beings does not necessarily stop on zakat alone, there are other responsibilities expected of mankind to assist people in need. In order to achieve its ideal of economic justice, Islam demand from all its followers to spend their wealth freely on the common good of society. True and real charity is over and above zakat and is a very strong obligation on the wealthy members of Muslim community. Unless a Muslim fulfils this moral obligation due to a society, he cannot be sure that he has won the pleasure of God.

There are many forms of charity that are not obligatory but social responsibility expected of mankind. The following components or forms of charity discussed in Muslim may be grouped under Sadaqa, voluntary alms (khairat) and use of Muslim funds (Baitul-Mal-Funds) for charitable activities. We discuss each of these in turn:

1. Sadaqa: Muslims have been encouraged by the Prophet to render Sadaqat through the payment of Zakatul-fitr, the alms for the breaking of fast, alms for the breaking of oaths and alms giving serving as a gratitude to Allah for the fulfillment of an objective.

2. Zakatul-fitr is given on the occasion of id-ul-fitr and was first enjoined on the Muslims by the Holy Prophet, on the occasion of id-ul-fitr in the year 2 A. H. Like in Bukhari, Muslim too reported a number of traditions on Zakatul-fitr as could be observed: Ibn Umar said that Allah's Messenger prescribed the payment of Zakatul-fitr (on breaking of fast) of Ramadan for people, for every freeman or slave, male and female among the Muslims – one sa' of dried dates, or one sa' of barley. It could be observed that Zakatul-fitr is a compulsory payment which every Muslim is required to make at the conclusion of the month of Ramadan as a token of thankfulness to God for having enable one to observe the fast. It is binding on every Muslim, provided he is solvent enough to pay it. So far as children and slaves are concerned their parents and masters are required to pay the Sadaqa on their behalf. The Sadaqa of the wife is to be paid by her husband. The general opinion is that Zakatul-Fitr is equal to one sa' of dried dates or barley per head.

Similarly, Prophet Muhammad had enjoined Muslims on the need to pay Zakatul-fitr before they go out for their id prayer. According to some jurists it is obligatory to pay Zakatul-Fitr before going out for prayer, because its early payment would enable the needy to participate in rejoicing of id-il-fitr. However, if one misses its payment before id prayer, it can be offered after the prayer.

The issue of Sadaqa for the breaking of fast and oaths do not receive much attention in Muslim's collection but this was clearly discussed earlier in the section dealing with Bukhari.

3. Voluntary alms (Khairat): Muslims are also being encouraged by the Holy Prophet to render occasional charity to their fellow beings. This fact had been clearly pointed out in the following traditions of the Prophet: Abu Huraira reported Allah Messenger as saying that, Allah, the most Blessed and High said: "Oson of Adam, spend, I will spend on you. The right hand of Allah is full and overflowing and nothing would diminish it, by overspending day and night.

This hadith makes it clear that the fulfillment of the need of the poor is an obligation on the rich members of the community, it is an exhortation to the Muslims on the need to render voluntarily alms to the poor and needy for that may also be met with rewards from Allah.

Another tradition also states: Hudaifa and Abu Shaiba reported Allah's Messenger as saying: "Every act of goodness is Sadaqa". It is true that all acts of goodness and kindness are solely done to seek the pleasure of God and His Blessings in the Hereafter.

Islam had undoubtedly attached real importance to the reward that will be given to each doer of good.

A poor man who cannot afford to give anything in charity can still perform charity in his intentions and actions. Even removing a harmful thing from the way is also an act of charity, as people will benefit well from such an action.

A well-known hadith of the Holy Prophet also throws some light on the significance of performing charity in intentions and actions for one who cannot afford to offer it physically.

Sa'id b. Abu Burda reported on the authority of his grandfather that the Apostle of Allah said: Giving of Sadaqa is essential for every Muslim. It was said (to him). What do you said 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 and 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.

Similar hadith also reported by Hamman b. Munabbih reported on the authority of Abu Huraira that the Messenger of Allah has said: 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 Sadaqa, and a good word is Sadaqa, and every step that you take towards prayer is a Sadaqa, and removing of a harmful thing from the pathway is a Sadaqa.

From the above traditions of the Prophet, it became clear to us that all charity and service to humanity for love of God is an act of goodness and piety in Islam.

The Holy Prophet had similarly encouraged his followers to offer Sadaqa anytime they have the means before they find no people to accept charity. This could be confirmed from the following tradition reported by Abu Musa:

Allah's Messenger said: "There would come a time for the people when a person would roam about with Sadaqa of gold, but he would find no one to accept it from him. And a man would be seen followed by forty women seeking refuge with him on account of the scarcity of males and abundance of females".

This hadith brings into limelight new concept given to charity by the Holy Prophet. In other religions, it

is a favor of the rich to the poor, but in Islam, it is a favor of the poor upon the rich that they accept their alms. Also, in this tradition, apart from having the means to give Sadaqa, two things are needed: firstly, a suitable needy person and secondly, the satisfaction that wealth gives in Sadaqa would be spent by the recipients on good purposes.

4. Baitul-Mal-Funds: These are also used in securing the mass of the population from wants. This is what qualifies Baitul-mal-fund as another form of charity in Islam. The sources of Baitul-mal-funds are kharaj, jizya, and other governmental sources. It is however, imperative to note that Muslim does not collect much tradition on this form of charity. This had been discussed in the last section on Bukhari.

3.6.4 Charity without molestation:

Muslims have been enjoined by the Holy Prophet not to destroy their charity either by offering it for show or expecting gratitude from the recipients, nor molesting the receivers of the charity. They should rather pay out of that wealth which they honorably earned, while at the same time dignifying their charity through merely seeking God's pleasure.

The Holy Prophet showed appreciation of those who conceal charity by these words:

“There was a man who gives charity and conceal it so much so that his left hand does not know what his right hand spends (in charity). In fact, the intention of the Holy Prophet was to stifle the desire to make a show of one's wealth (by charity) in order that people should help the poor merely seeking God's pleasure.

The Holy Prophet had also emphasized the fact that one should have good intention in giving out Sadaqa, this implied that we should do so only seeking pleasure of God and not for the sake of expecting some benefits from the beneficiaries of our charity. The following hadith thus states:

Abu Huraira reported Allah's Messenger as saying: "If anyone gives as Sadaqa the equivalent of date from that (earning) earned honestly, for Allah accepts that which is lawful, the Lord accept it with His Right Hand, and even if it is a date, it would foster in the Hand of the Lord as one of you fosters his colt, till it becomes bigger than a mountain".

In the above tradition, God's acceptance of Sadaqa with His Right Hand refers to the fact that He shows honor it.

Another tradition also stresses:

Abu Huraira report Allah's Messenger as saying: "O people, Allah is Good and He therefore, accepts only that which is good. And Allah commanded the believers as He commanded the Messenger by saying: "O Messenger eat of the good things, and do good deeds; verily I am aware of what you do.

This tradition presents the spirit which Islam inculcates among its followers so that they may do good to others, not expecting any reward but for the sake of God. Allah (SWA) command mankind to do good to their fellow beings to the best of their ability and in return, they may hope for goodness from Him. Prophet Muhammad (SAW) in turn encouraged mankind to abide by the teachings of the Qur'an and further emphasizes on the fact that God only accepts that which is good and earned honorably in an honest manner or practice.

3.6.5 Positive and Negative Incentives with respect to Charity

Under this heading, we shall identify and analyze various traditions reported in Muslim that talks on both the positive incentives due on those who comply and render the various forms of charity discussed earlier and negative incentives (punishment) that will befall (in the Hereafter) those who failed to comply with the commandment of Allah and His Apostle with respect to the payment of various forms of charity discussed above.

1. Positive Incentives: People have been encouraged to spend more and more of their wealth on the common good of society. They are promised that by so doing, their wealth will not decrease but will increase and double itself in the Eyes of God. Every act of goodness will help in strengthening the bonds of love and unity among the people. Trade and Industry will prosper, employment will increase and benefit all, including those who spends their wealth for the common good of society. Above all, they will have the blessings of God both in this World and Hereafter. The excellent of giving gift could be identified in the following tradition of the Holy Prophet:

It is narrated on the authority of Abu Huraira (that the Messenger of Allah) said, "Of course the person who gives to the family a she-camel as a gift, which gives milk morning and evening equal to a large bowl, its reward (the reward of the gift) is great.

This tradition highlights the importance of rendering to the family, however insignificant the amount of gift may be, it will surely be rewarded by Almighty Allah. Similarly, the reward of the gift will doubled, that is a reward for drinking milk in the morning and reward for drinking milk in the evening.

An honest trustee who spend in charity out of his master's wealth had also been assured of rewards for both himself and his master alike. The same applies to a housewife who gives out some of the foodstuffs in her household. In this respect, the question has been asked as to the actual position of giving charity by the wives and the servants out of their husband's and master's wealth respectively? The answer to this question has been that the wives and servants can give charity as it is customary and the intention is

good. Similarly, the person who shares the woes and burden of life with other persons have the right to give charity out of their property according to common practice.

Another tradition also states: Abu Huraira reported that the Messenger of Allah (May peace be upon him) said: "Who has observed fast among you today? Abu Bakr (Allah be pleased with him) replied: It is I. He (the Holy Prophet) again said: "Who among you followed the bier today? Abu Bakr replied: It is I. He (the Holy Prophet) again said: Who among you fed a poor man today? Abu Bakr replied: It is I. He (again) said: Who among you visited an invalid today? Abu Bakr said: It is I. Upon this the Messenger of Allah (May peace be upon him) said: " Anyone in whom (these good deeds) are combined will certainly enter paradise.

This tradition is an exhortation on mankind to perform good deeds in order to attract rewards from our creature. The hadith similarly, taught us it is not the single act of deed that makes one's life noble and virtues, but the whole life lived with nobility and religious devotion that makes a true Muslim.

The Holy Prophet had also implored mankind on the virtues of giving out sadaqah secretly (as discussed in the section on Bukhari). This had further been reechoed in the tradition that talk about the seven persons classified as those who will be provided with shade by Allah on the Day of Judgment, out of whom those who gives charity and conceals it so much so that their left hand does not know what their right hand spends (in charity) were included.

2. Negative Incentives: In addition to the positive incentives and or rewards towards the encouragement of charity, Islam takes certain negative steps to encourage charity among the people. It consists in condemnation of the habit of miserliness and niggardliness among the people. The people who are niggardly in spending out of their wealth in the name of God are regarded criminals of society for, by this act of theirs, they not only harm themselves but also endanger the common good of the community. They are therefore warned of the severe punishment on the Day of Judgment in addition to the economic hardship they would suffer in this world. This warning was given in the tradition reported by Abu Huraira.

It should be noted here that, it was a common practice within Arabs that they took their camels to ponds after six and seven days and there they milked them and supplied the milk to the needy. This is an expression of a charitable heart which finds pleasure in giving to the poor for the sake of Allah. This attitude has been lauded because it results in the

payment of zakat as an obligatory act for seeking the pleasure of the Lord.

The Sacred Prophet had similarly admonishes those who do not pay zakat in a similar tradition and warned them of a deplorable end in this world and dreadful sequel in the Hereafter. In this regards, the Prophet condemned the act of niggardliness and for one to refuse the payment of Zakat and other forms of charity, will be met with punishment with the fire of hell in the Day Hereafter. Another tradition reported by Abu Dharr states: I went to the Apostle of Allah and he was sitting under the shade of the Ka'aba. As he saw me, he said: "By the Lord of the Ka'aba they are the losers".

I came there till I sat and I could not stay (longer) and (then) stood up. I said Messenger of Allah, let my father be ransom for you. Who are they (the losers)? He said: "They are those having a huge amount of wealth except so and so and (those who spend their wealth generously on them whom they find in front of them behind them and on their right side and on their left side) and they are a few. And no owner of camels or cattle or goat and sheep, who does not pay Zakat (would be spared punishment) but these (camels, cattle, goats and sheep) would come on the Day of Resurrection wearing more flesh and would gore him with their horns and trample them with their hooves. And when the last one would pass away, the first one would return (to trample him) till judgment would be pronounced among people. .

The Prophet has further given severe warnings on the hoarders of wealth for the love of it. These people are warned of the severe consequences in this world of their withholding of the circulation of wealth as well as disgraceful punishment on the Day of Judgment.

As discussed earlier, many traditions of the Holy Prophet further amplified the message of the Holy Qur'an. The Prophet always encouraged people to spend in the way of God. Once he told his people to get rid of niggardliness because the nation before were ruined by (their habits of) miserliness.

3.7 Comparing Bukhari and Muslim's Collection with Other Scholars in Hadith Literatures Notably

The work of Bukhari and Muslim on the forms of charity are nearly the same, however, there are some few traditions reported in Bukhari but are not in Muslim and vice versa. In the same vein, there may be other hadith still compiled in other works but which are not found in both Bukhari and Muslim. Here, I am referring to the well-known collection of Abu Dawud, Al Nisa'I, Ibn Majah and Tirmidhi. It is therefore important to highlight and analyze these collections.

Our objective in this section is therefore, to compare the work of Bukhari with that of Muslim and vice versa. Similarly, we shall analyze the works of other hadith narrators where none could be found in both Bukhari and Muslim.

Under this heading, we shall analyze the various issues discussed earlier and see whether any difference exist in the work of Bukhari and Muslim as well as those of the well-known collections of Abu Dawud, Ibn Majah, Al Nisa'i, and Tirmidhi. This could be done by taking each headline separately as done earlier in other sections.

After careful scrutiny and analysis on the works of these scholars in this issue, not many differences existed. In short, both Bukhari and Muslim reported nearly similar traditions with respect to the obligation of zakat.

In the case of the well-known collections of Abu Dawud, Ibn Majah, Tirmidhi and Al Nisa'i, a lot of similarities exists both within themselves and in comparison, with Bukhari and Muslim, we similarly observed some differences therein. For example, the following tradition collected by Imam Tirmidhi:

From Fatima bintKaisi, who said, I asked the Prophet (SAW) about zakat and he said: "There is no obligation on one's wealth except zakat, then he recited (Q2:177).

This tradition was almost found in all the other collections of Ibn Majah, Al Nisa'i, Abu Dawud and those of Bukhari and Muslim. On the issue of beneficiaries of Zakat and other forms of charity, the two scholars (Bukhari and Muslim) compiled almost same traditions. However, the only noticeable difference observed are some few traditions reported in Muslim which could not be found in Bukhari, even though the teachings in these traditions are similar to that of Bukhari collections.

Same could be said of Al Nisa'i and Ibn Majah who reports a hadith similar to what was obtained in both Bukhari and Muslim on the issue of giving charity to the poor and closely nearest relatives.

3.8 Wakaf (waqf) And Its Various Forms

The concept of waqf was developed by the Holy prophet Mohammad (PBUH) and since then it has played a vital role in fulfilling the needs of Islamic civilization. As poverty is a major obstacle in several Islamic countries, Zakah and waqf can be set as an alternative solution to this matter. In the Arabic language, the word Awqaf literally means hold, confinement or prohibition. In the Islamic system, Awqaf is a perpetual charity that means holding certain property and preserving it for the confined benefit of certain philanthropic purposes. Although Awqaf applies to non-perishable properties like: fixed property, land or buildings, it can be applied to cash money, books, shares, stocks, and other assets. Ahmed (2004) observed that Zakat and Awqaf can contribute in the macro-context to the improvement of the human capital and to the designing of specific programmes for the poor and vulnerable. The latter programme may include providing

education, health facilities, and social services to improve welfare of the poor.

In the history of Islam, the first example of religious Waqf is the mosque of Quba' in Madinah, a city 400 kilometer north of Makkah. It was built upon the arrival of the Prophet Muhammad (PBUH) in 622. Six months later, the building of the Quba' was followed by the mosque of the Prophet in the center of Madinah. Today, it still stands on the same lot with an extended and enlarged structure. Another kind of Waqf that also developed during the time of the Holy Prophet (PBUH) was Philanthropic Waqf, which aimed at supporting the poor segment of the society and all other activities which are of benefit to people at large such as scientific research, education, health services, care of animals and environment, etc. Philanthropic Waqf was first initiated by the Prophet Muhammad (PBUH) as well. Once, a man by the name Mukhairiq, in his will wrote that his seven orchards in Madinah shall be given after his death to Prophet Muhammad (PBUH). In year four of the hijrah calendar, he died and Prophet (PBUH) took hold of the orchards and made them a charitable Waqf for the benefit of the poor and needy. This practice was followed by the companion of the Prophet (PBUH) and his second successor Khalifah Umar (RDA). According to Abdullah bin Umar (RDA), Umar (RDA) obtained a land lot in Khaibar and went to the Prophet (SAW) asking for His advice. He said: "O Prophet of the Almighty, I have obtained a land in Khaibar. I have never obtained a property more precious to me than this. What do you advise me? Prophet Mohammad (PBUH) said: "If you want, you can bequeath it, and give it as a charity; provided that it should not be sold, bought, given as gift or inherited." He said, "then Umar gave it as charity for the poor, relatives, slaves, wayfarers, and guests. There is no harm for the person responsible for it to feed himself or a friend from it but for free." The following are the forms of Wakaf (Awqaf): (a) Religious Awqaf focuses on maintenance of religious institutions, like: mosques and madrasas and their adjacent premises and properties. (b) Philanthropic Awqaf aims at providing support for the poor, such as; health services, as well as education. In the early days of Islam, Prophet Muhammed (S.A.W) initiated this type of Awqaf with the objective to reduce the disparity and inequality among the social strata. (c) Family Awqaf is a unique kind of awqaf that ensures awqaf proceeds are given to the family and descendants in the first place and then the excess is given to the poor. (Hassan, 2010).

3.9 Theoretical Review

This study's theoretical framework is based on the Social exchange theory by Homan's G. (1958) and the theory of Vicegerency in Qur'an (2:30).

A prominent theory which shall be employed in this research in explaining human behavior is the Social Exchange Theory (SET), which was formulated by Homans G. (1958) who proposes that social behaviour is the result of exchange

process of material and non-material reward such as symbols of prestige or approval. The aim of this exchange is ultimately to maximize benefits and minimize costs and the focus is given on the potential benefits and costs of social relationships in which a relationship will be terminated if the potential costs exceed the rewards.

In Islam, the real or absolute ownership of everything belongs to Allah and man has been bestowed with these properties merely as a trustee. In other words, all things that are supposed to be the property of man and whose ownership he has assumed should in truth, be ascribed to God, and considered as belonging to Him, who is the true creator and has given control over them to man for a limited time and in a limited way. The Holy Quran states:

“To Him belongs what is in the heavens and on Earth and all between them and all beneath the Soil” (20:6)

The above verse of the Holy Quran provides an exhaustive definition of everything we conceive of in the heaven, on the earth or between them or even in the barrels of the earth, all belongs to Allah (The Almighty). Another verse also states: “To Him belongs the dominion of the heavens and the earth and all affairs are referred back to God” (57:5)

This verse also refers to God’s complete authority over the whole of the universe. Similarly, every affair, whether it comes out from darkness into light and or hides itself from light into darkness must all and finally go back to God (The Almighty). There are many other verses in the Quran specifying this principle.

The Quran also sees humankind as vicegerent on earth carrying out God’s will and pleasure. Vicegerency refers to one’s power of initiative himself, but whose independent action always reflect perfectly the will of his principal. The Quran thus states:

“Behold, thy Lord said to the angels: “I will create A vicegerent on Earth. They said: “wilt Thou place therein one who will make

Mischief therein and shed blood? Whilst we do celebrate Thy praises and glorify Thy Holy (name): He said: I know what ye know not” (2:30)

God hath entrusted many things to humankind, while some people have been entrusted with property and goods, others with plans, confidence, secrets and still others have been entrusted with knowledge, talents and opportunities, and all are expected to be used by the beneficiaries for their fellow beings. Man may however, decide to betray this trust reposed on him by the Almighty Allah because of the free will granted to all mankind. This betrayal of trust may be through misusing property or abusing the confidence, knowledge or talents reposed on man by God.

Occasions for unscrupulously respecting the trust and confidence of our fellow men occur every day in our life, and few of us can claim perfection in this respect.

From the foregoing, it has been made clear that Man is an agent of God on earth and is expected to act as such with respect to the property entrusted to him by God. Therefore, Allah has commanded for charity, Zakat, etc, and Man is expected to act accordingly. By acting in line with Allah’s injunctions, the issue of poverty could have been a thing of the past in all societies. Hadith of the Prophet Muhammad (PBUH) has further expatiated on this issue of Man acting only as agent of God on earth as will be seen later.

IV. METHODOLOGY

4.1 Research Approach

This research project is entirely a review of the Forms of charity in the Quran and Sunna (as reported in Bukhari and Muslim); it is merely a review of the literature in the Quran and Sunna of the Prophet. Secondary data was collected from the relevant literatures, as well as documented data from published and unpublished articles and works. These data were then analyzed and synthesized with the discussions contained in the study. Relevant literature reports have been derived from the Quran and Sunna (as reported in Bukhari and Muslim). Similarly, the researcher also reviewed the work of other notable scholars namely Abu Dawud, Ibn Majah, Tirmidhi, and Al-Nisa’i as well as other writers on the subject matter.

4.2 Research Procedures

This research as highlighted earlier is merely almost a review of literatures in both the Qur’an and Sunna of the Prophet (PBUH). As such the method employed is mainly investigations and researches in the Qur’an and Hadith of the Prophet, internet, documents analysis and other related and relevant materials.

V. DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

The purpose of this study is to identify the various forms of charity as they occur both in the Qur’an and Sunna of the Prophet (as reported in Bukhari and Muslim). Information gathered in the course of this study shows the following results:

1. That the forms of charity in both the Qur’an and Sunna of the Prophet Muhammad (PBUH) are:
 - a) Zakat, which is an obligation.
 - b) Charity as a social responsibility, which comprises the following (Sadaqat, Voluntary alms (Khairat), Baitul Mal Funds).
2. Eight categories had been classified in the Holy Qur’an as the beneficiaries of Zakat and other forms of charity, while the Hadith seems to expatiate on this, these includes:

- c) The poor, who are unfit physically or otherwise to earn their living.
 - d) The needy, who may be able to earn their livelihood but lack the means.
 - e) The officials appointed in connection with the collection of Zakat.
 - f) Those whose hearts have been recently reconciled to truth.
 - g) Those in bondage and in debt.
 - h) The payment for the emancipation of slaves.
 - i) For the cause of Allah.
 - j) The wayfarers, who have lost all means to continue their journey and reach their destination.
3. The method of payment of Zakat and other forms of charity should be in such a way that beneficiaries are not molested. In other words, there should be dignity in the payment of charity, in addition to the fact that what is given as charity should be among the good things, that which is useful as well as valuable and which has been honorably earned by the giver.
 4. It was also discovered in the course of our research that greater rewards will be met by those who comply and render Zakat and other forms of charity out of the wealth bestowed on them as vicegerent of God on earth. Similarly, terrible punishment awaits those who fails to comply with the various injunctions of the Qur'an as well as traditions of the Holy Prophet in disbursing Zakat and other forms of charity.

5.2 Conclusion and Recommendation

The research observed that man is merely an agent carrying out God's will and pleasure on earth and is expected to therefore expend what was entrusted to him in the way of Allah, by assisting the less privileged members of the society through the various forms of charity highlighted above. The Quran and Sunna commanded Muslims to practice charity with dignity, and that greater rewards awaits those who practice charity, while punishment will be meted on those who fails to abide by the various commandments of Allah and traditions of the Prophet (PBUH). We therefore, highlights below some of the lessons learnt in this study and its relevance to our country Nigeria and other societies.

The first lesson learnt from the discussion is on the issue of brotherhood, mutual aid and fellow feeling which the obligation of Zakat and other social responsibility teaches us. The fact that everything belongs to Allah (SWT) and man only acts as a trustee teaches us to expend the entrusted wealth and properties in the way of God, which further promotes the spirit of brotherhood and humility among the people. Nigeria in particular needs this feeling of fraternity to salvage it from the current unnecessary fighting going on between different tribes and religions, etc. This is because charity and Zakat covers help to all people irrespective of their tribe or religion.

This mutual help breeds love and cooperation which reduce competition, rivalry and other vices, which in turn provides peaceful and stable atmosphere for economic activity.

1. Secondly, Zakat and other forms of charity as we have learnt are weapons against hoarding. Hoarding of money is a very wide phenomena in Nigeria and other societies. This prevents money from serving its purpose and further cuts economic growth. It is expected that with the institutionalization of Zakat, hoarding of money and properties will be reduce and so economic activity may increase for the good of the society. This is because, Islam by Zakat both wealth and properties forces wealth owners to put them into circulation and thereby keeps the economy going.
2. Thirdly, we can learn from the discussions the usefulness of collecting and distributing Zakat by a central body rather than leaving it to be done haphazardly by the individuals. It is suggested from the above analysis that governments all over the World will learn from the above study and come out actively to participate in the collection and distribution of Zakat and other forms of charity. However, due to the fact that the laws in Nigeria and some other countries are of secular nature, the government could support charitable organizations to do the collection and distribution of Zakat and other forms of charity. While government remains as a coordinator as well as monitor the activities of these organizations in the collection and distribution of Zakat and other forms of charity.

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