

## Charity Ethics in Islam with Special Reference to Sincerity and Ostentation

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### Abstract

The Qur'ān has made the attainment of accomplished piety (*al-birr*) essentially contingent on the spending of that which one loves and holds dear to his heart in the path of God (**Al-Qur'ān 3: 92**). Two significant characteristics of this concept stand out above all others: The first is the generality and extensiveness of the scope of charitable spending (*infāq*), which does not limit it to monetary spending alone; rather, this holistic term encompasses all types of spending – material, physical, moral, or emotional – that can be of any kind of benefit to those in need. Second, anything spent in the name of God should be something the giver/donor likes rather than something he/she despises or considers useless. Consequently, belief (*īmān*) is the primary criterion for the validity and acceptance of one's charitable deeds (*infāq*). This belief must be supplemented by sincerity (*ikhlas*), which is also a necessary corollary for the legitimacy (*ṣiḥḥah*) and preservation (*baqā'*) of charitable deeds. Another requirement for charitable acts to be accepted in the sight of God is that there be no verbal reminders of one's favors or harming the recipients because of what one has done for or spent on them, believing that he/she has the right to do so. As a result, the charitable deeds of a hypocrite or one who brags about his generous deeds are rendered null and void due to a lack of belief and/or sincerity. The benevolent deeds of a person who verbally abuses or reminds the recipients of his/her generosity are also declared void because there is a lack of the condition of preservation (*shart al-baqā'*) in his/her charitable deeds. In this context, the purpose of this paper is to provide an overview of charity ethics in Islam, with a particular emphasis on its two important aspects: sincerity and ostentation, in light of Maulānā Ashraf 'Alī Thānavī's works.

**Keywords:** Extravagance, Contentment, Generosity, Charity, Sincerity, Ostentation.

### 1. Introduction

One of the most remarkable and marvelous elements of Islamic economic teachings is that all emphasis is placed on spending rather than wealth acquisition and accumulation. Islam strongly encourages people to spend their money for the sake of God, especially for the welfare of the poor and other acts of public good. It is regarded as the highest virtue, and tremendous rewards are promised to humankind as a result of it, provided that it is spent purely to obtain pleasure and goodwill of the Lord in the state of belief (*īmān*). People, however, often experience two shortfalls in this regard, as a result of which they hesitate to invest in God's cause. The first is the fear of becoming destitute and impoverished. In this case, the individual is concerned that if he spends or donates his money to charity, he will lose his wealth or be unable to adequately provide for his family. The second is the case of those people who

waste their money on illegal luxuries, gambling, pubs, and clubs to the extent that they either squander their money or are left with no desire to spend it in God's service for a good cause. The following verses of the Qur'an warn mankind about Satan's above two deceptions and provide a cure by advising them to renounce apprehension and cleave to certainty (**Nadavī, p. 139**). The Qur'an says:

“Shayṭān (Satan) threatens you with poverty<sup>1</sup>, and commands you to ungodliness, whereas Allah promises you forgiveness from Himself<sup>2</sup> and abundance (to some even in this world, and to all in the Hereafter); and Allah is Bountiful (i.e., Able to repay all and sundry), Knowing (i.e., Aware of the inner feelings and motives)” (**Al-Qur'ān 2:268, Daryābādī**).

“And whatever you spend or whatever vow (to spend, or to offer in bodily devotions), surely Allah knows them (and shall reward each and all accordingly), and for the ungodly (i.e., those who do not observe the bounds of Allah) there will be no helpers” (**Al-Qur'ān 2:270, Daryābādī**).

Thus, in addition to the obligatory charity (*zakāh*), one should also engage in voluntary acts of charity for those who are in need and can benefit from it. Charitable acts include serving guests and visitors, elders and teachers, giving gifts to friends and families, providing meals to those who are fasting, providing material and emotional support, and maintaining familial ties. Spending money on relatives and serving them can become obligatory (*fard*) in some cases. Similarly, one should actively participate in activities that will be a continuous charity (*ṣadaqah jāriyyah*) for him and will benefit him even after his death. According to a Prophetic narration, the Messenger of Allah asked his companions, “Who would prefer and love the wealth of his heirs more than his own?” The companions responded, “No one would like that, O Messenger of Allah.” He said, “The one who amasses wealth and does not spend it for the cause of Allah until he dies and it passes on to his heirs is the one who loves the wealth of his heirs more than his own.” If he loved his wealth, he would have spent it in such a way that he could benefit from it even after his death (in the form of reward) (**Thānavī, 2009, p. 77**).

## 2. Scope of Charity in Islam

The scope of charitable deeds (*infāq*) in Islam is quite extensive. It encompasses not only the spending of money and riches, but also the spending of life and wealth, time and energy, position and status, talent and knowledge, attention and assistance, and so on. Broadly speaking, charitable deeds (*infāq*) in Islam include anything that can be used to help others or meet their needs. It also includes enjoining good and forbidding evil, as it is the spending of knowledge for the benefit of others. The broadness of the concept of *infāq* (charitable spending) in Islam can also be seen in the fact that supplication (*du'ā*) is also included in it, as it benefits the people and provides them with solace (**Nadavī, p. 396; Thānavī, 2011 a, p. 210**).

The essence and spirit of Islamic *infāq* (charitable spending) is to give relief and benefit to others. Thus, anything that benefits others in any way is included in the concept of *infāq* in Islam. As per the Prophetic tradition, every pious act is considered as *ṣadaqah* (charity). Once when the Prophet told his companions that it was incumbent upon every Muslim to give *ṣadaqah* (charity), it sparked a natural query in their thoughts, prompting them to inquire, “O Allah's Prophet! If someone has nothing to

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<sup>1</sup> The devil instils the fear in your mind that you shall be reduced to poverty by your contributing liberally to the works of charity and public good (**Daryābādī, 2011, p. 188**).

<sup>2</sup> In the Hereafter, in return for that you expend cheerfully in His service (**Daryābādī, 2011, p. 188**).

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 find even 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 deeds.” They again asked, “If he cannot even do that.” To this, the Prophet replied that he (should completely refrain from inflicting any harm to others and should) keep away from evil deeds and this will be regarded as charitable deeds (Al-Bukhārī, 2017, p. 268). So much so that the Prophet declared in another tradition as narrated by Abū Hurairah: “There is a *ṣadaqah* to be given for every joint of the human body” (Muslim, 2018, H. 2335, Al-Bukhārī, 2017, p. 548). What more could it possibly mean save that a Muslim’s entire life is dedicated to assisting and benefiting others? That is, the most important thing that Islam requires of a Muslim throughout his or her life is that it be completely *infāq* oriented toward others or bringing advantages to them. That is why the performance of every injunction of the *Sharī‘ah* is considered *ṣadaqah* on his/her part (Nadavī, p. 402). According to another Prophetic tradition, “To judge justly between two persons is regarded as *ṣadaqah*, and to help a man concerning his riding animal by helping him to ride it or by lifting his luggage on to it, is also regarded as *ṣadaqah*, and (saying) a good word is also *ṣadaqah*, and every step taken on one’s way to offer the compulsory prayer (in the *masjid*) is also *ṣadaqah* and to remove a harmful thing from the way is also *ṣadaqah*” (Al-Bukhārī, 2017, p. 548).

Furthermore, whether one provide this benefit or assistance to others directly or indirectly, intentionally or unintentionally, it is viewed as *ṣadaqah* on his/her behalf. Whether the recipient of one’s favor or help is a human, an animal, or a bird, the reward of charity will be written for him/her in any case. For example, if any Muslim plants a tree or sows seeds, and then a bird, or a person or an animal eats from it, it will be regarded as a *ṣadaqah* (charitable gift) on his part (Al-Bukhārī, 2017, p. 418). According to a narration recorded in *Ṣaḥīḥ Muslim* (2018), the Prophet’s words went so far as to say that if somebody suffers a loss, it becomes a charity on his part (H. 3968). To bring a smile on the brother’s face is also regarded as *ṣadaqah*. According to another tradition recorded by Imām Al-Tirmidhī (2018), the Prophet stated: “Your smiling in the face of your brother is charity, commanding good and forbidding evil is charity, your giving directions to a man lost in the land is a charity for you. Your sighting for a man with bad sight is a charity for you, your removal of a rock, a thorn or a bone from the road is a charity for you. Your pouring what remains from your bucket into the bucket of your brother is a charity for you” (p. 478).

All of these narrations show that one of the most important goals of Islam is to instill a sense of benevolence in every member of society, as well as to frame their mindsets in such a way that they are always willing to spend whatever they have over their necessities for the sake of God, to alleviate the suffering of the poor and needy, and to provide benefits to others with whatever they have; money or otherwise.

### 3. General Ethics of Charity

It is not considered good to broadcast one’s charitable activities and almsgiving without a genuine *shar‘ī* need, let alone spend it with the goal of showing off and ostentation. No harm, disrespect, or grief should be inflicted on those on whom you spend anything. In no case should the recipient be degraded or considered inferior. If the giver feels he is unable to give under duress, it is a thousand times better to offer some reasonable and appropriate excuse before the person who asks; and if the

person asking offends the giver by impolite behavior, it is also a thousand times better to forgive than to give him charity which is followed by verbal or physical abuse (Shafi', n.d., p. 652).

It is also necessary that one should spend out of his/her earning only that which is superior and beloved to him/ her (i.e., the giver/donor). It is most important to remember that God is both Self-sufficing<sup>3</sup> and Praiseworthy<sup>4</sup>. Therefore, no intention should be made to spend inferior, spoilt, worthless, or vile things in His way, but only superior, pure, and beloved things should be spent instead (Thānavī, n.d., p. 224).

Spending in charity should be done only for Allah Almighty's pleasure and in the hope of receiving *thawāb* (reward) in the Hereafter. It is never a good idea to perform charitable acts for the sake of gaining public recognition, reputation, or renown. Spending to gain fame and renown is a waste of money that negates its value and reward. And if a devout Muslim, who believes in the Hereafter, spends something solely for the sake of reputation, celebrity, and hypocritical motivation, he or she will not receive any *thawāb* (reward) for it.

It is preferable to spend charitable funds in secret, although in some instances it is also permissible to do so openly. The Qur'ān says: "If you do deeds of charity openly, it is well; but if you bestow it upon the needy in secret, it will be even better for you, and it will atone for some of your bad deeds. And God is aware of all that you do" (Al-Qur'ān 2:271, Asad). Explaining this Qur'ānic verse, Mufti M. Shafi' (n.d.) writes as follows:

"Obviously, this verse covers all types of charity, whether obligatory or supererogatory, and it is more preferable to perform all of them as secretly as possible. To observe secrecy in a charitable act has religious merits because it is far from the possibility of *riyā'* (show off), and more graceful for the recipient who might feel shy about receiving charity in public. It is also beneficial from a worldly point of view, as the amount of wealth one owns is not disclosed. It should, however, be kept in mind that maintaining confidentiality is a matter of principle. There may be situations where it becomes preferable to perform an act of charity openly for some external reasons, such as removing some accusation (of not paying *zakāh*, for instance) or persuading others to follow the example. Such exceptional cases do not negate the basic principle in any way" (p. 662).

In addition to the obligatory charity, such as *zakāh* and *ṣadaqah al-Fitr*, believers should make it a habit to spend out of their earning and possessions in the way of God, so that spending in His way for the benefit and welfare of the needy and destitute becomes second nature to them, and they do not hesitate to do so whenever and wherever the opportunity arises. Islam aspires to instill this mindset among the members of society. The Qur'ān says: "Those who spend their possessions [for the sake of

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<sup>3</sup> So He is in no need of your presents which even you deem worthless (Daryābādī, 2011, p. 187).

<sup>4</sup> And absolutely Perfect in His Person and Attributes; so strive for perfection in all that you offer in His name (Daryābādī, 2011, p. 187).

Mufti M. Shafi' explains the wisdom behind the use of two attributes 'Ghanī and Ḥalīm' of God, here, at the end of this verse as: "Allah Almighty is Himself Ghanī and Ḥalīm, need-free and forbearing. He needs nothing from anyone. One who spends does so for his own good. That being so, an intelligent human being should keep this in mind while spending in the way of Allah, that he is not favouring anybody, and that he is spending for his own good. And should one sense ingratitude on the part of people treated well, he should subject himself to the divine attribute of 'Ḥalīm (forbearing)', show obedience and forgive and forget (Shafi', n.d., p. 652).

God] by night and by day, secretly and openly, shall have their reward with their Sustainer; and no fear need they have, and neither shall they grieve” (Al-Qur’ān 2:274, Asad).

This verse describes the tremendous benefit and excellence of individuals who are accustomed to spending in Allah’s service. They are those who, under all conditions and circumstances, covertly and openly, spend in the path of Allah in various ways during the day and night. It is also implied that there is no set period for charitable acts, such as *ṣadaqah* and *khayrāt*. There are no restrictions on the time of day or night. Spending in the cause of Allah, both secretly and openly, is an act of *thawāb* (reward) in both cases; however, the prerequisite is that it be done with sincerity (*ikhhlās*), not for the sake of gaining name and fame. Spending covertly excels only in situations where there is no immediate need to spend openly; and where such a need exists, spending openly is unquestionably preferable (Shafī’, n.d., p. 664).

#### 4. Example / Parable of Charity Based on Sincerity

The following passages explain these Qur’ānic parables (Al-Qur’ān 2: 261 & 265) as outlined by Maulānā Ashraf Alī Thānavī in his exegesis of the Qur’ān, *Bayān al-Qur’ān*:

Those who spend their wealth in the way of Allah (i.e., in good works), the condition of their charitable spending (*nafaqāt* and *ṣadaqāt*) in the sight of Allah is as the condition of a grain (of corn) that grows seven ears and in each ear, there are hundred grains (in the same way Allah increases their rewards seven hundred times)<sup>5</sup>, and this increase Allah gives to those whom He wills (as per the donor’s degree of sincerity, and difficulties endured). And Allah is Bountiful (there is no scarcity of anything there, so He could give this increase to everyone, but He is also All-Knowing (that is why He gives this increase based on the donors’ intentions and degree of sincerity) (Thānavī, n.d. a., p. 157).

The condition of charitable spending (*nafaqāt* and *ṣadaqāt*) of those who spend their wealth to seek the pleasure of Allah (which is obtained through this act) and to strengthen their souls (by accustoming them to this difficult act, making the conduction of other pious deeds easier. So their charitable spending) is analogous to a garden situated on a hill (where the air is fresh and fruitful) on which a torrent has fallen, and it yields its produce twofold (and manifold because of the fresh air and torrent as compared to other gardens or other occasions); and if no heavy rain falls on it, then even a gentle rain (will suffice it because of the excellence of the soil and the occasion). And Allah is Beholder of whatever you do (and of the purity or otherwise of your motives; when He sees sincerity in your deeds, He increases your reward) (Thānavī, n.d. a., p. 157).

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<sup>5</sup> It is to be noted, here, that although there is the mention of seven hundred times increase in the reward of the charitable spending but the purpose is not to limit it only to any specific amount. In fact, the purpose is to express abundance of reward. In the idiom of most of the languages, at such occasions, specified number is used to express abundance and multiplicity. In this particular case there is even a Prophetic tradition in which the Prophet said, If somebody gives in charity something equal to a date-fruit from his 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 a mountain (Al-Bukhārī, 2017, p. 262 & 1342). It means that the reward of charitable spending goes beyond seven hundred fold (Thānavī, n.d., p. 223).

In the first similitude, it is declared that investing one unit of money in Allah's path yields a reward of seven hundred units, depending on the degree of sincerity of intention and/or difficulties endured by the giver/donor (**Shafī', n.d., p. 651**).

## 5. Two Main Purposes of Charitable Spending (*Nafaqāt* and *Ṣadaqāt*) In Islam

The primary goal is to seek the Lord's pleasure and goodwill, and the second purpose is to train the *nafs* (self) by imbibing in it the habit of obtaining this pleasure and goodwill of the Lord. That is, to cultivate in oneself the faculty that whenever an opportunity to spend in Allah's way presents itself, there is no hindrance – internal or external – in its execution, and the believer spends with utmost willingness to seek God's pleasure; and that no contraction of self or any kind of niggardliness comes in the way of its execution.

Because it is extremely difficult for not just the ungrateful and niggardly but also for some generous individuals to spend their money and wealth in God's service, its remedy is to make a concerted effort to train the *nafs* (self). The approach for removing the contraction and difficulty from the self in matters of spending in the cause of God, according to Maulānā Thānavī (**n.d. a**), is to make intentions pure and honest. One should spend in charitable ways solely to seek Allah's pleasure, believing that doing so will enhance his or her soul's will and yearning to obtain Allah's goodwill and pleasure. Spending in the name of Allah will become easier as a result of this because if one does so consistently with pure intention and sincerity, this capacity will become firm in the self, allowing him or her to spend more and more without difficulty or hesitation (**p. 159**).

## 6. Harm of the Absence of These Two Conditions

There is no reciprocal altruism 'I'll help you now, so you'll help me later' in Islam. A true believer feeds or helps others only for the sake of Allah, not for any reward from their side. Praising the philanthropic qualities of the believers, the Qur'ān says: [The truly virtuous are] they who give food<sup>6</sup> - however great be their own want of it<sup>7</sup> - unto the needy, and the orphan, and the captive<sup>8</sup> [saying, in their hearts,] "We feed you for the sake of God alone: we desire no recompense from you, nor thanks" (**Al-Qur'ān, 76:9-10, Asad**).

At another place describing the qualities of God-conscious people, the Qur'ān says: "he that spends his possessions [on others] so that he might grow in purity, not as payment for favors received<sup>9</sup>, but only out of a longing for the countenance of his Sustainer, the All-Highest" (**Al-Qur'ān, 92:18, Asad**).

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<sup>6</sup> It is to be noted that in this context the concept of "giving food" comprises every kind of help and care, both material and moral (**Asad, 1980, p. 916**).

<sup>7</sup> 'However great be their own want or love of it' would mean that they give food to the needy while they themselves love it and desire and need it. It is not that they eat to their fill and give the left-over food to the needy and poor.

<sup>8</sup> The term *asīr* (captive) denotes anyone who is a "captive" either literally (e.g., a prisoner) or figuratively, i.e., a captive of circumstances which render him helpless; thus, the Prophet said, "Thy debtor is thy captive; be, therefore, truly kind to thy captive". The injunction of kindness towards all who are in need of help – and therefore "captive" in one sense or another – applies to believers and non-believers alike, and apparently also to animals dependent on man (**Asad, 1980, p. 916**).

<sup>9</sup> Literally, "no one having with him any favour to be repaid". In its widest sense, projected towards the future, the phrase implies also the expectation of a reward (**Asad, 1980, p. 957**).

There isn't any concept of "competitive helping" based on attractions, such as giving more in the case of an attractive female fundraiser. Maulānā Nadavī, A. B. (2012) writes:

The basic goal and purpose of Islamic *infāq* is to seek God's pleasure and obedience to His commandments, as well as success and salvation in the hereafter. In contrast to this goal, people nowadays spend money on regional and national, learning and educational activities; donate money to schools and colleges, hospitals and orphanages, and even religious institutions, mostly for the sake of gaining name and fame, or at the very least to alleviate some of their worldly difficulties and meet their needs. However, the *infāq* that Islam teaches and expects of the believers is that in which the validity of piety and goodness is more dependent on the esoteric state and spirit, i.e., the intention of the giver/donor, rather than the avenue/recipient of *infāq*. And what is meant by this intention is the desire to seek God's goodwill and pleasure, obedience to His commandments, and success and salvation in the hereafter. Then, if it produces worldly benefits as well, it will be considered an immediate reward. However, no desire for worldly gain or reward, name and fame should ever enter the mind / intention of the giver/ donor (p. 378-79).

It is obvious that if *infāq* is made solely for reciprocal altruism or based on attractiveness, the fundamental aim of *infāq*, particularly Islamic *infāq*, is lost. In such a circumstance, *infāq* would be made in areas where there is a greater chance of fame and publicity, and it would not be given to the poor and deserving people. As a result, such charitable expenditures will be made as long as the chances of gaining popularity, public approval, and self-appeasement are greater. That is why people with such mentalities are willing to donate to hospitals, colleges, and other places where there is a high chance of display and publicity, but deserving people such as the destitute, whether they are close relatives or strangers, are denied because there is no publicity or attraction motive there. Though this last one is the true area for *infāq*, and it is the one that is desired in the religious as well as earthly sense.

## 7. Benefits of These Two Conditions

In Islam, the extended meaning of *infāq* refers to everything relating to life and wealth, time and energy, position and status, and the spending or sacrifice of anything which can be used to meet the needs of others. It is also linked to the fact that the items one is about to spend on charitable deeds should be cherished and sought by him so that when he spends them, he has to motivate himself after sufficient self-purification to spend them unreservedly for Allah's sake. The Qur'ān says: "(But as for you, O believers,) never shall you attain to true piety unless you spend on others out of what you cherish yourselves; and whatever you spend – verily, God has full knowledge thereof" (Al-Qur'ān 3:92, Asad).

This Qur'ānic verse reminds the believers that their faith in God cannot be considered complete unless it makes them conscious of the material needs of their fellow beings. Another Qur'ānic verse, on the other hand, indicates the philanthropic nature of the believers and their objective when it comes to charity giving: "And whatever of good you spend, it is for your own souls; and you spend not save to seek Allah's countenance<sup>10</sup>" (Al-Qur'ān 2:272).

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<sup>10</sup> And this can be obtained by relieving any one in distress, apart from his/her views and beliefs.

The accomplishment and comprehensiveness of the elements and aims of Islamic *infāq* are made possible by these two factors, namely the generality of the meaning of the concept of charity and the adoration of the items contributed. All the goodness and welfare of this world and the next combine with these two ingredients of charity spending (*infāq*). In matters of *infāq*, experience demonstrates that the lack of these two requirements is the root of all evil and corruption (**Nadavī, p. 391**). In a community where it is customary to spend wholeheartedly one's treasured and wanted possessions on others, it is natural for such a society to be filled with goodness, welfare, and success.

### **8. The Proportional Nature of Sincerity (*Ikhhlās*) and Reward (*Thawāb*)**

From the subject of the above mentioned Qur'ānic verses, it is clear that the primary motive should only be to seek the goodwill and pleasure of the Lord, and nothing else, but this type of accomplished sincerity (*ikhhlās-i-kāmil*), especially at the initial stage, is not possible. To acquire that stage, sufficient striving (*mujāhadah*) is required. Therefore, indicating this fact and the difference in the degrees of sincerity two words "wābilun (heavy downpour)" and "ṭall (drizzle/dew)" are used in this verse. *Wābilun* is used to imply accomplished sincerity and *ṭall* for a lesser degree of sincerity.

So, in it, there is a remedy for the apprehensive people, as if God says: Don't be under any apprehension, even lesser *ikhhlās* (sincerity) is acceptable with Me. It is, however, necessary that you do not make any wrong intention on your part. Go on doing acts of virtuousness with whatever degree of *ikhhlās* you have, don't be under any stress or apprehension. However, you have to strive hard to achieve the degree of accomplished sincerity (*ikhhlās kāmil*). In this way, one day you will achieve it, but if you wait for its achievement without doing anything, or from the first day, it will not be possible, and you will not be moved to do anything. It means that the real goal is to acquire accomplished sincerity, but since it is not possible right from the first day, therefore to reach that stage, the only method is to work with whatever degree of *ikhhlās* you have (**Thānavī, n.d., p. 223**).

### **9. Example / Parable of Charity Based on Ostentation**

In the following lines, a translation of the Qur'ānic verse (**Al-Qur'ān 2: 264**) that discusses the nature of charitable spending based on ostentation in the form of similitude and parable is given, along with a brief explanation.

O you who have attained to faith! Don't void (the increasing of the reward) of your charitable deeds by stressing your benevolence or hurting (the feelings of the needy), like unto him who spends his wealth only to be seen and praised by men, and believes not in God and the Last Day (i.e., who is a hypocrite or infidel and wastes his charity altogether not to speak of its reward or manifold reward)<sup>11</sup>. The likeness of him (e.g.,) is as the likeness of a smooth rock on which there is a (temporary) layer of some dust – a torrent falls on it and leaves it hard and bare (as before. So will these hypocrite or infidel men find themselves bare of all reward on the Day of Judgment);

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<sup>11</sup> Note the difference between the two cases. The man of faith who follows his act of charity by words of reproach or deeds of violence deprives himself of its manifold reward; the unbeliever makes his charity void altogether, and shall get no spiritual benefit out of it at all (**Daryābādī, 2011, p. 185**).



they shall not have power to gain anything out of what they have earned (i.e., of their works)<sup>12</sup>: for God does not guide people who refuse to acknowledge the truth<sup>13</sup>.

## 10. Clarifying the Motives

The point to consider is that if the pleasure of Allāh and sincerity for Him are not the main intentions, inspiration, and guiding force behind a person's act of spending in the way of Allāh, then it must be a result of some other motivating factors, such as self-satisfaction, the desire to gain fame and honor, or mere fear, compulsion, or regard for others. As a result, it is not surprising that the vast majority of disbelievers, hypocrites, and atheists who spend their wealth for the welfare of others do so for reasons other than God's pleasure, such as self-satisfaction, self-righteousness, thirst for name and fame, easing their conscience, fear or favor of someone, and so on. Only those who have believed in Allāh and the Last Day have the honor of spending their wealth and riches – in any form – for the sole purpose of obtaining Allah's pleasure and avoiding punishment in the hereafter. The Qur'ān also addresses them honorably, declaring that they spend for nothing but to seek Allah's Countenance (**Al-Qur'ān 2: 272**).

One of the major shortcomings seen among those who, although they initially spend their wealth purely for the sake of Allāh and reward in the hereafter, develop an expectation of gratitude from their beneficiaries, and when they do not receive the gratitude that they had been expecting, they begin to remind them of their favors and thus resort to verbal, and in some extreme cases, physical abuse, thereby rendering their "good deeds" null and void. One of the main reasons for such behavior is that, while this person purifies his wealth by giving charity from it, he forgets to purify his soul from that which pollutes it, which is expecting a reward for doing any good work from the creation rather than the Creator. As a result, disciplining the soul, straightening its course, and establishing clear priorities has been made a natural result of spending for the sake of Allah's pleasure, i.e., purification of wealth must be accompanied by purification of the soul, so that people are saved from performing any work or action which could negate sincerity (*ikhhlāṣ*). In truth, instilling an attitude in oneself where one ceases to expect any type of thanks, gratitude, or reward from one's fellow humans is one of the most difficult tasks (*jihād*) one can attempt against one's natural sentiments. And it is this supreme quality of moral grounding and mental clarity that the *Sharī'ah* of Islam seeks to instill in its adherents.

## 11. The Condition for the Validity and Preservation of Charitable Deeds/Spending

According to the primary texts of Islam, there are other necessary conditions for the validity (*ṣiḥḥah*) and preservation (*ibqā'*) of some pious deeds besides the condition of faith/belief (*īmān*), such as ablution being a necessary condition for prayer (*ṣalāh*) in addition to belief (*īmān*). In the same way, in matters of charitable spending, aside from belief (*īmān*) – which is the basic condition for its validation and preservation – sincerity (*ikhhlāṣ*) is also a condition for its validation, and avoiding taunt and injury is the condition for its preservation. That is why the alms and charities of hypocrites and

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<sup>12</sup> Because the true wealth (or earning) is the pious deeds; securing their worth is to obtain their reward, but the primary conditions for this acquisition are faith and sincerity. These basic conditions are lacking in people such as hypocrites or unbelievers, which is why they will not reap any benefit from their charitable giving or good deeds, particularly in terms of spiritual elevation or reward in the hereafter (**Thānavī, n.d., a., p. 158**).

<sup>13</sup> The meaning of "God does not guide people who refuse to acknowledge the truth" towards the end of this verse is that the Qur'ānic guidance is universal. It is common to all human beings. But, disbelievers do not take notice of this guidance, rather go a step farther and make fun of it. As a result, Allah Almighty lets them be deprived of the very *taufīq*, the ability to accept guidance. The effect is that they do not accept any guidance.

unbelievers are considered null due to the lack of the validating condition, and the reward of the alms and charities of believers followed by taunt and hurt is also considered null due to the lack of condition of continuity (*ibqā'*) (Thānavī, n.d. a., p. 158). It means that charitable spending is not considered Islamic *infāq* when there is no belief (*īmān*) or sincerity (*ikhhlāṣ*) associated with it. It is also not considered Islamic *infāq* when it is followed by taunt and hurt. So much so that this taunt and injury is regarded as a nullifying agent for the reward of alms and charities given by believers, just as ostentation and unbelief are regarded as nullifying agents for their charitable deeds altogether (Nadavī, p. 388).

## 12. Six Conditions for the Acceptance of Charitable Deeds

In Islamic texts we can find that there are six main conditions for the acceptance and increased return/reward of good deeds in general, and of charitable spending (*ṣadaqāt* and *khayrāt*) in particular. These conditions are:

1. That which is spent in the way of Allah should be clean, pure, and *ḥalāl* (lawful). For it appears in a Prophetic tradition that Allah Almighty accepts nothing except what is clean, pure and *ḥalāl* (Shafi', n.d, p. 651).
2. Spend according to the prescribed practice (*Sunnah*). It means that one should be careful while spending in the way of Allah that rights due to someone may not be usurped. It is not an act of *thawāb* (reward) that one indulges in *ṣadaqāt* and *khayrāt* (charity) by stopping or limiting the necessary expenses on his family without their assent. Depriving the needy inheritors and bequeathing the whole inheritance or giving out everything in *ṣadaqah* and *khayrāt* is against the teachings of *Sunnah*. Then there are a thousand forms of spending in the way of Allah. The *Sunnah* method requires that the place to spend must be selected carefully giving thought to involved factors of importance, need, urgency, etc. Usually people who spend do not bring these into consideration (Shafi', n.d, p. 656).
3. The one to whom *ṣadaqah* (charity) is given should also be deserving of it. It should not be wasted by spending on the non-deserving (Shafi', n.d, p. 651). Its essence is that spending at a place or in a cause with even good intentions is not good enough. This will not suffice to make it an act of *thawāb*. It is also necessary that the place or cause of spending should be permissible and commendable in the sight of the *Sharī'ah*. If a person was to bequeath his property for impermissible games and amusements, he would be deserving of *'adhāb* (punishment) rather than *thawāb* (reward). This holds good for all other possible avenues of investment which are not desirable according to the *Sharī'ah* (Shafi', n.d, p. 656).
4. Not to remind of favor after having done it.
5. Not doing anything that insults the recipient. It means that any form of favor-flashing or needy-bashing, after an act of charity is extremely detestable in the sight of Islam, and will render such charity null and void. There is no reward for it (Shafi', n.d., p. 653).
6. One who spends should be good in intentions and righteous in deeds. An ill-intentioned and showy spender is like an ignorant farmer who throws away the grain on a spot where it is wasted (Shafi', n.d, p. 651). According to the texts of Islamic *Sharī'ah*, one who spends merely for public exposure, for name and fame, and does not believe in Allah Almighty and the Day of Resurrection, can be likened

to one who acts in a situation where he sows a grain on a clean rock which has collected a layer of soil, then comes the rain and washes the whole thing clean. Such people will never reap what they have sown and Allah Almighty will not let the disbelievers see the way. From this we know the condition that governs the acceptance of *ṣadaqāt* and *khayrāt* –i.e., one should spend only to seek the good pleasure of Allah Almighty and to get *thawāb* (reward) in the *ākhirah* (Hereafter) (Shafi', n.d., p. 653). It could be said that *ikhhlāṣ* or sincerity is one of the major conditions governing the acceptance of *ṣadaqāt* and *khayrāt* with Allah. This sincerity means that one should spend exclusively for the good pleasure of Allah Almighty without any admixture of self-promoting ends (Shafi', n.d., p. 655).

### 13. An Important Requirement/Expectation of Islamic *Infāq*

Apart from encouraging charitable activities in general, Islamic concept of *infāq* also requires that the commodity invested for the cause of Allāh be beloved or at least of some worth to the owner. Because it is no accomplishment for the giver/donor to spend something that has no meaning for him or her, either materially or emotionally. The message of the Qur'ānic verse “never shall you attain to true piety unless you spend on others out of what you cherish yourselves” states unequivocally that it is the love of the spent thing that determines whether the *infāq* is acceptable and worthy of reward or not.

It also highlights the fact that the love of wealth is not something evil per se, as there are numerous pearls of wisdom behind it. One wisdom is that man cannot seek to earn or build wealth unless he is attracted to it and loves it. If he doesn't earn, he won't be able to save the surplus, and if he doesn't save, the prospect of spending in the way of Allāh will be lost to him.

Thus, it is evident that Islam neither forbids anyone from seeking and managing their wealth and livelihood through permissible avenues nor does it prevent anyone from saving their earnings to fulfill their genuine needs. Similarly, it does not condemn the love and affinity towards wealth as a bad thing; rather it encourages this love and makes it a condition for spending it in the way of God by declaring that “never shall you be able to attain piety and righteousness (in its true terms) unless you spend from that which is precious to you.” This means that the objects and wealth spent in God's cause will enable a person to achieve a high level of piety in proportion to his/her love, desire, and personal need for that wealth. As a result, one should be wary of spending something useless, unworthy, and insignificant even in his/her eyes in the way of God. Rather, what is worthier of being spent in this noble cause is nothing but that which is valuable, worthy, pure, and halal (Nadavī, p. 410).

### 14. Value of Wealth in Islamic Economic Teachings, and the Methods of Self-Disciplining Through It

It is evident from the preceding passage that the love for money and wealth is not something bad per se, as there are numerous wisdoms behind it. That is why using one's money to serve God's religion is highly commendable. The Sufi scholars used to make such positive uses of it. If they were to show any leniency in religious concerns, they would impose a monetary penalty upon themselves. For example, they would stipulate to themselves that if they backbite someone, they would spend such and such amount of wealth as a penalty or if they miss late-night prayer (*tahajjud*), they would give such a sum in *ṣadaqah* as a penalty over their selves. Because of this, Umar, the second pious caliph, would supplicate, saying, “O Allaah, since You have beautified the love of this wealth for certain wisdom in our hearts, I don't deem it appropriate to ask You to remove such love from my heart. So, instead, I

beg You to make its love a source of Your pleasure (by directing me to spend it on Your path) (Thānavī, 2011, p. 373 & Nadavī, p. 407).

And if there is a moral evil of niggardliness present in one's self (*nafs*), it can be removed by becoming accustomed to spending in God's way. Though it may appear difficult at first, the self will be trained with time, and as a result, one's heart will be opened towards it and the element of niggardliness will become weaker and weaker. The love for wealth in the self (*nafs*) will be lessened as a result of the practice of monetary spending in God's name. However, the standard of spending – which will benefit self-discipline and soul-purification – is that it should be enough to awaken and stimulate the heart. Because an affluent person spending a small amount of money – a few cents – would not feel any distress in his heart, there will be no self-discipline, and the moral evil of niggardliness will not be purged from the self. As a result, the standard *infāq* places some pressure on the heart and causes it to feel some sorrow (Thānavī, 2011 a, p. 200).

### 15. Some Worldly Benefits of Generosity

The exclusive goal and purpose of charitable deeds (*infāq*) in Islam is to seek God's goodwill and countenance. Expecting or waiting for gratitude, recompense, or any type of reciprocity from the receivers/recipients is not recommended in the Islamic system of *infāq* (Al-Qur'ān 76:9). If the charitable act is associated with any kind of show-off and/or followed by hurting the feelings of the recipients, it is not considered an Islamic *infāq*. There won't be any reward for it (Al-Qur'ān 2:264). All charitable deeds are done in obedience to the Lord's commandments, and there is no other motive in the eyes of the believer than obedience to the Lord's commands and orders (Al-Qur'ān 2:272). But there is no denying that it has innumerable benefits for both the giver/donor and the receiver/recipient – which is more obvious – as well as for the entire society and humanity in this worldly life as well. Summer Allen (2018) has written a one-of-a-kind white paper in which she discusses a variety of topics related to the science of generosity. This paper primarily draws on studies that have been highly cited (p. 6). It is divided into six main sections. The third section is devoted to the discussion of the consequences/benefits of generosity from many perspectives (p. 7). In the following lines, a summary of the main findings of this paper in relation to the benefits of generosity is presented:

**Positive Effects on Givers:** Many studies point to the possible positive consequences of generosity for the giver. Giving social support – time, effort, or goods – is associated with better overall health in older adults, and volunteering is associated with delayed mortality. Generosity appears to have especially strong associations with psychological health and well-being. For example, a meta-analysis of 37 studies of older adults found that those who volunteered reported greater quality of life; another study found that frequent helpers reported feeling greater vitality and self-esteem (but only if they chose to help of their own accord). Other studies have shown a link between generosity and happiness. Some studies have found that people are happier when spending money on others than on themselves, and this happiness motivates them to be generous in the future. And even small acts of kindness, like picking up something someone else has dropped, make people feel happy. Generosity is also associated with benefits in the workplace, such as reducing the likelihood of job burnout, and in relationships, where it is associated with more contentment and longer-lasting romantic relationships (p. 3).

The author, Summer Allen (2018) provides concluding remarks at the end of each subsection of the third section of this paper after evaluating a number of research studies relevant to that subsection. These concluding remarks are reproduced verbatim in the lines that follow:

**General Health:** .... These results suggest that volunteering may be a good way to increase physical activity in older adults who are primarily inactive—and physical activity is, of course, linked to better health. Another study of 1,118 ethnically diverse older adults from Brooklyn, New York, found that giving social support (any giving that had costs, including time, effort, or goods) was associated with better overall health, as measured by a survey that asked about participants' blood pressure, hearing, sleep quality, and other conditions (p. 19).

**Mortality:** ... This is further evidence that volunteering may have a causal relationship with delayed death (p. 20). .... This could be evidence that people who volunteer for more altruistic reasons may live longer. .... these results suggest that helping others may act as a stress-relieving buffer—which may, in turn, delay severe health problems and death (p. 21).

**Psychological Health and Well-Being:** There is an extensive and growing body of evidence suggesting that acts of generosity are associated with reduced psychological problems and greater subjective well-being, which is a person's emotional and cognitive sense of the quality of their life (p. 22). .... This finding suggests that having a "generous spirit," even when it may [be] difficult to act on that spirit, can help maintain positive emotions in later life (p. 23).

**Spending money on others promotes happiness:** .... This suggests that altering our spending patterns so that we spend as little as five dollars on another person could make us significantly happier (p. 24). (not to speak of when we spend more). .... These results suggest a positive feedback loop between generosity and happiness: giving can make people happy, which can encourage them to give again. .... Together these findings provide cross-cultural evidence that generosity leads to happiness in a wide variety of contexts (p. 25).

**Workplace Benefits:** Being generous also has benefits in the workplace (p. 26). .... Importantly, social proximity to both Givers and Receivers predicted increased prosocial acts among Observers, suggesting that acts of kindness can spread across the social networks within a workplace and increase employee well-being (p. 27).

**Relationship Benefits:** Generosity, perhaps unsurprisingly, also has benefits for interpersonal relationships. ... Generosity also seems to carry benefits when interactions between people do not go as planned because of unexpected circumstances (what is termed "social noise"). ... One study found that generosity can help overcome the detrimental effects caused by this type of "noise" in social dilemmas. ... This suggests that adding a small generosity buffer and giving someone the benefit of the doubt may lead to more cooperation and stronger relationships (p. 27).

## 16. Conclusion

The conclusion is that Islam has outlined a detailed definition of piety (*al-birr*) in all of its social, moral, and individual implications through the exhaustive and comprehensive medium of its divine revelation, which is fundamentally built on the edifice of "spending in the cause and way of God" through all available means. The attainment of accomplished piety has been made contingent on the

holistic spending of one's wealth, physical abilities, and position of authority, social standing, and especially the things which are beloved to the donor/giver. The teachings of Islam place a special emphasis on individual's selfless nature, in which the individual helps and serves fellow humans with whatever resources he or she has. The logical outcome of having such qualities in abundance among the members of a given society is the ultimate eradication and suppression of vices like selfishness, profiteering, toxic individualism, and self-amazement. Similarly, the cornerstone of every category of piety in the human sphere is the spending of things that one holds dear and close to heart, in which at least a person is expected to sacrifice his additional or unnecessary desires to meet the necessary desires of others who are in need.

The real soul, the core, and the actual objective of Islamic *infāq* (spending in Allah's way) is to basically eliminate one's insatiable cravings and ever seeking self (*nafs*) before going out to aid others monetarily, i.e., the goal is spiritual before being material. It is for this reason that Maulānā Ashraf Ali Thānavī titled his lectures on the commentary of the **Qur'ānic verses 3:92-93** "(never shall you attain to true piety unless you spend on others out of what you cherish yourselves)" as "*infāq al-maḥbūb* (spending that which is beloved)" (Thānavī, 2011 a, p. 181), and "*ifnā' al-maḥbūb* (annihilating that which is desired)" (Thānavī, 2011, p. 351). And he went on to include in the fold of *infāq* even those spiritual states, stations, and characteristics that are considered essential and aspired to by most Sufi wayfarers, particularly beginners/novices (Thānavī, 2011, p. 365). He says that once it is understood that *infāq* or spending is used in these Qur'ānic verses in its broad sense, it must include – as an implication – everything related to self-restraint, controlling one's urges and lowly desires, spending one's knowledge, and also refraining or letting go of what one is attracted to. It means that leaving the aspiration and waiting for the acquisition of spiritual stations, states, and attributes is also included in the fold of *infāq*. All of these are goals and ambitions that a mystic is drawn to, and they must be sacrificed to achieve the true meaning of *infāq* (Thānavī, 2011, p. 368). The actual objective of mysticism (*Taṣawwuf*), which is the annihilation of one's ego and self, is complemented by following this path. And it is only via these significant teachings and incentives that one might be motivated to break free from his ego's constraints.

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