Etiquettes of Charity

First Khutbah

إِنَّ الْحَمْدَ لِلَّهِ , نَحْمَدُهُ , وَنَسْتَعِينُهُ وَنَسْتَغْفِرُهُ , وَنَعُوذُ بِاللهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ أَعْمَالِنَا , مَنْ يَهْدِهِ اللهُ فَلَا مُضِلَّ لَهُ , وَمَنْ يُضْلِلْ فَلَا هَادِى لَهُ , وَأَشْهَدُ أَنْ لَا اللهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ

Verily, all praise is for Allah. We praise Him, we seek His assistance and we ask for His forgiveness. And we seek refuge in Him from the evils of our selves. Whoever Allah guides, none can misguide. Whoever He misguides, none can guide. And I bear witness that there is no deity other than Allah and I bear witness that Mohammad is His servant and messenger.

Al Imran(3) 102 : O you who believe! Fear Allah as He should be feared, and die not except in a state of Islam.

Oh Believers:

One of the greatest means of building social harmony in Islam is through giving and spending.

Allah Almighty said:

Al Baqarah (2) 254: O you who have believed, spend from that which We have provided for you before there comes a Day in which there is no

exchange [i.e., ransom] and no friendship and no intercession. And the disbelievers - they are the wrongdoers.

And Allah Almighty said:

Al Baqarah (2) 274: Those who spend their wealth [in Allah's way] by night and by day, secretly and publicly - they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve.

And spending in the way of Allah Almighty is one of the biggest challenges faced by man due to his love of and concern for wealth:

Al Fajr (89) 20: And you love wealth with immense love.

And the Prophet ﷺ informed about the temptation of wealth:

Verily, there is a Fitnah (trial) for every nation and the trial for my Ummah (nation) is wealth. [At Tirmithi 2336]

And some have become slaves to wealth. The Prophet عليه وسليللم said:

Wretched is the slave of the Dinar and the slave of the Dirham [Bukhari 6435]

A person who is stingy with what Allah has given him thinks that doing so is better for him and does not pay heed to the Almighty's words:

Al Imran (3) 180: And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection. And to Allah belongs the heritage of the heavens and the earth. And Allah, of what you do, is [fully] Aware.

Oh people: Wealth is a trust that people were entrusted with:

Al Hadid (57) 7: And spend out of that in which He has made you successive inheritors. For those who have believed among you and spent, there will be a great reward.

These are the ones for whom Allah blesses their wealth and multiplies their reward in the hereafter.

Al Baqarah (2) 245: Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned.

One of the most important criteria by which a person's faith is measured is charity. The Prophet من said:

وَالصَّدَقَةُ بُرْهَانٌ

And charity is proof. [Muslim 223]

And it is a great transaction with Allah Almighty and striving in the sake of Allah with one's wealth. And in it is salvation for a person from a painful punishment:

As-Saff (61) 10-11: (10) O you who have believed, shall I guide you to a transaction that will save you from a painful punishment? (11) [It is that] you believe in Allah and His Messenger and strive in the cause of Allah with your wealth and your lives. That is best for you, if you only knew.

And whomever wants to nurture his wealth should spend from it for the sake of Allah Almighty:

Saba (34) 39: Say, "Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] - He will compensate it; and He is the best of providers."

And in the Hadith Qudsi Allah Almighty said:

Spend and I shall spend on you. [Bukhari 5352]

And whatever a person spends for the sake of Allah Almighty is what they will find in front of them on the Day of Resurrection. And what remains in his balance will be the procession of the heirs.

The Prophet صلى الله said:

أَيُّكُمْ مَالُ وَارِثِهِ أَحَبُّ إِلَيْهِ مِنْ مَالِهِ". قَالُوا: يَا رَسُولَ اللَّهِ! مَا مِنَّا أَحَدُّ إِلاَّ مَالُهُ أَحَبُّ إِلَيْهِ. قَالَ: "فَإِنَّ مَالَهُ مَا قَدَّمَ، وَمَالَ وَارِثِهِ مَا أَخَّرَ

'For whom among you is the wealth of his heirs dearer to him than his own wealth?' They said: 'O Messenger of Allah, there is no one among us for whom his own wealth is not dearer to him than the wealth of his heirs.' The Messenger of Allah said: For indeed his wealth is what he has sent forward, and the wealth of his heirs is what he retained.'" [al Bukhari 544]

Some incorrectly think that they are the true owner of the wealth. Indeed, the wealth is the wealth of Allah Almighty that he directed to them in a manner that they did not expect:

An Noor (24) 33: And give them from the wealth of Allah which He has given you.

And through charity Allah Almighty diverts the afflictions from a person. As the Prophet عليه said:

Good deeds ward off destructive evil. And the giving charity secretly quenches the wrath of the Lord. And joining the ties of kinship increases the lifespan. [Hassan, Albani Sahih Al Jami' 3797]

Charity extinguishes the bad deeds. The Prophet عليه وسلي said:

Charity extinguishes bad deeds just as water extinguishes fire. [Sahih at Tirmithi 614]

Oh people: Indeed spending and giving charity have etiquettes. And from among the most important etiquette is sincerity to Allah Almighty in it. For not having sincerity nullifies and reduces its reward. And some give charity for the sake of showing off, reputation, boasting or bragging. And doing this will result in the severe punishment on the Day of Resurrection.

The Prophet عليه وسلم said:

The person with wealth will be brought (in the hereafter)...he will say: 'I would nurture the ties of kinship and give charity.' Then Allah will say to him: 'You have lied.' And the angels will say to him: 'You have lied.' Allah, Most High, will say: 'Rather, you wanted it to be said that so-and-so is so generous, and that was said.' [Jami` at-Tirmidhi 2382]

And from the etiquettes of giving the obligatory charity (zakat) is to spend it as prescribed and to not delay it. For if one has to pay zakat on his wealth or crops or trade, then he must pay it at the proper time. And it is from the pillars of Islam. And the most beloved means of getting close to Allah Almighty is to perform the obligations. So to avoids the wrath of Allah Almighty one should not delay it without an excuse.

And from the etiquettes of the obligatory charity is that he should seek out the truly needy. And not give to those whom he does know. For the zakat is not correct unless it is given to those deserving of it. And Allah Almighty explained the different types of categories that qualify for zakat:

At Tawbah (9) 60: Zakat expenditures are only for the poor and for the needy and for those employed for it1 and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise.

And from the etiquettes is to not nullify the charity through reminders of it or injury. Allah Almighty said:

Al Baqarah (2) 264: O you who have believed, do not invalidate your charities with reminders [of it] 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.

Rather one should view giving charity as a favor from Allah Almighty because He the Almighty gave him the wealth and blessed him. And saved him from his inner greed. The wise believer views the needy person as the one who has favor over him because he accepted the charity from him and he gave him the chance to gain reward from Allah Almighty. And some of the righteous would say: "By Allah, I see the poor person as having favor over me. And if Allah Almighty did not make him accept my charity I would have been denied the reward from Allah Almighty"

And from the etiquette of giving charity is to view the charity as a grace of Allah upon him that The Almighty enriched him and did not make in need of taking charity. Rather He the Almighty made his hand the upper hand and made him the one who gives and not the one who takes. And it is a great grace that requires striving to be grateful through obedience to

Allah Almighty and giving plenty of charity. And having compassion for the poor and needy.

And the one giving charity should conceal it as he is able to do so except if there is a clear benefit in publicizing it. Allah Almighty said:

Al Baqarah (2) 271: If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you, and He will remove from you some of your misdeeds [thereby]. And Allah, of what you do, is [fully] Aware.

And the Prophet ﷺ informed that among the seven whom Allah, the Mighty and Sublime, will shade with His shade on the Day of Resurrection, the Day when there will be no shade but His is:

"a man who gives charity and conceals it, so that his left hand does not know what his right hand is doing." [Bukhari 6806, Muslim 1031a]

And from the etiquettes is that the charity should be from good earnings, that is from lawfully earned wealth. As this is a reason for its acceptance and multiplying its reward.

Just as the Prophet عليه وسلم said:

'No one gives charity from good sources - for Allah does not accept anything but that which is good - but the Most Merciful takes it in His

right hand, even if it is a date, and it flourishes in the Hand of the Most Merciful until it becomes bigger than a mountain and he tends it as anyone of you would tend to his colt (i.e., young pony) or his young (weaned) camel.'" [Muslim 1014a]

And from the etiquettes of charity is to spend the best of wealth in charity and not put forth the low quality food or the corrupt wealth.

Allah Almighty said:

Al Baqarah (2) 267: O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes.

And a person has a greater reward from Allah Almighty if he gives charity with something that he loves from wealth, food or clothing:

Al Imran (3) 92: Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love.

Second Khutbah

All praise is to Allah, and peace and blessings upon the Messenger of Allah, and I bear witness that there is no deity other than Allah and I bear witness that Mohammad is His slave and messenger.

Oh people:

And from the etiquettes of charity is give priority to relatives if they are in need and they do not have anyone to help them. For their right is greater than that of others.

And the Prophet عليه وسلم said:

Charity given to the needy is (counted as) charity, and if it is given to relatives it is (counted as) two: charity and nurturing (the ties of kinship). [Jami` at-Tirmidhi 658, Sunan an-Nasa'i 2582]

And the higher the degree of kinship, the greater the reward for the giver of charity.

And from the etiquettes of charity is to not take it back. For it is not permissible to take it back from the one it was given to.

The Prophet عليه عليه said:

The likeness of the one who gives charity then takes it back is that of a dog who vomits then goes back and eats its vomit. [Sunan Ibn Majah 2391]

And from the etiquette of charity is that it is given in a state of health, wellbeing, youth and being in need and fearing poverty.

Abu Hurairah (may Allah be pleased with him) narrated that:

"A man came to the Prophet and said: 'O Messenger of Allah, what kind of charity brings the greatest reward?' He said: 'To give in charity when you are healthy and feeling miserly, and fearing poverty and hoping for a long life. Do not wait until the (death rattle) reaches the throat and then say: "This is for so and so," and it nearly became the property of so and so (the heirs).'" [Bukhari 1419, Muslim 1032b]

And from the etiquettes of giving charity is to give it with a pleasant soul and not to hate giving it. For among the characteristics of the hypocrites is that:

At Tawbah (9) 54: They do not spend except while they are unwilling.

And as far as the believers, Allah Almighty praised them that their eyes welled with tears in sadness because they could not find something to spend.

At Tawbah (9) 92: Nor [is there blame] upon those who, when they came to you for you to take them along, you said, "I can find nothing upon

which to carry you." They turned back while their eyes overflowed with tears out of grief that they could not find something to spend [for the cause of Allah].

May Allah make us among those who give charity joyfully, plentifully and freely such that our left hand does not know about what our right hand spends. Indeed, Allah is All Hearing, Answering.

I conclude with this and send prayers of blessings and peace upon your Prophet as your Lord commanded:

Al Ahzaab (33) 56: Indeed, Allah confers blessing upon the Prophet, and His angels [ask Him to do so]. O you who have believed, ask [Allah to confer] blessing upon him and ask [Allah to grant him] peace.

O Allah, guide us with those whom You have guided, grant us well-being among those You have granted well-being, be an ally to us along with those whom You are an ally to, and bless what You have bestowed upon us, and save us from the evil of what You have decreed. For verily You decree and none can decree over You. He whom You support can never be humiliated. Glory is to You, our Lord, You are Blessed and Exalted.

اللَّهُمَّ إِنَّا نَسْأَلُكَ مِنَ الْخَيْرِ كُلِّهِ عَاجِلِهِ وَآجِلِهِ مَا عَلِمْنا مِنْهُ وَمَا لَمْ نَعْلَمْ اللَّهُمَّ إِنَّا نَسْأَلُكَ مِنْ خَيْرِ مَا مِنْ الشَّرِ كُلِّهِ عَاجِلِهِ وَآجِلِهِ مَا عَلِمْنا مِنْهُ وَمَا لَمْ نَعْلَمْ اللَّهُمَّ إِنَّا نَسْأَلُكَ مِنْ خَيْرِ مَا سَأَلَكَ عَبْدُكَ وَنَبِيتُكَ اللَّهُمَّ إِنَّا فَسْأَلُكَ مَنْ شَرِّ مَا عَاذَ بِهِ عَبْدُكَ وَنَبِيتُكَ اللَّهُمَّ إِنَّا فَسْأَلُكَ اللَّهُمَّ إِنَّا فَسْأَلُكَ عَبْدُكَ وَنَبِيتُكَ اللَّهُمَّ إِنَّا فَسْأَلُكَ اللَّهُمَّ إِنَّا فَسْأَلُكَ عَمْلٍ وَنَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَعُودُ أَلِكَ أَنْ تَجُعَلَ كُلُّ قَضَاءٍ قَضَيْتَهُ لَنا خَيْرًا

O Allah, We ask You for all that is good, in this world and in the Hereafter, what we know and what we do not know. O Allah, we seek refuge with You from all evil, in this world and in the Hereafter, what we know and what we do not know. O Allah, we ask You for the good that Your servant and Prophet has asked You for, and we seek refuge with You from the evil from which Your servant and Prophet sought refuge. O Allah, we ask You for Paradise and for that which brings one closer to it, in word and deed, and we seek refuge in You from Hell and from that which brings one closer to it, in word and deed. And we ask You to make every decree that You decree concerning us good.

عِبَادَ اللهِ اللهِ وَالْهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِى الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنكرِ وَالْبَغْي، يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

Servants of Allah. Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded.

أَذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ واشْكُرُوهُ يَزِدْكُمْ واسْتَغْفِرُوهُ يَغْفِرْ لَكُمْ واتَّقُوهُ يَجْعَلْ لَكُمْ مِنْ أَمْرِكُمْ مَخْرَجًا ، وَأَقِمِ الصّلَاة

Remember Allah, the Great - He will remember you. Thank Him for His favors - He will increase you therein. And seek forgiveness from Him - He will forgive you. And be conscious of Him - He will provide you a way out of difficult matters. And, establish the prayer.