Suruhanjaya Sekuriti
Securities Commission
Malaysia

40 HADITHS ON ISLAMIC SOCIAL FINANCE

الأربعون في التمويل الاجتماعي الإسلامي

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FOREWORD

For centuries, Islamic Social Finance (ISF) has played a vital role in advancing justice, compassion and shared prosperity within Muslim societies. Rooted in mechanisms such as zakat (alms giving), *waqf* (endowment), *sadaqah* (voluntary charity), *qardh* (loan) and *kafalah* (guarantee), ISF has historically channelled wealth to where it is most needed, uplifting communities and safeguarding human dignity.

These instruments demonstrate a deeply ethical and humane worldview, one that considers finance not merely as an economic tool, but as an extension of faith, moral responsibility and social stewardship.

The Securities Commission Malaysia's (SC) *Capital Market Masterplan 2026-2030* recognises ISF as a transformative enabler in addressing national priorities such as social protection, climate resilience, inclusive growth and community well-being. It calls for the mobilisation of zakat, *waqf* and other concessional forms of capital to support underfunded areas including climate adaptation, retirement preparedness and societal development projects.

Malaysia's policy commitment in this space is not without precedent. A decade of progress, from the publication of *Waqf Assets: Development, Governance and the Role of Islamic Capital Market* (2014) to the *Islamic Fund and Wealth Management Blueprint* (2017), laid the groundwork for structured mobilisation of capital to serve the public good. This foundation was strengthened with the introduction of the Waqf-Featured Fund Framework (2020) and its expansion to Exchange Traded Funds (ETFs) and Real Estate Investment Trust (REITs). More recently, the issuance of the Guidelines on Social Exchange Platforms (2025) by the SC has, for the first time, institutionalised social-impact fundraising within a regulated framework.

As we advance towards purpose-driven solutions guided by the *SC's Maqasid Al-Shariah Guidance Islamic Capital Market Malaysia*, the *40 Hadiths on Islamic Social Finance* serves as a timely and meaningful compass. These hadiths illustrate how financial activities, when grounded in compassion, can strengthen social cohesion, preserve human dignity and cultivate a just economy.

More than a reference, this compilation illuminates the deeper purpose of ISF: to ensure that no individual is left behind, hardship is alleviated, and prosperity is shared collectively.

May this endeavour continue to strengthen the bridge between tradition and innovation, and inspire the continuous development of Islamic social finance as a force for the greater good.

Dato' Mohammad Faiz Azmi
Chairman, Securities Commission Malaysia

INTRODUCTION

Islam offers a comprehensive and integrated view of human life in which economic activities are inseparable from ethical responsibility and social well-being. Wealth, in the Islamic worldview, does not mean an end in itself, but a trust (*amanah*).[1] Every transactions are therefore not merely neutral acts, they are governed by values that seek to fulfil needs without oppression, prevent harm and maintain balance within the society. This is in line with following Quranic verses:

﴿ ءَامِنُوا۟ بِٱللَّهِ وَرَسُولِهِۦ وَأَنفِقُوا۟ مِمَّا جَعَلَكُم مُّسْتَخْلَفِينَ فِيهِ ۖ فَٱلَّذِينَ ءَامَنُوا۟ مِنكُمْ
وَأَنفَقُوا۟ لَهُمْ أَجْرٌ كَبِيرٌ ٧ ﴾

Believe in Allah and His Messenger, and donate from what He has entrusted you with. So those of you who believe and donate will have a mighty reward.

(Al Quran: *al-Hadid* 57:7)

﴿ إِنَّ ٱللَّهَ يَأْمُرُ بِٱلْعَدْلِ وَٱلْإِحْسَٰنِ وَإِيتَآئِ ذِى ٱلْقُرْبَىٰ وَيَنْهَىٰ عَنِ ٱلْفَحْشَآءِ
وَٱلْمُنكَرِ وَٱلْبَغْىِ ۚ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ٩٠ ﴾

Indeed, Allah commands justice, grace, as well as generosity to close relatives. He forbids indecency, wickedness, and aggression. He instructs you so perhaps you will be mindful.

(Al Quran: *an-Nahl* 16:90)

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1 Wahbah al-Zuhaili, *Al-Fiqh al-Islami wa Adillatuh*, Dar al-Fikr, Dimasyq, Syria, 2014, vol. 5, p. 516.

In line with this divine guidance, the Prophet Muhammad ﷺ established clear moral boundaries within market activity. He warned against deception and misrepresentation. He further prohibited practices that take advantage of vulnerable situations such as hoarding essential goods in times of need:

عَنْ مَعْمَرِ بْنِ عَبْدِ اللَّهِ، عَنْ رَسُولِ اللَّهِ صلى الله عليه وسلم قَالَ : لاَ يَحْتَكِرُ إِلاَّ خَاطِئٌ .

Ma'mar bin Abdullah reported Allah's Messenger ﷺ as saying: No one hoards but the sinner.

(*Sahih Muslim*, Hadith 1605)

عَنْ أَبِي هُرَيْرَةَ، أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ : مَنْ حَمَلَ عَلَيْنَا السِّلاَحَ فَلَيْسَ مِنَّا وَمَنْ غَشَّنَا فَلَيْسَ مِنَّا .

Narrated Abu Hurairah that the Messenger of Allah ﷺ said: Whoever carries weapons against us is not one of us, and whoever cheats us is not one of us.

(*Sahih Muslim,* Hadith 101)

These teachings reflect Islam's concern not only for contractual consent, but for the broader social consequences of economic behaviour.

From this perspective, what is today termed Islamic social finance is neither a foreign concept nor a modern innovation imposed upon Islam. Rather, concern for social impact has always been embedded within Islamic economic thought and practice. There is no separation in Islam between transactional validity and social responsibility.

While social consideration is inherent in all Shariah-compliant transactions, it often remains secondary rather than pursued as a primary objective. When addressed only at the level of individual dealings, its impact, though real, may be limited in scale. Islamic social finance emerges where financial instruments are intentionally designed, systematically mobilised, and collectively directed towards addressing societal challenges.

In today's world, though no standardised definitions of Islamic social finance, it can be understood as financial instruments aligned with Shariah principles, aimed at achieving positive social outcomes as primary objectives such as poverty alleviation, financial inclusion and equitable distribution of wealth, with or without financial returns. The defining feature is not the structure alone, but the primary intention to uplift society.

In practice, Islamic social finance may be broadly observed through two approaches. The first approach comprises return-generating, purpose-driven arrangements, where commercial structures are used to address societal challenges while providing financial returns.

The second consists of benevolent, non-return-seeking instruments, such as *sadaqah*, *waqf*, *hibah* and *qardh*, where no material gain is sought by the giver. While non-commercial in nature, these instruments often produce the most direct and far-reaching social impact, as resources are fully directed towards addressing human needs and social vulnerabilities.

This book focuses primarily on this benevolent dimension of Islamic social finance. Through carefully selected prophetic narrations, it seeks to reconnect the contemporary discourse on Islamic social finance with its original ethical and spiritual foundations.

In compiling the hadiths for this book, the methodology prioritises fidelity to classical hadith sources while ensuring clarity and concision. The texts of hadiths are drawn from authoritative compilations such as *Sahih al-Bukhari*, *Sahih Muslim* and other reputable collections. To streamline the approach without compromising the key content, certain hadiths are abridged, retaining only key phrases or segments essential.

Regarding chains of narration (*sanad*), the methodology simplifies references by citing only the highest-level narrator (*al-Rawi al-A`la*) and omitting subsequent transmitters in the chain. The sources of hadiths are provided in the translation section.

The *40 Hadiths on Islamic Social Finance* (الأربعون في التمويل الاجتماعي الإسلامي), is inspired by the renowned *40 Hadiths of Imam Nawaw*i and reframes its structured approach to highlight the ethical, spiritual, and practical dimensions of Islamic social finance and commerce.

The selected hadiths reflect a worldview in which wealth is a responsibility, generosity a moral duty, and financial activity intrinsically linked to social justice and compassion. In revisiting these teachings, this work invites readers to rediscover an integrated Islamic vision where economic conduct and social impact are not separate pursuits, but part of a single, coherent moral framework.

CHAPTER ONE

QURANIC VERSES ON ISLAMIC SOCIAL FINANCE

The Quran establishes benevolence (*ihsan*) as a cornerstone of economic conduct, particularly in dealings with those facing financial distress. Ibn Kathir explained the verse that commands believers to grant respite to debtors experiencing genuine hardship, was revealed to counter exploitative lending practices and to instil mercy.[1] In this divine injunction, postponing repayment or even forgiving a debt is portrayed as an act carrying immense spiritual reward and profound social benefit, reinforcing an ethic of empathy and justice.[2]

This ethic extends to the spending of wealth in moderation (*wasatiyyah*), avoiding both extravagance (*israf*) and miserliness (*iqtar*).[3] Ibn Abbas, Mujahid, Qatadah, and Ibn Jurayj, interpret extravagance as spending in disobedience to Allah, even when the amount is small, and miserliness as withholding what is rightfully due. Other scholars define extravagance as exceeding proper limits in spending to the point of wastefulness, and miserliness as falling short in what is necessary.[4]

Closely related to moderation is the principle of sincerity in charitable giving. The Quran[5] emphasises purity of intention, noting that while public charity is commendable, giving privately to the poor is superior as it preserves dignity and sincerity, particularly in the case of voluntary charity (*sadaqah al-tatawwu'*).[6] By contrast, publicly giving zakat (almsgiving) which is obligatory, is preferable so that others may be motivated by the example.[7] Ibn Kathir added that giving charity sincerely for the sake of Allah to support the needy and destitute is rewarded manifold, up to seven hundred times or more.[8]

Beyond guiding individual conduct, the Quran advocates for inclusive prosperity by promoting the equitable distribution of wealth and preventing its concentration among the affluent. In pre-Islamic times (*jahiliyyah*),

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1 Surah *al-Baqarah* 2:280.
2 Ibn Kathir, *Tafsir al-Quran al-`Azim*, Dar Thaibah li al-Nashr wa al-Tawzi`, Riyadh, Saudi Arabia, 1999, vol. 1, p. 717.
3 Surah *al-Furqan* 25:67.
4 Al-Baghawi, *Ma'alim al-Tanzil fir Tafsir al-Quran*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1999, vol. 3, p. 456.
5 Surah *al-Baqarah* 2:271
6 At-Tabari, *Jami' al-Bayan 'an Ta'wil Aya al-Qura*n, Dar Hajr li al-Tiba'ah wa al-Tawzi' wa al-I'lan, 2001, vol. 5, p. 14-15.
7 Al-Baghawi, *Ma'alim al-Tanzil fir Tafsir al-Quran*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1999, vol. 1, p. 336.
8 Ibn Kathir, *Tafsir al-Quran al-`Azim*, Dar Thaibah li al-Nashr wa al-Tawzi`, Riyadh, Saudi Arabia, 1999, vol. 8, p. 22.

when land or wealth was acquired (*al-fai'*), the community leader would appropriate one-quarter for himself. In contrast, the Quran[9] indicates that Allah appointed the Prophet Muhammad ﷺ to distribute it among various social groups, such as relatives, orphans, the needy, and travellers.[10]

This distributive objective is institutionalised through zakat, as outlined in the Quran,[11] which specifies eight eligible categories of recipients. This verse is the legal backbone of Islam's social protection system, ensuring that wealth redistribution is systematic, targeted, and obligatory rather than discretionary. Furthermore, the Quran[12] also highlighted, zakat functions as both a form of charity and a means to purify one's wealth.

The Quran[13] further integrates financial duties into the very notion of righteousness. It emphasises that true piety is not limited to act of worship but includes spending one's cherished wealth for the benefit of vulnerable groups, fulfilling obligations, and demonstrating patience in hardship. Ibn Mas'ud explained that this means giving charity while in good health, attached to one's wealth, hoping for more, yet mindful of poverty is the best form of charity. This aligns with the teaching of Prophet Muhammad ﷺ that the best charity is given under these circumstances rather than postponed until one is near death.[14] This principle is reinforced by the Quran[15] which emphasises that true righteousness is attained only when a person is willing to part with what they cherish, reminding believers that every sincere act of giving is fully known to Allah.

Finally, the Quran encourages ethical cooperation and collective responsibility. The Quran[16] commands believers to cooperate in righteousness and piety, understood as obedience to Allah and avoidance of wrongdoing, while prohibiting cooperation in sin and injustice.[17] This principle is reflected in Quran[18] under the concept of *kafalah*,where a personal guarantee is offered

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9 Surah *al-Hashr* 59:7.
10 Al-Baghawi, *Ma'alim al-Tanzil fir Tafsir al-Quran*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1999, vol. 8 p. 74.
11 Surah *at-Tawbah* 9:60.
12 Surah *at-Tawbah* 9:103.
13 Surah *al-Baqarah* 2:177.
14 Al-Baghawi, *Ma'alim al-Tanzil fir Tafsir al-Quran*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1999, vol. 1, p. 186.
15 Surah *ali-Imran* 3:92.
16 Surah *al-Maidah* 5:2
17 Al-Baghawi, *Ma'alim al-Tanzil fir Tafsir al-Quran*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1999, vol. 2, p. 9.
18 Surah *Yusuf* 12:72.

to secure a shared benefit. Together, these verses underscore that ethical cooperation in Islam may be institutionalised through mechanisms based on shared responsibility, trust, and accountability.

Collectively, these Quranic teachings present a coherent and interconnected framework for Islamic social finance as follows–

1. Mercy toward debtors
2. Moderation in spending
3. Dignity in charity
4. Equitable wealth circulation
5. Collective cooperation
6. Holistic societal wellbeing

The complete Quranic verses are as follows:

1 ﴿وَإِن كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۚ وَأَن تَصَدَّقُوا۟ خَيْرٌ لَّكُمْ ۖ إِن
كُنتُمْ تَعْلَمُونَ ٢٨٠﴾

And if it is difficult for someone to repay a debt, postpone it until a time of ease. And if you waive it as an act of charity, it will be better for you, if only you knew.

(Al Quran: *al-Baqarah* 2:280)

2 ﴿وَٱلَّذِينَ إِذَآ أَنفَقُوا۟ لَمْ يُسْرِفُوا۟ وَلَمْ يَقْتُرُوا۟ وَكَانَ بَيْنَ ذَٰلِكَ قَوَامًا ٦٧﴾

And those who spend neither wastefully nor stingily, but moderately in between.

(Al-Quran: *al-Furqan* 25:67)

3 ﴿إِن تُبْدُوا۟ ٱلصَّدَقَٰتِ فَنِعِمَّا هِىَ ۖ وَإِن تُخْفُوهَا وَتُؤْتُوهَا ٱلْفُقَرَآءَ فَهُوَ
خَيْرٌ لَّكُمْ ۚ وَيُكَفِّرُ عَنكُم مِّن سَيِّـَٔاتِكُمْ ۗ وَٱللَّهُ بِمَا تَعْمَلُونَ
خَبِيرٌ ٢٧١﴾

To give charity in public is good, but to give to the poor in private is better for you, and will absolve you of your sins. And Allah is all-aware of what you do.

(Al-Quran: *al-Baqarah* 2:271)

4 ﴿ إِنَّ ٱلْمُصَّدِّقِينَ وَٱلْمُصَّدِّقَٰتِ وَأَقْرَضُوا۟ ٱللَّهَ قَرْضًا حَسَنًا يُضَٰعَفُ لَهُمْ وَلَهُمْ أَجْرٌ
كَرِيمٌ ﴿١٨﴾ ﴾

Indeed, those men and women who give in charity and lend to Allah a good loan will have it multiplied for them, and they will have an honourable reward.

(Al-Quran: *al-Hadid* 57:18)

5 ﴿ مَّآ أَفَآءَ ٱللَّهُ عَلَىٰ رَسُولِهِۦ مِنْ أَهْلِ ٱلْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِى ٱلْقُرْبَىٰ وَٱلْيَتَٰمَىٰ وَٱلْمَسَٰكِينِ
وَٱبْنِ ٱلسَّبِيلِ كَىْ لَا يَكُونَ دُولَةًۢ بَيْنَ ٱلْأَغْنِيَآءِ مِنكُمْ ۚ وَمَآ ءَاتَىٰكُمُ ٱلرَّسُولُ فَخُذُوهُ وَمَا
نَهَىٰكُمْ عَنْهُ فَٱنتَهُوا۟ ۚ وَٱتَّقُوا۟ ٱللَّهَ ۖ إِنَّ ٱللَّهَ شَدِيدُ ٱلْعِقَابِ ﴿٧﴾ ﴾

As for gains granted by Allah to His Messenger from the people of other lands, they are for Allah and the Messenger, his close relatives, orphans, the poor, and needy travellers so that wealth may not merely circulate among your rich. Whatever the Messenger gives you, take it. And whatever he forbids you from, leave it. And fear Allah. Surely Allah is severe in punishment.

(Al-Quran: *al-Hashr* 59:7)

6 ﴿ إِنَّمَا ٱلصَّدَقَٰتُ لِلْفُقَرَآءِ وَٱلْمَسَٰكِينِ وَٱلْعَٰمِلِينَ عَلَيْهَا وَٱلْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِى
ٱلرِّقَابِ وَٱلْغَٰرِمِينَ وَفِى سَبِيلِ ٱللَّهِ وَٱبْنِ ٱلسَّبِيلِ ۖ فَرِيضَةً مِّنَ ٱللَّهِ ۗ وَٱللَّهُ
عَلِيمٌ حَكِيمٌ ﴿٦٠﴾ ﴾

Alms (zakat) are only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted to the faith, for freeing slaves, for those in debt, for Allah's cause, and for needy travellers. This is an obligation from Allah. And Allah is All-Knowing, All-Wise.

(Al-Quran: *at-Tawbah* 9:60)

7

﴿خُذۡ مِنۡ أَمۡوَٰلِهِمۡ صَدَقَةٗ تُطَهِّرُهُمۡ وَتُزَكِّيهِم بِهَا وَصَلِّ عَلَيۡهِمۡۖ إِنَّ صَلَوٰتَكَ سَكَنٞ لَّهُمۡۗ
وَٱللَّهُ سَمِيعٌ عَلِيمٌ ١٠٣﴾

Take from their wealth O Prophet charity (zakat) to purify and bless them, and pray for them, surely your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing.

(Al-Quran: *at-Tawbah* 9:103)

8

﴿لَّيۡسَ ٱلۡبِرَّ أَن تُوَلُّواْ وُجُوهَكُمۡ قِبَلَ ٱلۡمَشۡرِقِ وَٱلۡمَغۡرِبِ وَلَٰكِنَّ ٱلۡبِرَّ مَنۡ ءَامَنَ
بِٱللَّهِ وَٱلۡيَوۡمِ ٱلۡأٓخِرِ وَٱلۡمَلَٰٓئِكَةِ وَٱلۡكِتَٰبِ وَٱلنَّبِيِّـۧنَ وَءَاتَى ٱلۡمَالَ عَلَىٰ حُبِّهِۦ ذَوِي ٱلۡقُرۡبَىٰ
وَٱلۡيَتَٰمَىٰ وَٱلۡمَسَٰكِينَ وَٱبۡنَ ٱلسَّبِيلِ وَٱلسَّآئِلِينَ وَفِي ٱلرِّقَابِ وَأَقَامَ ٱلصَّلَوٰةَ وَءَاتَى
ٱلزَّكَوٰةَ وَٱلۡمُوفُونَ بِعَهۡدِهِمۡ إِذَا عَٰهَدُواْۖ وَٱلصَّٰبِرِينَ فِي ٱلۡبَأۡسَآءِ وَٱلضَّرَّآءِ وَحِينَ
ٱلۡبَأۡسِۗ أُوْلَٰٓئِكَ ٱلَّذِينَ صَدَقُواْۖ وَأُوْلَٰٓئِكَ هُمُ ٱلۡمُتَّقُونَ ١٧٧﴾

Righteousness is not in turning your faces towards the east or the west. Rather, the righteous are those who believe in Allah, the Last Day, the angels, the Books, and the prophets; who give charity out of their cherished wealth to relatives, orphans, the poor, needy travellers, beggars, and for freeing captives; who establish prayer, pay alms (zakat), and keep the pledges they make; and who are patient in times of suffering, adversity, and in the heat of battle. It is they who are true in faith, and it is they who are God fearing.

(Al-Quran: *al-Baqarah* 2:177)

9

﴿لَن تَنَالُواْ ٱلۡبِرَّ حَتَّىٰ تُنفِقُواْ مِمَّا تُحِبُّونَۚ وَمَا تُنفِقُواْ مِن شَيۡءٖ فَإِنَّ ٱللَّهَ بِهِۦ
عَلِيمٞ ٩٢﴾

You will never achieve righteousness until you donate some of what you cherish. And whatever you give is certainly well known to Allah.

(Al-Quran: *ali-Imran* 3:92)

10

﴿وَتَعَاوَنُوا۟ عَلَى ٱلْبِرِّ وَٱلتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا۟ عَلَى ٱلْإِثْمِ وَٱلْعُدْوَٰنِ ۚ وَٱتَّقُوا۟ ٱللَّهَ ۖ إِنَّ
ٱللَّهَ شَدِيدُ ٱلْعِقَابِ ۝٢﴾

Cooperate with one another in goodness and righteousness, and do not cooperate in sin and transgression. And be mindful of Allah. Surely Allah is severe in punishment.

(Al-Quran: *al-Maidah* 5:2)

11

﴿قَالُوا۟ نَفْقِدُ صُوَاعَ ٱلْمَلِكِ وَلِمَن جَآءَ بِهِۦ حِمْلُ بَعِيرٍ وَأَنَا۠ بِهِۦ زَعِيمٌ ۝٧٢﴾

The herald replied, "We have lost the King's measuring cup. And whoever brings it will be awarded a camel-load of grain. I guarantee it."

(Al-Quran: *Yusuf* 12:72)

CHAPTER TWO

HADITHS ON ISLAMIC SOCIAL FINANCE

PART A

FOUNDATIONAL PRINCIPLES OF ISLAMIC SOCIAL FINANCE

POVERTY ALLEVIATION AND WEALTH REDISTRIBUTION

Poverty alleviation and wealth redistribution are central objectives of Islamic social and economic framework. Wealth is not viewed as an ultimate pursuit, but as a means to uphold justice, preserve human dignity, and maintain social balance. In this regard, Al-Qurtubi explains that if the community needs persist even after zakat has been discharged, the surplus wealth must still be directed toward meeting those needs.[1] This underscores the broader social purpose of wealth in Islam, namely to ensure redistribution in support of the poor and vulnerable.

In this regard, Islamic guidance on wealth redistribution balances ethical duty, social need, and family ties. Al-Munawi, explaining the hadith that charity to a non-relative counts as one reward while charity to a relative counts as two, one for the act of giving and another for maintaining kinship, notes that the hadith emphasises the virtue of supporting relatives and generally, prioritising them over distant beneficiaries. However, as Ibn Hajar clarifies, this does not mean that giving to relatives is always preferable. If a needy non-relative stands to benefit more, charity should be directed accordingly.[2] Ultimately, Islam directs wealth to where it achieves the greatest good, balancing family ties, social needs, and ethical responsibility.

Importantly, Islam teaches that acts of charity is open to all, not only those with surplus wealth. Ibn Battal explains that the hadith that stated every good deed is charity affirms that even small acts carry reward. Malik ibn Dinar and Umar ibn al-Khattab highlight the importance of self-reliance and avoiding dependence on others.[3] Interestingly, even greeting others with a smile is regarded as an act of charity in Islam. This reflects the holistic nature of Islamic social ethics, where kindness and positive conduct, no matter how

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1 Al-Qurtubi, *al-Jami' li Ahkam al-Quran*, Dar al-Kutub al-Misriyyah, Kaherah, 1964, vol.2 p.242.

2 Al-Munawi, *Faidh al-Qadir Syarh al-Jami' al-Soghir*, al-Maktabah al-Tijariah al-Kubra, Egypt, 1972, vol.4 p. 237.

3 Ibn Battal, *Syarh Sahih al-Bukhari li Ibn Battal*, Maktabah al-Rusyd, Riyadh, Saudi Arabia, 2003, vol.9 p .223-224.

small, carry moral and spiritual value. Islam also links poverty alleviation to spiritual well-being.

In explaining the hadith on devotion and contentment, Al-Qari noted that prioritising worship and social responsibility leads to contentment of the heart (*ghina al-qalb*),[4] which is distinct from material abundance. Acts of kindness towards the poor, orphans, women, and the weak are consistently described by scholars and prophetic traditions as means of divine protection and forgiveness, reinforcing that social care is inseparable from faith.

In essence, Islam views wealth as a tool for addressing poverty and correcting social imbalance, to be directed to those in need with compassion and sound judgment. At the same time, contribution is not limited to money or material wealth. Service, effort, and even small good deeds are recognised and valued by Allah. Together, these principles anchor Islamic social finance as a system that redistributes resources, upholds human dignity, and promotes social justice in a meaningful and inclusive manner.

Key hadiths relevant to this topic are as follows.

HADITH 1

عَنْ حَكِيمِ بْنِ حِزَامٍ رَضِيَ ٱللَّهُ عَنْهُ عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ:
الْيَدُ الْعُلْيَا خَيْرٌ مِنَ الْيَدِ السُّفْلَى، وَابْدَأْ بِمَنْ تَعُولُ، وَخَيْرُ الصَّدَقَةِ عَنْ
ظَهْرِ غِنًى، وَمَنْ يَسْتَعْفِفْ يُعِفَّهُ اللَّهُ، وَمَنْ يَسْتَغْنِ يُغْنِهِ اللَّهُ .

Narrated Hakim bin Hizam (may Allah be pleased with him) that the Prophet Muhammad ﷺ said: The upper hand is better than the lower hand (i.e. he who gives in charity is better than him who takes it). One should start giving first to his dependents. And the best object of charity is that which is given by a wealthy person (from the money which is left after his expenses). And whoever abstains from asking others for some financial help, Allah will give him and save him from asking others, Allah will make him self-sufficient.

(*Sahih al-Bukhari*, Hadith 1427)

4 Al-Qari, *Mirqat al-Mafatih Syarh Mishkat al-Masabih*, Dar al-Fikr, Beirut, Lubnan, 2002, vol. 8, p. 3254.

HADITH 2

حَدَّثَنَا سَعِيدُ بْنُ أَبِي بُرْدَةَ، عَنْ أَبِيهِ، عَنْ جَدِّهِ، عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ : عَلَى كُلِّ مُسْلِمٍ صَدَقَةٌ، فَقَالُوا: يَا نَبِيَّ اللَّهِ فَمَنْ لَمْ يَجِدْ، قَالَ : يَعْمَلُ بِيَدِهِ فَيَنْفَعُ نَفْسَهُ وَيَتَصَدَّقُ، قَالُوا: فَإِنْ لَمْ يَجِدْ، قَالَ : يُعِينُ ذَا الْحَاجَةِ الْمَلْهُوفَ، قَالُوا : فَإِنْ لَمْ يَجِدْ، قَالَ: فَلْيَعْمَلْ بِالْمَعْرُوفِ، وَلْيُمْسِكْ عَنِ الشَّرِّ فَإِنَّهَا لَهُ صَدَقَةٌ.

Narrated by Said bin Abi Burdah, from his father, from his grandfather (may Allah be pleased with them), that the Prophet Muhammad ﷺ said: Every Muslim has to give in charity. The people asked: O Allah's Prophet! If someone 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 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 and keep away from evil deeds and this will be regarded as charitable deeds.

(*Sahih al-Bukhari*, Hadith 1445)

HADITH 3

وعن ابن عمر رضي الله عنهما أن رسول الله صلى الله عليه وسلم قال:

الْمُسْلِمُ أَخُو الْمُسْلِمِ، لاَ يَظْلِمُهُ وَلاَ يُسْلِمُهُ، وَمَنْ كَانَ فِي حَاجَةِ أَخِيهِ كَانَ اللَّهُ فِي حَاجَتِهِ، وَمَنْ فَرَّجَ عَنْ مُسْلِمٍ كُرْبَةً فَرَّجَ اللَّهُ عَنْهُ كُرْبَةً مِنْ كُرُبَاتِ يَوْمِ الْقِيَامَةِ، وَمَنْ سَتَرَ مُسْلِمًا سَتَرَهُ اللَّهُ يَوْمَ الْقِيَامَةِ .

Ibn Umar (may Allah be pleased with both of them) said: Messenger of Allah ﷺ said: A Muslim is a brother of (another) Muslim, he neither wrongs him nor does hand him over to one who does him wrong. If anyone fulfills his brother's needs, Allah will fulfill his needs; if one relieves a Muslim of his troubles, Allah will relieve his troubles on the Day of Resurrection; and if anyone covers up a Muslim (his sins), Allah will cover him up (his sins) on the Resurrection Day.

(Sahih *al-Bukhari*, Hadith 2442)

HADITH 4

وعن عائشة رضي الله عنها قالت: جَاءَتْنِي امْرَأَةٌ وَمَعَهَا ابْنَتَانِ لَهَا فَسَأَلَتْنِي فَلَمْ تَجِدْ عِنْدِي شَيْئًا غَيْرَ تَمْرَةٍ وَاحِدَةٍ فَأَعْطَيْتُهَا إِيَّاهَا فَأَخَذَتْهَا فَقَسَمَتْهَا بَيْنَ ابْنَتَيْهَا وَلَمْ تَأْكُلْ مِنْهَا شَيْئًا ثُمَّ قَامَتْ فَخَرَجَتْ وَابْنَتَاهَا فَدَخَلَ عَلَيَّ النَّبِيُّ صلى الله عليه وسلم فَحَدَّثْتُهُ حَدِيثَهَا فَقَالَ النَّبِيُّ صلى الله عليه وسلم : مَنِ ابْتُلِيَ مِنَ الْبَنَاتِ بِشَىْءٍ فَأَحْسَنَ إِلَيْهِنَّ كُنَّ لَهُ سِتْرًا مِنَ النَّارِ .

Aishah (may Allah be pleased with her) reported: A woman came to me with her two daughters. She asked me (for charity) but she found nothing with me except one date-fruit, so I gave it to her. She accepted it and then divided it between her two daughters and herself ate nothing out of that. She then got up and went out. When Messenger of Allah ﷺ came in, and I narrated to him the story, he said: He who is involved (in the responsibility) of (bringing up) daughters, and he is benevolent towards them, they would become protection for him against Hell-fire.

(*Sahih Muslim*, Hadith 2629)

HADITH 5

عَنْ أَبِي هُرَيْرَةَ، قَالَ: قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم : تَصَدَّقُوا. فَقَالَ رَجُلٌ يَا رَسُولَ اللَّهِ عِنْدِي دِينَارٌ. قَالَ : تَصَدَّقْ بِهِ عَلَى نَفْسِكَ . قَالَ: عِنْدِي آخَرُ. قَالَ: تَصَدَّقْ بِهِ عَلَى زَوْجَتِكَ. قَالَ: عِنْدِي آخَرُ . قَالَ: تَصَدَّقْ بِهِ عَلَى وَلَدِكَ. قَالَ: عِنْدِي آخَرُ. قَالَ: تَصَدَّقْ بِهِ عَلَى خَادِمِكَ. قَالَ: عِنْدِي آخَر. قَالَ: أَنْتَ أَبْصَرُ .

It was narrated that Abu Hurairah (may Allah be pleased with him) said: The Messenger of Allah ﷺ said: Give charity. A man said: O Messenger of Allah, I have a Dinar. He said: Spend it on yourself. He said: I have another. He said: Spend it on your wife. He said: I have another. He said: Spend it on your son. He said: I have another. He said: Spend it on your servant. He said: I have another. He said: You know best (what to do with it).

(*Sunan an-Nasa'i,* Hadith 2535)

HADITH 6

عَنْ سَلْمَانَ بْنِ عَامِرٍ، عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ: إِنَّ الصَّدَقَةَ عَلَى الْمِسْكِينِ صَدَقَةٌ وَعَلَى ذِي الرَّحِمِ اثْنَتَانِ صَدَقَةٌ وَصِلَةٌ .

It was narrated from Salman bin ʻAmir (may Allah be pleased with him) that the Prophet Muhammad ﷺ said: Giving charity to a poor person is charity, while giving it to a relative carries a dual reward, charity and the upholding of kinship ties.

(*Sunan an-Nasa'i*, Hadith 2582)

HADITH 7

عَنْ أَبِي ذَرٍّ، قَالَ قَالَ رَسُولُ اللَّهِ ﷺ : تَبَسُّمُكَ فِي وَجْهِ أَخِيكَ لَكَ صَدَقَةٌ وَأَمْرُكَ بِالْمَعْرُوفِ وَنَهْيُكَ عَنِ الْمُنْكَرِ صَدَقَةٌ وَإِرْشَادُكَ الرَّجُلَ فِي أَرْضِ الضَّلاَلِ لَكَ صَدَقَةٌ وَبَصَرُكَ لِلرَّجُلِ الرَّدِيءِ الْبَصَرِ لَكَ صَدَقَةٌ وَإِمَاطَتُكَ الْحَجَرَ وَالشَّوْكَةَ وَالْعَظْمَ عَنِ الطَّرِيقِ لَكَ صَدَقَةٌ وَإِفْرَاغُكَ مِنْ دَلْوِكَ فِي دَلْوِ أَخِيكَ لَكَ صَدَقَةٌ .

Abu Dhar (may Allah be pleased with him) narrated that the Messenger of Allah ﷺ said: Your smile towards your others is charity, enjoining good and forbidding evil is charity, guiding a person who is lost is charity, assisting someone with impaired sight is charity, removing a rock, thorn, or bone from the path is charity, and sharing the remaining water from your bucket with your brother is charity.

(*Jami` at-Tirmidhi*, Hadith 1956)

FINANCIAL INCLUSION AND SOCIAL JUSTICE

The sunnah of Prophet Muhammad ﷺ consistently emphasises justice in economic dealings, the fair distribution of resources, and mutual support among members of society. The narrations cited collectively form an ethical paradigm that promotes inclusive participation in economic activities and equity among members of the society, especially between the wealthy and the poor.

Islam views the deliberate delay of debt repayment by a wealthy person as a form of oppression, as it harms the creditor who has a rightful claim. Ibn al-Mundhir explain that Islam distinguishes between solvent and insolvent debtors, ensuring justice while allowing leniency for those in genuine need.[5] The hadith also refers to accepting a transfer of debt (*al-hiwalah*) to a wealthier person, which functions as a form of financial substitution to help the creditor recover his right.[6]

The Prophetic teaching that providing food for two suffices for three, and for three suffices for four, encourages generosity, moderation, and trust in God's blessings. Al-Sindi explains that it emphasises sharing with others, including the poor, while practicing moderation.[7] This guidance fosters inclusion, strengthens social cohesion, and aligns everyday acts of generosity with spiritual and communal responsibility.

The Prophetic guidance also emphasises sharing resources to ensure support for those in need, even during travel or temporary hardship. In one instance, the Prophet Muhammad ﷺ observed a man on a journey who lacked means of transport and rations, and he instructed that anyone with surplus should make it available to those without. This hadith encourages charity, generosity, mutual support, and concern for the welfare of others.

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5 Ibn Battal, *Syarh Sahih al-Bukhari li Ibn Battal*, Maktabah al-Rusyd, Riyadh, Saudi Arabia, 2003, vol.6 p.415.

6 *Ibid*, vol.6 p.415.

7 Al-Sindi, *Hasyiah al-Sindi ala Sunan al-Tirmidzi*, Dar al-Kutub al-'Ilmiah, Beirut, Lubnan, 2021, vol. 2 p.687.

It also underscores the responsibility of leaders and communities to care for those in need, even when assistance is sought indirectly rather than through an explicit request.[8]

Key hadiths relevant to this topic are as follows.

HADITH 8

عَنْ أَبِي هُرَيْرَةَ، أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ : مَطْلُ الْغَنِيِّ
ظُلْمٌ وَإِذَا أُتْبِعَ أَحَدُكُمْ عَلَى مَلِيءٍ فَلْيَتْبَعْ .

Abu Hurairah (may Allah be pleased with him) said: The Messenger of Allah ﷺ said: Delaying the fulfilment of a due obligation is an act of injustice. And if repayment of a debt owed to any of you is assumed by a financially capable person, you should accept the transfer of debt.

(*Sahih Muslim*, Hadith 1564)

[8] Al-Nawawi, *al-Minhaj Syarh Sahih Muslim*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1929, vol.12 p.33.

HADITH 9

عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ، قَالَ: بَيْنَمَا نَحْنُ فِي سَفَرٍ مَعَ النَّبِيِّ صلى الله عليه وسلم إِذْ جَاءَ رَجُلٌ عَلَى رَاحِلَةٍ لَهُ. قَالَ: فَجَعَلَ يَصْرِفُ بَصَرَهُ يَمِينًا وَشِمَالاً، فَقَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم: مَنْ كَانَ مَعَهُ فَضْلُ ظَهْرٍ فَلْيَعُدْ بِهِ عَلَى مَنْ لاَ ظَهْرَ لَهُ وَمَنْ كَانَ لَهُ فَضْلٌ مِنْ زَادٍ فَلْيَعُدْ بِهِ عَلَى مَنْ لاَ زَادَ لَهُ. قَالَ: فَذَكَرَ مِنْ أَصْنَافِ الْمَالِ مَا ذَكَرَ حَتَّى رَأَيْنَا أَنَّهُ لاَ حَقَّ لأَحَدٍ مِنَّا فِي فَضْلٍ .

Abu Sa'id al-Khudri (may Allah be pleased with him) reported: Once we were on a journey with Messenger of Allah ﷺ a man came riding on his mount and began looking right and left. Messenger of Allah ﷺ said: Whoever has extra mount should give it to the one who has none, and whoever has surplus provisions should give them to the one who has none. He continued mentioning other properties until we thought that none of us had any right to surplus of his own property.

(*Sahih Muslim*, Hadith 1728)

HADITH 10

عَنْ أَبِي هُرَيْرَةَ، أَنَّهُ قَالَ: قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم: طَعَامُ الاِثْنَيْنِ كَافِي الثَّلاَثَةِ وَطَعَامُ الثَّلاَثَةِ كَافِي الأَرْبَعَةِ .

Abu Hurairah (may Allah be pleased with him) reported that Messenger of Allah ﷺ said, the food for two suffices for three; and the food for three suffices for four persons.

(*Sahih Muslim*, Hadith 2058)

COOPERATION AND SOLIDARITY

Cooperation and solidarity are central to the prophetic vision of a just and compassionate society. The sunnah encourages individuals not only to care for their own well-being but also to actively contribute to the welfare of the wider community.

The hadith of sending Abu Musa and Muadz to Yemen is one of the clearest prophetic instances where cooperation is expressly encouraged. The hadith emphasises promoting ease, goodwill, and cooperation, highlighting that harmony preserves affection and prevents conflict. Making matters easy avoids hardship, giving glad tidings fosters comfort, and mutual cooperation strengthens bonds while preventing animosity.[9]

The Prophetic teachings also link gratitude for one's own blessings with social responsibility. Just as a person's bones are essential to their existence and enable movement and stillness, a profound blessing from Allah, individuals are expected to show gratitude by giving charity proportional to the benefit they receive.[10] Similarly, establishing justice among people is considered a form of social charity, preserving communal cohesion and preventing disputes or oppression.

The principle of mutual cooperation extends beyond theory into tangible social and economic practices. For example, in times of scarcity, the community pooled their resources and distributed them equally to ensure everyone's basic needs were met. This practical model of collective responsibility illustrates how individual holdings can be leveraged to support the group, minimising vulnerability, preventing deprivation, and fostering social resilience.[11]

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9 Ibn al-Mulaqqin, *at-Taudih li Syarhi al-Jami' al-Sahih*, Dar al-Nawadir, Dimasyq, Syria, 2008, vol.32 p.523-524.

10 *Ibid*, vol.17 p.87.

11 Zakaria al-Ansari, *Minhatu al-Bari bi Syarhi Sahih al-Bukhari*, Maktabah al-Rusyd linnashri wa al-Tawzi', Riyadh, Saudi Arabia, 2005, vol.5 p.269.

Mutual cooperation and solidarity are both a moral duty and a practical means to build strong and just communities. By sharing resources and supporting the vulnerable, individuals help ensure that personal benefit aligns with communal well-being, embodying the prophetic vision of an inclusive and harmonious society.

Key hadiths relevant to this topic are as follows.

HADITH 11

عَنْ أَبِي مُوسَى، قَالَ: قَالَ النَّبِيُّ صلى الله عليه وسلم: إِنَّ الأَشْعَرِيِّينَ إِذَا أَرْمَلُوا فِي الْغَزْوِ، أَوْ قَلَّ طَعَامُ عِيَالِهِمْ بِالْمَدِينَةِ جَمَعُوا مَا كَانَ عِنْدَهُمْ فِي ثَوْبٍ وَاحِدٍ، ثُمَّ اقْتَسَمُوهُ بَيْنَهُمْ فِي إِنَاءٍ وَاحِدٍ بِالسَّوِيَّةِ، فَهُمْ مِنِّي وَأَنَا مِنْهُمْ .

Abu Musa (may Allah be pleased with him) reported that the Prophet Muhammad ﷺ said: When the people of Ash`ari tribe ran short of food during the holy battles or the food of their families in Medina ran short, they would collect all their remaining food in one sheet and then distribute it among themselves equally by measuring it with a bowl. So, these people are from me, and I am from them.

(*Sahih al-Bukhari*, Hadith 2486)

HADITH 12

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللَّهِ صلى الله عليه و سلم:

كُلُّ سُلاَمَى مِنَ النَّاسِ عَلَيْهِ صَدَقَةٌ كُلَّ يَوْمٍ تَطْلُعُ فِيهِ الشَّمْسُ، يَعْدِلُ بَيْنَ الاِثْنَيْنِ صَدَقَةٌ، وَيُعِينُ الرَّجُلَ عَلَى دَابَّتِهِ، فَيَحْمِلُ عَلَيْهَا، أَوْ يَرْفَعُ عَلَيْهَا مَتَاعَهُ صَدَقَةٌ، وَالْكَلِمَةُ الطَّيِّبَةُ صَدَقَةٌ، وَكُلُّ خَطْوَةٍ يَخْطُوهَا إِلَى الصَّلاَةِ صَدَقَةٌ، وَيُمِيطُ الأَذَى عَنِ الطَّرِيقِ صَدَقَةٌ .

Abu Hurairah (may Allah be pleased with him) reported Allah's Messenger ﷺ said: Every joint of a person must perform a charity each day that the sun rises: to judge justly between two people is a charity. To help a man with his mount, lifting him onto it or hoisting up his belongings onto it, is a charity. And the good word is a charity. And every step that you take towards the prayer is a charity, and removing a harmful object from the road is a charity.

(*Sahih al-Bukhari*, Hadith 2989)

HADITH 13

عَنْ أَبِي بُرْدَةَ، قَالَ: سَمِعْتُ أَبِي قَال: بَعَثَ النَّبِيُّ صلى الله عليه وسلم أَبِي وَمُعَاذَ بْنَ جَبَلٍ عَلَى الْيَمَنِ فَقَالَ: يَسِّرَا وَلاَ تُعَسِّرَا، وَبَشِّرَا وَلاَ تُنَفِّرَا، وَتَطَاوَعَا .

Narrated by Abu Burda (may Allah be pleased with him) that the Prophet Muhammad ﷺ sent my father and Muadz bin Jabal to Yemen and said (to them): Make things easy for the people and do not put hurdles in their way, and give them glad tiding, and do not let them have aversion (i.e. to make people to hate good deeds) and you both should work in cooperation and mutual understanding.

(*Sahih al-Bukhari*, Hadith 7172)

ETHICAL ACCOUNTABILITY

These Prophetic narrations collectively establish ethical accountability as the moral foundation of social finance in Islam, affirming that financial resources are not merely economic instruments but divine trust (*amanah*) for which individuals and institutions will be answerable before Allah.

The hadiths establish the core of ethical accountability by affirming that individuals will be questioned about wealth in two respects: how it was earned and how it was spent. Classical scholars such as Ibn `Allan[12] and al-Qari[13] explain that this refers to whether wealth was acquired from lawful or unlawful sources, and whether it was spent in obedience to Allah or otherwise. This reflects Islam's emphasis on integrity in the process not merely outcomes. In the context of social finance, it challenges the notion that socially beneficial ends can justify unethical financial means.

This accountability is further reinforced by the hadith on charity derived from lawful earnings, in which the Prophet Muhammad ﷺ affirms that Allah accepts only what is good (*tayyib*). Al-Qadhi 'Iyadh explains that *tayyib* encompasses growth and purity.[14] The reference to acceptance with the right hand signifies the excellence and nobility of divine acceptance. The growth of the charity further indicates the multiplication of reward.[15]

In another hadith, the Prophet Muhammad ﷺ supplicates for divine mercy upon those who are gentle in buying, selling, and debt recovery. The hadith explicitly promotes leniency and ethical conduct in transactions, the practice

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12 Ibn `Allan, *Dalil al-Falihin li Turuq Riyadh al-Salihin*, Dar al-Ma'rifah, Beirut, Lubnan, 2004, vol. 4 p.34.

13 Al-Qari, *Mirqat al-Mafatih Syarh Mishkat al-Masabih*, Dar al-Fikr, Beirut, Lubnan, 2002, vol. 8, p. 3254.

14 Al-Qadhi 'Iyadh, *Ikmal Muallim bi Fawaid Muslim*, Dar al-Wafa' li al-Tiba'ah wa al-Tawzi', Egypt, 1998, vol.3 p.535.

15 Al-Khattabi, *A'lam al-hadith*, Jami'ah Um al-Qura, Markaz al-Buhuth al-'Ilmiah wa Ihya al-Turath al-Islami, 1988, vol.1 p.755.

of noble character, and the rejection of harshness, obstinacy, and excessive strictness in trade. It also calls for restraint when enforcing rights, discouraging conduct that imposes hardship on others, and encourages the acceptance of leniency from debtors. This ethical guidance extends to granting respite to those in financial difficulty, establishing compassion and fairness as core elements of accountable economic behavior.[16]

Key hadiths relevant to this topic are as follows:

HADITH 14

عَنْ أَبِي هُرَيْرَةَ قَالَ: قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم: مَنْ تَصَدَّقَ بِعَدْلِ تَمْرَةٍ مِنْ كَسْبٍ طَيِّبٍ وَلاَ يَقْبَلُ اللَّهُ إِلاَّ الطَّيِّبَ وَإِنَّ اللَّهَ يَتَقَبَّلُهَا بِيَمِينِهِ، ثُمَّ يُرَبِّيهَا لِصَاحِبِهِ كَمَا يُرَبِّي أَحَدُكُمْ فَلُوَّهُ حَتَّى تَكُونَ مِثْلَ الْجَبَلِ.

Narrated by Abu Hurairah (may Allah be pleased with him), Allah's Messenger ﷺ said: If one give in charity the value of a date from lawful earnings and Allah accepts only what is pure. Allah takes it in His right (hand) and then enlarges its reward for that person (who has given it), as one of you raises a young foal until it becomes as big as a mountain.

(*Sahih al-Bukhari*, Hadith 1410)

16 Ibn Battal, *Syarh Sahih al-Bukhari li Ibn Battal*, Maktabah al-Rusyd, Riyadh, Saudi Arabia, 2003, vol.6 p.210.

HADITH 15

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ ـ رضى الله عنهما ـ أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ:
رَحِمَ اللَّهُ رَجُلاً سَمْحًا إِذَا بَاعَ، وَإِذَا اشْتَرَى، وَإِذَا اقْتَضَى .

Jabir (may Allah be pleased with him) reported that the Messenger of Allah ﷺ said: May Allah show mercy to a man who adopts a kind attitude when he sells, buys and demands for the repayment of loans.

(*Sahih al-Bukhari*, Hadith 2076)

HADITH 16

عَنْ أَبِي بَرْزَةَ الأَسْلَمِيِّ، قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم : لاَ تَزُولُ
قَدَمَا عَبْدٍ يَوْمَ الْقِيَامَةِ حَتَّى يُسْأَلَ عَنْ عُمْرِهِ فِيمَا أَفْنَاهُ وَعَنْ عِلْمِهِ فِيمَا
فَعَلَ وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ وَعَنْ جِسْمِهِ فِيمَا أَبْلاَه.

Abu Barzah al-Aslami (may Allah be pleased with him) reported that Messenger of Allah ﷺ said: On the Day of Resurrection, a person's feet will not move until he is asked about five matters: his life, how he spent it. His knowledge, how he acted upon it. His wealth, how he acquired it and how he used it. And his body, how he exhausted it.

(*Jami` at-Tirmidhi*, Hadith 2417)

SPIRITUAL FOUNDATION OF SOCIAL FINANCE

These hadiths collectively establish the spiritual underpinnings of social finance in Islam by affirming that generosity and sincere intention are central to the circulation of wealth.

The Prophet Muhammad ﷺ emphasises that charity does not diminish wealth, a principle understood by the scholars in two complementary ways. First, that wealth given in charity is compensated through blessings and protection from harm. Second, even where a material decrease in wealth occurs, it is offset by multiplied reward in the hereafter.[17]

The broader conception of wealth in Islam is vividly illustrated by the Prophet's ﷺ teaching that even modest acts of assistance, such as lending money without exploitation or offering guidance to ease someone's difficulty carry immense moral and spiritual value, comparable to freeing a slave.[18] At the same time, the acceptance of charity is also tied to the purity of its source. Wealth spent must originate from lawful earnings[19], reinforcing integrity and ethical accountability as prerequisites for social good.

17 Al-Nawawi, *al-Minhaj Syarh Sahih Muslim*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1929, vol.16.
18 Ibn Rajab, *Jami' al-Ulum wa al-Hikam*, Dar al-Salam li al-Tiba'ah wa al-Nashr wa al-Tawzi', Cairo, Egypt, 2004, vol.2 p.721.
19 Al-Nawawi, *al-Minhaj Syarh Sahih Muslim*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1929, vol.7 p.82.

Together, these hadiths frame social finance as a spiritually driven system, one that integrates lawful wealth creation, generosity, and compassion to achieve enduring social upliftment aligned with the higher objectives of the Shariah.

Key hadiths relevant to this topic are as follows:

HADITH 17

عَنْ أَبِي هُرَيْرَةَ، قَالَ: قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم: أَيُّهَا النَّاسُ إِنَّ اللَّهَ طَيِّبٌ لاَ يَقْبَلُ إِلاَّ طَيِّبًا وَإِنَّ اللَّهَ أَمَرَ الْمُؤْمِنِينَ بِمَا أَمَرَ بِهِ الْمُرْسَلِينَ فَقَالَ { يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ} وَقَالَ { يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ} . ثُمَّ ذَكَرَ الرَّجُلَ يُطِيلُ السَّفَرَ أَشْعَثَ أَغْبَرَ يَمُدُّ يَدَيْهِ إِلَى السَّمَاءِ يَا رَبِّ يَا رَبِّ وَمَطْعَمُهُ حَرَامٌ وَمَشْرَبُهُ حَرَامٌ وَمَلْبَسُهُ حَرَامٌ وَغُذِيَ بِالْحَرَامِ فَأَنَّى يُسْتَجَابُ لِذَلِكَ .

Abu Hurairah (may Allah be pleased with him) reported Allah's Messenger ﷺ 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 Messengers by saying: O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do. And He said: O those who believe, eat of the good things that We gave you. He then made a mention of a person who travels widely, his hair dishevelled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication): O Lord, O Lord, whereas his food is unlawful, his drink is unlawful, and his clothing is unlawful and he is nourished unlawfully. How can then his supplication be accepted?

(*Sahih Muslim*, Hadith 1015)

HADITH 18

عَنْ أَبِي هُرَيْرَةَ، عَنْ رَسُولِ اللَّهِ صلى الله عليه وسلم قَالَ: مَا نَقَصَتْ صَدَقَةٌ مِنْ مَالٍ وَمَا زَادَ اللَّهُ عَبْدًا بِعَفْوٍ إِلاَّ عِزًّا وَمَا تَوَاضَعَ أَحَدٌ لِلَّهِ إِلاَّ رَفَعَهُ اللَّهُ .

Abu Hurairah (may Allah be pleased with him) reported Allah's Messenger ﷺ as saying: Charity does not decrease wealth, no one forgives another except that Allah increases his honour, and no one humbles himself for the sake of Allah except that Allah raises his status.

(*Sahih Muslim*, Hadith 2588)

HADITH 19

الْبَرَاءَ بْنَ عَازِبٍ يَقُولُ سَمِعْتُ رَسُولَ اللَّهِ صلى الله عليه وسلم يَقُولُ : مَنْ مَنَحَ مَنِيحَةَ لَبَنٍ أَوْ وَرِقٍ أَوْ هَدَى زُقَاقًا كَانَ لَهُ مِثْلُ عِتْقِ رَقَبَةٍ .

Al-Bara' bin Azib (may Allah be pleased with him) narrated that the Messenger of Allah ﷺ said: Whoever gives someone some milk or silver, or guides him through a strait, then he will have the reward similar to freeing a slave.

(*Jami` at-Tirmidhi*, Hadith 1957)

SPECIAL ARTICLE 1

SADAQAH AS THE CORE CONSTRUCT IN ISLAMIC SOCIAL FINANCE

Sadaqah refers to voluntary giving for the sake of Allah as a means of drawing closer to Him. Al-Asfahani notes that it is predominantly used by jurists to refer to voluntary charity, while zakat denotes the obligatory form.[1] Al-Qalyubi states that the term *sadaqah* reflects the truthfulness (*sidq*) of the giver's intention.[2]

The Prophetic guidance on *sadaqah* presents it not merely as an act of generosity, but as a moral practice shaped by timing, intention, and social responsibility. Collectively, the hadiths in this article emphasise that charity must be proactive and sincere.

In this spirit, the Prophet Muhammad ﷺ urged believers to give in charity before a time arrives when no one would accept it, describing an era of abundance in which offers of charity would be declined. Classical commentators such as Ibn Hajar al-'Asqalani drawing on the insights of al-Zayn bin al-Munir, explain that this narration serves as both an urge to hasten in acts of goodness while opportunities exist and a warning against procrastination in charitable acts until circumstances render them meaningless.[3]

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1 Al-Mausu'ah al-Fiqhiyyah Kuwaitiyah, *Wizarat al-Awqaf wa-al-Shu'un al-Islamiah*, Kuwait, 1982, vol. 45 p.109.

2 *Ibid*, vol.27 p.323.

3 Al-Asqalani, *Fath al-Bari bi Syarh al-Bukhari*, al-Maktabah al-Salafiah, Egypt, 1970, vol.3 p.330.

The Prophet Muhammad ﷺ made it clear that spending on one's family is rewarded as *sadaqah*. Al-'Ayni explains that 'family' includes all those under a person's care and responsibility,[4] and that there is no inconsistency in such spending being treated like charity. Reward is determined by intention, not by whether the act is obligatory or voluntary. Accordingly, even the fulfilment of compulsory duties carries spiritual reward when performed with conscious devotion.[5]

The story of the man whose charity went to a thief, a prostitute, and a rich man teaches that *sadaqah* is judged primarily by the intention. Imam al-Nawawi explicitly notes in his commentary on Sahih Muslim that the reward of voluntary charity is affirmed even if it reaches someone sinful or even wealthy, so long as the giver intended good sincerely. He also adds a crucial distinction that this only applies to voluntary charity (*tatawwu'*). However, obligatory form of charity i.e. zakat is not discharged if it is given to a rich person.[6]

Finally, the teachings on this topic emphasise that the most meritorious form of charity is the one given while a person is still healthy, attached to their wealth, and naturally inclined to hold on to it. In this state, people typically anticipate a long future and imagine possible financial needs, which makes parting with their wealth more difficult. Because of this, giving at such a moment is seen as a stronger indication of sincerity and genuine trust in God, and therefore carries a greater reward.[7]

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4 Al-`Ayni, *`Umdah al-Qari Syarh Sahih al-Bukhari*, Dar Ihya' al-Turath al-`Arabi, Beirut, 2001, vol.21 p.12.

5 *Ibid*, vol.21 p.12.

6 Al-Nawawi, *al-Minhaj Syarh Sahih Muslim*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1929, vol.7 p.91.

7 Al-Asqalani, *Fath al-Bari bi Syarh al-Bukhari*, al-Maktabah al-Salafiah, Egypt, 1970, vol.3 p.334

Key hadiths relevant to this topic are as follows:

عَنْ حَارِثَةَ بْنَ وَهْبٍ، قَالَ : سَمِعْتُ النَّبِيَّ صلى الله عليه وسلم يَقُولُ : تَصَدَّقُوا فَإِنَّهُ يَأْتِي عَلَيْكُمْ زَمَانٌ يَمْشِي الرَّجُلُ بِصَدَقَتِهِ، فَلاَ يَجِدُ مَنْ يَقْبَلُهَا يَقُولُ الرَّجُلُ لَوْ جِئْتَ بِهَا بِالأَمْسِ لَقَبِلْتُهَا، فَأَمَّا الْيَوْمَ فَلاَ حَاجَةَ لِي بِهَا.

Narrated Harithah bin Wahab (may Allah be pleased with him): I heard the Prophet Muhammad ﷺ said, O people! Give in charity as a time will come upon you when a person will wander 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, would have taken it, but today I am not in need of it.

(*Sahih al-Bukhari*, Hadith 1411)

حَدَّثَنَا أَبُو هُرَيْرَةَ قَالَ جَاءَ رَجُلٌ إِلَى النَّبِيِّ صلى الله عليه وسلم فَقَالَ: يَا رَسُولَ اللَّهِ أَىُّ الصَّدَقَةِ أَعْظَمُ أَجْرًا قَالَ : أَنْ تَصَدَّقَ وَأَنْتَ صَحِيحٌ شَحِيحٌ، تَخْشَى الْفَقْرَ وَتَأْمُلُ الْغِنَى، وَلاَ تُمْهِلُ حَتَّى إِذَا بَلَغَتِ الْحُلْقُومَ قُلْتَ لِفُلاَنٍ كَذَا، وَلِفُلاَنٍ كَذَا، وَقَدْ كَانَ لِفُلاَنٍ .

Narrated Abu Hurairah (may Allah be pleased with him): A man came to the Prophet Muhammad ﷺ and asked, O Allah's Messenger ﷺ! Which charity is the most superior in reward? He replied, The charity which you practice while you are healthy, niggardly and afraid of poverty and wish to become wealthy. Do not delay it to the time of approaching death and then say, 'Give so much to such and such, and so much to such and such.' And it has already belonged to such and such (as it is too late). .

(*Sahih al-Bukhari*, Hadith 1419)

عَنْ أَبِي مَسْعُودٍ الأَنْصَارِيِّ، فَقُلْتُ عَنِ النَّبِيِّ فَقَالَ: عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ: إِذَا أَنْفَقَ الْمُسْلِمُ نَفَقَةً عَلَى أَهْلِهِ وَهْوَ يَحْتَسِبُهَا، كَانَتْ لَهُ صَدَقَةً .

Narrated by Abu Mas`ud Al-Ansari (may Allah be pleased with him), and I (Syu'bah) said: Is this from the Prophet Muhammad ﷺ? He replied (Abu Mas`ud Al-Ansari) that the Prophet Muhammad ﷺ 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*, Hadith 5351)

عَنْ أَبِي هُرَيْرَةَ، عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ : قَالَ رَجُلٌ لأَتَصَدَّقَنَّ اللَّيْلَةَ بِصَدَقَةٍ فَخَرَجَ بِصَدَقَتِهِ فَوَضَعَهَا فِي يَدِ زَانِيَةٍ فَأَصْبَحُوا يَتَحَدَّثُونَ تُصُدِّقَ اللَّيْلَةَ عَلَى زَانِيَةٍ . قَالَ اللَّهُمَّ لَكَ الْحَمْدُ عَلَى زَانِيَةٍ لأَتَصَدَّقَنَّ بِصَدَقَةٍ . فَخَرَجَ بِصَدَقَتِهِ فَوَضَعَهَا فِي يَدِ غَنِيٍّ فَأَصْبَحُوا يَتَحَدَّثُونَ تُصُدِّقَ عَلَى غَنِيٍّ . قَالَ اللَّهُمَّ لَكَ الْحَمْدُ عَلَى غَنِيٍّ لأَتَصَدَّقَنَّ بِصَدَقَةٍ . فَخَرَجَ بِصَدَقَتِهِ فَوَضَعَهَا فِي يَدِ سَارِقٍ فَأَصْبَحُوا يَتَحَدَّثُونَ تُصُدِّقَ عَلَى سَارِقٍ . فَقَالَ اللَّهُمَّ لَكَ الْحَمْدُ عَلَى زَانِيَةٍ وَعَلَى غَنِيٍّ وَعَلَى سَارِقٍ . فَأُتِيَ فَقِيلَ لَهُ أَمَّا صَدَقَتُكَ فَقَدْ قُبِلَتْ أَمَّا الزَّانِيَةُ فَلَعَلَّهَا تَسْتَعِفُّ بِهَا عَنْ زِنَاهَا وَلَعَلَّ الْغَنِيَّ يَعْتَبِرُ فَيُنْفِقُ مِمَّا أَعْطَاهُ اللَّهُ وَلَعَلَّ السَّارِقَ يَسْتَعِفُّ بِهَا عَنْ سَرِقَتِهِ .

Abu Hurairah (may Allah be pleased with him) reported that the Prophet Muhammad ﷺ said: A man expressed his intention to give charity, so he came out with charity and placed it in the hand of an adulteress. In the morning, the people were talking and saying: charity was given to an adulteress last night. He (the giver of charity) said: O Allah, to Thee be the praise-to an adulteress. He then again expressed his intention to give charity; so he went out with the charity and placed it in the hand of a rich person. In the morning the people were talking and saying: Charity was given to a rich person. He (the giver of charity) said: O Allah, to Thee be the praise-to a well-to-do person. He then expressed his intention to give charity, so he went out with charity and placed it in the hand of a thief. In the morning, the people were talking and saying: Charity was given to a thief. So (one of the persons) said: O Allah, to Thee be the praise (what a misfortune it is that charity has been given to) the adulteress, to a rich person. to a thief! There came (the angel to him) and he was told: Your charity has been accepted. As for the adulteress (the charity might become the means) whereby she might restrain herself from fornication. The rich man might perhaps learn a lesson and spend from what Allah has given him, and the thief might thereby refrain from committing theft.

(*Sahih Muslim*, Hadith 1022)

PART B

KEY INSTRUMENTS IN ISLAMIC SOCIAL FINANCE

ZAKAT

Disparity of wealth is a phenomenon that occurs in today's society. Consequently, Islam has made it obligatory upon the wealthy to give the poor a prescribed and enforceable right – neither as a voluntary act nor as a favor in the form of zakat.

Zakat is a mandatory almsgiving in Islam and constitutes one of the five pillars of the religion. It refers to a mandatory right over specific types of wealth, due to specific categories of beneficiaries, at a prescribed time.[1] This definition reflects the nature of zakat as an obligation to those who met the conditions rather than a voluntary act of charity.

The obligation of zakat is firmly established in the Quran and *Sunnah*, most notably in the repeated conjunction of zakat with prayer (*salah*), underscoring its central role and importance. The Quran also explicitly defines the eight categories of zakat recipients (*asnaf*) as follows:

Categories	Categories
Al-Fuqara (The poor)	Those with very little or no income.
Al-Masakin (The needy)	Those with some income, but not enough for basic needs.
Al-Amilin (Zakat collectors)	Those appointed to collect and distribute zakat.
Al-Muallafatu Qulubuhum (Those whose hearts are to be reconciled)	New converts or potential converts to Islam.
Ar-Riqab (To free slaves/captives)	Those appointed to collect and distribute zakat.
Al-Gharimin (The debt-ridden)	Those with overwhelming debt for necessities or public good.
Fi Sabilillah (In the cause of Allah	For Islamic causes, education, or social justice.
Ibnu as-Sabil (The stranded traveler)	Travelers who need help to reach their destination.

1 *Ibid*, vol. 3 p.1789.

The obligation of zakat is the foremost means of addressing this disparity and of realising social security in Islam.[2] Additionally, zakat serves as an instrument of Islamic social finance, rooted in ethical accountability and wealth circulation.

Key hadiths relevant to this topic are as follows:

HADITH 20

عَنِ ابْنِ عُمَرَ قَالَ : قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم : بُنِيَ الإِسْلاَمُ عَلَى خَمْسٍ شَهَادَةِ أَنْ لاَ إِلَهَ إِلاَّ اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَإِقَامِ الصَّلاَةِ، وَإِيتَاءِ الزَّكَاةِ، وَالْحَجِّ، وَصَوْمِ رَمَضَانَ .

Narrated Ibn Umar (may Allah be pleased with both of them) Allah's Messenger ﷺ said: Islam is built on five pillars: to testify that there is no god except Allah and that Muhammad is the Messenger of Allah, to establish prayer, to give zakat, to perform *Hajj* (pilgrimage to Mecca) and to fast in the month of Ramadan.
(*Sahih al-Bukhari*, Hadith 8)

HADITH 21

عَنْ سَالِمِ بْنِ عَبْدِ اللَّهِ، عَنْ أَبِيهِ عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ : فِيمَا سَقَتِ السَّمَاءُ وَالْعُيُونُ أَوْ كَانَ عَثَرِيًّا الْعُشْرُ، وَمَا سُقِيَ بِالنَّضْحِ نِصْفُ الْعُشْرِ .

2 *Ibid*, vol.3 p.1790.

Narrated Salim bin Abdullah from his father (may Allah be pleased with him): The Prophet Muhammad ﷺ said, If crops are watered by rain, natural springs, or natural water in the ground, the zakat is one-tenth (10%). But if the crops are watered by manual effort or irrigation, the zakat is half of one-tenth (5%).

(*Sahih al-Bukhari*, Hadith 1483)

HADITH 22

عَنِ ابْنِ عَبَّاسٍ قَالَ: قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم لِمُعَاذِ بْنِ جَبَلٍ حِينَ بَعَثَهُ إِلَى الْيَمَنِ : إِنَّكَ سَتَأْتِي قَوْمًا أَهْلَ كِتَابٍ، فَإِذَا جِئْتَهُمْ فَادْعُهُمْ إِلَى أَنْ يَشْهَدُوا أَنْ لاَ إِلَهَ إِلاَّ اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، فَإِنْ هُمْ أَطَاعُوا لَكَ بِذَلِكَ، فَأَخْبِرْهُمْ أَنَّ اللَّهَ قَدْ فَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ، فَإِنْ هُمْ أَطَاعُوا لَكَ بِذَلِكَ فَأَخْبِرْهُمْ أَنَّ اللَّهَ قَدْ فَرَضَ عَلَيْهِمْ صَدَقَةً تُؤْخَذُ مِنْ أَغْنِيَائِهِمْ فَتُرَدُّ عَلَى فُقَرَائِهِمْ، فَإِنْ هُمْ أَطَاعُوا لَكَ بِذَلِكَ فَإِيَّاكَ وَكَرَائِمَ أَمْوَالِهِمْ، وَاتَّقِ دَعْوَةَ الْمَظْلُومِ، فَإِنَّهُ لَيْسَ بَيْنَهُ وَبَيْنَ اللَّهِ حِجَابٌ.

Narrated by Ibn `Abbas (may Allah be pleased with both of them), Allah's Messenger ﷺ said to Mu`adz bin Jabal when he sent him to Yemen. You will come to the people of the Book. When you arrive, invite them to testify that there is no god except Allah and that Muhammad is the Messenger of Allah. If they accept this, then tell them that Allah has made five daily prayers obligatory for them in every day and night. If they obey you in this, then inform them that Allah has made charity (zakat) obligatory for them. It is taken from the rich among them and given to the poor among them. If they obey you in this, then do not take the best of their wealth. And beware of the supplication of the oppressed, because there is no barrier between it and Allah.

(*Sahih al-Bukhari*, Hadith 1496)

HADITH 23

أَنَّ أَنَسا، حَدَّثَهُ : أَنَّ أَبَا بَكْرٍ كَتَبَ لَهُ الَّتِي فَرَضَ رَسُولُ اللَّهِ صلى الله عليه وسلم : وَمَا كَانَ مِنْ خَلِيطَيْنِ فَإِنَّهُمَا يَتَرَاجَعَانِ بَيْنَهُمَا بِالسَّوِيَّةِ .

Narrated by Anas (may Allah be blessed with him) that Abu Bakar (may Allah be blessed with him) wrote to me what Allah's Messenger ﷺ has made compulsory (regarding zakat) and this was mentioned in it: If a property is equally owned by two partners, they should pay the combined zakat and it will be considered that both of them have paid their zakat equally.

(*Sahih al-Bukhari*, Hadith 1451)

HADITH 24

عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ : لَيْسَ فِيمَا دُونَ خَمْسَةِ أَوْسُقٍ مِنَ التَّمْرِ صَدَقَةٌ، وَلَيْسَ فِيمَا دُونَ خَمْسِ أَوَاقٍ مِنَ الْوَرِقِ صَدَقَةٌ، وَلَيْسَ فِيمَا دُونَ خَمْسِ ذَوْدٍ مِنَ الإِبِلِ صَدَقَةٌ .

Narrated by Abu Sa`id al-Khudri (may Allah be pleased with him) that Allah's Messenger ﷺ said: No zakat is imposed on less than five *wasq* of dates; no zakat is imposed on less than five *uqiyah* of silver, and no zakat is imposed on less than five camels.

(*Sahih al-Bukhari*, Hadith 1459)

HADITH 25

عَنِ ابْنِ عُمَرَ رضى الله عنهما قَالَ : فَرَضَ رَسُولُ اللَّهِ صلى الله عليه وسلم زَكَاةَ الْفِطْرِ صَاعًا مِنْ تَمْرٍ، أَوْ صَاعًا مِنْ شَعِيرٍ عَلَى الْعَبْدِ وَالْحُرِّ، وَالذَّكَرِ وَالأُنْثَى، وَالصَّغِيرِ وَالْكَبِيرِ مِنَ الْمُسْلِمِينَ، وَأَمَرَ بِهَا أَنْ تُؤَدَّى قَبْلَ خُرُوجِ النَّاسِ إِلَى الصَّلاَةِ .

Narrated Ibn Umar (may Allah be blessed with both of them) that Allah's Messenger ﷺ enjoined the payment of one *sa'* of dates or one *sa'* of barley as *Zakat al-Fitr* on every Muslim slave or free, male or female, young or old, and he ordered that it be paid before the people went out to offer the *Eid* prayer.

(*Sahih al-Bukhari,* Hadith 1503)

HADITH 26

عَنْ أَبِي هُرَيْرَةَ، يَقُولُ: قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم : مَا مِنْ صَاحِبِ ذَهَبٍ وَلاَ فِضَّةٍ لاَ يُؤَدِّي مِنْهَا حَقَّهَا إِلاَّ إِذَا كَانَ يَوْمُ الْقِيَامَةِ صُفِّحَتْ لَهُ صَفَائِحَ مِنْ نَارٍ فَأُحْمِيَ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَيُكْوَى بِهَا جَنْبُهُ وَجَبِينُهُ وَظَهْرُهُ كُلَّمَا بَرَدَتْ أُعِيدَتْ لَهُ فِي يَوْمٍ كَانَ مِقْدَارُهُ خَمْسِينَ أَلْفَ سَنَةٍ حَتَّى يُقْضَى بَيْنَ الْعِبَادِ فَيُرَى سَبِيلُهُ إِمَّا إِلَى الْجَنَّةِ وَإِمَّا إِلَى النَّارِ.

Abu Hurairah (may Allah be pleased with him) reported Allah's Messenger ﷺ as saying: There is no person who owns gold or silver and does not pay the zakat due on it, except that on the Day of Judgment plates of fire will be made for him. They will be heated in the fire of Hell, and his side, forehead, and back will be branded with them. Whenever the plates cool down, they will be heated again for him. This will continue on a day that will last fifty thousand years, until judgment is made between people. Then he will see his path, either to Paradise or to Hell.

(*Sahih Muslim*, Hadith 987)

HADITH 27

عَنْ عَلِيٍّ رضي الله عنه ،عَنِ النَّبِيِّ صلى الله عليه وسلم بِبَعْضِ أَوَّلِ هَذَا الْحَدِيثِ قَالَ : فَإِذَا كَانَتْ لَكَ مِائَتَا دِرْهَمٍ وَحَالَ عَلَيْهَا الْحَوْلُ فَفِيهَا خَمْسَةُ دَرَاهِمَ وَلَيْسَ عَلَيْكَ شَىْءٌ – يَعْنِي فِي الذَّهَبِ – حَتَّى يَكُونَ لَكَ عِشْرُونَ دِينَارًا فَإِذَا كَانَ لَكَ عِشْرُونَ دِينَارًا وَحَالَ عَلَيْهَا الْحَوْلُ فَفِيهَا نِصْفُ دِينَارٍ فَمَا زَادَ فَبِحِسَابِ ذَلِكَ .

Narrated by Ali (may Allah be pleased with him), from the Prophet Muhammad ﷺ regarding the beginning part of this hadith: If you have two hundred dirhams and a year has passed, then you must pay five dirhams as zakat. And there is no zakat on gold until you have twenty dinars. If you have twenty dinars and a year has passed, then you must pay half a dinar as zakat. If the amount is more than that, then the zakat is calculated according to that amount.

(*Sunan Abu Dawud*, Hadith 1573)

HADITH 28

عَنْ عُثْمَانَ بْنِ أَبِي سُلَيْمَانَ، أَنَّ النَّبِيَّ صلى الله عليه وسلم بَعَثَ خَالِدَ بْنَ الْوَلِيدِ إِلَى أُكَيْدِرِ دُومَةَ فَأُخِذَ فَأَتَوْهُ بِهِ فَحَقَنَ لَهُ دَمَهُ وَصَالَحَهُ عَلَى الْجِزْيَةِ .

Uthman ibn Abu Sulayman reported that the the Prophet Muhammad ﷺ sent Khalid ibn al-Walid to Ukaydir of Dumah. He was seized and they brought him to him (i.e. the Prophet). He spared his life and made peace with him on condition that he should pay *jizyah*.

(*Sunan Abu Dawud*, Hadith 3037)

HADITH 29

عَنْ مُعَاذِ بْنِ جَبَلٍ، قَالَ بَعَثَنِي رَسُولُ اللَّهِ - صلى الله عليه وسلم - إِلَى الْيَمَنِ وَأَمَرَنِي أَنْ آخُذَ مِنَ الْبَقَرِ مِنْ كُلِّ أَرْبَعِينَ مُسِنَّةً وَمِنْ كُلِّ ثَلاَثِينَ تَبِيعًا أَوْ تَبِيعَةً .

Muaz bin Jabal (may Allah be pleased with him) said: The Messenger of Allah ﷺ sent me to Yemen and ordered me that for every 40 cows, one *musinnah* cow (a female cow that is three years old) must be given, and for every 30 cows, one *tabi*` or *tabi`ah* (a male or female cow that is two years old) must be given.

(*Sunan Ibn Majah*, Hadith 1803)

WAQF

Among Islam's most enduring practice as a development tool for social welfare and spiritual investment is *waqf* a philanthropic endowment in which a donor dedicates an asset for the sake of Allah so that its benefits continue to reach people over time. This practice became a cornerstone of funding education, healthcare, hospitality, and public infrastructure.

The scholars differ in giving definitions on *waqf*. However, they agreed that *waqf* is a mechanism to preserve an asset and dedicate its benefits for societal good purposes, even though they differ on ownership status and permanence.

The most famous and formative textual basis for *waqf* appears in a hadith where Umar ibn al-Khattab (may Allah be pleased with him) acquired valuable land in Khaybar and then established the endowment with clear conditions i.e. it would not be sold, gifted, or inherited, while its yield would be for philanthropy and public welfare purposes.[3]

Interestingly, in the same hadith, it does not ignore management realities. *Waqf* requires a responsible trustee who administers the asset, maintains it, and distributes benefits. In similar narration, the Prophet Muhammad ﷺ explicitly allows the trustee to benefit from the *waqf* according to need, while forbidding retaining its proceeds for personal gain or seeking wealth through it. This is also a basis which permits the founder of *waqf* to set a certain condition on their *waqf.*[4]

Waqf is closely connected to the concept of *sadaqah jariyah*, namely acts of charity whose rewards continue even after a person's death. Prophetic teachings indicate that although a person's actions ordinarily come to an end at death, certain contributions continue to generate reward, such as

[3] Ibn Daqiq al-`Eid, *Ihkam al-Ahkam Syarh `Umdat al-Ahkam,* Dar `Alam al-Kutub, Beirut, 1987, vol.2 p.151.

[4] Ibn Battal, *Syarh Sahih al-Bukhari li Ibn Battal, Maktabah al-Rusyd,* Riyadh, Saudi Arabia, 2003, vol.8 p.139-140.

enduring charitable deeds, beneficial knowledge, and the prayers of a righteous child. *Waqf* stands out as one of the most vivid manifestations of this principle, as it converts a single act of giving into a sustained flow of benefit and spiritual reward, often enduring across generations.

Key hadiths relevant to this topic are as follows:

HADITH 30

عَنْ عَمْرٍو، قَالَ فِي صَدَقَةِ عُمَرَ لَيْسَ عَلَى الْوَلِيِّ جُنَاحٌ أَنْ يَأْكُلَ وَيُؤْكِلَ صَدِيقًا غَيْرَ مُتَأَثِّلٍ مَالاً، فَكَانَ ابْنُ عُمَرَ هُوَ يَلِي صَدَقَةَ عُمَرَ يُهْدِي لِلنَّاسِ مِنْ أَهْلِ مَكَّةَ، كَانَ يَنْزِلُ عَلَيْهِمْ .

Narrated \`Amr concerning the *waqf* of Umar (may Allah be pleased with him): It was not sinful of the trustee of the Waqf to eat or provide his friends from it, provided the trustee had no intention of collecting fortune (for himself). Ibn Umar was the manager of the trust of Umar and he used to give presents from it to those with whom he used to stay at Mecca.

(*Sahih al-Bukhari*, Hadith 2313)

HADITH 31

عَنِ ابْنِ عُمَرَ أَنَّ عُمَرَ بْنَ الْخَطَّابِ، أَصَابَ أَرْضًا بِخَيْبَرَ، فَأَتَى النَّبِيَّ صلى الله عليه وسلم يَسْتَأْمِرُهُ فِيهَا، فَقَالَ : يَا رَسُولَ اللَّهِ، إِنِّي أَصَبْتُ أَرْضًا بِخَيْبَرَ، لَمْ أُصِبْ مَالاً قَطُّ أَنْفَسَ عِنْدِي مِنْهُ، فَمَا تَأْمُرُ بِهِ قَالَ : إِنْ شِئْتَ حَبَسْتَ أَصْلَهَا، وَتَصَدَّقْتَ بِهَا قَالَ: فَتَصَدَّقَ بِهَا عُمَرُ أَنَّهُ لاَ يُبَاعُ وَلاَ يُوهَبُ وَلاَ يُورَثُ، وَتَصَدَّقَ بِهَا فِي الْفُقَرَاءِ وَفِي الْقُرْبَى، وَفِي الرِّقَابِ، وَفِي

سَبِيلِ اللَّهِ، وَابْنِ السَّبِيلِ، وَالضَّيْفِ، لاَ جُنَاحَ عَلَى مَنْ وَلِيَهَا أَنْ يَأْكُلَ مِنْهَا بِالْمَعْرُوفِ، وَيُطْعِمَ غَيْرَ مُتَمَوِّلٍ. قَالَ فَحَدَّثْتُ بِهِ ابْنَ سِيرِينَ فَقَالَ غَيْرَ مُتَأَثِّلٍ مَالاً .

Narrated Ibn Umar (may Allah be pleased with both of them) that Umar bin al-Khattab got some land in Khaybar and he went to the Prophet Muhammad ﷺ to consult him about it saying: O Allah's Messenger ﷺ I got some land in Khaybar better than which I have never had, what do you suggest that I do with it? The Prophet Muhammad ﷺ said: If you like you can give the land as endowment and give its fruits in charity. So Umar gave it in charity as an endowment on the condition that would not be sold nor given to anybody as a present and not to be inherited, but its yield would be given in charity to the poor people, to the kith and kin, for freeing slaves, for Allah's Cause, to the travelers and guests; and that there would be no harm if the guardian of the endowment ate from it according to his need with good intention, and fed others without storing it for the future.

(*Sahih al-Bukhari*, Hadith 2737)

HADITH 32

عَنْ أَبِي هُرَيْرَةَ، أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ : إِذَا مَاتَ الإِنْسَانُ انْقَطَعَ عَنْهُ عَمَلُهُ إِلاَّ مِنْ ثَلاَثَةٍ إِلاَّ مِنْ صَدَقَةٍ جَارِيَةٍ أَوْ عِلْمٍ يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ .

It was narrated from Abu Hurairah (may Allah be pleased with him) that the Messenger of Allah ﷺ said: When a man dies all his good deeds come to an end except three: Ongoing charity (*sadaqah jariyah*), beneficial knowledge and a righteous son who prays for him.

(*Sahih Muslim*, Hadith 1631)

QARDH

Within the broader ecosystem of Islamic social finance, *qardh*, a loan which is benevolent in nature and interest-free, stands as one of the most direct and compassionate instruments for addressing financial vulnerability. Its essence lies in extending temporary financial relief without seeking any increase, advantage, or benefit in return.

Qardh is also regarded in the Islamic tradition as carrying a reward that, in certain respects, surpasses that of *sadaqah*. Similarly, Islam also places strong emphasis on easing financial hardship, especially for those in debt. Al-Tabari held that when a debtor genuinely struggles, granting them respite is obligatory, and coercion or detention is prohibited.[5] These teachings highlight that wealth and financial obligations should be managed with compassion, ensuring support for the vulnerable while offering spiritual reward for those who help.

Ibn 'Umar explained that while the reward for *sadaqah* is attained at the moment the charity is given, the reward for *qardh* continues for as long as the loan remains with the borrower. In this sense, *qardh* embodies a sustained moral and spiritual benefit rather than a single, completed act.[6]

However, in this regard, the scholars explained that the reward corresponds to the degree of need involved. When the recipient's need is greater, the greater the reward for the act, whether through *qardh* or *sadaqah*.[7]

Another set of narrations further illustrates this virtue. A lender who had previously been strict in collecting repayment later welcomed the same borrower warmly and even offered him another loan, using the very money that had been returned to him. When questioned about his earlier strictness

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5 Al-Asqalani, *Fath al-Bari bi Syarh al-Bukhari*, al-Maktabah al-Salafiah, Egypt, 1970, vol. 4 p. 309.

6 Ahmad Asad Mahmud al-Hajj, *Nazariyat al-Qardh fi al-fiqh al-Islami*, Dar al-Nafa'is, 2008, p.70.

7 *Ibid*, p.70-71.

despite not needing the money, the lender replied that he had intended to lend again so that he could attain the additional reward of *qardh* which is like that of *sadaqah*.

Although *qardh* is an act of benevolence, Islam strongly emphasises the obligation to settle debt. Prophetic teachings indicate that a believer's soul remains suspended due to outstanding debt, meaning that entry into Paradise may be delayed until such liabilities are settled.[8] This underscores that debt is not merely a financial obligation, but one with serious spiritual consequences in the Hereafter.

Ultimately, *qardh* is more than a financial mechanism. The prophetic teachings and the practice of the early righteous generations remind us that lending is not only an economic act, but also a spiritual offering, one that uplifts both giver and receiver, and reinforces the moral fabric of the community.

[8] Al-Sindi, *Kifayah al-Hajah fi Syarh Sunan Ibn Majah*, Dar al-Fikr, 2003, vol.2 p.76.

Key hadiths relevant to this topic are as follows:

HADITH 33

عَنْ عُبَيْدِ اللَّهِ بْنِ عَبْدِ اللَّهِ، أَنَّهُ سَمِعَ أَبَا هُرَيْرَةَ ـ رضى الله عنه ـ عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ: كَانَ تَاجِرٌ يُدَايِنُ النَّاسَ، فَإِذَا رَأَى مُعْسِرًا قَالَ لِفِتْيَانِهِ تَجَاوَزُوا عَنْهُ، لَعَلَّ اللَّهَ أَنْ يَتَجَاوَزَ عَنَّا، فَتَجَاوَزَ اللَّهُ عَنْهُ .

Narrated by Ubaidullah bin Abdullah where he heard Abu Hurairah (may Allah be pleased with them) that the Prophet Muhammad ﷺ said: There was a merchant who used to lend the people, and whenever his debtor was in straitened circumstances, he would say to his employees, forgive his debt. Perhaps Allah will forgive us. So, Allah forgave him.

(*Sahih al-Bukhari*, Hadith 2078)

HADITH 34

عَنِ ابْنِ مَسْعُودٍ أَنَّ النَّبِيَّ صلى الله عليه وسلم قَالَ: مَا مِنْ مُسْلِمٍ يُقْرِضُ مُسْلِمًا قَرْضًا مَرَّتَيْنِ إِلاَّ كَانَ كَصَدَقَتِهَا مَرَّةً .

Narrated from Ibn Mas'ud (may Allah be pleased with him) that the Prophet Muhammad ﷺ said: There is no Muslim who lends something to another Muslim twice, but it will be like giving charity once.

(*Sunan Ibn Majah*, Hadith 2430)

HADITH 35

عَنْ أَبِي هُرَيْرَةَ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: نَفْسُ الْمُؤْمِنِ مُعَلَّقَةٌ بِدَيْنِهِ حَتَّى يُقْضَى عَنْه .

Abu Hurairah (may Allah be pleased with him) narrated that the Messenger of Allah said: The believer's soul is suspended by his debt until it is settled for him.

(*Jami' al-Tirmidhi,* Hadith 1079)

HADITH 36

عَنِ ابْنِ عَبَّاسٍ قَالَ: لَمَّا أَمَرَ رَسُولُ اللَّهِ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ بِإِخْرَاجِ بَنِي النَّضِيرِ مِنَ الْمَدِينَةِ، أَتَاهُ أُنَاسٌ مِنْهُمْ، فَقَالُوا: إِنَّ لَنَا دُيُونًا لَمْ تَحِلَّ، فَقَالَ: ضَعُوا وتَعَجَّلُوا .

Narrated from Ibnu `Abbas (may Allah be pleased with him) that the Prophet Muhammad ﷺ ordered the Bani Nadhir to leave Medinah and was then duly informed that there were still many in the city who owed them money. The Prophet Muhammad ﷺ said: Give a discount on the debt and hasten the payment.[9]

(*Mu'jam al-Ausat*, Hadith 817)

[9] This hadith is classified as weak (*dhaif*) due to the presence of a narrator named Muslim bin Khalid al-Zanji. Some scholars have considered him reliable (*thiqah*) in terms of his jurisprudential understanding and general integrity, but he is regarded as weak in terms of hadith transmission because of his poor memory and frequent mistakes. Reference: *Majma` al-Zawa'id wa Manba` al-Fawa'id.*

KAFALAH

Kafalah is commonly defined as joining one liability to another in the right of demand. Accordingly, the creditor may demand the claim from the guarantor, while the original debtor remains principally liable, unless the arrangement is expressly converted into *hiwalah*.[10]

The Prophetic teachings emphasize that whoever guarantees another's obligation becomes responsible for ensuring that the obligation is fulfilled, and that financial debts must ultimately be settled. They further highlight that repayment of debt is an obligation that cannot be neglected or irresponsibly delayed.[11]

In one reported scenario, a debtor under pressure from a creditor stated that he possessed nothing with which to repay at the time. The creditor insisted on immediate repayment or the provision of a guarantor. The Prophet Muhammad ﷺ asked how long the creditor was willing to grant and personally offered himself as guarantor for that period. This incident illustrates how *kafalah* may function as a conflict-reducing mechanism, providing temporary relief to the debtor while simultaneously safeguarding the creditor's rights.

In another instance, the Prophet Muhammad ﷺ declined to personally lead the funeral prayer of a person who had died leaving debts with no assets to settle them. When a companion undertook full responsibility for repaying the debt, the Prophet Muhammad ﷺ then proceeded with the prayer. This demonstrates the permissibility of guaranteeing the debt of the deceased.[12] The incident further underscores the gravity of unpaid debt even after death, as well as the community's role in relieving those burdened by debt, including the deceased's heirs, from distress.

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[10] Ibn al-Humam, *Fath al-Qadir*, Dar al-Fikr, Beirut, 1970, vol. 7 p.162.

[11] Al-Sindi, *Kifayah al-Hajah fi Syarh Sunan Ibn Majah*, Dar al-Fikr, 2003, vol. 2 p.74.

[12] *Ibid*, vol. 2 p.75.

Key hadiths relevant to this topic are as follows:

HADITH 37

شُرَحْبِيلُ بْنُ مُسْلِمٍ الْخَوْلاَنِيُّ قَالَ سَمِعْتُ أَبَا أُمَامَةَ الْبَاهِلِيَّ، يَقُولُ سَمِعْتُ رَسُولَ اللَّهِ صلى الله عليه وسلم يَقُولُ الزَّعِيمُ غَارِمٌ وَالدَّيْنُ مَقْضِيٌّ .

Shurahbil bin Muslim Al-Khawlani said: I heard Abu Umamah Al-Bahili said (may Allah be pleased with him): I heard the Messenger of Allah ﷺ said: The guarantor is responsible and the debt must be repaid.

(*Sunan Ibn Majah*, Hadith 2405)

HADITH 38

عَنِ ابْنِ عَبَّاسٍ، أَنَّ رَجُلاً لَزِمَ غَرِيمًا لَهُ بِعَشَرَةِ دَنَانِيرَ عَلَى عَهْدِ رَسُولِ اللَّهِ صلى الله عليه وسلم فَقَالَ: مَا عِنْدِي شَيْءٌ أُعْطِيكَهُ. فَقَالَ: لاَ وَاللَّهِ لاَ أُفَارِقُكَ حَتَّى تَقْضِيَنِي أَوْ تَأْتِيَنِي بِحَمِيلٍ. فَجَرَّهُ إِلَى النَّبِيِّ صلى الله عليه وسلم فَقَالَ لَهُ النَّبِيُّ صلى الله عليه وسلم: كَمْ تَسْتَنْظِرُهُ ؟ . فَقَالَ: شَهْرًا. فَقَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم: فَأَنَا أَحْمِلُ لَهُ . فَجَاءَهُ فِي الْوَقْتِ الَّذِي قَالَ النَّبِيُّ صلى الله عليه وسلم، فَقَالَ لَهُ النَّبِيُّ صلى الله عليه وسلم: مِنْ أَيْنَ أَصَبْتَ هَذَا ؟ . قَالَ: مِنْ مَعْدِنٍ، قَالَ: لاَ خَيْرَ فِيهَا . وَقَضَاهَا عَنْهُ .

It was narrated from Ibn ‘Abbas (may Allah be pleased with him): That during the time of the Messenger of Allah ﷺ, a man pursued a debtor who owed him ten dinar, and he said: I do not have anything to give you. He (the creditor) said: No, by Allah, I will not leave you until you pay the debt or you bring me a guarantor. Then he dragged him to the Prophet Muhammad ﷺ and the Prophet Muhammad ﷺ said to him: How long will you wait? He said: One month. The Messenger of Allah ﷺ said: I will be a guarantor for him. Then he came to him at the time the Prophet Muhammad ﷺ had said, and the Prophet Muhammad ﷺsaid to him: Where did you get this from? He said: From a mine. He said: There is nothing good in it, and he paid the debt for him.

(*Sunan Ibn Majah*, Hadith 2406)

HADITH 39

عَنْ عُثْمَانَ بْنِ عَبْدِ اللَّهِ بْنِ مَوْهَبٍ، قَالَ سَمِعْتُ عَبْدَ اللَّهِ بْنَ أَبِي قَتَادَةَ، عَنْ أَبِيهِ، أَنَّ النَّبِيَّ صلى الله عليه وسلم أُتِيَ بِجَنَازَةٍ لِيُصَلِّيَ عَلَيْهَا فَقَالَ : صَلُّوا عَلَى صَاحِبِكُمْ فَإِنَّ عَلَيْهِ دَيْنًا . فَقَالَ أَبُو قَتَادَةَ: أَنَا أَتَكَفَّلُ بِهِ . قَالَ النَّبِيُّ صلى الله عليه وسلم : بِالْوَفَاءِ ؟ قَالَ: بِالْوَفَاءِ. وَكَانَ الَّذِي عَلَيْهِ ثَمَانِيَةَ عَشَرَ أَوْ تِسْعَةَ عَشَرَ دِرْهَمًا .

It was narrated that ‘Uthman bin ‘Abdullah bin Mawhab said, I heard ‘Abdullah bin Abu Qatadah narrate from his father that a corpse was brought to the Prophet Muhammad ﷺ for him to offer the funeral prayer, and he said: Pray for your companion, for he owes a debt. Abu Qatadah said: I will stand surety for him? The Prophet Muhammad ﷺ said: In full? He said: In full. And the debt he owed was eighteen or nineteen dirham.

(*Sunan Ibn Majah*, Hadith 2407)

SPECIAL ARTICLE 2

Understanding Wakalah: Exploring Its Classical Foundations and Contemporary Practice

Wakalah, or agency, is one of the most widely applied contracts in Islamic jurisprudence. It governs representation, delegation, and the authorisation of one person to act on behalf of another.

While *wakalah* is commonly recognised as a contractual mechanism facilitating commercial transactions, its widespread application invite further exploration of whether it may also serve a broader role within the Islamic social finance ecosystem.

Classical scholars describe the agent as the individual who undertakes and manages a matter on behalf of another. Juristic discussions also address the scenario of an unauthorised individual who conducts a transaction on behalf of someone else. When such a person sells another's property or purchases an item using someone else's funds without permission, the transaction is deemed valid but remains suspended until the owner grants approval. This position is upheld in the Maliki school and is also reported within the Hanbali tradition.[1]

Evidence from legal texts further supports the use of agency in matrimonial matters. Scholars distinguish between contracting marriage for oneself and contracting marriage on behalf of another, whether through guardianship or agency. These discussions affirm that *wakalah* is permissible in marriage contracts, provided that all legal conditions are satisfied.[2]

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25 Ibn Raslan, *Syarh Sunan Abi Daud*, Dar al-Falah li al-Bahth al-`Ilmi wa Tahqiq al-Turath, Fayoum, Egypt, 2012, vol. 14, p. 171.

26 Al-Shaukani, *Nail al-Authar*, Dar al-Hadith, Egypt, 1993, vol. 5, p.19.

Taken together, these principles demonstrate the breadth and flexibility of wakalah in Islamic law. The contract facilitates representation across a wide range of dealings and ensures that individuals may delegate responsibilities while maintaining clear authorisation and legal accountability.

Against this backdrop, it is relevant to consider whether *wakalah* possesses characteristics that extend beyond its function as a contractual arrangement. Despite the contemporary practice of *wakalah* often adopting a fee-based structure, where charges are levied to meet operational expenses, classical Islamic jurisprudence conceives *wakalah* as a non-compensated agency rooted in *tabarru`at* (contracts of gratuity), where services are rendered on the basis of trust, cooperation, and benevolence without expectation of consideration. These characteristics provide a useful starting point for examining whether *wakalah* may, in certain contexts, contribute to the objectives and operations of Islamic social finance.

Key Hadiths relevant to this topic are as follows:

عَنْ عُرْوَةَ، أَنَّ النَّبِيَّ ﷺ أَعْطَاهُ دِينَارًا يَشْتَرِي بِهِ شَاةً، فَاشْتَرَى لَهُ بِهِ شَاتَيْنِ، فَبَاعَ إِحْدَاهُمَا بِدِينَارٍ وَجَاءَهُ بِدِينَارٍ وَشَاةٍ، فَدَعَا لَهُ بِالْبَرَكَةِ فِي بَيْعِهِ، وَكَانَ لَوِ اشْتَرَى التُّرَابَ لَرَبِحَ فِيهِ .

Narrated by `Urwah (may Allah be pleased with him) that the Prophet Muhammad ﷺ gave him one Dinar so as to buy a sheep for him. `Urwah bought two sheep for him with the money. Then he sold one of the sheep for one Dinar, and brought one Dinar and a sheep to the Prophet Muhammad ﷺ. On that, the Prophet Muhammad ﷺ invoked Allah to bless him in his deals. So `Urwah used to gain (from any deal) even if he bought dust.

(*Sahih al-Bukhari*, Hadith 3642)

عَنْ أَبِي رَافِعٍ، قَالَ تَزَوَّجَ رَسُولُ اللَّهِ ﷺ مَيْمُونَةَ وَهُوَ حَلاَلٌ وَبَنَى بِهَا وَهُوَ حَلاَلٌ وَكُنْتُ أَنَا الرَّسُولَ فِيمَا بَيْنَهُمَا .

Abu Rafi' (may Allah be pleased with him) narrated: The Messenger of Allah ﷺ married Maimunah while he was *halal* (not *muhrim*), and he stayed with her while he was *halal*, and I was the messenger between the two of them.

(*Jami` at-Tirmidhi*, Hadith 841)

HIBAH

Hibah in Islamic jurisprudence is defined as a contract that effects the transfer of ownership without consideration during the lifetime of the giver, undertaken voluntarily. In its broader scope, *hibah* encompasses *hadiyyah*, *sadaqah*, and *`atiyyah*, as these concepts are closely related in meaning. If the transfer is intended to seek nearness to Allah by giving to someone in need, it is classified as *sadaqah*. If it is delivered to the recipient as an act of honour, respect, or affection, it is regarded as a *hadiyyah*. Otherwise, it remains within the general category of *hibah*.

Meanwhile, *`atiyyah* refers specifically to a gift given in the context of a terminal illness. This classification highlights how Islamic jurisprudence distinguishes voluntary transfers primarily based on intention and circumstance, while maintaining their shared foundation as forms of benevolent giving.[13]

The ethical significance of giving is reflected in the practice of exchanging gifts to promote affection and friendship. Scholars have explained that the act of giving can foster genuine affection when approached with sincerity, or mutual friendliness when practiced more casually. Historical accounts further indicate that giving gifts nurtures affection and strengthens bonds between individuals. It is considered a moral practice encouraged by the Prophets and emulated by the pious, helping to unite hearts and remove negative feelings.[14]

The moral lessons of gift-giving also extend to personal character and self-control. The prophetic traditions warn that one should not allow oneself to become overly attached. Believers are instructed to practice detachment when there is no ethical or necessary reason to be involved, thereby cultivating moderation and self-control. Exemplary figures in early Islam, such as Umar,

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13 Wahbah al-Zuhaili, *Al-Fiqh al-Islami wa Adillatuh*, Dar al-Fikr, Dimasyq, Syria, 2014, vol.5 p.3980-3981.

14 Al-Munawi, *Faidh al-Qadir Syarh al-Jami' al-Soghir*, al-Maktabah al-Tijariah al-Kubra, Egypt, 1972, vol.3 p.271.

demonstrate the virtues of asceticism, selflessness, and prioritizing ethical conduct over personal gain.[15]

In the case of revoking *hibah*, it is impermissible except in the case of a father taking back what he has given to his child. The Prophet Muhammad ﷺ strongly discouraged such behaviour, describing it as akin to returning to one's own vomit, a vivid expression highlighting its repulsiveness. This analogy underscores that revoking a completed gift contradicts sound moral judgement and undermines the integrity and sincerity of giving.

Together, these teachings demonstrate the integration of generosity, ethical refinement, and social harmony in Islamic life. By practicing voluntary giving, showing respect for others, and exercising moderation in attachment, individuals develop both personal virtue and community cohesion, reflecting the moral and spiritual objectives emphasised in Islamic law and ethics.

Key hadiths relevant to this topic are as follows:

HADITH 40

عَنِ ابْنِ عَبَّاسٍ ـ رضى الله عنهما ـ قَالَ: قَالَ النَّبِيُّ صلى الله عليه وسلم:
الْعَائِدُ فِي هِبَتِهِ كَالْعَائِدِ فِي قَيْئِهِ.

Narrated Ibn `Abbas: The Prophet ﷺ said: He who takes back his present is like him who swallows his vomit.

(*Sahih al-Bukhari*, Hadith 2621)

15 Al-Nawawi, *al-Minhaj Syarh Sahih Muslim*, Dar Ihya' al-Turath al-'Arabi, Beirut, 1929, vol. 7 p.134.

HADITH 41

عَنْ سَالِمِ بْنِ عَبْدِ اللَّهِ، عَنْ أَبِيهِ، أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم كَانَ يُعْطِي عُمَرَ بْنَ الْخَطَّابِ – رضى الله عنه – الْعَطَاءَ فَيَقُولُ لَهُ عُمَرُ: أَعْطِهِ يَا رَسُولَ اللَّهِ أَفْقَرَ إِلَيْهِ مِنِّي . فَقَالَ لَهُ رَسُولُ اللَّهِ صلى الله عليه وسلم: خُذْهُ فَتَمَوَّلْهُ أَوْ تَصَدَّقْ بِهِ وَمَا جَاءَكَ مِنْ هَذَا الْمَالِ وَأَنْتَ غَيْرُ مُشْرِفٍ وَلاَ سَائِلٍ فَخُذْهُ وَمَا لاَ فَلاَ تُتْبِعْهُ نَفْسَكَ .

Salim bin Abdullah bin Umar reported on the authority of his father that he had heard Umar bin al-Khattab (Allah be pleased with him) saying: The Messenger of Allah ﷺ gave me a gift, but I said: Give it to one who needs it more than I. He ﷺ gave me wealth for the second time but I said: Give it to one who needs it more than I. Upon this the Messenger of Allah ﷺ said: Take out of this wealth which comes to you without your being avaricious and without begging, but in other circumstances do not let your heart hanker after it.

(*Sahih Muslim*, Hadith 1045)

HADITH 42

عَنِ ابْنِ عَبَّاسٍ، وَابْنِ عُمَرَ يَرْفَعَانِ الْحَدِيثَ إِلَى النَّبِيِّ صلى الله عليه وسلم قَالَ: لاَ يَحِلُّ لِلرَّجُلِ أَنْ يُعْطِيَ الْعَطِيَّةَ ثُمَّ يَرْجِعَ فِيهَا إِلاَّ الْوَالِدَ فِيمَا يُعْطِي وَلَدَهُ.

It was narrated from Ibn ‘Abbas and Ibn Umar, who attributed the Hadith to the Prophet ﷺ that he said: It is not permissible for a man to give a gift then take it back, except what a father gives to his child.

(*Sunan Ibn Majah*, Hadith 2377)

HADITH 43

عَنْ أَبِي هُرَيْرَةَ، عَنِ النَّبِيِّ صلى الله عليه وسلم يَقُولُ: تَهَادُوا تَحَابُّوا.

Abu Hurairah (may Allah be pleased with him) reported that the Prophet Muhammad ﷺ said, Give gifts and you will love one another.

(*Al-Adab Al-Mufrad*, Hadith 594)

`ARIYAH

In Islamic law, the loan for use is a contract rooted in benevolence and mutual assistance. Jurists define it as granting another person the right to use an item without payment.[16] Although it may seem similar to *qardh* (loan), the two differ fundamentally. *Qardh* involves ownership transfer to the borrower and repayment is made by returning an equivalent but not the same substance.[17] In contrast, *`ariyah* concerns items whose substance remains intact. The borrower benefits from the use but must return the very same item.

In examining the legal consequences of lending property for temporary use, scholars gave careful attention to the Prophetic instruction that the borrowed item must be returned. Though brief in wording, this directive became foundational in determining the scope of the borrower's responsibility.

A group of jurists understood the statement to imply full liability. According to this view, if the borrowed item remains intact, it must be returned in its original form,[18] if it has been destroyed or lost, its equivalent or monetary value must be paid. In this interpretation, the obligation extends beyond mere redelivery and includes financial compensation where necessary.

Other scholars, however, interpreted the statement more narrowly. They held that its primary purpose is to emphasise the duty of restoring the item and ensuring its return to the owner. Liability for loss, in their view, arises only if the borrower was negligent or acted improperly, not in cases of unavoidable accident.[19]

Regardless of the differing approaches, the underlying principle is consistent, *`ariyah* is an act of trust and goodwill, but it does not remove accountability. The borrower benefits temporarily, yet remains responsible for preserving and returning what belongs to another.

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16 Al-Zuhaili, *Al-Fiqh al-Islami wa Adillatuh*, Dar al-Fikr, Dimasyq, Syria, 2014, vol. 6, p. 4552.

17 Al-Samarkandi, *Tuhfat al-Fuqaha*, Dar al-Kutub al-`Ilmiah, Beirut, Lubnan, 1994, vol. 3, p. 178.

18 Al-Sindi, *Fath al-Wadud Fi Syarh Sunan Abi Daud*, Maktabah Adwa' al-Manar, Madinah, Saudi Arabia, 2010, vol. 3, p. 617.

19 Al-Mubarakfuri, *Tuhfah al-Ahwazi bi Syarhi Jami`al-Tirmidhi*, Dar al-Kutub al-`Ilmiah, Beirut, Lubnan, 2018, vol. 4, p. 401.

Key hadiths relevant to this topic are as follows:

HADITH 44

عَنْ أُمَيَّةَ بْنِ صَفْوَانَ بْنِ أُمَيَّةَ، عَنْ أَبِيهِ، أَنَّ رَسُولَ اللَّهِ ﷺ اسْتَعَارَ مِنْهُ أَدْرَاعًا يَوْمَ حُنَيْنٍ فَقَالَ: أَغَصْبٌ يَا مُحَمَّدُ؟ فَقَالَ: لاَ بَلْ عَارِيَةٌ مَضْمُونَةٌ.

Narrated by Umayyah bin Safwan bin Umayyah, from his father, the Messenger of Allah ﷺ borrowed coats of mail from him on the day of (the battle of) Hunayn. He asked: Are you taking them by force, Muhammad? He replied: No, it is a loan with a guarantee of their return.

(*Sunan Abu Dawud*, Hadith 3562)

HADITH 45

عَنْ أَبِي أُمَامَةَ، قَالَ: سَمِعْتُ النَّبِيَّ ﷺ يَقُولُ فِي خُطْبَتِهِ عَامَ حَجَّةِ الْوَدَاعِ: الْعَارِيَةُ مُؤَدَّاةٌ وَالزَّعِيمُ غَارِمٌ وَالدَّيْنُ مَقْضِيٌّ .

Narrated by Abu Umamah (may Allah be pleased with him), during the year of the Farewell Pilgrimage, I heard the Prophet Muhammad ﷺ saying during the Khutbah: The borrowed is to be returned, and the guarantor is responsible, and the debt is to be repaid.

(*Jami` at-Tirmidh*i, Hadith 1265)

WADI`AH

Islamic commercial and social relationships are built upon trust, responsibility and ethical conduct. One of the foundational contracts that reflects these values is *wadi`ah*, a contract of safekeeping. Through *wadi`ah*, Islam promotes mutual trust and social cooperation by allowing individuals to entrust their property to others for preservation without exploitation or injustice. The Prophetic teachings provide clear ethical guidance that underpins this contract, emphasising the fulfilment of trust, integrity, and assistance to others.

In Islamic terminology, *wadi`ah* is defined as placing one's property with another person for preservation.[20]

Wadi`ah is fundamentally a contract of trust (*amanah*). This means that the person holding the deposit (the custodian) is considered a trustee. If the deposited item is lost or damaged without any transgression or negligence on the part of the custodian, they are generally not held liable. However, if the loss occurs due to their negligence or transgression, they become liable.[21]

Safeguarding someone's property can also be regarded as a form of easing another person's burden. The custodian provides peace of mind, protection and support, thereby fulfilling a social and spiritual responsibility.

In summary, *wadi`ah* embodies Islam's integrated approach to ethics and social responsibility. Rooted in the principle of *amanah*, it requires honesty, diligence and moral accountability from the custodian, while fostering trust and cooperation within society. The Prophetic teachings clearly affirm that safeguarding trusts and assisting others are not only legal obligations but acts of worship with enduring rewards.

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[20] Al-Mausu'ah al-Fiqhiyyah Kuwaitiyah, *Wizarat al-Awqaf wa al-Shu'un al-Islamiah*, Kuwait, 1982, vol. 44, p. 5.

[21] *Ibid*. vol. 44, p. 22.

Despite the above, current practice may involve safekeeping charges under *wadi`ah*, where fees are imposed in consideration of operational costs and viewed from a commercial perspective rather than as a purely gratuitous arrangement. However, in the Islamic tradition, the original position of *wadi`ah* is that it is a non-compensated contract of trust, grounded in *tabarru`at*, where safekeeping is provided without consideration, reflecting its fundamentally benevolent nature.

Key Hadiths relevant to this topic are as follows:

HADITH 46

عَنْ أَبِي هُرَيْرَةَ، قَالَ: قَالَ النَّبِيُّ ﷺ : أَدِّ الأَمَانَةَ إِلَى مَنِ ائْتَمَنَكَ وَلاَ تَخُنْ مَنْ خَانَكَ .

Narrated Abu Hurairah (may Allah be pleased with Him) that the Prophet Muhammad ﷺ said: Fulfill the trust for the one who entrusted you, and do not cheat the one who cheated you.

(*Jami` at-Tirmidhi*, Hadith 1264)

HADITH 47

عَنْ أَبِي هُرَيْرَةَ، قَالَ: قَالَ رَسُولُ اللَّهِ ﷺ : مَنْ نَفَّسَ عَنْ مُؤْمِنٍ كُرْبَةً مِنْ كُرَبِ الدُّنْيَا نَفَّسَ اللَّهُ عَنْهُ كُرْبَةً مِنْ كُرَبِ الآخِرَةِ وَمَنْ سَتَرَ عَلَى مُسْلِمٍ سَتَرَهُ اللَّهُ فِي الدُّنْيَا وَالآخِرَةِ وَاللَّهُ فِي عَوْنِ الْعَبْدِ مَا كَانَ الْعَبْدُ فِي عَوْنِ أَخِيهِ .

Narrated by Abu Hurairah (may Allah be please with him) that the Messenger of Allah ﷺ said: "Whoever relieves a Muslim of a burden from the burdens of the world, Allah will relieve him of a burden from the burdens of the Hereafter. And whoever covers (the faults of) a Muslim, Allah will cover (his faults) for im in the world and the Hereafter. And Allah is engaged in helping the worshipper as long as the worshipper is engaged in helping his brother."

(*Jami` at-Tirmidhi*, Hadith 1425)

WASIYYAH

In Islamic legal tradition, the *wasiyyah* occupies a distinguished and carefully regulated position as one of the principal instruments governing the transfer of wealth and the fulfillment of obligations after death. Jurists define it as a voluntary disposition that takes effect only upon the death of the testator, through which a portion of the estate may be allocated to non-heirs or specific instructions conveyed provided that such directions do not infringe upon the fixed Quranic shares of the lawful heirs. Additionally, *wasiyyah* serves as an important instrument in estate distribution, helping to unlock and direct assets that might otherwise remain unutilised or 'frozen', thereby facilitating smoother posthumous allocation and ensuring continued beneficial use of wealth.

Within this framework, the Prophetic guidance on bequests assumes foundational importance. When the Prophet Muhammad ﷺ permitted Sa'id ibn Abi Waqqas to designate one-third of his estate as a bequest, he established a definitive upper limit for voluntary dispositions.[22]

Nevertheless, while the maximum limit is firmly settled, jurists differed concerning what amount is recommended within that limit. The textual evidence, however, offers clear moral direction. For one who leaves behind heirs, it is preferable to restrict the bequest to less than one-third, regardless of whether one possesses abundant wealth or only modest means. The wisdom underlying this guidance is articulated in the Prophet's counsel to Sa'd: leaving one's heirs financially secure is better than leaving them in need and dependent upon others. Significantly, Sa'd had only a single daughter, yet the instruction remained the same.[23]

The well-known directive that a person should not allow two or three nights to pass without having a written will further underscores the importance of preparing a *wasiyyah*. Scholars unanimously agree on its legitimacy and

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22 Ibn Battal, *Syarh Sahih al-Bukhari li Ibn Battal*, Maktabah al-Rusyd, Riyadh, Saudi Arabia, 2003, vol. 8, p. 144.

23 *Ibid.*

recognise it as an act of responsibility and foresight. The majority view is that it is recommended rather than compulsory.[24]

Collectively, *wasiyyah* reflects the balance and wisdom of Islamic law. It allows a person to exercise compassion and responsibility beyond death, while safeguarding the rights of heirs.

[24] Al-Nawawi, *al-Minhaj Syarh Sahih Muslim,* Dar Ihya' al-Turath al-'Arabi, Beirut, 1929, vol. 11, p. 74.

Key hadiths relevant to this topic are as follows:

HADITH 48

عَنْ سَعْدٍ قَالَ: كَانَ النَّبِيُّ يَعُودُنِي وَأَنَا مَرِيضٌ بِمَكَّةَ، فَقُلْتُ: لِي مَالٌ أُوصِي بِمَالِي كُلِّهِ؟ قَالَ : لاَ. قُلْتُ: فَالشَّطْرُ؟ قَالَ : لاَ. قُلْتُ: فَالثُّلُثُ؟ قَالَ : الثُّلُثُ، وَالثُّلُثُ كَثِيرٌ، أَنْ تَدَعَ وَرَثَتَكَ أَغْنِيَاءَ خَيْرٌ مِنْ أَنْ تَدَعَهُمْ عَالَةً، يَتَكَفَّفُونَ النَّاسَ فِي أَيْدِيهِمْ، وَمَهْمَا أَنْفَقْتَ فَهُوَ لَكَ صَدَقَةٌ حَتَّى اللُّقْمَةَ تَرْفَعُهَا فِي فِي امْرَأَتِكَ، وَلَعَلَّ اللَّهَ يَرْفَعُكَ، يَنْتَفِعُ بِكَ نَاسٌ وَيُضَرُّ بِكَ آخَرُونَ.

Narrated Sa'd (may Allah be please with him): The Prophet Muhammad ﷺ visited me at Mecca while I was ill. I said (to him): I have property; May I bequeath all my property in Allah's Cause? He said: No. I said: Half of it? He said: No. I said: One third of it? He said: One-third (is alright), yet it is still too much, for you'd better leave your inheritors wealthy than leave them poor, begging of others. Whatever you spend will be considered a *sadaqah* for you, even the mouthful of food you put in the mouth of your wife. Anyhow Allah may let you recover, so that some people may benefit by you and others be harmed by you.

(*Sahih al-Bukhari*, Hadith 5354)

HADITH 49

عَنِ ابْنِ عُمَرَ أَنَّ رَسُولَ اللَّهِ ﷺ قَالَ: مَا حَقُّ امْرِئٍ مُسْلِمٍ لَهُ شَىْءٌ يُرِيدُ أَنْ يُوصِيَ فِيهِ يَبِيتُ لَيْلَتَيْنِ إِلاَّ وَوَصِيَّتُهُ مَكْتُوبَةٌ عِنْدَهُ .

Ibn Umar (may Allah be pleased with them) reported Allah's Messenger ﷺ as saying: It is the duty of a Muslim who has something which is to be given as a bequest not to have it for two nights without having his will written down regarding it.

(*Sahih Muslim*, Hadith 1627)

SPECIAL ARTICLE 3

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UDHIYAH THROUGH THE LENS OF ISLAMIC SOCIAL FINANCE: LINKAGES TO FOOD SECURITY AND SOCIAL WELFARE

Food security has increasingly become a central concern in global socio-economic discussions. Institutions such as the Food and Agriculture Organization[1] and the World Bank[2] define food security not merely as food availability, but also the ability of communities to access sufficient, nutritious and stable food supplies over time.

Within the Islamic tradition, the concept of ensuring food access and supporting vulnerable communities is deeply embedded in various forms of Islamic social finance, including zakat, *waqf* and *sadaqah*. In this broader context, *udhiyah* may also be viewed through a social finance lens due to its significant role in food distribution and social welfare.

Udhiyah refers to the sacrifice performed during *Eid al-Adh*a and the days of *Tashriq*[3] (11th-13th of *Zulhijjah*), reflecting the obedience and sacrifice demonstrated by Prophet Ibrahim AS in fulfilling the command of Allah SWT. While fundamentally an act of worship (*ibadah*), the practice carries clear

1 https://www.fao.org/fileadmin/user_upload/eufao-fsi4dm/docs/concepts_guide.pdf.

2 https://www.worldbank.org/en/topic/agriculture/brief/food-security-update/what-is-food-security.

3 The days of *Tashriq* are named as such because during these days the meat of sacrificial animals is traditionally cut and laid out in the sun to be dried (**tusharraq**), a practice associated with preserving the meat after the Eid al-Adha sacrifices. Reference: Ibn Faris (1970) *Mu'jam Maqayis al-Lughah*, Sharikat Maktabah wa Matba'ah Mustafa al-Babiy al-Halabi wa Auladuh bi Misr, vol. 3, p.264.

socio-economic implications. A central feature of *udhiyah* is the distribution of meat to family members, neighbours and the needy, effectively transforming an act of worship into a mechanism of communal food support.

The Prophetic tradition further demonstrates that *udhiyah* was linked to wider societal welfare considerations. In a narration reported in *Sahih Muslim*, the Prophet Muhammad ﷺ initially prohibited storing sacrificial meat beyond three days due to the presence of widespread hardship among the people. However, in the following year, he permitted storing the meat.

The hadith illustrates two important dimensions. First, *udhiyah* was intended to support broader community food distribution during times of scarcity. Second, the permissibility of storing meat reflects an early recognition of food preservation and future consumption needs which are principles closely associated with modern food security and resilience discussions.

Recognising *udhiyah* as having social finance characteristics does not diminish its nature as an act of worship. Rather, it shows how acts of worship often reflect broader aims of compassion, redistribution, and communal well-being. In this sense, like zakat, *udhiyah* may be understood as a devotional practice that also delivers tangible socio-economic benefits to society.

While it remains fundamentally an act of *ibadah*, its structured practice of distributing meat reflects an embedded welfare function that aligns with modern food security objectives and complements established Islamic social finance instruments such as zakat and *waqf*.

From this perspective, *udhiyah* may also be further strengthened through more structured and, where appropriate, institutionalised approaches, akin to zakat administration, to enhance efficiency in collection, processing, and distribution, thereby maximising its reach and reinforcing its role in advancing food security and broader communal well-being.

The following is a hadith explaining the prophetic tradition on *udhiyah*:

عَنْ عَبْدِ اللَّهِ بْنِ وَاقِدٍ، قَالَ: نَهَى رَسُولُ اللَّهِ صلى الله عليه وسلم عَنْ أَكْلِ لُحُومِ الضَّحَايَا بَعْدَ ثَلاَثٍ . قَالَ عَبْدُ اللَّهِ بْنُ أَبِي بَكْرٍ: فَذَكَرْتُ ذَلِكَ لِعَمْرَةَ، فَقَالَتْ: صَدَقَ، سَمِعْتُ عَائِشَةَ تَقُولُ: دَفَّ أَهْلُ أَبْيَاتٍ مِنْ أَهْلِ الْبَادِيَةِ حِضْرَةَ الأَضْحَى زَمَنَ رَسُولِ اللَّهِ صلى الله عليه وسلم، فَقَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم : ادَّخِرُوا ثَلاَثًا ثُمَّ تَصَدَّقُوا بِمَا بَقِيَ . فَلَمَّا كَانَ بَعْدَ ذَلِكَ قَالُوا: يَا رَسُولَ اللَّهِ، إِنَّ النَّاسَ يَتَّخِذُونَ الأَسْقِيَةَ مِنْ ضَحَايَاهُمْ وَيَجْمِلُونَ مِنْهَا الْوَدَكَ. فَقَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم : وَمَا ذَاكَ. قَالُوا: نَهَيْتَ أَنْ تُؤْكَلَ لُحُومُ الضَّحَايَا بَعْدَ ثَلاَثٍ . فَقَالَ : إِنَّمَا نَهَيْتُكُمْ مِنْ أَجْلِ الدَّافَّةِ الَّتِي دَفَّتْ، فَكُلُوا وَادَّخِرُوا وَتَصَدَّقُوا.

Abdullah bin Waqid reported that the Messenger of Allah ﷺ initially forbade the consumption of meat from sacrificed animals beyond three days. Abdullah bin Abu Bakr mentioned this to 'Amra, who confirmed it, saying that she heard Aishah (may Allah be pleased with her) said: The poor among the desert people used to come to the towns during Eid al-Adha in the time of the Messenger of Allah ﷺ. The Prophet ﷺ then said: Retain with you (the meat) sufficient for three days, and whatever remains after that should be given in charity. Later, the Muslims said: O Messenger of Allah, the people used to make waterskins from the hides of their sacrificed animals and render the fat from them.

The Prophet ﷺ responded: What about it? They explained that he had previously forbidden the consumption of sacrificial meat beyond three days. He then said: I had forbidden you because of those poor people who had come (to the towns seeking assistance). But now that the situation has changed, you may eat, preserve, and give in charity.

(*Sahih Muslim*, Hadith 1971)

GLOSSARY

This glossary contains references from credible resources and does not imply endorsement or affiliation.

Al-Fai'	Property acquired from non-Muslim enemy forces lawfully but obtained without engaging in warfare that involves defeating their army.
Dhimmi	A term used to refer to non-muslims who live under the protection and care of a muslim state. The relationship between them and muslims is based on the principles of coexistence and tolerance, with mutual respect for rights and responsibilities.
Israf	Extravagance that involves two situations: (a) When spending is directed toward something prohibited by Shariah. (b) When spending is on something that is originally permissible, but it is done in an improper manner, such as spending a large amount of wealth on something trivial or using it for something lawful but in a way that exceeds moderation and genuine need.
Iqtar	Miserliness i.e. withholding what is rightfully due.
Sadaqah al-tatawwu'	Voluntary charity.
Hiwalah	Transfer of debt.
Nisab	Minimum threshold for zakat obligation.
Ushr	One tenth zakat rate for naturally irrigated crops.

Half Ushr	One twentieth zakat rate for crops irrigated by other means.
Wasq	An Islamic weight measurement unit that is equivalent, to 130.56 kilogram.
Uqiyah	An Islamic measurement unit that is equivalent to 40 dirham.

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